



HOUSING
COMPREHENSIVE STRATEGY



HOUSING **COMPREHENSIVE STRATEGY**

Consultant's Final Report

February 2013

City of Regina



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The consultant for this study was:



Introduction

Changing population growth trends and housing market conditions, coupled with a changing policy landscape, resulted in the City of Regina identifying the need for a Comprehensive Housing Strategy.

Purpose

The purpose of the Strategy was to better align programs and assets with current and future housing needs, to coordinate with the new policies and programs of the Province, and to determine where the best areas are to stimulate and regulate the housing market.

Approach

The Comprehensive Housing Strategy was undertaken in five phases, with the fifth phase resulting in the Comprehensive Housing Strategy:

- Phase 1: Background Review
- Phase 2: Issue Identification
- Phase 3: Policy, Incentive and Strategy Development
- Phase 4: Evaluation of Alternatives
- Phase 5: Comprehensive Housing Strategy.

The following additional reports related to the Comprehensive Housing Strategy are available at www.designregina.ca.

- Background Review Report
- Existing Conditions Report
- Consultant's Rationale for Recommendations Report

Refer to the Consultant's Rationale for Recommendations Report for more detailed discussion and rationale related to the strategies.

Housing Continuum

The Comprehensive Housing Strategy studied the housing needs and issues along the full continuum of housing, from homelessness to homeownership.

Duration Category Description	Non-Market Housing				Market Housing			
	Temporary Accommodation		Permanent Accommodation					
	Shelter Spaces	Transitional Housing	Supportive Housing	Non-Market Affordable* Rental	Market Affordable Rental	Market Affordable Ownership	Rental	Ownership
	Emergency Shelter	Short-term accomodation for people in transition	Congregate or independent living	Subsidized housing costs	No subsidies but incentives to build or purchase provided		No subsidies or incentives provided	

“Made in Regina” definitions of the terms [Affordable Housing](#) and [Attainable Housing](#) were developed as part of the Strategy:

Affordable Ownership Housing

Affordable ownership housing is housing that is affordable to households within Saskatchewan Housing Corporation’s Maximum Income Limit, where affordable means spending less than 30% of the household’s income on housing. In 2012 the Maximum Income Limit was \$66,500. A household with an income of \$66,500 could afford an ownership unit with an approximate price of \$255,000.¹

Affordable Rental Housing

Affordable rental housing is housing with rents at or below average market rent. In 2012 the average market rent was \$897.

Attainable Housing

The term attainable housing refers to a situation where households at various income levels can find and secure (attain) suitable, adequate, and affordable housing, and can move on to other options. The definition recognizes the housing needs of the full range of income groups and households. Implicit in this usage of attainability is the idea that a range of housing options (type, accessibility levels, size, tenure, cost) exists in the local market.

Other terms used in the Strategy have been defined in the Glossary in the back of this document.

¹ Assumes 30% of the household’s income is spent on housing, 10% down payment, 5.06% interest rate, 25 year amortization, and annual property taxes of 1.5% of the house value.

Key Housing Issues

Issue #1- Supply of Rental and Affordable Housing

The supply of rental housing, particularly affordable rental housing, is currently a critical issue in Regina. Demand for labour has increased and continues to be strong. Net migration to Saskatchewan has reached a record high, including a historically high number of Provincial nominees through the Provincial immigration program. The recent economic growth and resulting population growth have placed a great deal of upward pressure on the cost of housing and reduced its availability making it increasingly difficult and financially challenging to secure attainable housing. This gap in the supply of rental and affordable housing is one of the most pressing policy issues in Regina today.

There has been some construction of new rental housing in recent years, but not a sufficient amount to meet demands, and fewer units are available for rent than in the past. The permanent rental housing stock has recently experienced reductions, largely through conversion of rental

housing units to condominiums. While the majority of these condominium units have likely remained as rental housing under individual ownership, secondary rental units do offer less security of tenure than permanent rental housing.

A range of affordable housing options are needed, including subsidized rental housing (such as social housing¹) and market affordable housing, where incentives are provided to build or purchase.

The increased demand for affordable housing and rental housing has resulted in greater barriers to households at the lowest end of the income spectrum in obtaining accommodations. More subsidized (or social) housing options are required to meet the needs of these

¹ Social housing refers to housing units provided under a variety of government housing programs by a regional housing authority, private non-profit, or cooperative housing corporation, or Aboriginal organization. Residents in rent geared to income units pay rents that are no more than 30% of their income

“ We get as many as 15 calls every day from people looking for housing, and we don’t have any spaces. ”

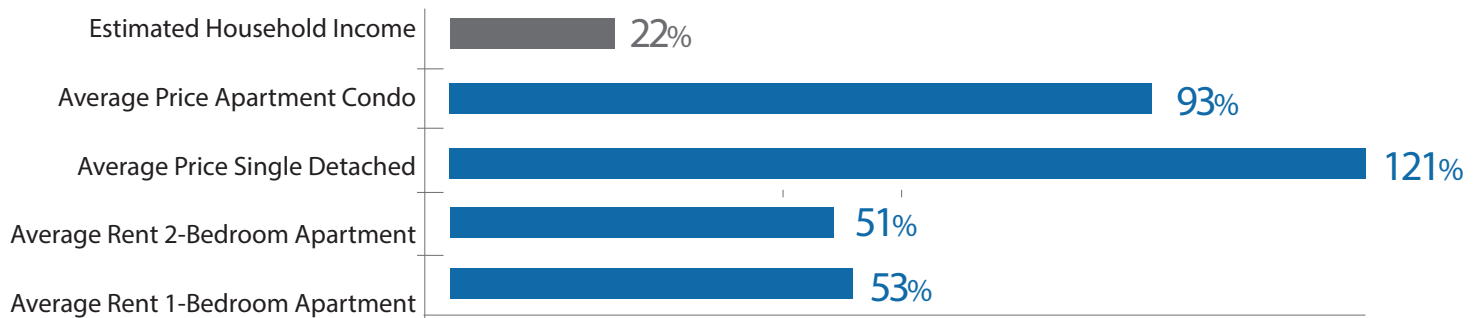
Non-Profit Housing Provider
for Homeless Individuals

households. This must be addressed through partnerships, with federal and provincial governments taking primary responsibility.

