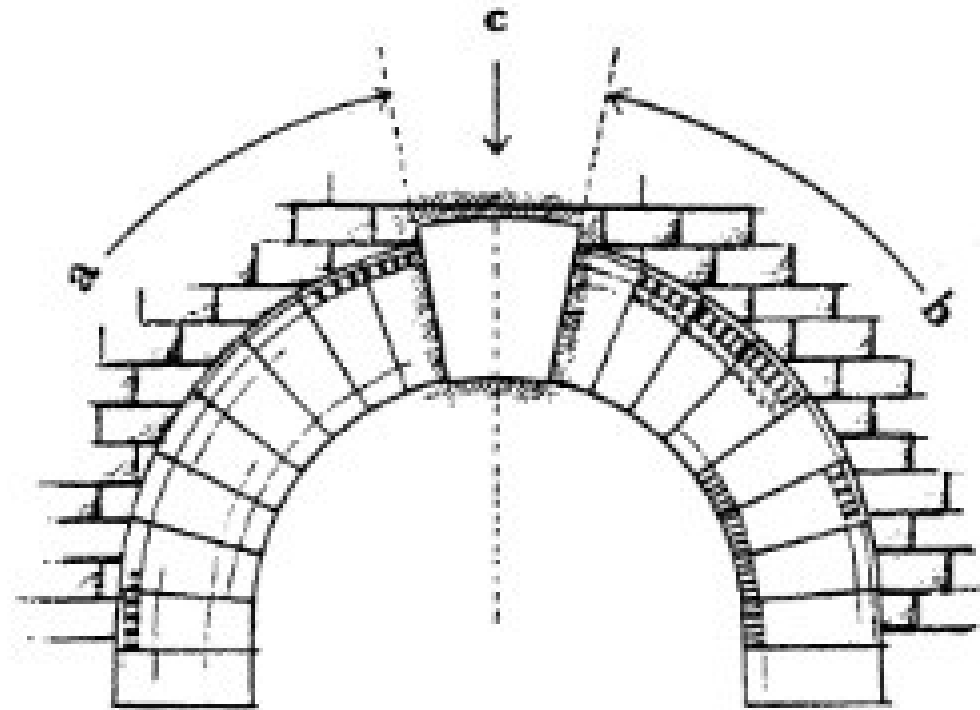
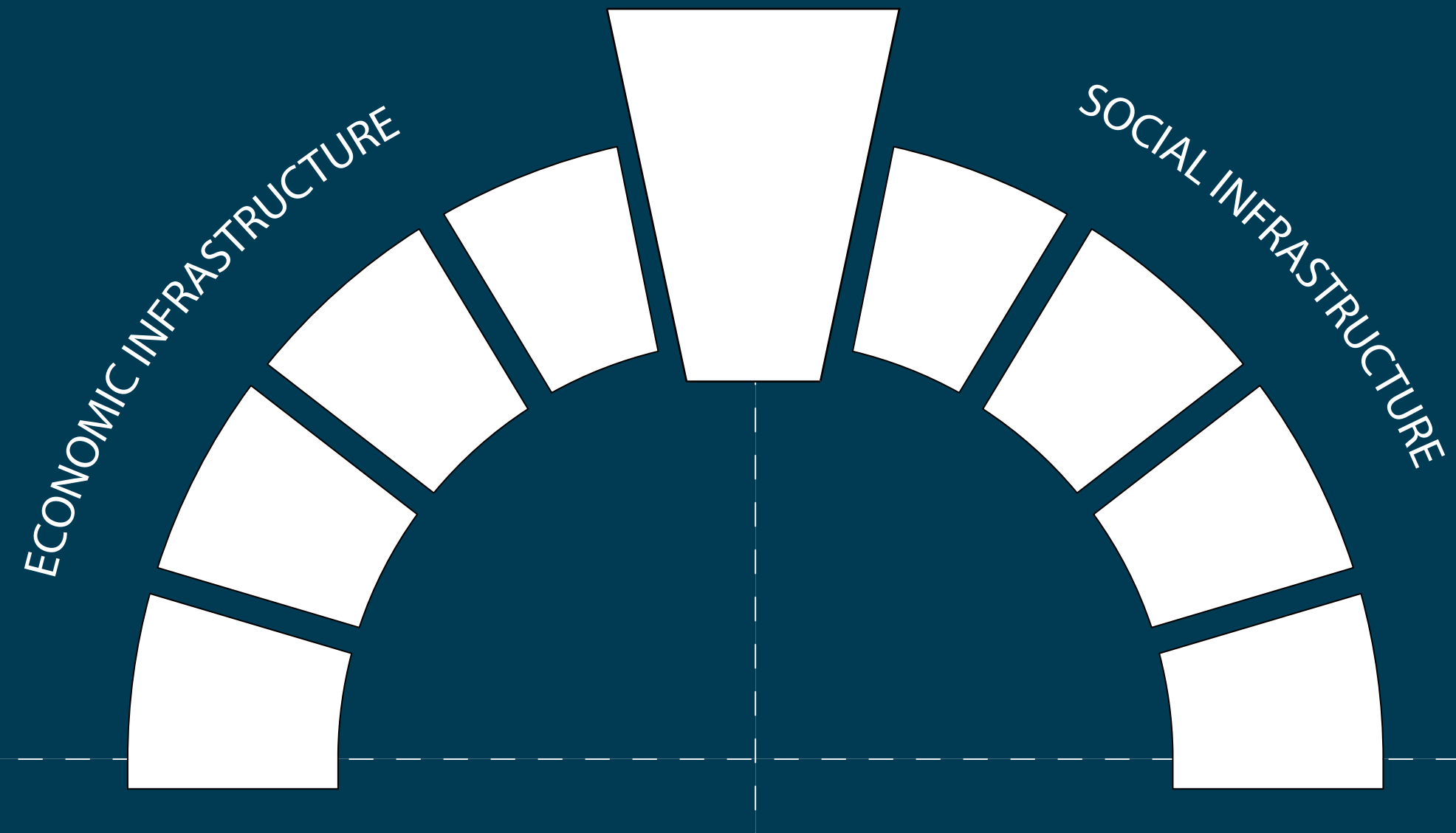
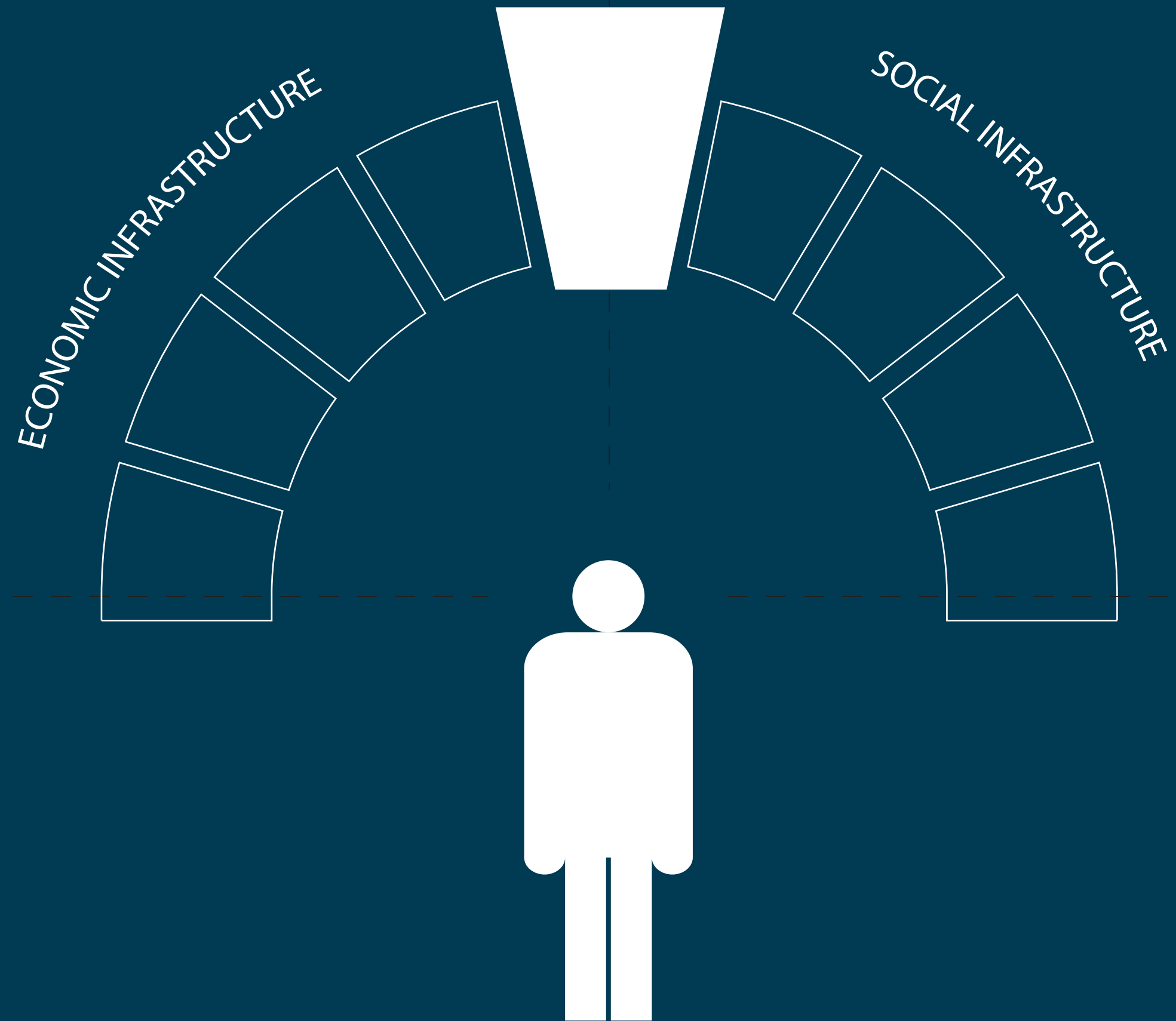


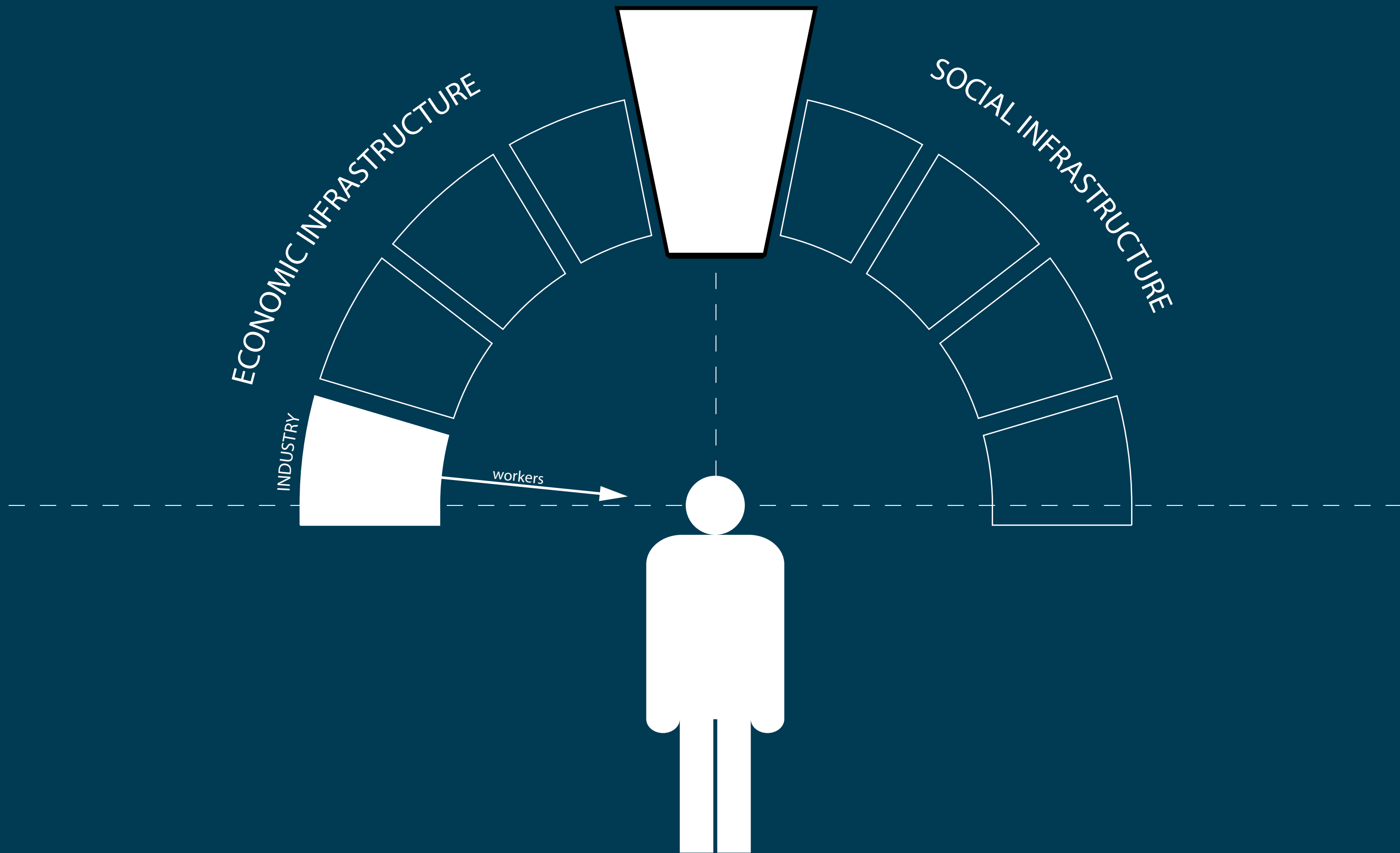
# *Housing is the* KEYSTONE:

A Progress Report on our Municipal Call to Action

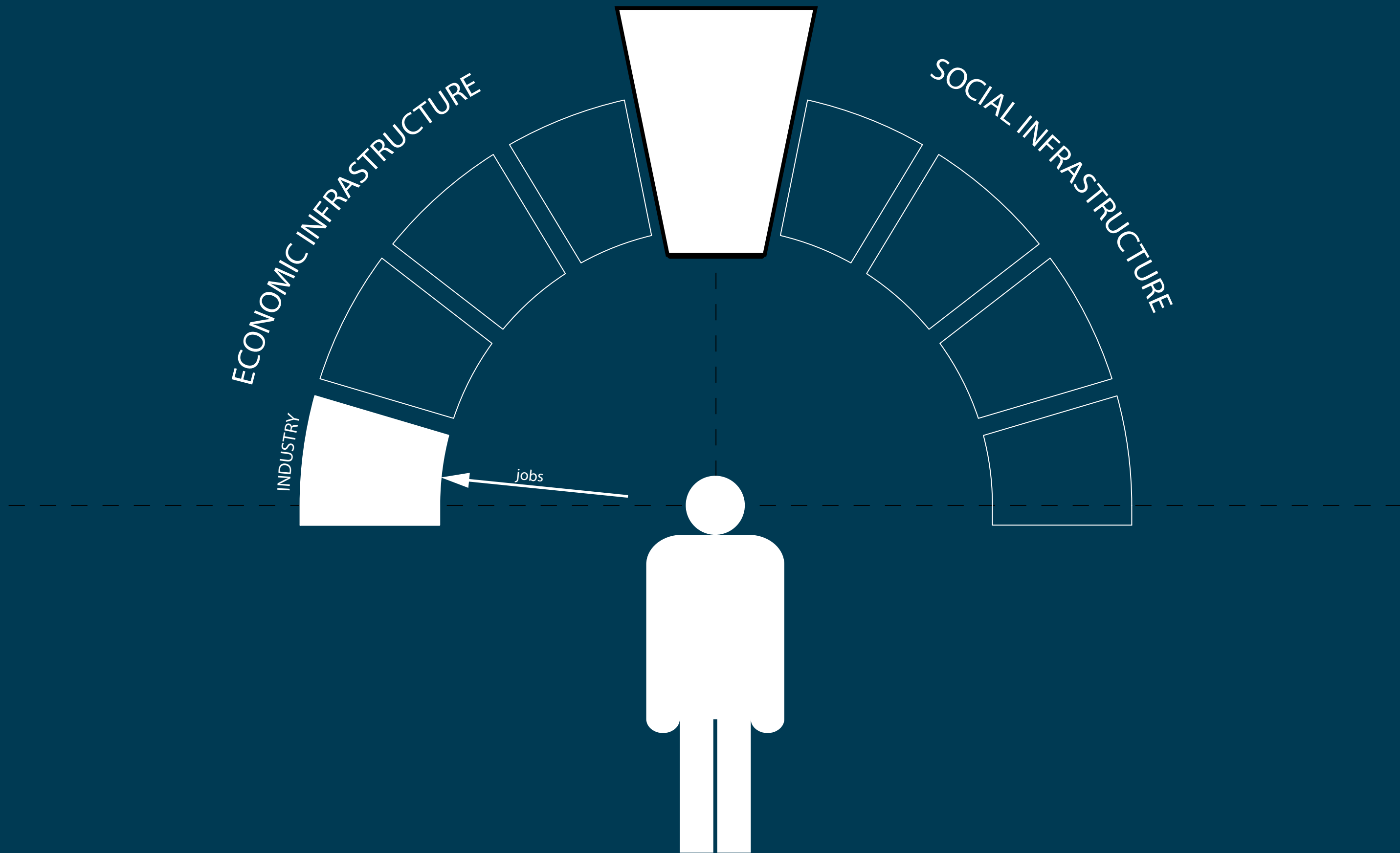


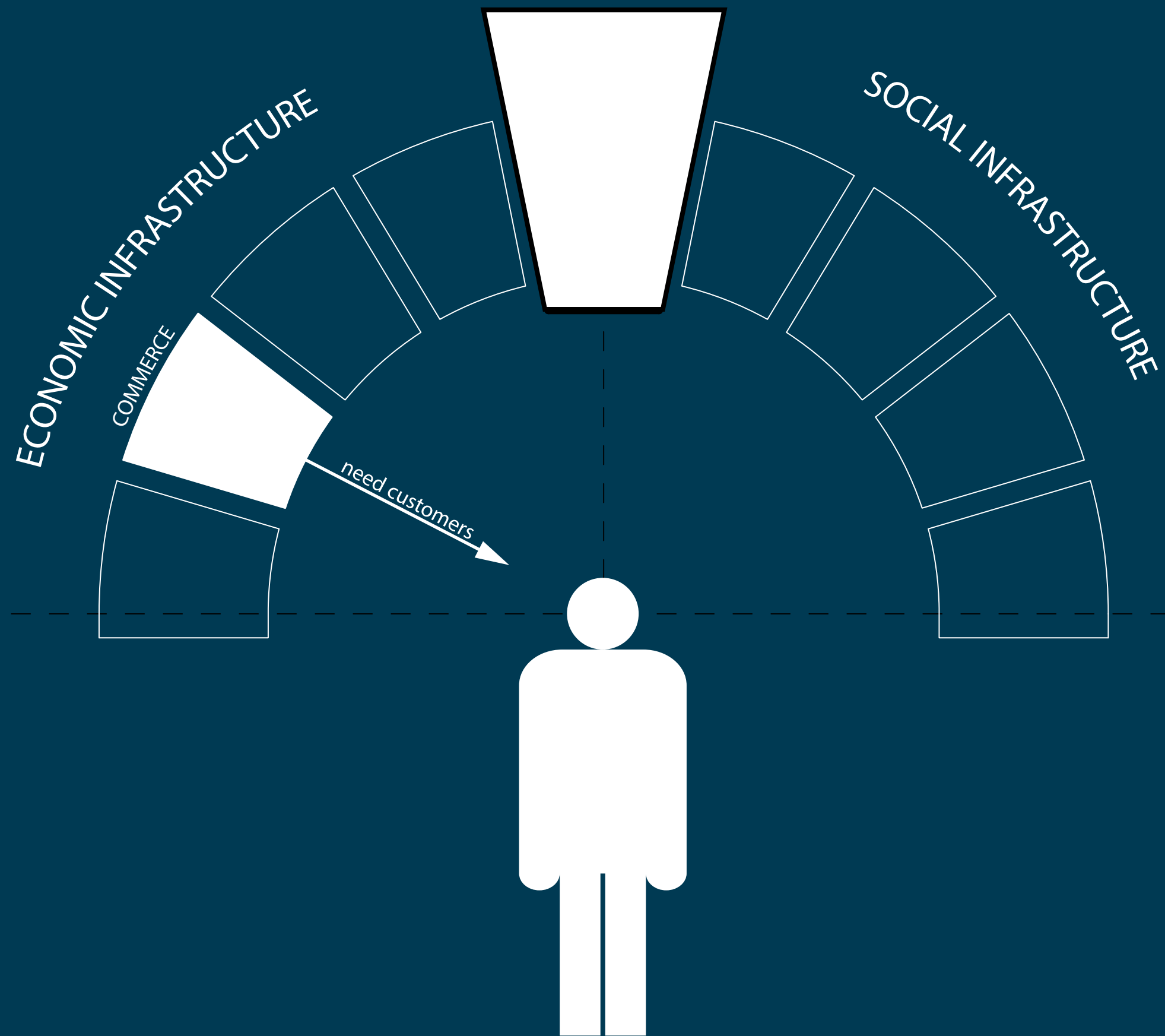


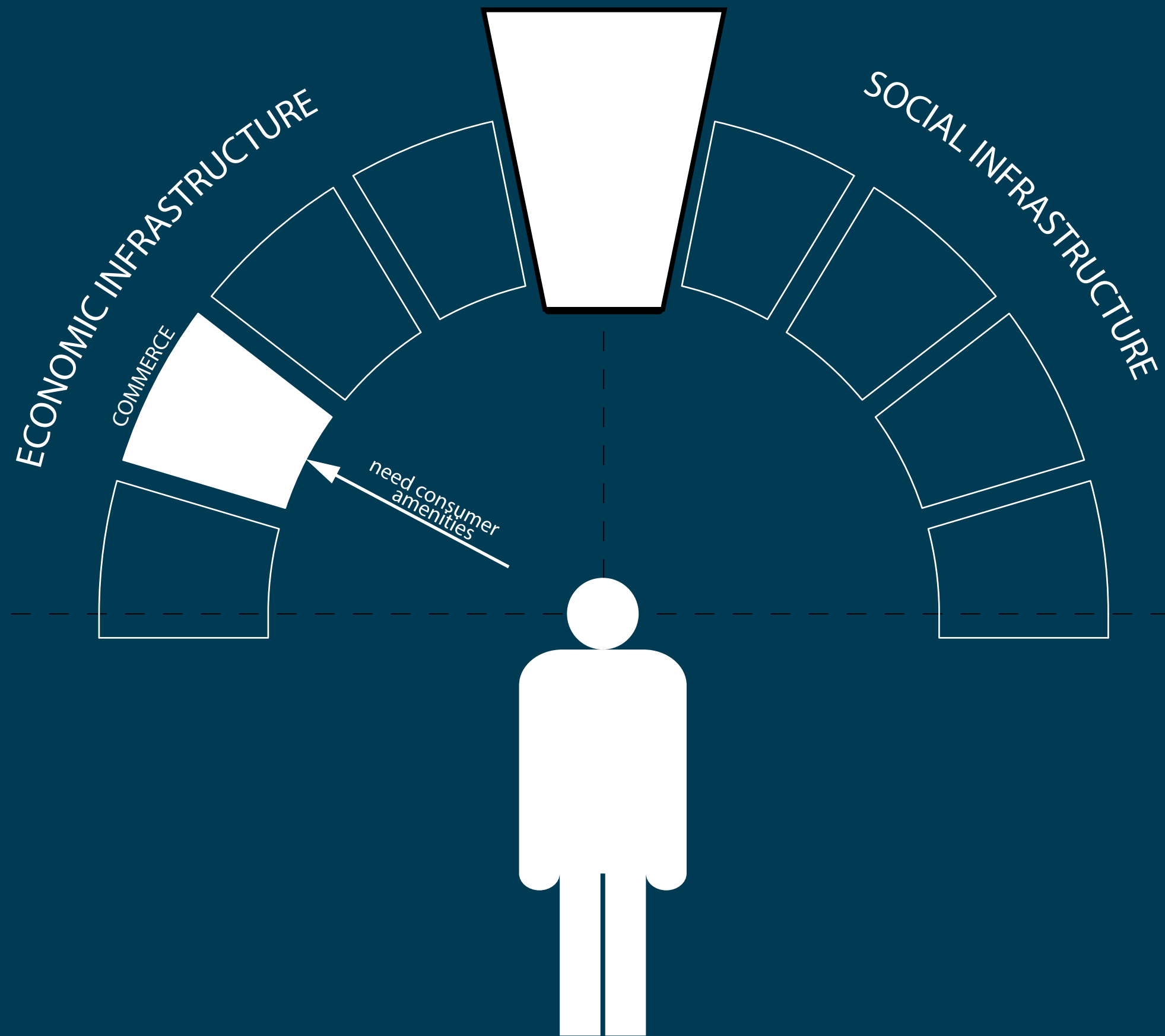


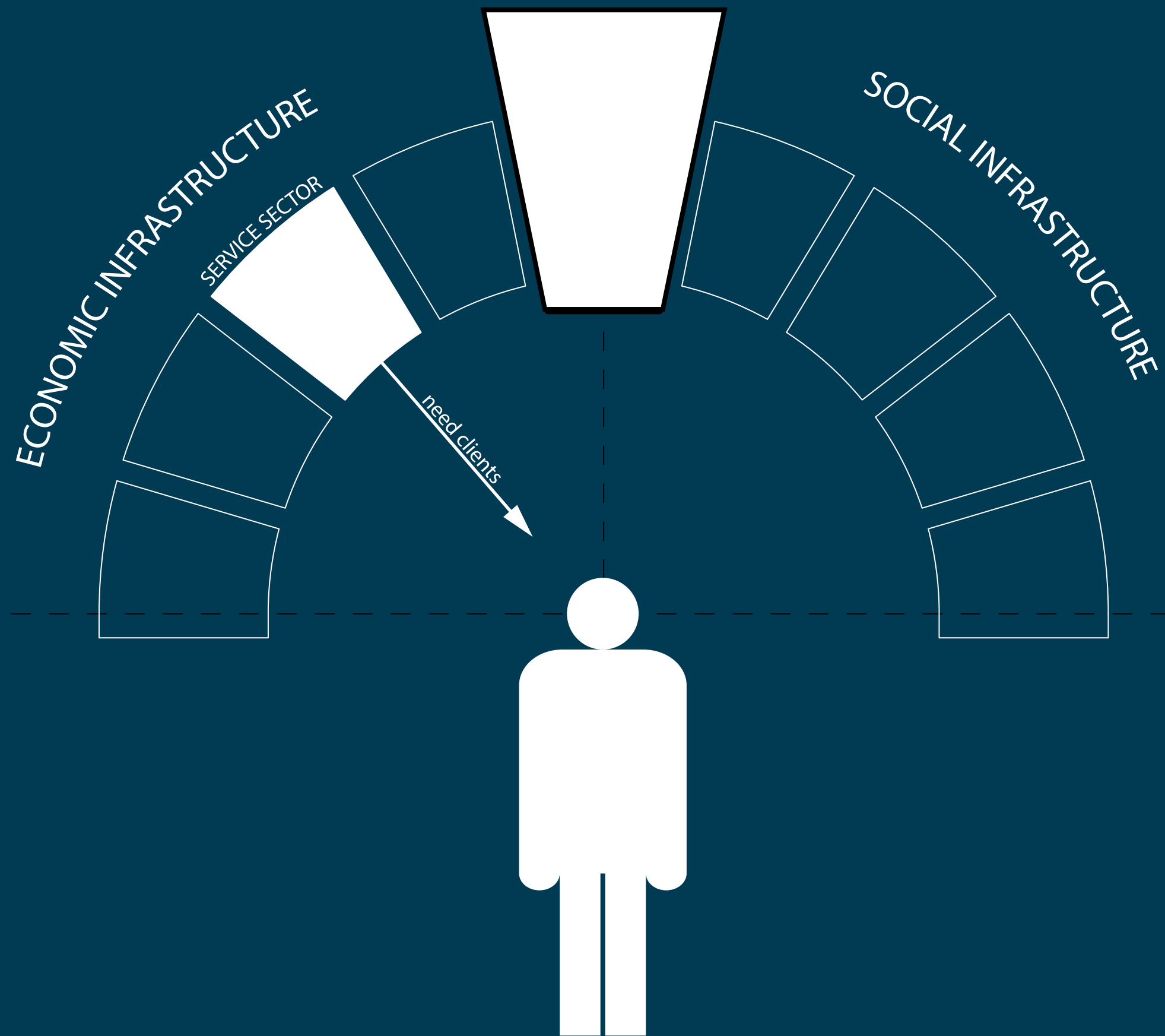


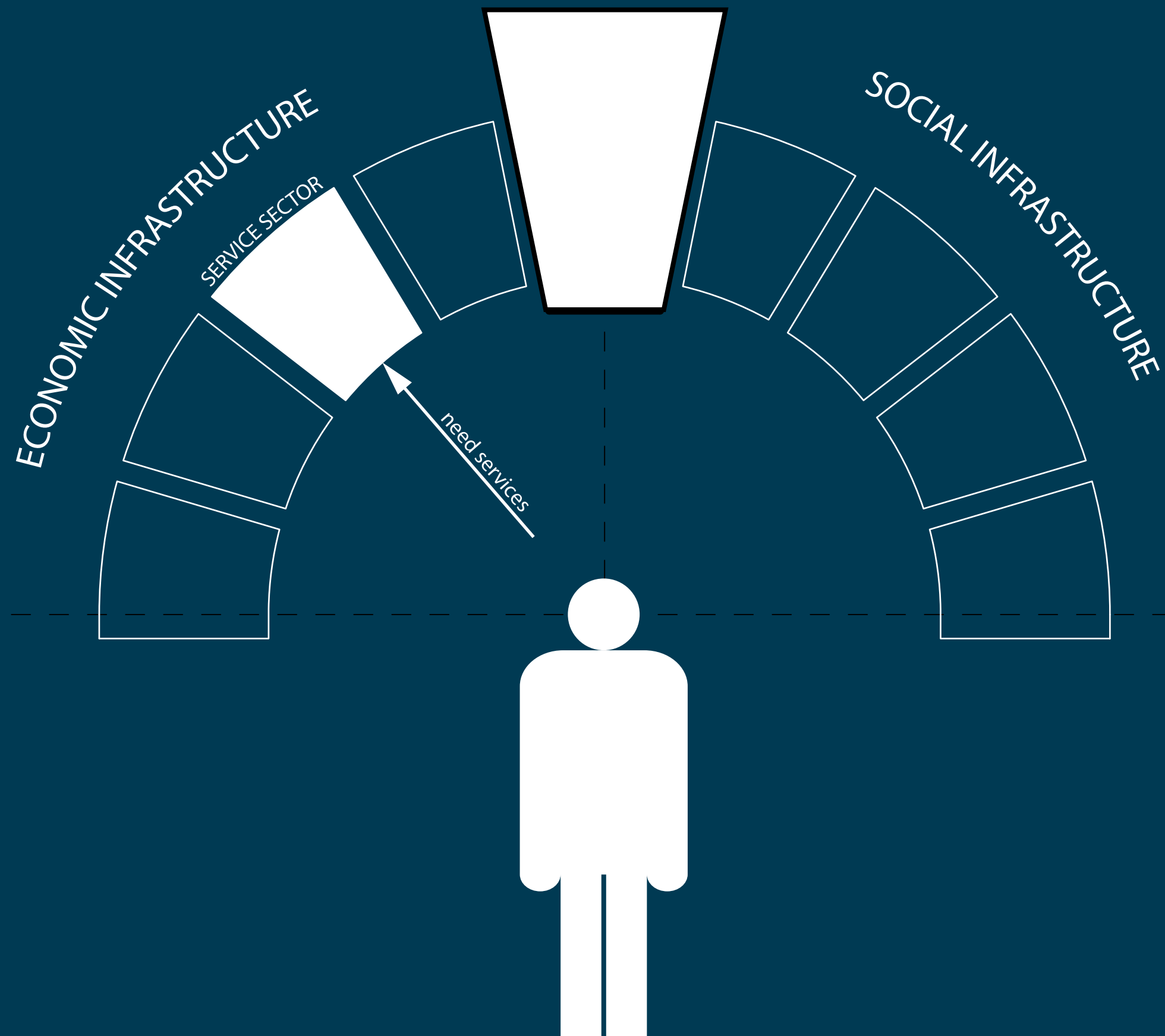


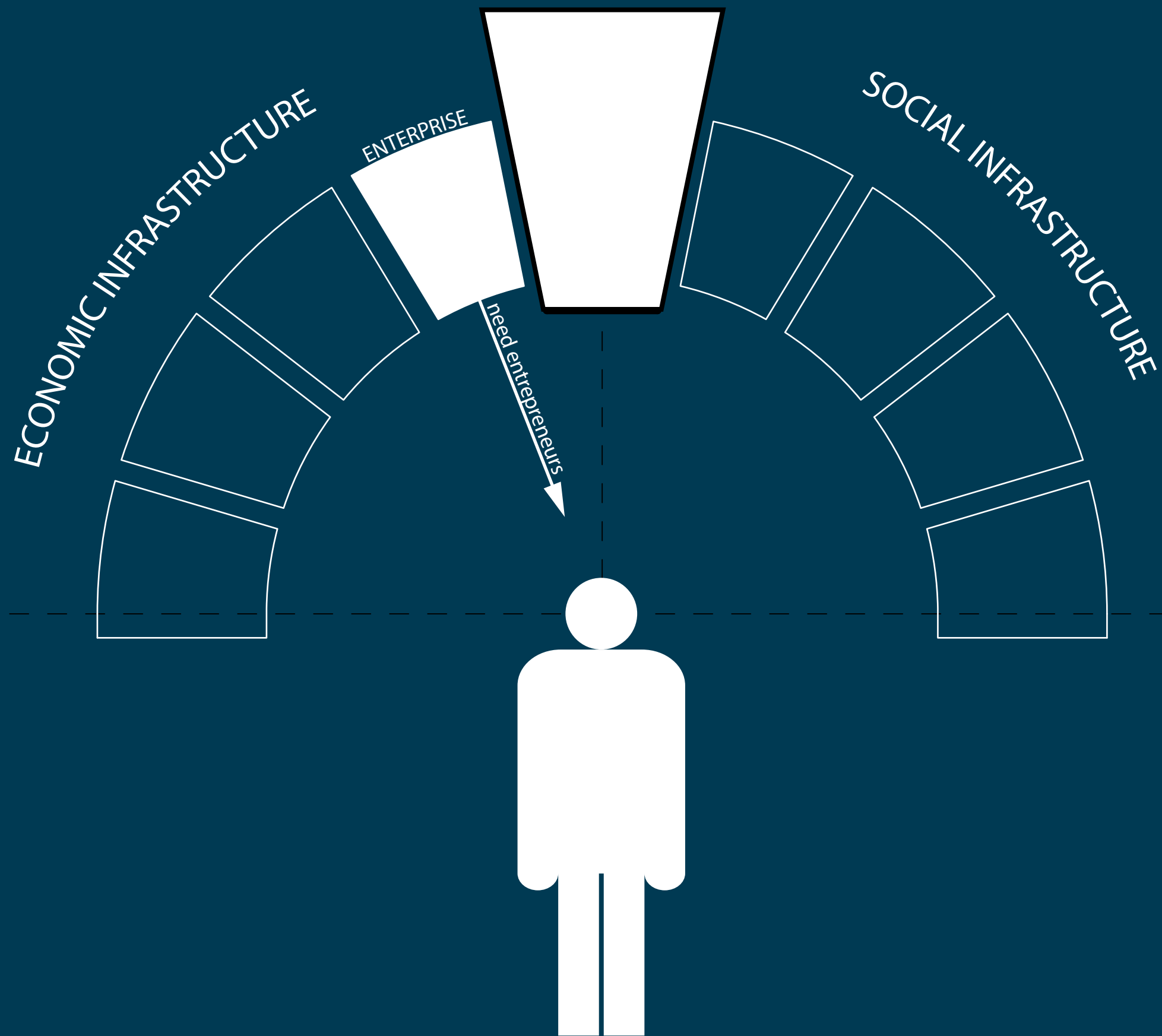


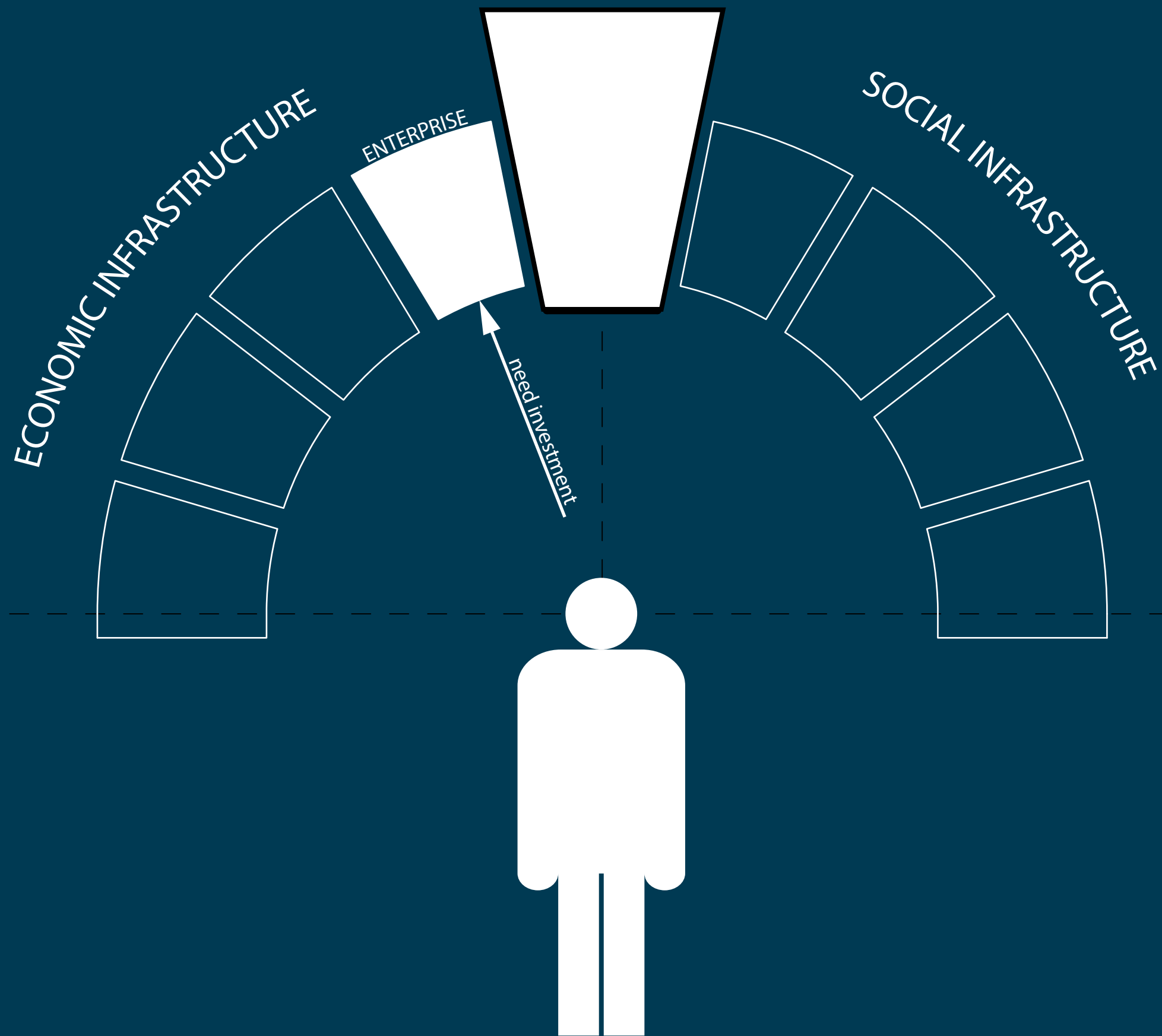


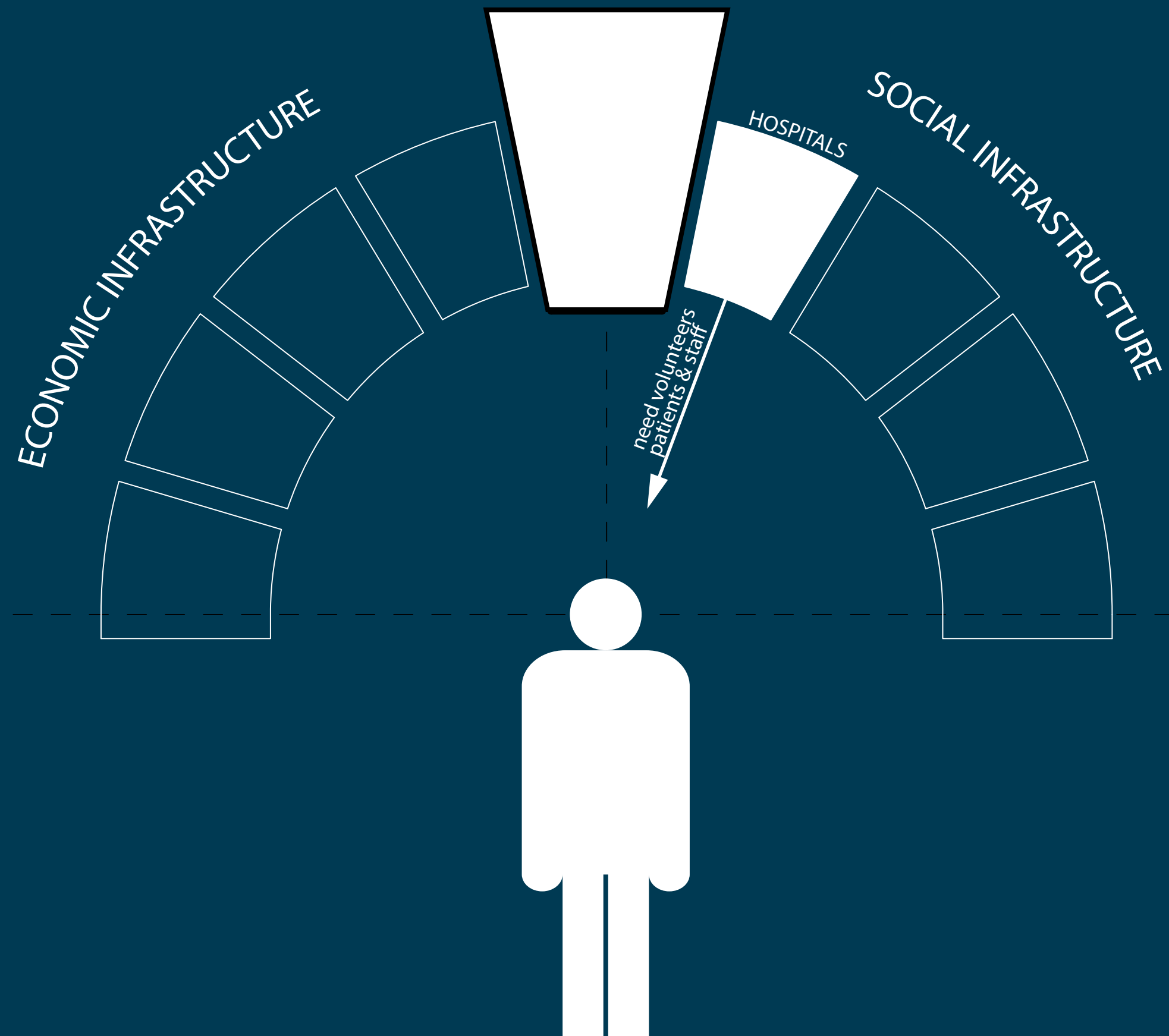




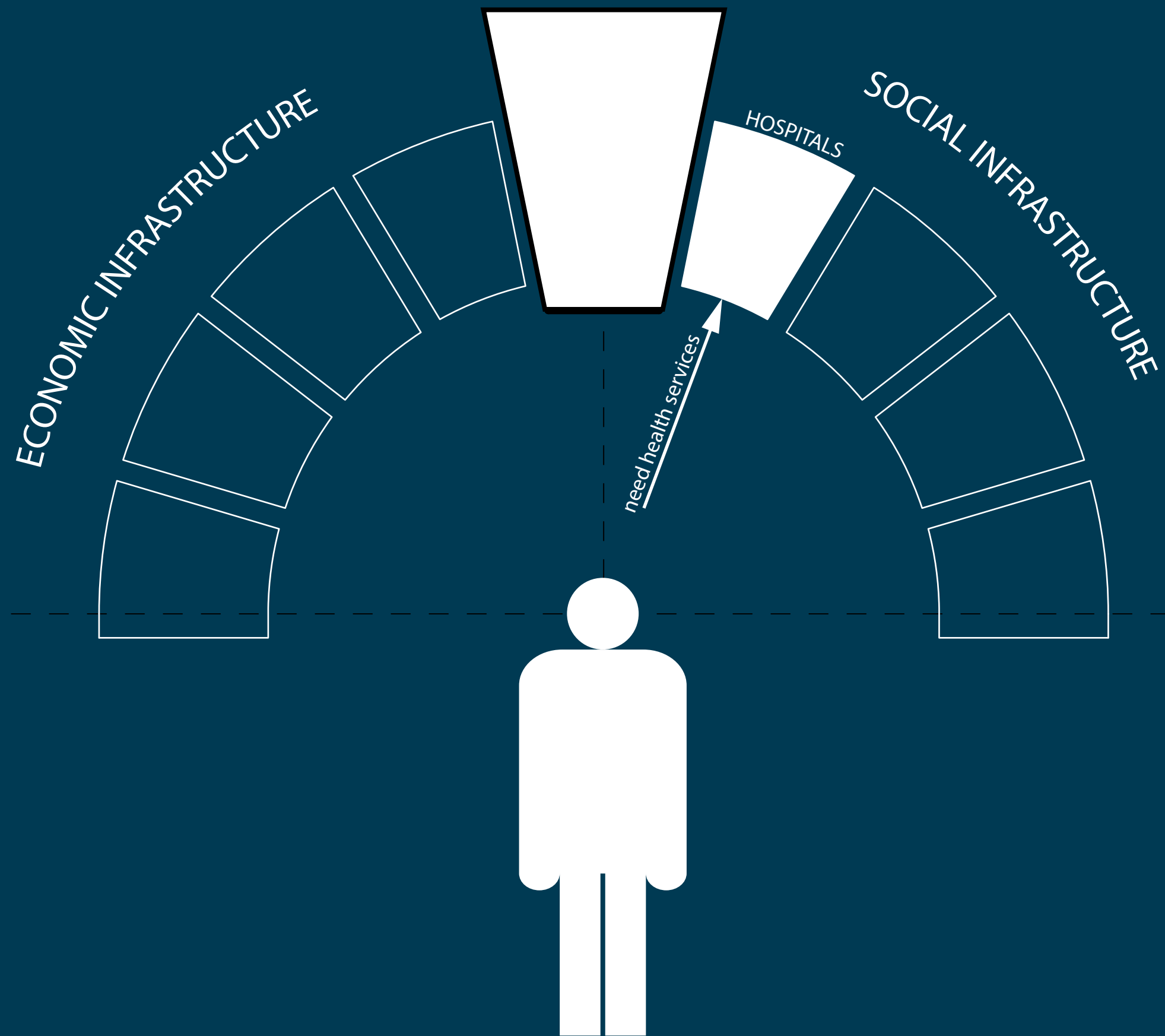


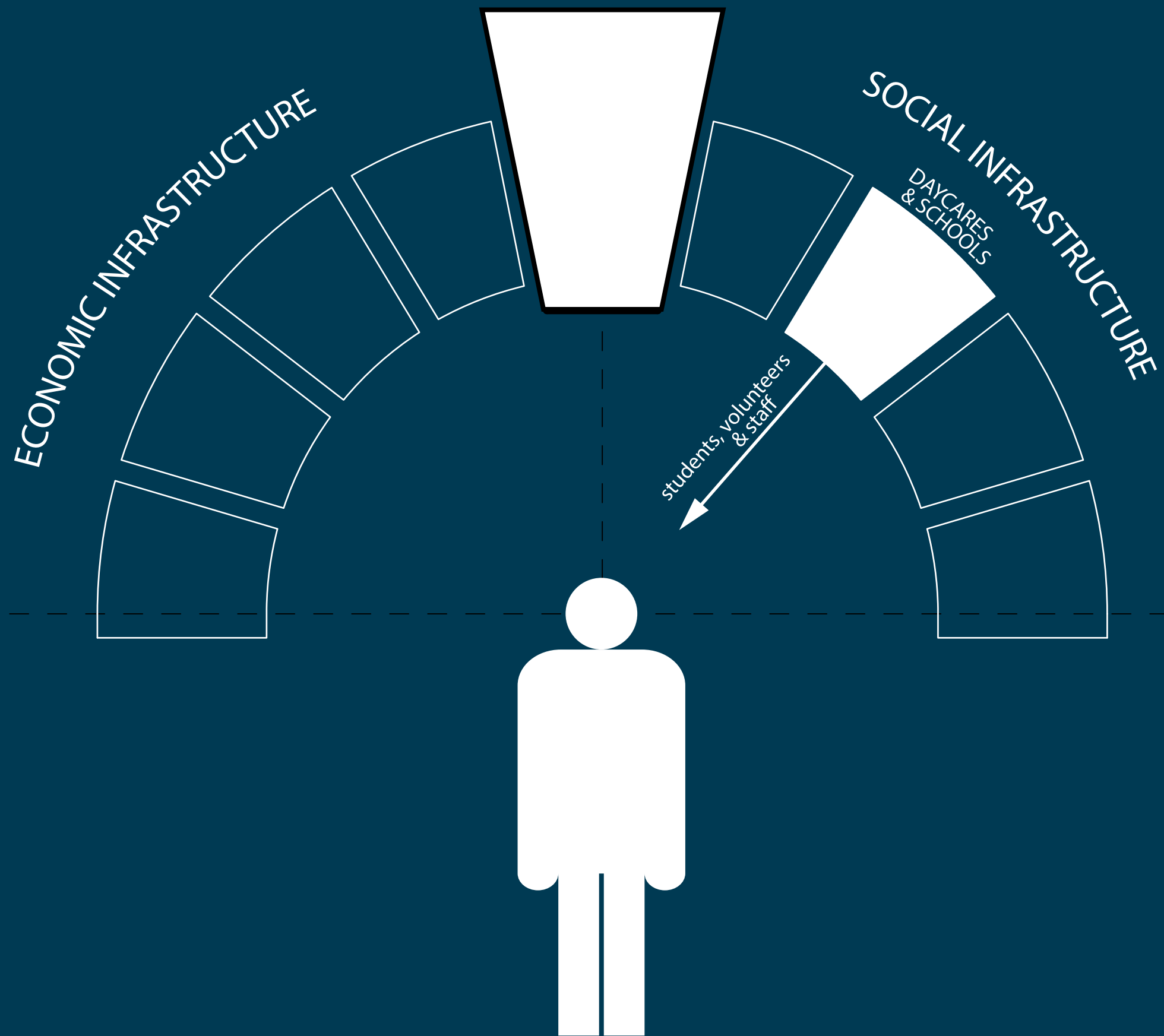


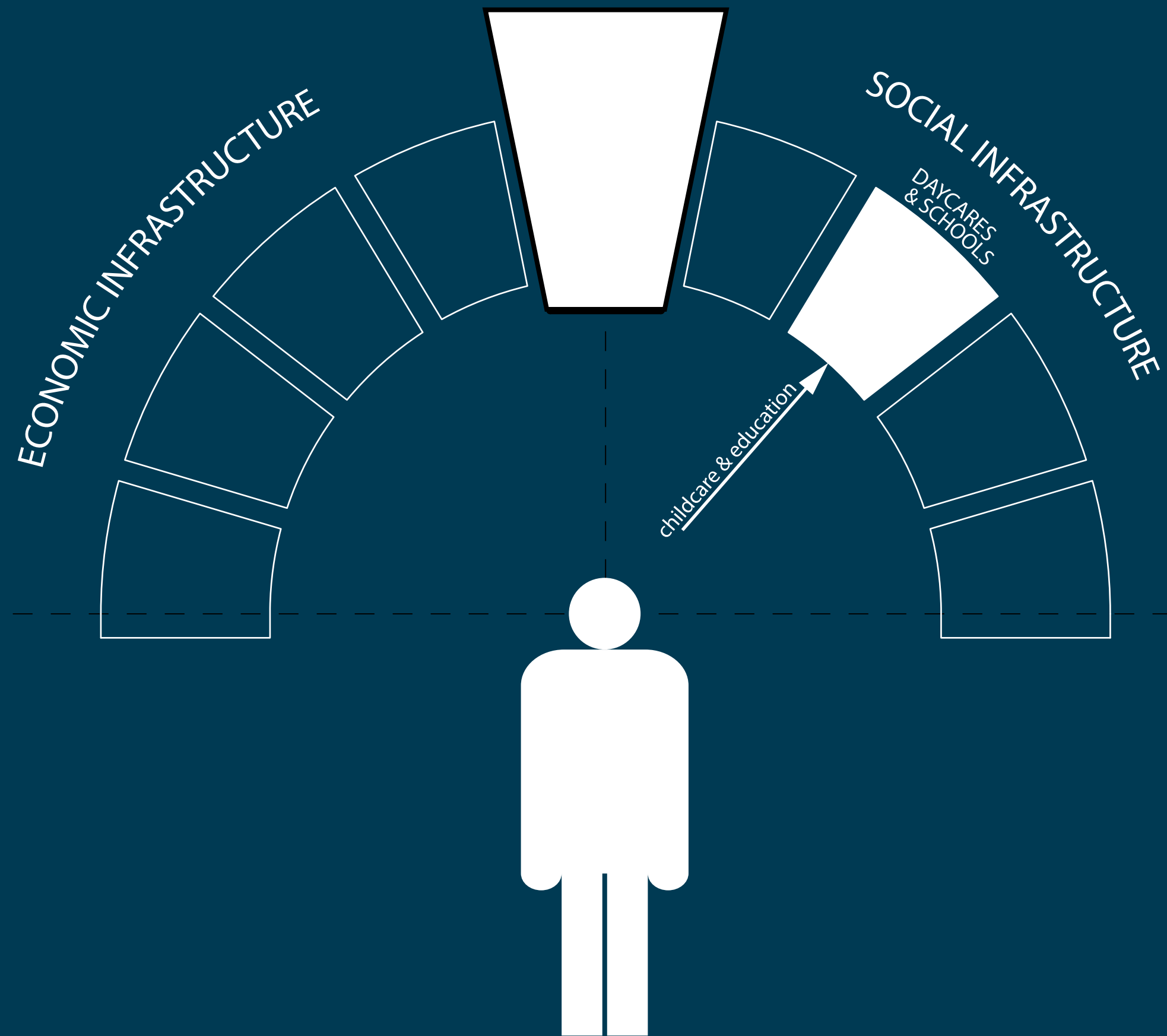


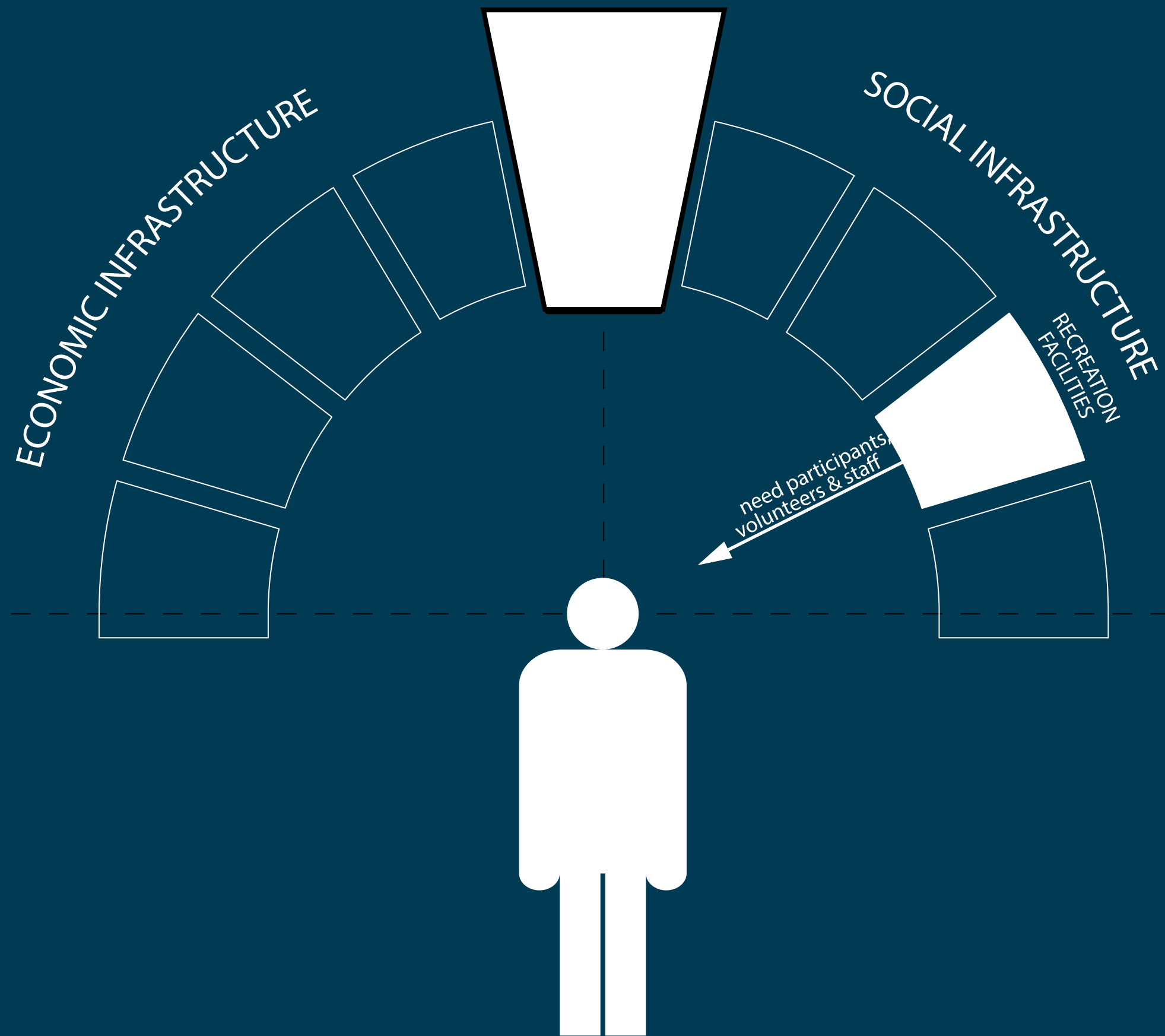


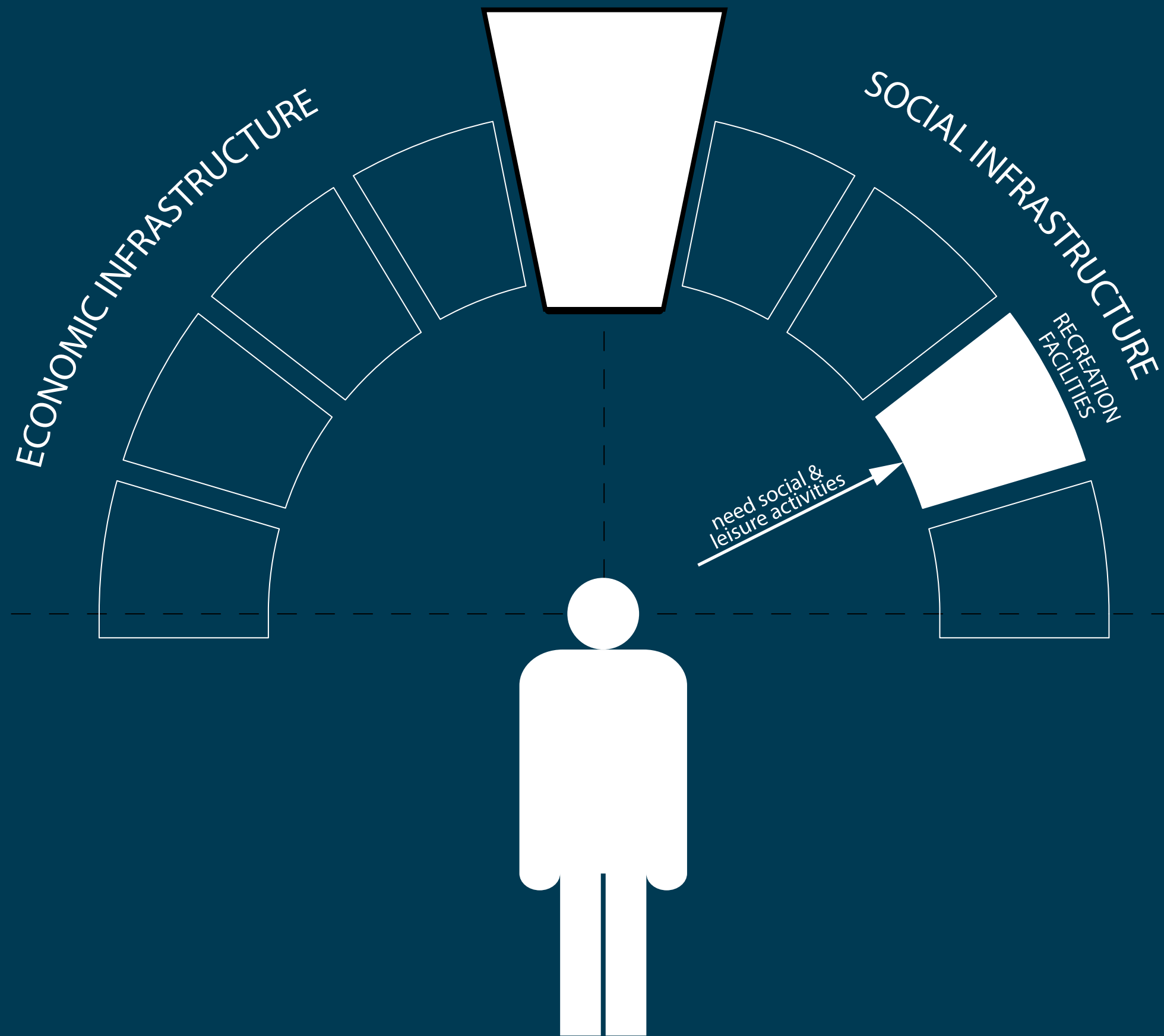