The issue of the supply of rental housing and affordable housing also has direct implications related to homelessness. Homelessness is currently an issue for too many individuals and families in Regina. Shelters and transitional housing facilities are operating at full capacity. While homelessness requires a range of interventions, including direct homelessness services, which the City of Regina (the City) is currently contributing some funding to, the best way to address homelessness for the majority of individuals and families who find themselves in this situation is through expanding the supply and affordability of suitable forms of housing (although some individuals require supports to enable them to find and maintain their housing).

New housing construction is increasing. Over time, the market may help meet the needs for rental housing and affordable housing. Further, long-term demand for rental and affordable housing will depend on economic conditions. Nevertheless, the City and other stakeholders need to take action to address this issue. The City can help contribute to the supply of rental housing and affordable housing both in the short term and long term, and using partnerships can help address the needs of lower income households that the market is unable to meet on its own. However, it is important that any immediate actions that the City undertakes in the short-term to address this issue do not compromise its ability to address its long-term housing goals and objectives by using all available resources for short-term actions.

Change in House Prices and Rents Compared to Incomes 2006 - 2011



Source: SHS Calculations based on data from Statistics Canada 2006 Census Custom Tabulations, CMHC Rental Market Report: Regina CMA, data from the Association of Regina Realtors

Issue #2- Condition of the Existing Housing Stock

1 in 10

Rental housing units in Regina are in need of major repair

A significant amount of the housing, particularly rental housing, in Regina is in need of major repair. A number of factors have contributed to this situation. The majority of the housing is older, and has seen limited investment due to a relatively stagnant economy for a number of years. Historically, for rental housing, investments in repair and maintenance have been costly relative to rental revenues, limiting cash flow capacity to undertake the necessary repairs and maintenance. Further, the return on investment of buildings in poor repair was not sufficient throughout this time period to stimulate investment by the private sector. With the rebound in the economy, investment in housing has increased, and some housing has been regenerated or replaced. Yet, many rental housing units are still in poor condition.

Another factor contributing to some of the disrepair is that a small portion

of tenants cause damage to their units. In some instances landlords have trouble collecting from the tenant for the cost of repairs for the damages. Taking action under existing legislation to collect from the tenant for damages can take a long time, can be costly, and may not result in the collection of the full amount. This discourages investment in rental housing and improvements to the rental housing stock.

In a healthy rental market, units in poor condition would see high vacancy rates. However, in the tight rental housing market currently occurring in Regina there is limited selection at the lower end of the price spectrum, and renters with lower incomes are more likely to tolerate these units because they have been priced out of more adequate units. There is also less of an incentive for landlords to improve their units when they are able to easily rent out units that are in poor condition.

The City's ability to ensure the maintenance of the housing stock is an ongoing challenge. Inspection of interiors of residential buildings

is largely done on a complaint basis (other than for fire in multi-unit housing), and the City's Bylaw Enforcement staff cannot enter a building without permission from the owner or occupant (City Fire and Health inspectors also need a warrant to enter a unit). Occupants are often hesitant to report issues or allow City staff to enter units for fear of jeopardizing their ability to remain in the housing and being forced to move into more expensive units or units in even worse condition.

With continued economic growth the housing stock will likely improve

over time as additional (rental) housing is created. However, additional measures are needed to help encourage the retention and regeneration of the existing housing stock.

Like the supply of rental and affordable housing, the issue of the condition of the existing housing stock is a significant policy issue for the City that is at the forefront of the minds of many community members. There is a strong interest among key stakeholders for the City to do more to address this issue.

“ [The lack of quality affordable housing is such an issue that] many of our clients living in in-adequate housing refuse to tell us where they live out of fear of being forced to move into a place that is even less affordable or in even worse

Community Service Provider **”**

Issue #3- Diversity of Housing Options, Including Housing For Distinct and Special Needs Groups

The housing stock in Regina is largely single detached housing, which was greatly in demand a few years ago. Now, the households residing in Regina are less likely to seek single-detached ownership housing than households in the past. While demand has shifted more towards multi-unit housing, the housing stock is relatively permanent in nature, and has not shifted enough to match demand.

There are a number of distinct groups that are not well served by the existing housing stock:

Recent Immigrants - Regina is currently experiencing new highs in in-migration. Newcomers tend to have lower incomes, and experience challenges finding affordable rental housing, particularly singles and large families. Recent immigrants are at a further disadvantage seeking private rental housing because they may not have references. Newcomers with adult children or extended families have a difficult time qualifying for social housing due to the occupancy

standards in social housing and how families are defined in the eligibility criteria.

Temporary Workers - Economic activities have brought many temporary workers to the area. The existing housing supply has been insufficient to be able to accommodate these individuals, including a lack of transitional or temporary housing for this group. As a result, some recent immigrants and temporary workers end up in shelters or at hotels, which rent many of their rooms on a month to month basis. Many temporary workers reside in local campgrounds for the entire season.

Single Individuals - With the tight rental market and increasing housing costs, there are insufficient housing options for single individuals.

Youth - Economic influences have resulted in fewer young adults leaving Regina. Youth-led households¹ are less likely to seek single-detached ownership housing than those

¹ Youth-led households are those led by youth aged 15 to 24 years.

Population Group	Estimated Percentage of Total Population
Recent Immigrants	1%
Temporary Workers	2%
Single Individuals	13%
Youth (15-24)	15%
Post-Secondary Students	8%
Seniors	14%
Lone-parent Households	5%
Aboriginals	9%
Households where Someone has a Disability	14%
Individuals Experiencing Homlessness	less than 1%
Individuals with Special Needs Requiring Supportive Housing	less than 1%
Note: These population groups are not mutually exclusive.	

forming new households in the past. Youth also tend to have lower incomes and spend more of their income on housing than people in older age groups.

Post-Secondary Students - The availability of adequate affordable rental housing is a significant issue for students, who often spend a significant portion of their income on housing.

Seniors - It is anticipated that the most significant increase in the future population of Regina will be in seniors age groups. Over the next several years a range of independent and supportive housing options will be required to meet their housing needs, including rental housing for those who no longer want or are able to maintain the family home.

Lone-parent households - The number of lone-parent households is increasing and these households are more likely to have incomes towards the lower end of the income spectrum.

Aboriginal Households - Regina's Aboriginal population is increasing. Aboriginal households are over-represented among the low income population, and are in need of affordable rental housing.

Households where Someone has a Disability - These households tend

to have lower incomes, and there is an insufficient supply of accessible housing to meet their needs.

Individuals Experiencing Absolute Homelessness - Many individuals and families in Regina are experiencing homelessness, and most shelters and transitional housing facilities have been operating at capacity. A range of interventions are required to address homelessness, with the key being the provision of housing (although some also require supports).

Individuals with Special Needs - The supply of supportive housing for some groups, including individuals with intellectual disabilities, mental illness, and teens and young moms requiring supports, is not sufficient to meet needs.

Although a greater range of housing is needed, including multi-unit housing, many multi-unit buildings experience opposition to their development, thereby slowing the expansion of this important component of the housing market. Multi-unit housing is an important component of the necessary housing mix in Regina to meet the full range of housing needs, and the City should take action to create a more diverse housing supply.

“ The housing crisis is perpetuating issues for those at the lowest end of the income spectrum. The boom is not trickling down like people think it will just naturally do. ”

Community Service Provider

Issue #4- Access to Services and Amenities Needed to Create Complete Communities and Sustainable Neighbourhoods

A key factor in addressing housing needs is ensuring that neighbourhoods meet the daily and lifetime needs of residents. Accessibility and availability of public transportation, and proximity to employment, schooling, recreation opportunities, other community infrastructure, amenities and services such as grocery stores are important components of providing quality housing.

Some of Regina's newer communities are being developed where public transportation is not yet available. Others, such as the downtown, lack community amenities such as grocery stores. These limitations can add additional costs to a household's budget, effectively making the housing less affordable.

It is important that the City support the creation of complete neighbourhoods that accommodate a range of housing, provide a mix of

land uses, and support transit. The City has primary responsibility for guiding land use and housing supply activity and ensuring adequate land supply to meet these needs.



Issue #5- Immediate Action is Required, but the City Cannot Address the Issues on its Own

A range of stakeholders have a vital role to play in addressing the key housing issues in Regina. Housing is a shared responsibility of all three orders of government in partnership with the private and non-profit sectors as well as the community. The City has an important role to play in addressing housing issues, but it cannot, and should not, do it on its own. The provincial and federal governments have important roles to play, particularly in the area of providing program funding and support for housing and homelessness.

Housing is an important element in the creation of vibrant, inclusive, attractive, and sustainable communities and, as such, the City plays a key role in meeting the housing needs of its current and future residents. The City does not own or manage housing but plays an active role in fostering, encouraging and supporting the provision of a range of housing to address the needs of Regina's residents.

The City fulfills a number of responsibilities, including: guiding land use and housing supply activity, including ensuring an adequate land supply; developing and implementing policy to support the retention and expansion of attainable, affordable, and rental housing; encouraging housing development through targeted incentives with measureable outcomes; advocating for change in the housing policies and related funding programs of federal and provincial governments; supporting the health and safety of housing, including establishing maintenance standards, and enforcing health and safety regulations; and educating, supporting, coordinating and facilitating stakeholders in addressing the city's housing needs.

In addition, the City has chosen to play a key role in the federal government's Homelessness Partnering Strategy, including taking a lead role in the community plans to address homelessness in Regina.

“A siloed way of addressing these issues is not working— we need a collaborative approach”

Stakeholder Consultation Group Member

All levels of government must work collaboratively with non-profit organizations, the private sector, and the community at large to address Regina’s housing needs.

The majority of housing activities already take place in the private sector. The City intends to support and encourage the involvement of Regina’s development and homebuilding industry in developing innovative solutions and meeting Regina’s housing needs.

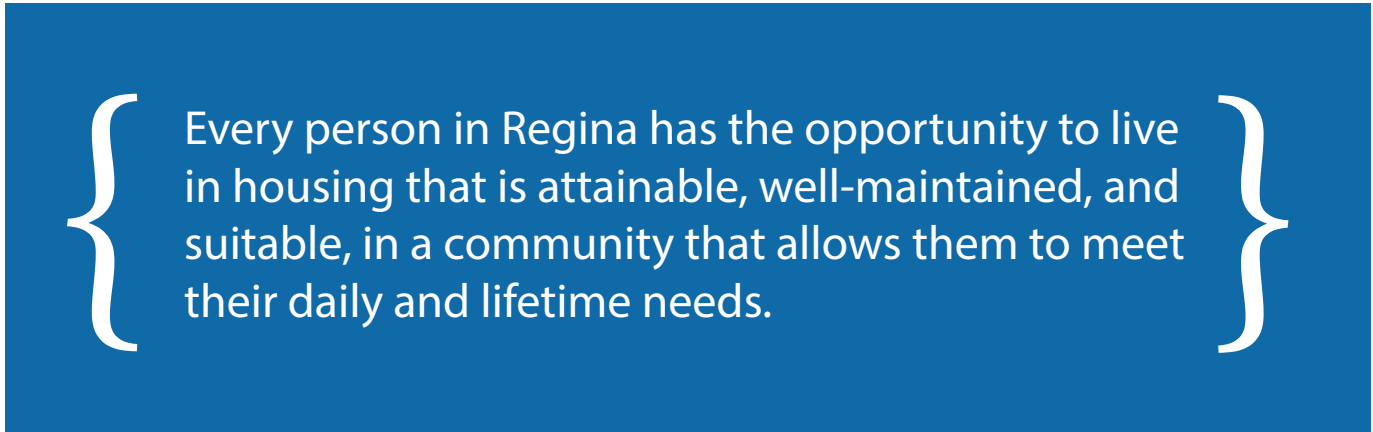
While the needs are considerable, the resources available to address needs are not, especially at the municipal level. It is critical that available resources be leveraged to maximize benefits, to address issues and demonstrate value for money. The City currently allocates \$2 million annually for housing. These contributions can be reallocated to better target the primary issue of the lack of rental and affordable housing. The City is committed to using the social development reserve fund to fund the housing programs

as intended. It is also recommended that a share of the revenue from development of City-owned land be dedicated to housing initiatives. While it is suggested that existing resources be used to increase the supply of rental and affordable housing, additional resources may be required to adequately implement certain recommendations.