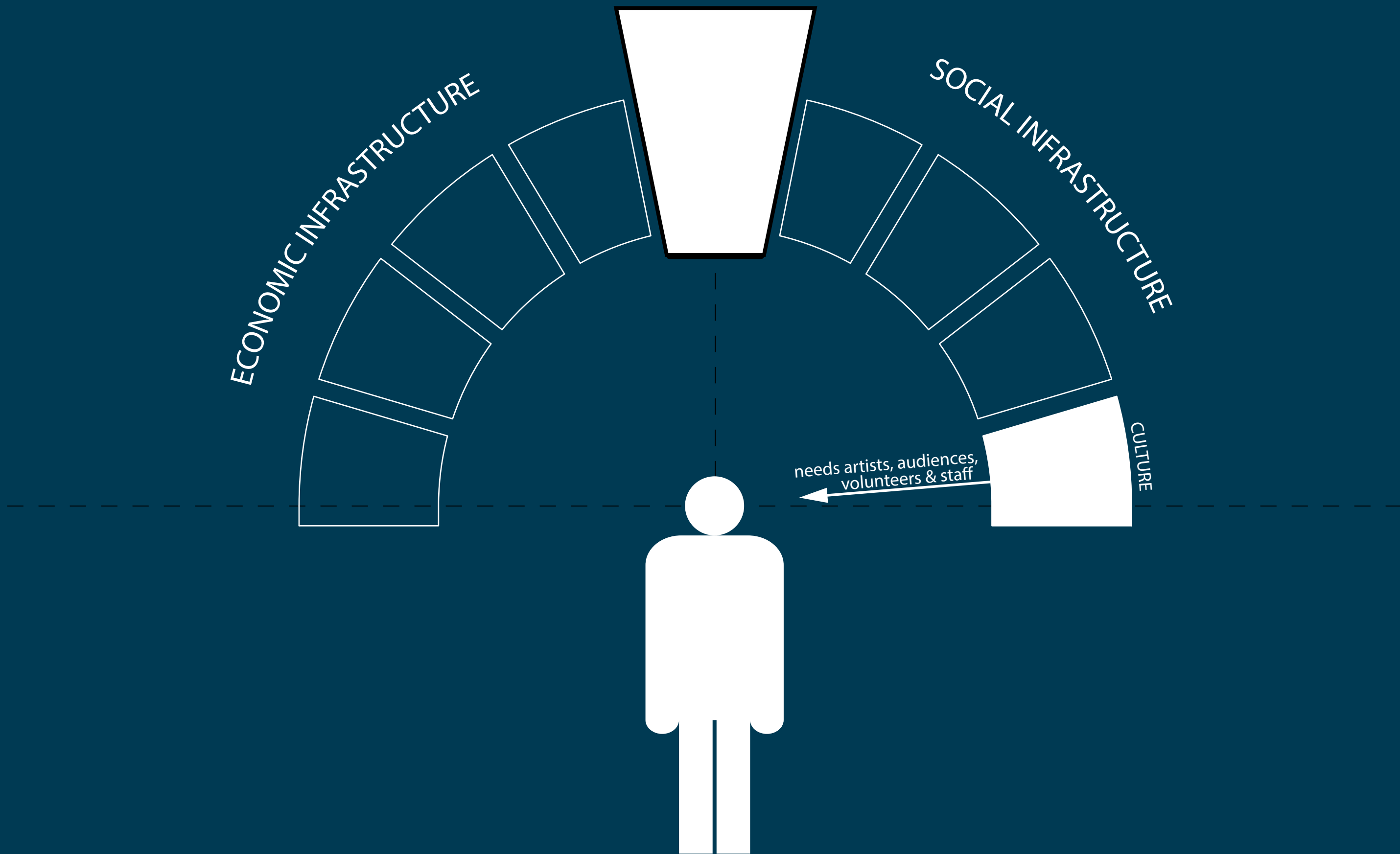


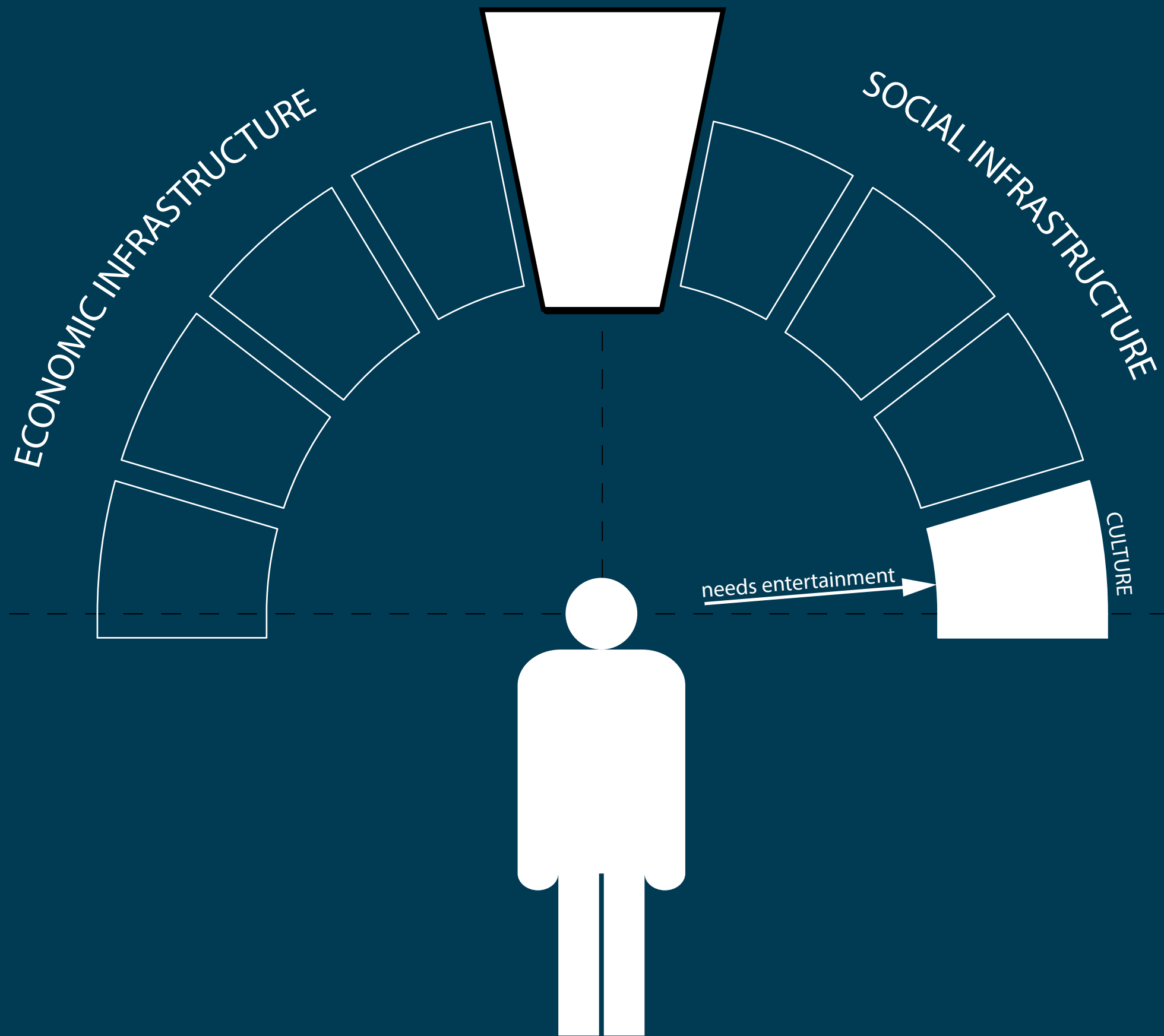












**EVERYONE**



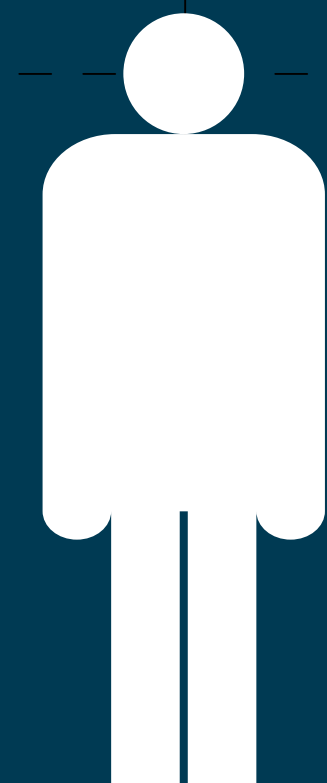
**EVERYONE NEEDS**

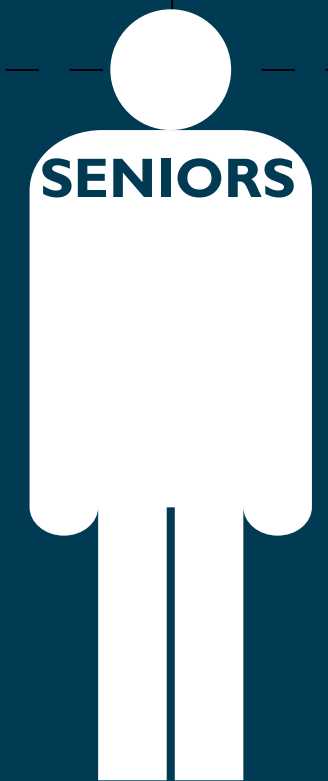
**EVERYONE NEEDS HOUSING**





**HOUSING**

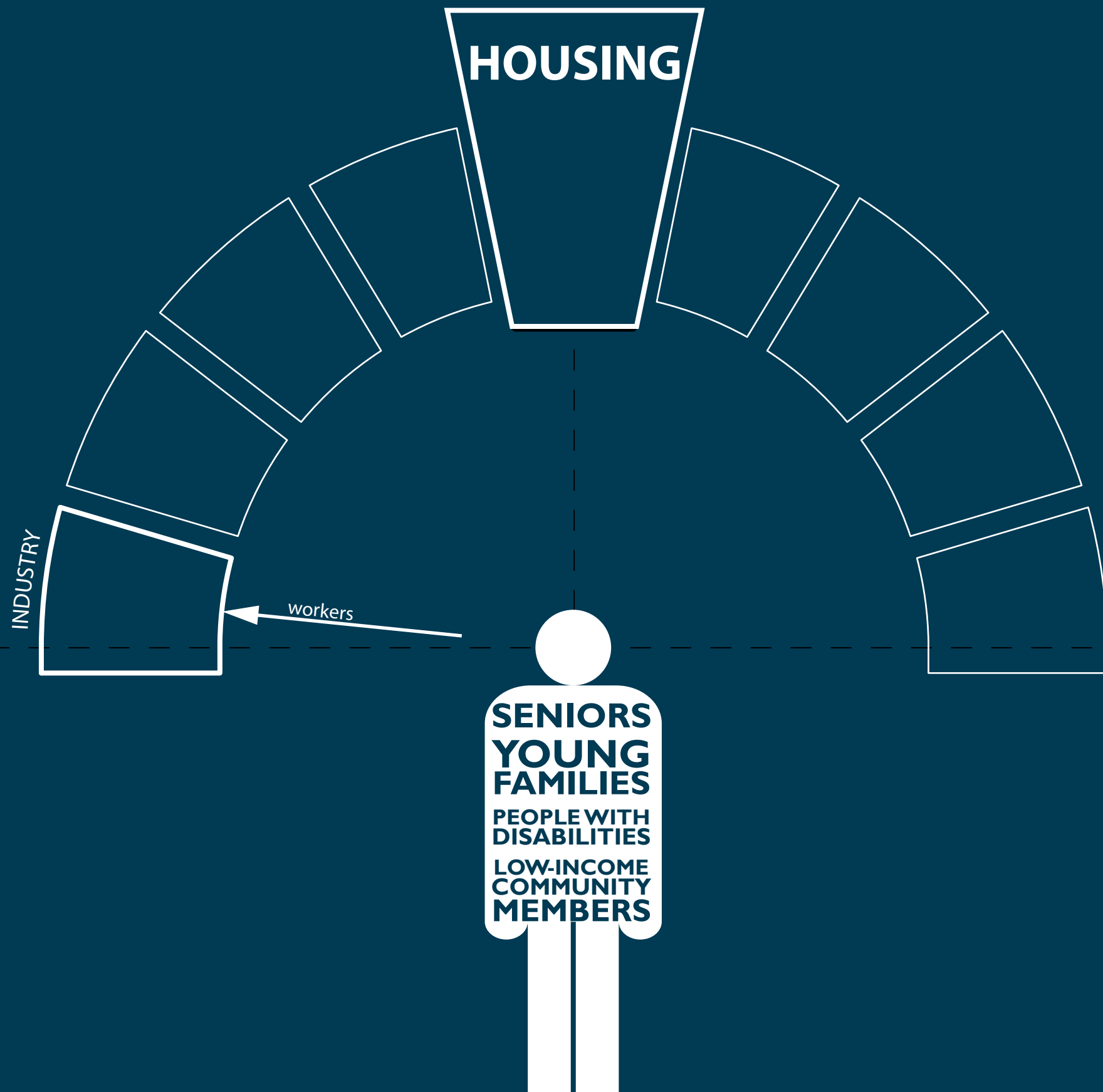




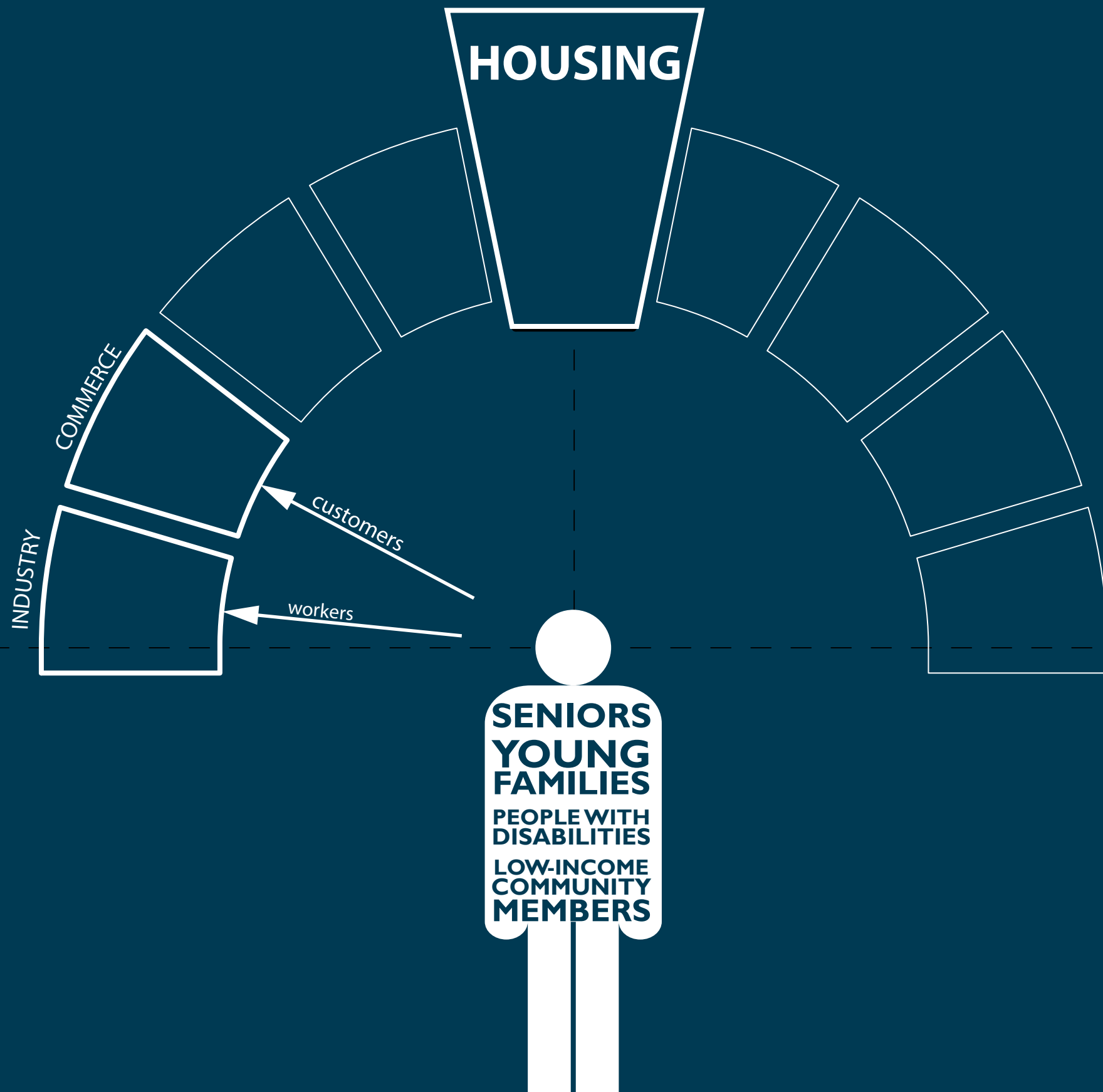


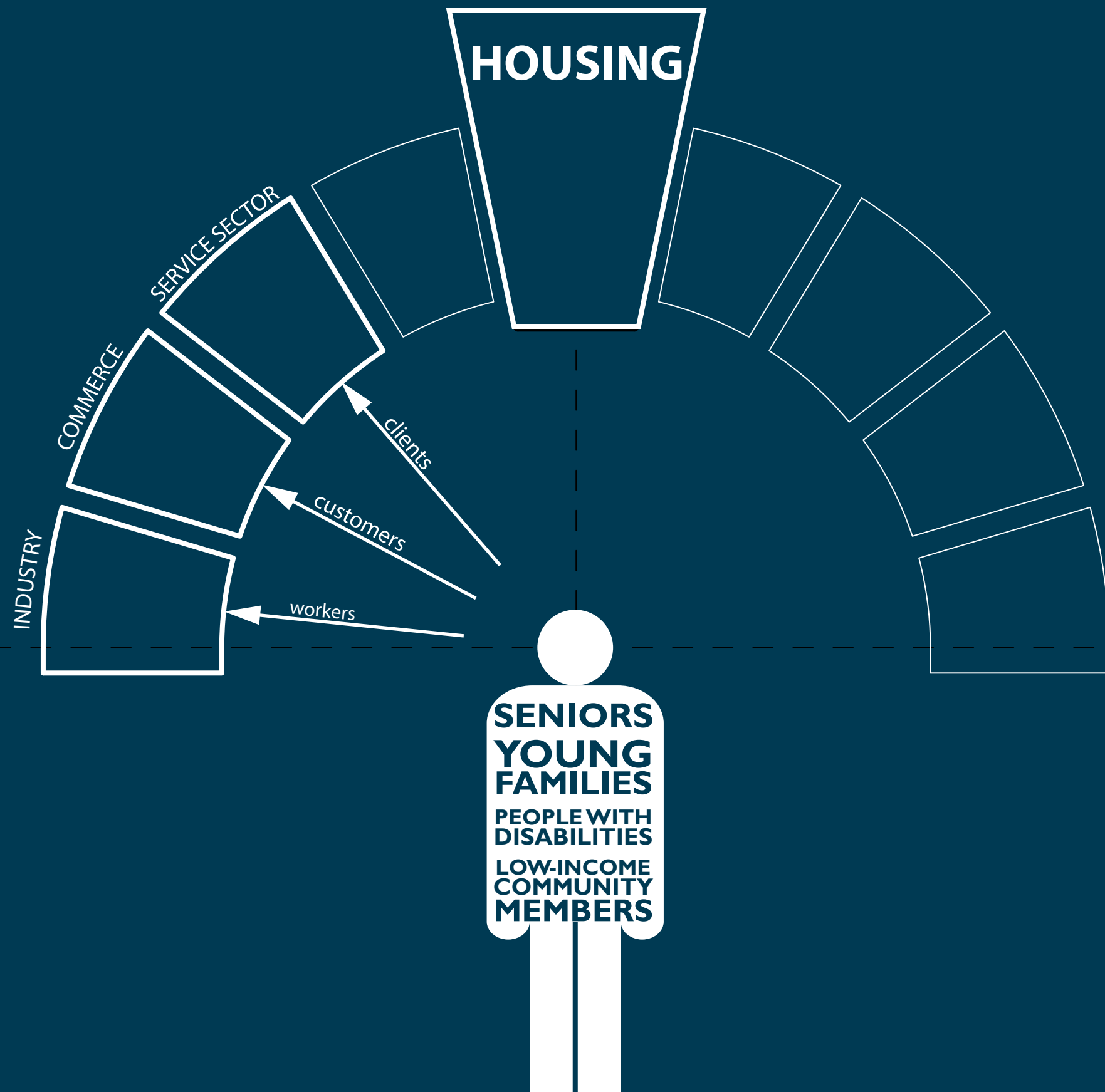


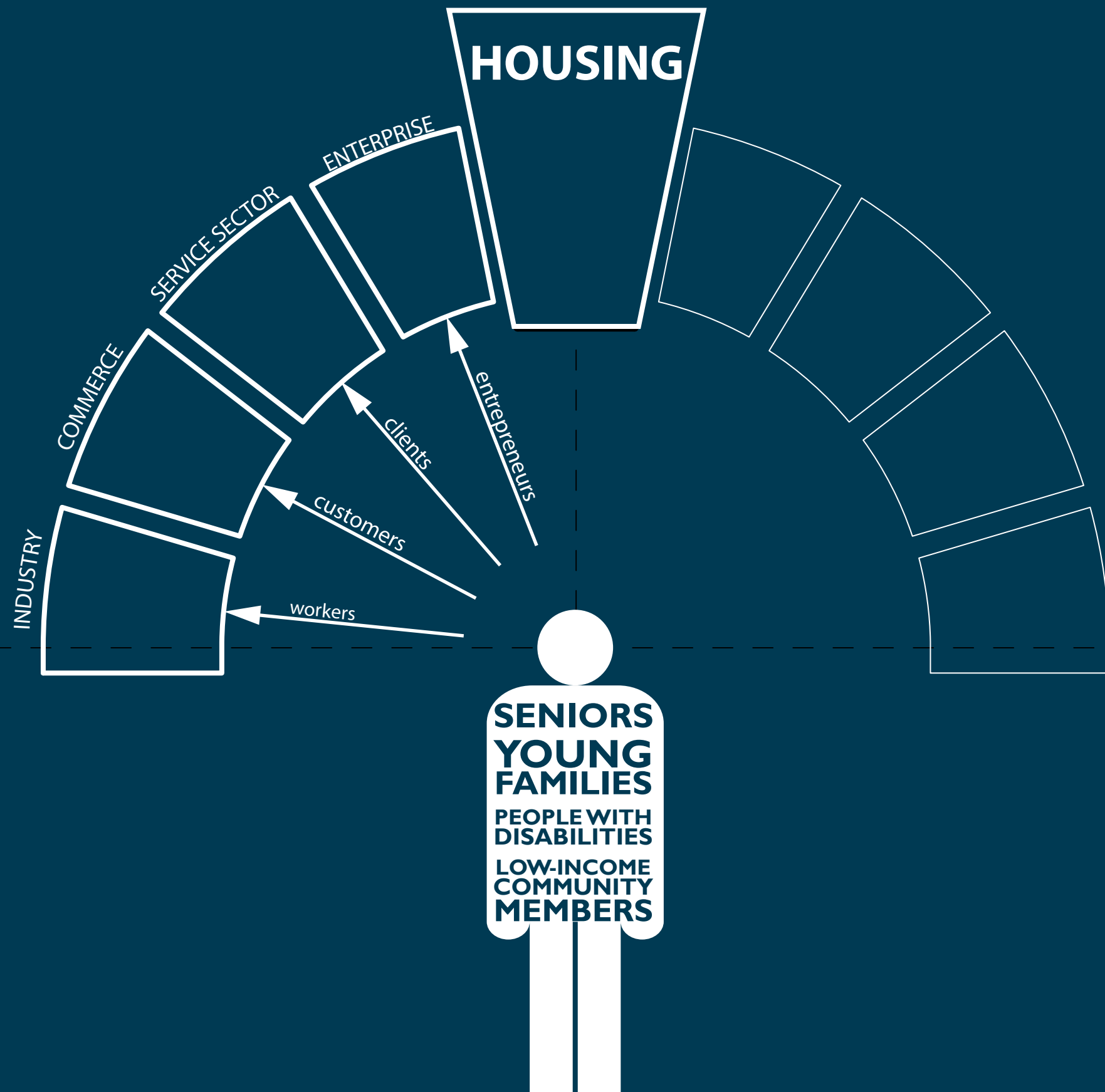


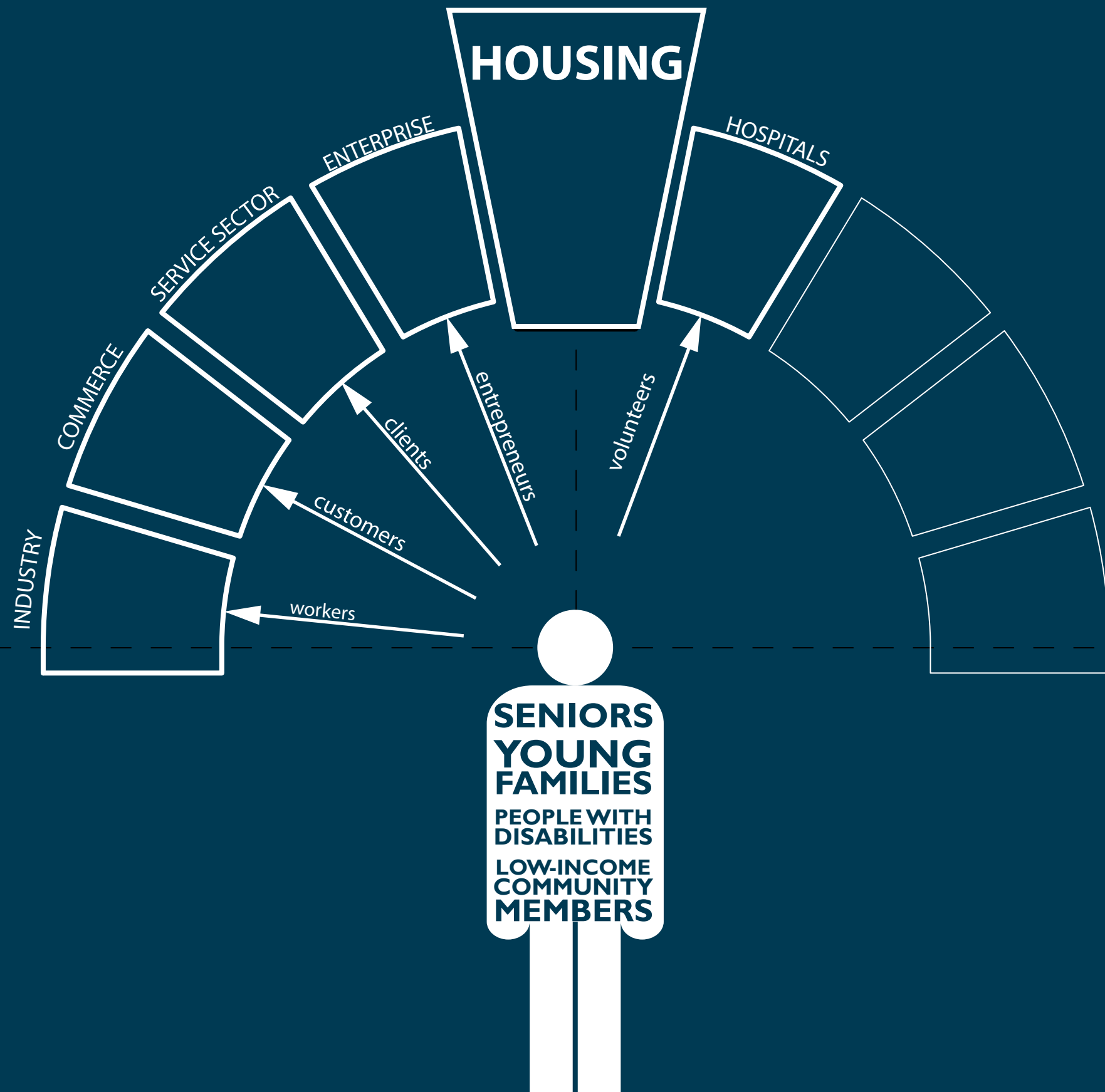


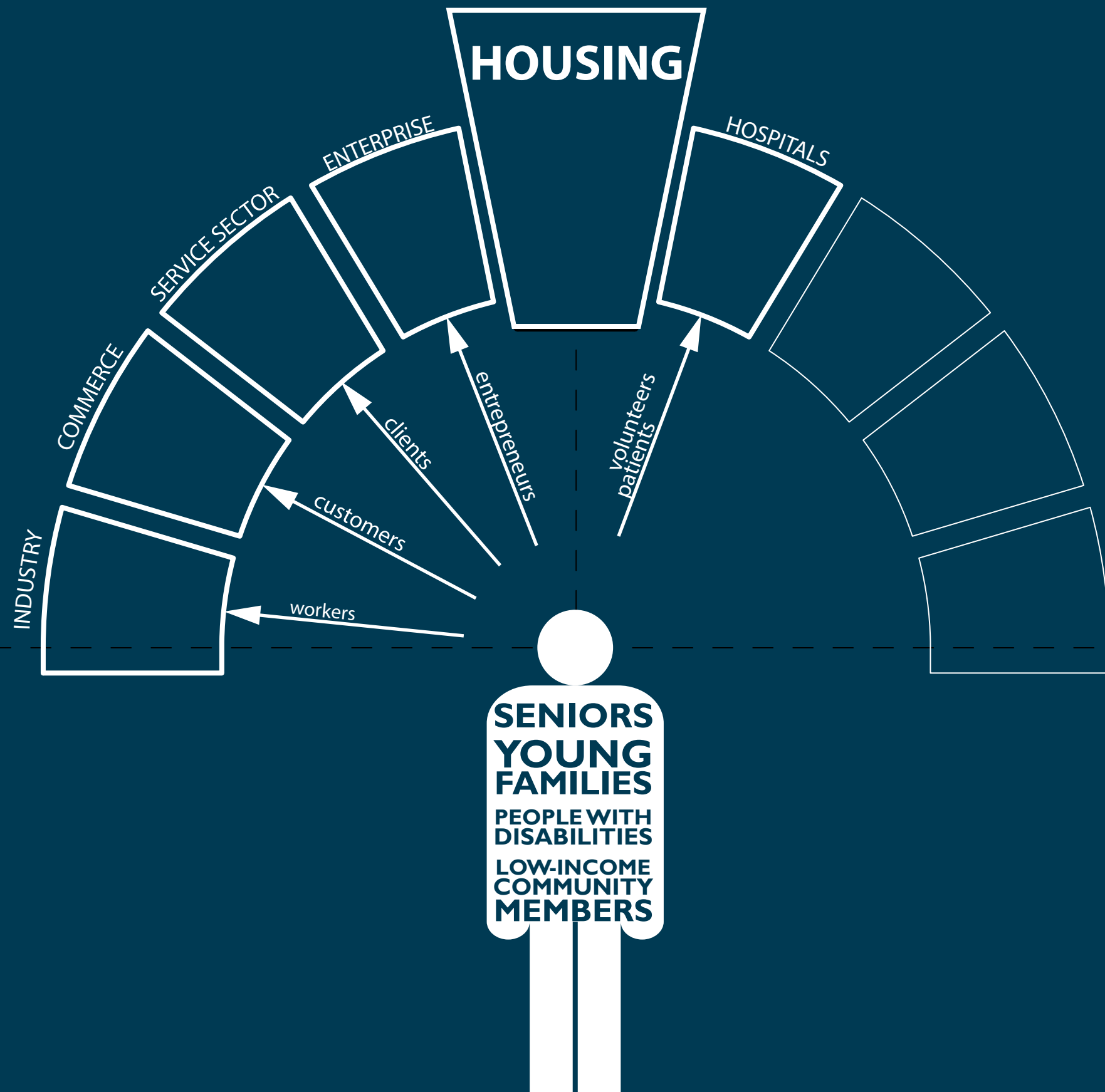


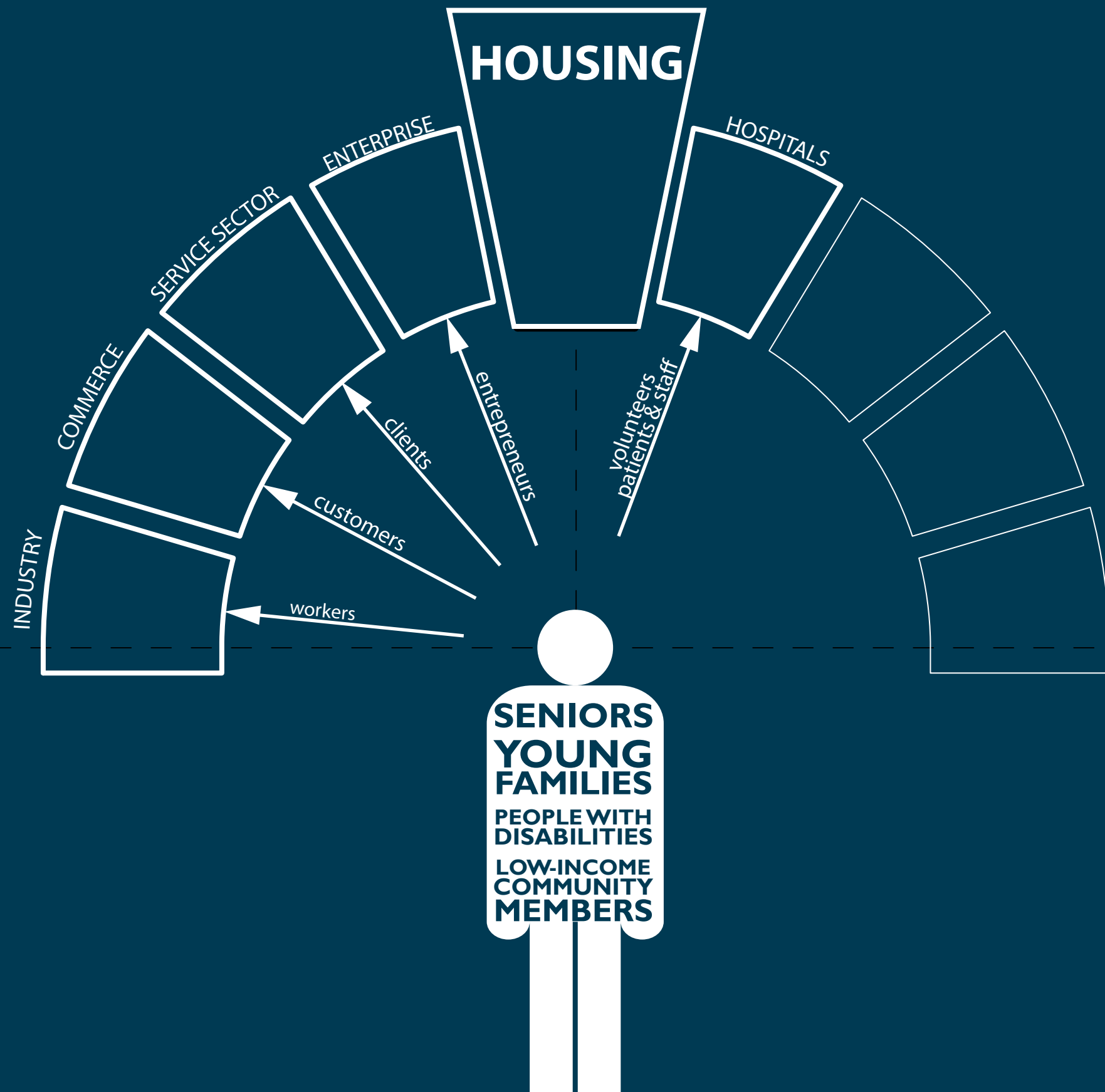


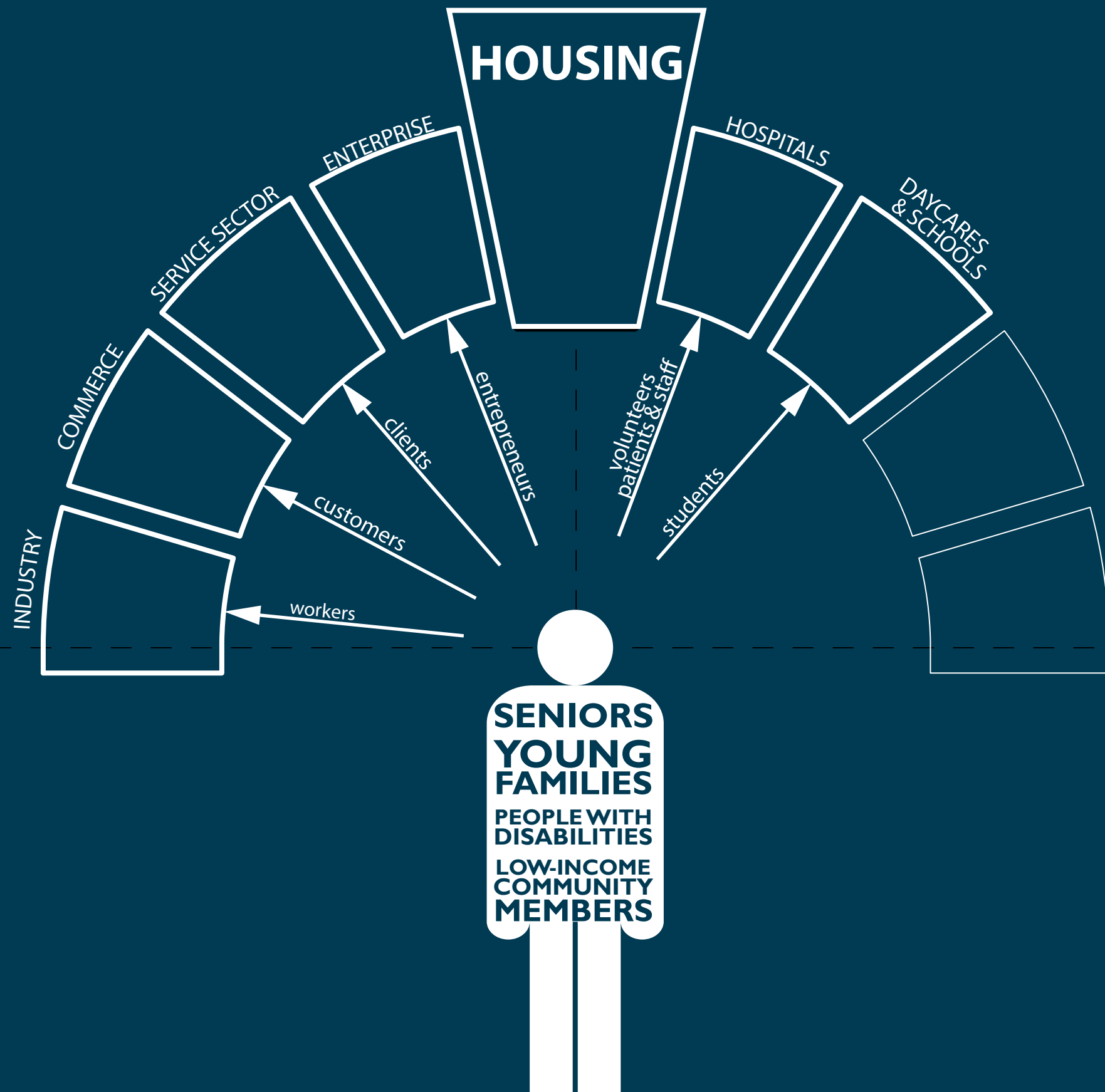


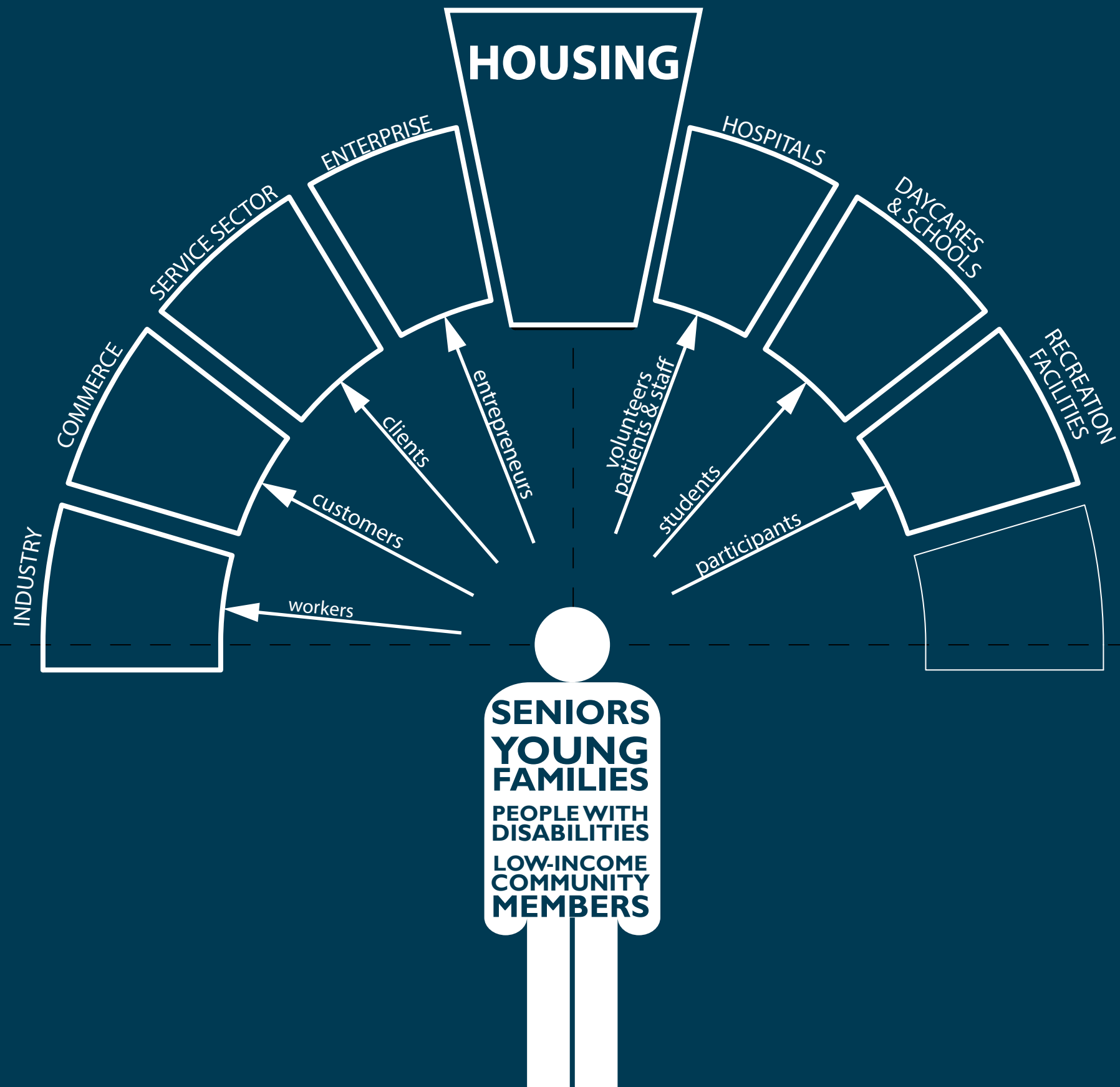