A number of the recommended strategies call for improving the regulatory environment to reduce barriers and encourage the supply of affordable, rental, and special needs housing. The City is currently in the process of preparing a new Official Community Plan. It is a four-year, multi-phase process, in which the Plan is expected to be adopted at the end of 2013. Many of the policy initiatives recommended in the Comprehensive Housing Strategy can be adopted as part of this process. However, because of the pressing housing issues in Regina, it is recommended the City immediately take action on a number of policies and initiatives to put Regina on the path of addressing its housing issues sooner.

Vision

Through the consultations, the following vision was developed for housing in Regina:



Every person in Regina has the opportunity to live in housing that is attainable, well-maintained, and suitable, in a community that allows them to meet their daily and lifetime needs.

Guiding Principles

The following principles were drafted to guide the identification and evaluation of policy, incentive, and strategy options:

- An adequate supply of well-built and well-maintained housing serving the full range of residents' incomes and needs is vital to the interests of the City
- All residents should have a safe, secure, affordable and well-maintained home
- The primary focus on helping people who are homeless, or at-risk of homelessness, is to quickly access safe, affordable, and stable housing
- All housing in Regina should be maintained and operated in a good and safe state of repair
- Reinvestment in and regeneration of the housing stock is important to providing a full range of housing

- Multiple approaches and solutions are needed to address housing issues
- Policies and programs must promote social inclusion, (i.e. be inclusive of all people, regardless of their social, economic, or cultural affiliation)
- Policy and resources of government should be aimed at areas where there are gaps in the private market's ability to address housing needs, namely the needs of low and moderate income households, and the needs of homeless individuals should be prioritized
- Housing is a shared responsibility of all three levels of government in partnership with the private and non-profit sectors and collaboration and partnerships are key to addressing Regina's housing needs
- The City's actions must be consistent with its role in housing
- The City will support housing initiatives based on its capacity and resources
- There must be efficient and effective use of resources, and public sector investments must be fiscally responsible
- Establishing an environment that allows the private sector to innovate and build affordably is important
- The effectiveness of policies and programs must be monitored and evaluated on an ongoing basis and changes introduced as needs and conditions change in the city.

Goals and Strategies

The City of Regina, in consultation with community stakeholders, has identified five goals to respond to the housing issues; one for each of the key issues identified above. Like many partners, the City has a key role to play in achieving these goals. The following outlines the strategies the City intends to use to realize these goals. Given that the supply of rental and affordable housing is a critical issue in Regina, it is important that the City makes rapid progress in addressing this issue. As such, a number of strategies have been identified as “Quick Wins”. These are strategies that can be initiated shortly and implemented quickly to realize benefits in the short term. Other strategies that should be initiated shortly, but that may take longer to implement or realize the benefits from have been identified as having a “Year 1 Start”. The strategies that should be implemented through the Official Community Plan review process have been identified as “OCP Policy”. The remaining strategies are those that would be initiated and implemented in the medium term, and these have been identified as “Years 2-5 Start”.

Goal #1- Increase the Supply of Rental and Affordable Housing

Rental housing, and affordable rental housing in particular, is an important component of the housing continuum. It is a component where there is currently a critical need. The following strategies are aimed at increasing the supply of rental housing generally and affordable rental and ownership housing:



1. Refine current property tax and capital incentives to target the issue of insufficient supply of rental and affordable housing

Tax Incentives

- a. Discontinue incentives for owner-occupied units that are not affordable
- b. Put a maximum rent limit of 150% of average market rents on the rental tax incentives
- c. Provide a 100% tax exemption for 5 years on new/additional rooming house beds/single room occupancies
- d. Provide a tax exemption on new/additional secondary suites in built-up areas equivalent to the approximate value of the incremental increase in property tax resulting from the secondary suite
- e. Provide a tax exemption on affordable rental units

participating in a new Regina rental housing repair initiative equivalent to the approximate value of the incremental increase in tax resulting from repairs

- f. Review the incentives at least every five years

Capital Incentives

- g. Increase capital incentives for affordable housing from \$10,000 to \$15,000 per unit to account for increases in construction costs over time and adjust annually based on the construction price index
- h. Provide a capital incentive of \$5,000 per bed for affordable rooming house beds/single room occupancies
- i. With the exemption of Area 4 (Downtown) and Area 5 (Warehouse District), continue to require rental housing units to have rents below average market rent in order to be eligible for the capital incentive of \$15,000 per unit
- j. On the first 50 units per year in Area 4 (Downtown) and Area 5 (Warehouse District) allow rental units with rents between average market rent and 150% of average market rents to be eligible for the same capital incentives as provided in other areas (\$15,000); rental units with rents at average market rent or under to qualify for an additional \$5,000 in capital incentives (\$20,000); and ownership units that meet the affordability requirements to qualify for an additional \$5,000 in capital incentives. After 50 units in Areas 4 and 5 receive capital incentives in the given year, the capital incentives provided will be in-keeping with those for the remainder of the city
- k. Restrict eligibility to 4 or more units for private individuals and companies (non-profit and Aboriginal organizations will continue to be eligible for capital incentives with fewer than 4 units)
- l. Permit stacking of the capital incentives for affordable housing with the Provincial Rental Development Program only if the project achieves rents of not more than 80% of Average Market Rent
- m. Encourage stacking of incentives with heritage incentives
- n. Increase the maximum yearly drawdown of the Social Development Reserve for affordable housing capital contributions to \$2.5 million in 2013, and incrementally over the next five years to \$3 million

2. Leverage the City's land assets to increase the supply of rental, affordable and special needs housing, promote the diversity of housing, and support the creation of complete neighbourhoods

- a. Dedicate a portion of the increase in value/proceeds of any sales from City owned lands (such as the South East lands purchased from Saskatchewan Housing Corporation and CP lands, etc.) to addressing the issue of rental and affordable housing supply
- b. Continue to provide a portion of City owned lands at discounted prices to be used toward the creation of affordable housing, particularly rental housing
- c. Consider placing restrictive covenants on a portion of City owned lands so that the resale value of ownership housing is restricted to support long-term affordability
- d. Work with the development industry to use a portion of South East lands and CP lands to pilot innovative housing forms
- e. When planning the land use of the South East lands and CP lands, develop plans that incorporate:
 - These properties serving as demonstrations of effective density, mixed housing forms and price ranges, and innovative housing forms
 - The use of alternative development standards so that the housing developed on these lands can inherently support affordable housing
- f. Revise the City's Real Property Acquisition & Disposal Policy to formalize contributions of land to affordable housing and establish affordable housing as the first consideration for surplus residential lots or land capable of being used for residential.



3. Foster the creation of secondary suites

- a. Encourage and support applications for secondary suites where the suites are currently permitted
- b. Expand permissions in the Regina Development Plan/ Official Community Plan and Zoning Bylaw related to secondary suites, specifically, permitting secondary suites within single detached, semi-detached, and townhouse units and as garden suites in existing and new areas subject to appropriate development criteria and standards
- c. Consult on a policy in the Official Community Plan to require that residential units in new developments have rough-ins for secondary suites, and pending the outcome of the consultations, implement the revisions to appropriate plans and bylaws
- d. Study and pilot coach housing (laneway housing) subject to appropriate development criteria and standards
- e. As part of Strategy 1, provide a tax exemption on new/ additional secondary suites in built-up areas equivalent to the approximate value of the incremental increase in tax resulting from the secondary suite
- f. Develop educational materials to provide information (safety requirements, funding programs, etc.) on secondary suites
- g. As part of Strategy 32, where the City would provide housing facilitation supports, act in a facilitative capacity to assist individuals interested in creating secondary suites with understanding safety requirements, planning requirements, and funding programs
- h. In collaboration with the building and development industry, community organizations, and sector organizations, encourage the provincial government to move forward with the adoption of the 2010 National Building Code which includes changes to regulate secondary suites, special needs housing, and accessibility requirements

4. Establish an interim innovative affordable housing rezoning policy that allows for consideration of rezoning applications immediately in specific existing residential or mixed use areas



5. Develop policies to support the use of alternative development standards

- a. Add a policy to the Regina Development Plan/Official Community Plan to support alternative development standards to encourage the creation of affordable and special needs housing and innovative and/or compact building design
- b. Conduct an analysis of appropriate standards, and incorporate these standards into the Zoning Bylaw



6. Implement a policy and process to fast-track affordable housing and special needs housing developments through the planning approval process

- a. Add a policy to the Official Community Plan to fast-track affordable housing developments through the planning approval process (affordable housing developments would be those that would qualify for the City's capital incentives for affordable housing)
- b. Evaluate opportunities and develop procedures to streamline and fast-track affordable housing developments through the planning approval process
- c. Continue to dialogue with the development industry to identify and resolve any problem areas
- d. Monitor the success/impacts of fast-tracking affordable and special needs housing developments before studying performance-based planning to help evaluate the need
- e. Once fast-tracking has been in place for some time, explore performance-based planning/ the development

of a score card for developments to be recommended for planning approval



7. Work with the Regina Regional Opportunities Commission to encourage major new developments/ investments to prepare a housing plan

- a. Collaborate with the provincial government and other municipal governments in the region to support this occurring on a regional basis

Density Bonusing and Transferring of Development Rights are “Win-Win” Tools

Density bonusing and transfer of development rights are voluntary tools that are meant to provide “win-win” results for the developer and for the community/city.

The basic premise with density bonusing is that the developer gets to build higher than usual, if the project does something special for the community, such as providing affordable housing. Taxpayers save because the burden of providing the service is covered by developers.

Under the transfer of development rights approach, developers can obtain additional density by buying the unused development rights of existing affordable rental housing which helps maintain affordable rental housing

OCP Policy

8. Permit density bonusing and transfer of development rights with an aim of increasing the supply of affordable and special needs housing

- a. Add a density bonusing policy to the Official Community Plan
- b. Establish affordable housing as the first/preferred benefit to be considered, where appropriate, when negotiating benefits to be provided in return for density bonusing
- c. Add a policy to the Official Community Plan related to the voluntary transfer of development rights
- d. Prepare guidelines and provide training for development planning staff related to these policies to assist with the implementation of the policies.

9. Advocate to federal and provincial governments for additional support for rental, affordable, and special needs housing

- a. Advocate, in collaboration with community organizations and sector organizations, to federal and provincial governments to ensure that affordable housing and special needs housing issues are recognized and addressed at the provincial and federal levels, and that appropriate resources are made available, (e.g. additional funding for the creation of new social housing special needs housing units, per capita funding for affordable housing)
- b. Advocate, in collaboration with landlords, community and sector organizations, to the federal government to reform the tax treatment of rental housing in order to encourage rental housing investment by the private sector, including changing tax policies and considering incentives such as the Low Income Housing Tax Credit
- c. Advocate, in collaboration with community organizations and sector organizations, to the Province to increase the amount of its shelter component of social assistance and rental supplements
- d. Advocate to the province to provide homeownership assistance to purchasers in need of affordable ownership housing

Goal #2- Retain and Regenerate the Existing Housing Stock

Older housing stock tends to be more affordable, but in Regina much of this stock is in need of repair, and some is being lost due to conversions and demolition. This is particularly the case for the older rental housing stock. Because of the important role this housing plays in providing affordable housing, the City must work to retain and repair it. The following strategies are aimed at retaining and regenerating the existing housing stock:

- | | |
|--------------|---|
| Year 1 Start | 10. Monitor changes to the existing rental housing stock <ul style="list-style-type: none">a. Develop annual reporting on changes to the rental housing stock, including conversions to condominiums and other uses, as well as demolitions |
| Year 1 Start | 11. Promote and assist landlords and others in accessing existing Provincial housing repair funding <ul style="list-style-type: none">a. As part of Strategy 33 aimed at developing educational materials and engaging in educational outreach about the full range of available housing and related funding programs, develop materials and engage in outreach about available provincial housing repair fundingb. As part of Strategy 32, act in a facilitative capacity to assist landlords and others in accessing existing provincial housing repair funding |
| Year 1 Start | 12. Advocate to the federal and provincial governments for additional support for the retention and regeneration of the existing housing stock <ul style="list-style-type: none">a. Advocate, in collaboration with community organizations, landlords/investors, and sector organizations, to the provincial and federal governments for a strategy, including additional funding to preserve and renew existing affordable rental housing, and changes to tenant/landlord legislation in the area of recourse for damages |