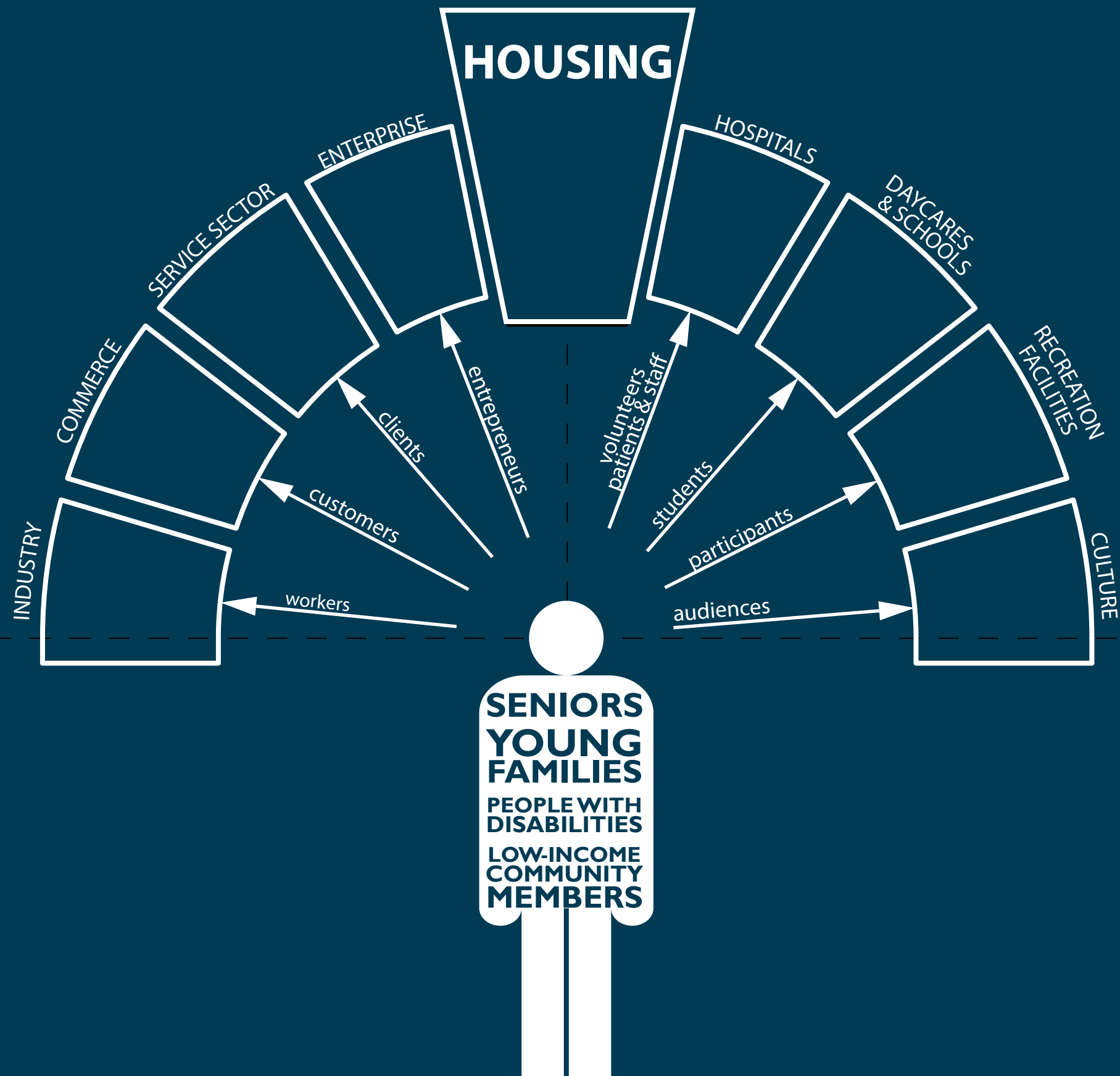


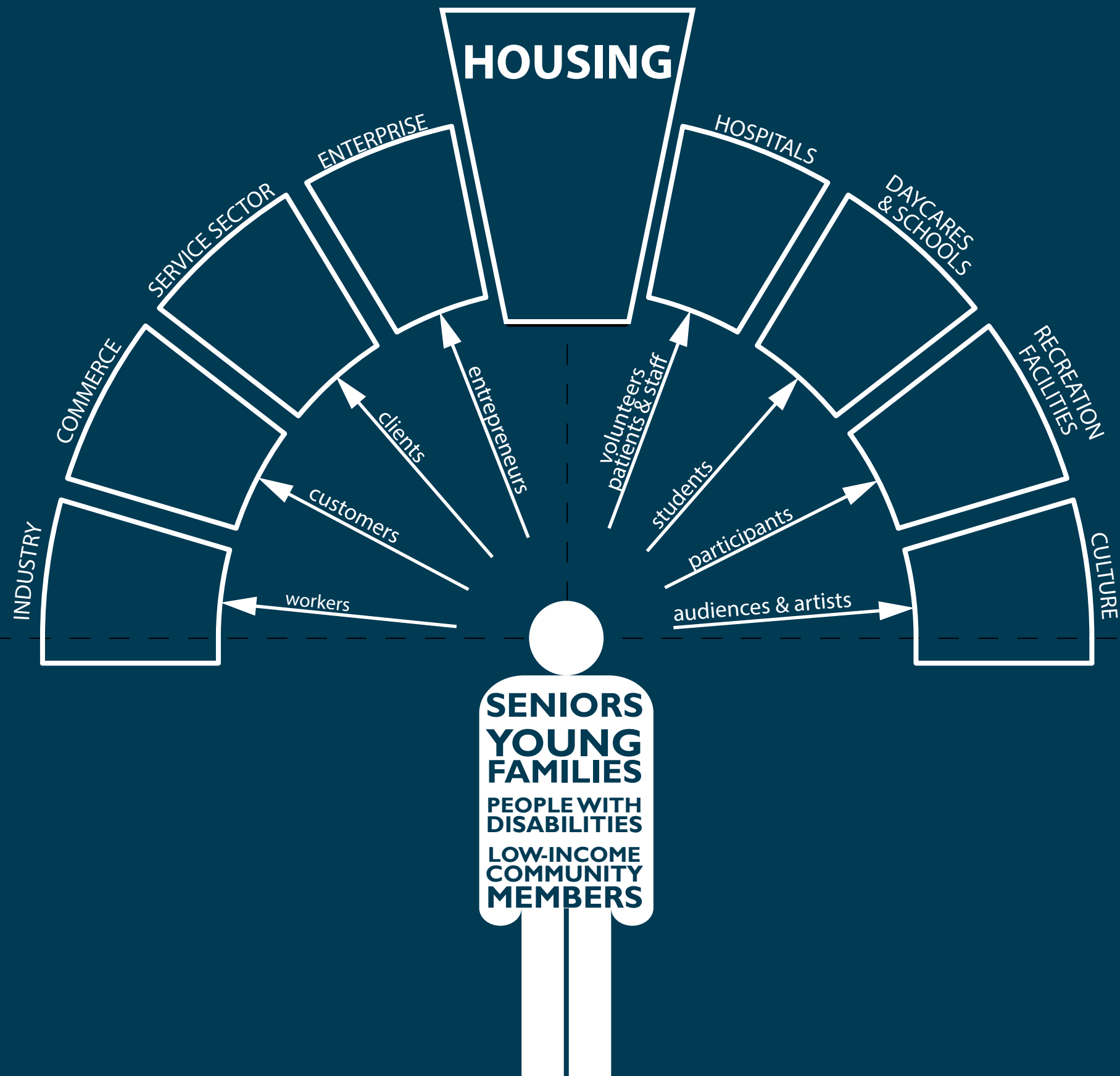


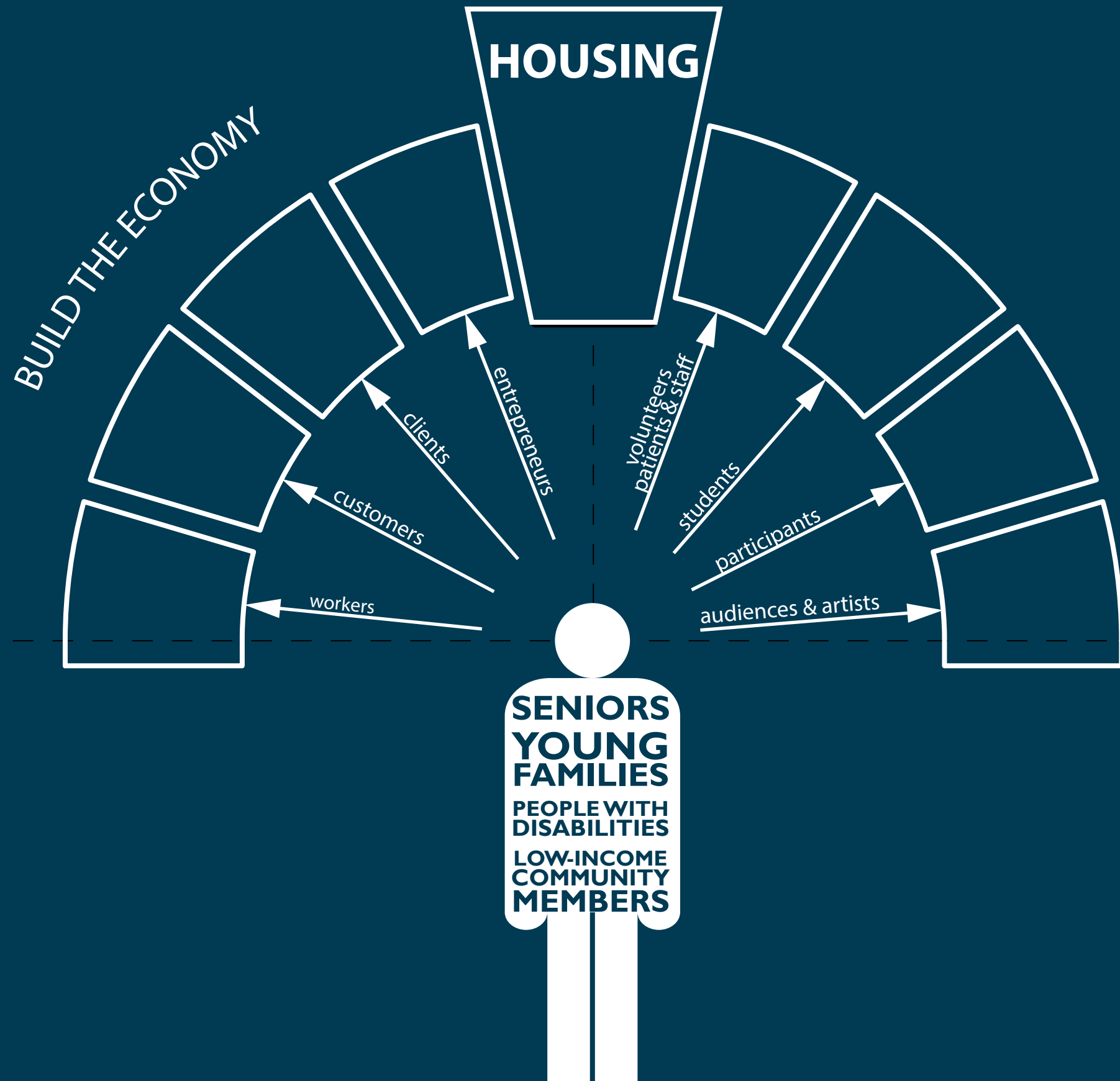


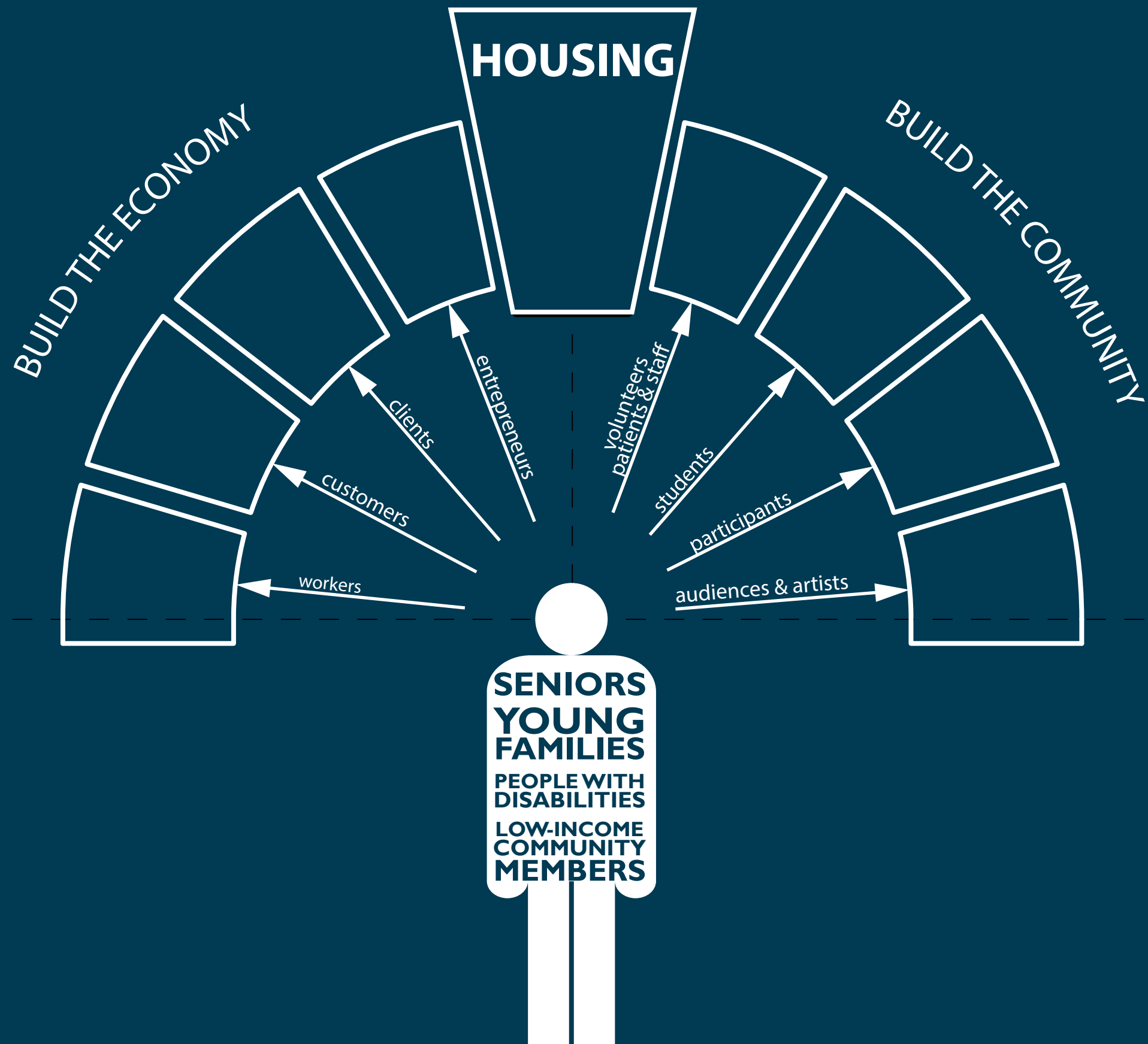












**BUILDING**

**HOUSING**

BUILD THE ECONOMY

BUILD THE COMMUNITY

entrepreneurs

clients

customers

workers

volunteers  
patients & staff

students

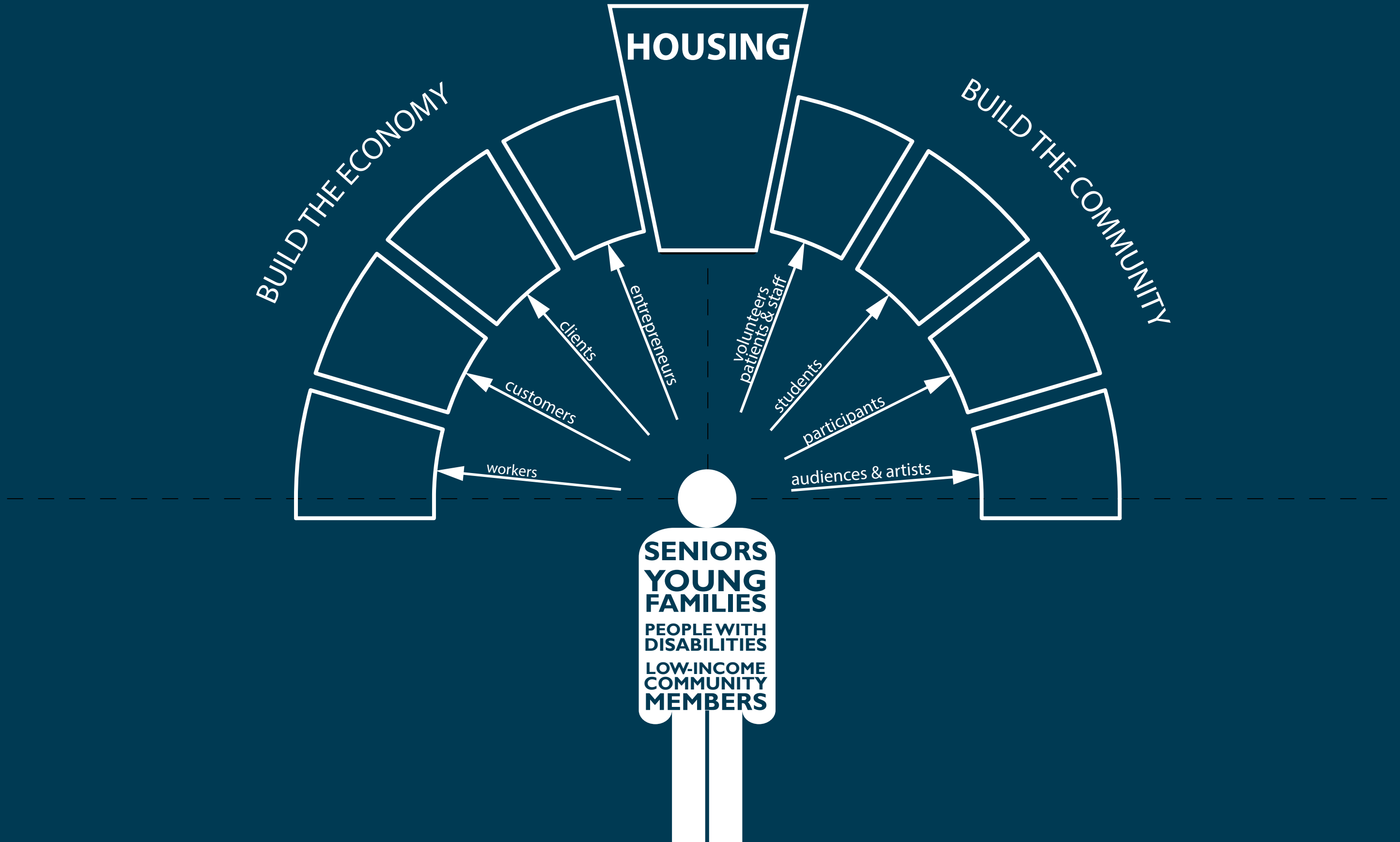
participants

audiences & artists

**SENIORS  
YOUNG  
FAMILIES**

**PEOPLE WITH  
DISABILITIES**

**LOW-INCOME  
COMMUNITY  
MEMBERS**



**EVERYONE NEEDS HOUSING**



**EVERYONE NEEDS HOUSING**



>>> **SUITABLE** (enough bedrooms for the household size and makeup)

# EVERYONE NEEDS HOUSING



>>> **SUITABLE** (enough bedrooms for the household size and makeup)

>>> **ADEQUATE** (no major repairs required)



# EVERYONE NEEDS HOUSING



- >>> **SUITABLE** (enough bedrooms for the household size and makeup)
- >>> **ADEQUATE** (no major repairs required), and
- >>> **AFFORDABLE** (less than 30% of before-tax income)

# EVERYONE NEEDS HOUSING



>>> **SUITABLE** (enough bedrooms for the household size and makeup)

>>> **ADEQUATE** (no major repairs required), and

>>> **AFFORDABLE** (less than 30% of before-tax income)

>>> **ATTAINABLE**

# EVERYONE NEEDS HOUSING



>>> **SUITABLE** (enough bedrooms for the household size and makeup)

>>> **ADEQUATE** (no major repairs required), and

>>> **AFFORDABLE** (less than 30% of before-tax income)

>>> **ATTAINABLE**

>>> **SUSTAINABLE**













# EVERYONE NEEDS HOUSING



>>> **SUITABLE** (enough bedrooms for the household size and makeup)

>>> **ADEQUATE** (no major repairs required), and

>>> **AFFORDABLE** (less than 30% of before-tax income)

>>> **ATTAINABLE**

>>> **SUSTAINABLE** >>> Uses quality materials



# EVERYONE NEEDS HOUSING



>>> **SUITABLE** (enough bedrooms for the household size and makeup)