13. Develop a strategy for improving compliance with safety and property maintenance standards

This may include:

- a. Expanding efforts to work in partnership with the community to proactively initiate voluntary compliance
- b. Investigating the potential for implementing a strategy to audit and enforce maintenance of rental properties in greatest need
- c. Supporting a community outreach and education effort to help tenants and landlords learn about their rights and responsibilities
- d. Advocating for additional authority to enter residential units to enforce standards

14. Explore the option of developing a Regina rental housing repair initiative that involves a revolving fund to provide loans for affordable rental housing repair, and exemptions on incremental taxes due to the repairs/improvements

- a. Investigate the feasibility of establishing a revolving fund with an initial injection of \$2,000,000 to provide rental housing repair incentives
- b. Consider providing an interest-free loan of up to \$20,000 per unit for affordable units to rehabilitate and preserve affordable rental properties not receiving funding through the Provincial home repair program
- c. Monitor uptake of any funding and consider adjusting the size of the fund if necessary
- d. As part of Strategy 1, consider providing a tax exemption on affordable rental units participating in a Regina rental housing repair initiative equivalent to the approximate value of the incremental increase in tax resulting from repairs

Goal #3- Increase the Diversity of Housing Options, Including Housing for Distinct and Special Needs Groups

A diverse housing supply is of primary importance in meeting the needs of the full range of Regina residents, regardless of their age, income, ability, support needs, when they came to Regina and how long they are staying. Work must be done to increase the diversity of the housing options available. The following strategies are aimed at increasing the diversity of housing options, including housing for distinct and special needs groups:

Special Needs

Individuals or households with special needs are those who require accessibility modifications or some form of social as well as financial support in order to live independently

Year 1 Start

15.Foster the creation of temporary rental housing and rooming houses/ single room occupancies

- a. Undertake a study to identify the most appropriate areas for rooming houses and criteria for them to be permitted uses, and revise the Zoning Bylaw accordingly to expand the areas where rooming houses could be permitted uses
- b. Expand the definition of rooming houses in the Zoning Bylaw to include single room occupancies with the intent of removing the differentiation between owner and non-owner occupied dwellings and expanding the areas where single room occupancies could be permitted uses
- c. As part of Strategy 1, provide a 100% tax exemption for 5 years on new/additional rooming house beds/single room occupancies
- d. As part of Strategy 1, provide a capital incentive of \$5,000 per bed for affordable rooming house beds/single room occupancies

Year 1 Start

16.Facilitate the creation of additional apartment units through changes to the Zoning Bylaw

- a. Undertake a study to identify the most appropriate areas for apartment units and appropriate criteria for them to be permitted uses, and revise the Zoning Bylaw accordingly to expand the areas where apartments could be permitted uses

17. Establish policies in the Official Community Plan that specify housing targets by type/density, tenure, and affordability; an intensification target; and a rental housing vacancy rate target

- a. Specific targets should be developed as part of the Official Community Plan process. However, the following are suggested as guidance from a housing need perspective:
 - A city-wide target of at least 55% of the housing as multi-unit housing
 - A city-wide housing target of 70% ownership housing and 30% rental housing
 - A city-wide target that a minimum of 20% of new units be affordable to low and moderate income households
 - An overall city-wide vacancy rate for rental housing of 3% by 2017

How may new rental units would we need to create to increase vacancy rates from 0.9% to 3%?

If the new units could be added right away, we'd need about 250 units in new purpose-built rental developments that have 3 or more units and a similar number of rental units in the secondary rental market.¹

18. Add a policy to the Official Community Plan that neighbourhood level plans identify target percentages for different housing types and forms within the neighbourhood

19. Encourage the creation of accessible housing through Official Community Plan policy changes

- a. Explore a policy to require all new multi-unit developments to be barrier free
- b. Add a policy to the Official Community Plan to encourage single residential developments to be barrier free

¹ This is a simplified analysis. Because additions to the stock take time and there may be pent up demand from households that are not currently renting in the city, but would rent if additional stock became available, the actual number of units required will vary depending on losses to the existing rental stock, changes in demand over time, and the rents of the units created.

OCP Policy	20. In the Official Community Plan permit housing for persons with special needs, through a range of housing types, in all residential land use designations a. Remove the policy reference to separation distance related to special needs housing from the Regina Development Plan and revise the policy as follows: permit housing for persons with special needs, through a range of housing types, in all residential land use designations in accordance with policies outlined within the new Official Community Plan
OCP Policy	21. Add a policy to the Official Community Plan to consult and work with Aboriginal groups to develop affordable housing
OCP Policy	22. Add a policy to the Official Community Plan to formalize the city's policy of discouraging down zoning to support an increased diversity of housing options
OCP Policy	23. Define attainable and affordable housing in the Official Community Plan a. Define affordable housing based on Saskatchewan Housing Corporation's thresholds b. Define attainable housing as an environment where households at various income levels can find and secure (attain) suitable, adequate, and affordable housing, and can move to different options
OCP Policy	24. Define an adequate land supply in the Official Community Plan
Year 1 Start	25. Develop and promote prototypes and pilot initiatives of innovative housing forms

- a. Work with the development community to develop prototypes of innovative housing forms
- b. Promote pilot initiatives as demonstrations

Years 2-5 Start

26.Support a community outreach initiative to demonstrate the benefits and opportunities of increased density and diversity

- a. Prepare educational materials to dispel myths about impacts of the development of affordable housing on existing property values

Year 1 Start

27.Continue to support housing and homelessness initiatives through the Community Investment Grants Program and identify ways to allocate funding for maximum community impact

Year 1 Start

28.Continue to play a lead role in the federal government's Homelessness Partnering Strategy by preparing the Community Plan to Address Homelessness



Goal #4- Address Housing Needs While Creating Complete Neighbourhoods and Sustainable Communities

Appropriate housing goes beyond the physical structure of the housing, and includes the neighbourhood in which it is situated. To be complete, neighbourhoods should meet the daily and lifetime needs of residents. This includes being accessible, having access to public transportation, and having housing in close proximity to employment, schooling, recreation opportunities, other community infrastructure, amenities and services such as grocery stores. The following strategies are aimed at creating complete neighbourhoods and sustainable communities:

OCP Policy

29.Strengthen Official Community Plan policies related to encouraging a mix of land uses, walkable neighbourhoods, and access to public transportation

- a. Among the policies should be a policy to prioritize transit in new communities that have higher concentrations of affordable housing

Years 2-5 Start

30.Support the redevelopment of brownfields, greyfields and bluefields for affordable housing development

- a. Work in collaboration with the federal and provincial governments to identify opportunities for the redevelopment of brownfields, greyfields and bluefields for affordable housing development
- b. Encourage the use of existing funding opportunities that are available
- c. Advocate for increased funding from senior governments towards the remediation of brownfields in order to make brownfield development a more viable option for affordable housing and to help meet intensification and sustainability goals

Goal #5- Implementation and Working Together

The development of the Comprehensive Housing Strategy is only the beginning. Each of the strategies requires implementation, and to be successful many of the strategies require action from a number of partners. The following strategies are related to implementation and working together:

Year 1 Start

31. Prepare an implementation plan for the Comprehensive Housing Strategy and annual reports to monitor achievements and outline annual work plans

Year 1 Start

32. Consolidate the City's housing functions, build the capacity of staff related to housing, and dedicate staff time to housing facilitation

- a. Consolidate the housing functions of the City that are currently being undertaken by a range of departments
- b. Build the capacity of staff to achieve the City's housing goals
- c. Communicate the role of the City in housing
- d. Act as a key housing facilitator to provide information on and expedite affordable and special needs housing development and innovative housing forms, including facilitating the creation of secondary suites and rooming houses
- e. Facilitate the development of new policy
- f. Work on partnerships with the private and non-profit sectors, and Federal and Provincial governments
- g. Collaborate with other City departments to facilitate the implementation of the housing strategies

Year 1 Start

33. Prepare educational materials and engage in educational outreach about the full range of housing and related funding programs available in Regina

Year 1 Start

34. Update data in the Comprehensive Housing Strategy when the full 2011 Statistics Canada Census data is released, and adjust strategies as required

Year 1 Start

35. Play a lead facilitation role in establishing and coordinating a housing and homelessness coalition of community stakeholders as a way of coordinating collaboration, engaging stakeholders, and obtaining advice

Year 1 Start

36. Over time update long-range planning documents to be consistent with the Comprehensive Housing Strategy



Roles and Partners

Realizing our community vision for housing requires collective action. Housing is a shared responsibility of all three orders of government in partnership with the private and non-profit sectors as well as the community. While the City of Regina has a role to play, partners from across sectors must work together, each with a unique contribution, to addressing the housing needs of Regina residents.

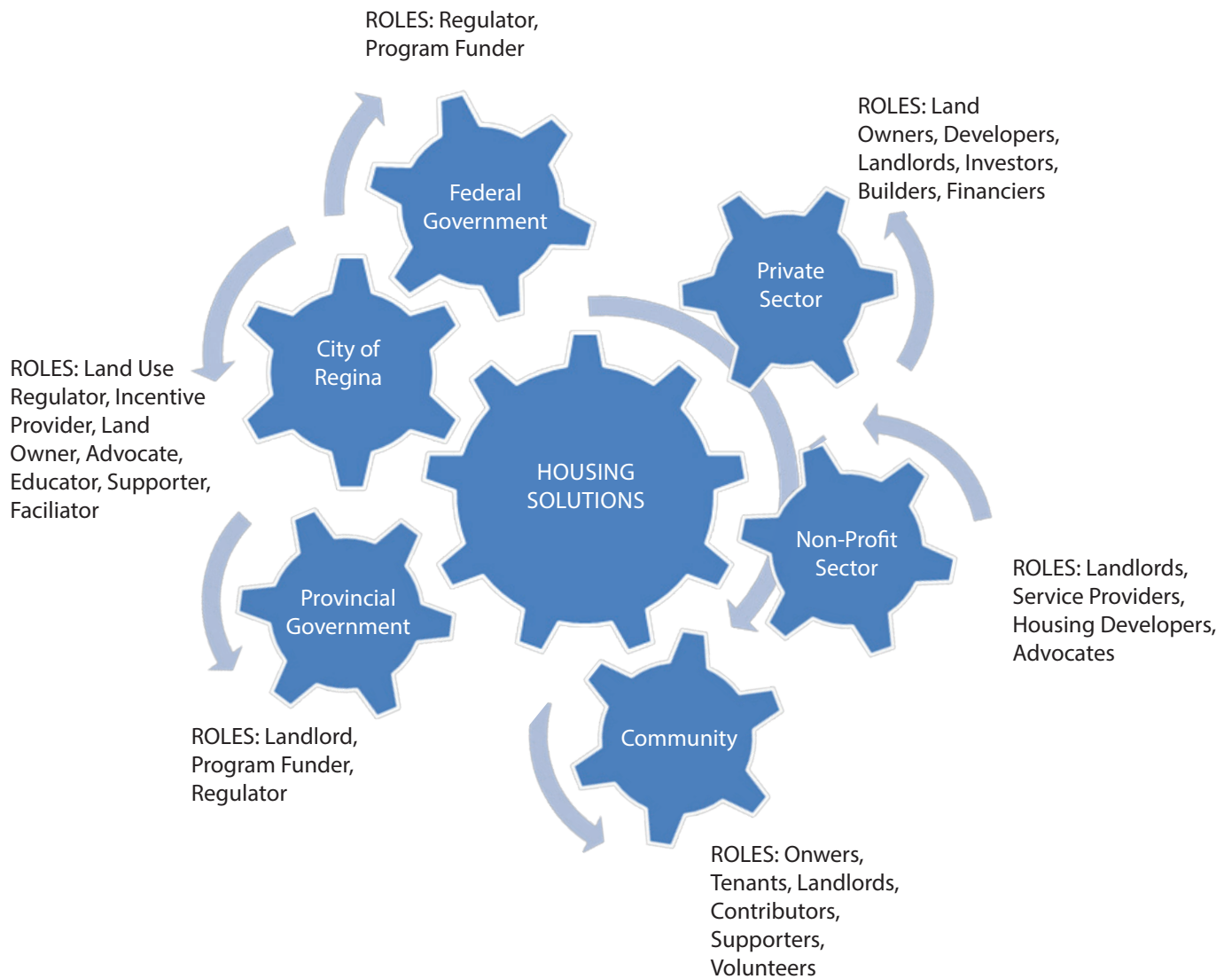
City of Regina's Role

The City of Regina understands that housing is an important element in the creation of vibrant, inclusive, attractive, and sustainable communities and, as such, the City plays a key role in meeting the housing needs of its current and future residents. The City does not own or manage housing but plays an active role in fostering, encouraging and supporting the provision of a range of housing to address the needs of Regina's residents. The City has a role in establishing a housing vision for the city and fulfills a number of responsibilities, including:

- Guide land use and housing supply activity, including ensuring an adequate land supply, to meet the city's housing and growth requirements through the Official Community Plan, Zoning Bylaw, Neighbourhood Plans
- Develop and implement policy to support the retention and expansion of attainable, affordable, and rental housing
- Encourage housing development through targeted incentives with measureable outcomes
- Advocate for change in housing policies and funding of senior orders of government
- Support the health and safety of housing, including establishing maintenance standards, and enforcing health and safety regulations
- Educate, support, coordinate and facilitate stakeholders in addressing the city's housing needs.

In addition, the City chooses to play a key role in the federal government's Homelessness Partnering Strategy, including taking the lead in developing a community plan to address homelessness in Regina.

All partners must work together to create housing solutions



Appendix 1: Glossary

Accessory Apartment / Second Unit / Secondary Suite

A separate dwelling unit (self-contained apartment) on a property that would normally accommodate only one dwelling unit. It can be located in any part of the dwelling, not necessarily in the basement, or may be detached from the primary dwelling

Affordable Ownership Housing

Affordable ownership housing is housing that is affordable to households within Saskatchewan Housing Corporation's Maximum Income Limit, where affordable means spending less than 30% of the household's income on housing. (In 2012 the Maximum Income Limit was \$66,500)

Affordable Rental Housing

Affordable rental housing is housing with rents at or below average market rent

Attainable Housing

The term attainable housing refers to a situation where households at various income levels can find and secure (attain) suitable, adequate, and affordable housing, and can move on to other options

Bluefield

Refers to older, unused institutional lands or buildings

Brownfield

Undeveloped or previously developed properties that may be contaminated. These are usually, but not exclusively, former industrial or commercial properties that may be underutilized, derelict or vacant

Coach Housing / Laneway Housing

These are accessory units and a form of infill housing that are detached from the principal dwelling and are typically located in a rear yard and oriented toward the lane

Condominium

A form of ownership tenure associated with a multiple unit building where the occupant owns the individual unit and shares common spaces

Cooperative Housing

A form of tenure in which residents are cooperative members and participate in the management and operation of the property

Core Housing Need

According to CMHC, core housing need refers to households which are unable to afford shelter that meets adequacy, suitability and affordability norms

Density Bonusing

A voluntary tool used by some municipalities as a development incentive to encourage a specific outcome, such as affordable housing. Bonusing refers to the practice of allowing a higher density on a development site in exchange for providing a public or social benefit

Emergency Shelter

A short-term living situation in an emergency housing facility or motel for individuals and families who do not have shelter

Garden Suite / Granny Flat

This is a form of an accessory dwelling unit which is defined as being a self-contained dwelling installed in the rear or side yard of a lot with an existing single dwelling

Greyfield

Refers to previously developed properties that are not contaminated. They are usually, but not exclusively, former commercial properties that may be undervalued, derelict or vacant

Group Home

Housing for persons requiring a group living arrangement by reason of their emotional, mental, social or physical condition or legal status and is for a limited number of persons, exclusive of staff, living together as a single housekeeping unit

Homelessness

Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing or the immediate prospect, means and ability of acquiring it. The different types of homelessness are: unsheltered or absolutely homeless and living on the streets or in places not intended for human habitation; emergency sheltered; provisionally accommodated; and at risk of homelessness

Intensification

The development of a property, site or area at a higher density than currently exists through: redevelopment, including the reuse of brownfield sites; the development of vacant and/or underutilized lots within previously developed areas; infill development; or the expansion or conversion of existing buildings

Key Stakeholders

A key stakeholder refers to an individual that is or might be affected by the outcome of an individual's or organization's actions, e.g. a decision related to the use of a particular resource

Land Banking

Land banking involves the acquisition of land by a municipality. This land is then reserved for a use that will best meet the objectives of the municipality, such as the creation of affordable housing

Market Affordable Housing

Refers to housing that does not receive subsidies but receives incentives to build or purchase the housing

Market Housing

Housing that is not subsidized

Modified Unit

A unit that has been modified so as to be accessible to an individual with a physical disability or so as to allow an individual with a physical disability to live independently

Non-Market Housing

Refers to housing that receives government subsidies.

Performance-Based Planning

A type of flexible zoning which determines land use locations and characteristics through the application of a system of performance criteria, regulating land based on the actual impacts measured against predetermined standards or performance criteria as opposed to regulating on proposed use

Recent Immigrants

Immigrants who came to Canada up to five years prior to a given census year

Resale Covenant

A legal agreement which requires that when a property is sold in the future, it must first be offered to identified individuals or organizations, such as a municipality, and/or that it is sold at a discounted value

Rental Housing Supplement

A form of assistance paid directly to a tenant based on the difference between actual negotiated market rent and a rent geared to income (RGI) rent paid directly by the tenant. Rental housing supplement payments are calculated by formula and often pay only a percentage of the gap

Shelter Allowance

An amount that is paid directly to the tenant to assist with rent. Shelter allowance payments are provided up to a maximum amount depending on family composition and may cover only a portion of the gap between actual negotiated market rent and the maximum allowance.

Social Housing / Assisted Housing / RGI Housing

Social housing refers to housing units provided under a variety of government housing programs by a regional housing authority, private non-profit, or cooperative housing corporation, or Aboriginal organization. Residents in rent geared to income units pay rents that are no more than 30% of their income

Special Needs Housing

A housing unit that is occupied by or is made available for occupancy by a household having one or more individuals who require accessibility modifications or some form of social as well as financial support in order to live independently. Examples include group homes and rooming houses

Supportive Housing

Supportive housing is housing linked with social services

Transitional Housing

Short-term accommodation for people in transition



HOUSING

COMPREHENSIVE STRATEGY