>>> **ADEQUATE** (no major repairs required), and

>>> **AFFORDABLE** (less than 30% of before-tax income)

>>> **ATTAINABLE**

>>> **SUSTAINABLE** >>> Uses quality materials, features good design

# EVERYONE NEEDS HOUSING



>>> **SUITABLE** (enough bedrooms for the household size and makeup)

>>> **ADEQUATE** (no major repairs required), and

>>> **AFFORDABLE** (less than 30% of before-tax income)

>>> **ATTAINABLE**

>>> **SUSTAINABLE** >>> Uses quality materials, features good design, employs green building practices

# EVERYONE NEEDS HOUSING



>>> **SUITABLE** (enough bedrooms for the household size and makeup)

>>> **ADEQUATE** (no major repairs required), and

>>> **AFFORDABLE** (less than 30% of before-tax income)

>>> **ATTAINABLE**

>>> **SUSTAINABLE** >>> Uses quality materials, features good design, employs green building practices, is energy efficient

# EVERYONE NEEDS HOUSING



>>> **SUITABLE** (enough bedrooms for the household size and makeup)

>>> **ADEQUATE** (no major repairs required), and

>>> **AFFORDABLE** (less than 30% of before-tax income)

>>> **ATTAINABLE**

>>> **SUSTAINABLE** >>> Uses quality materials, features good design, employs green building practices, is energy efficient, facilitates integrated living

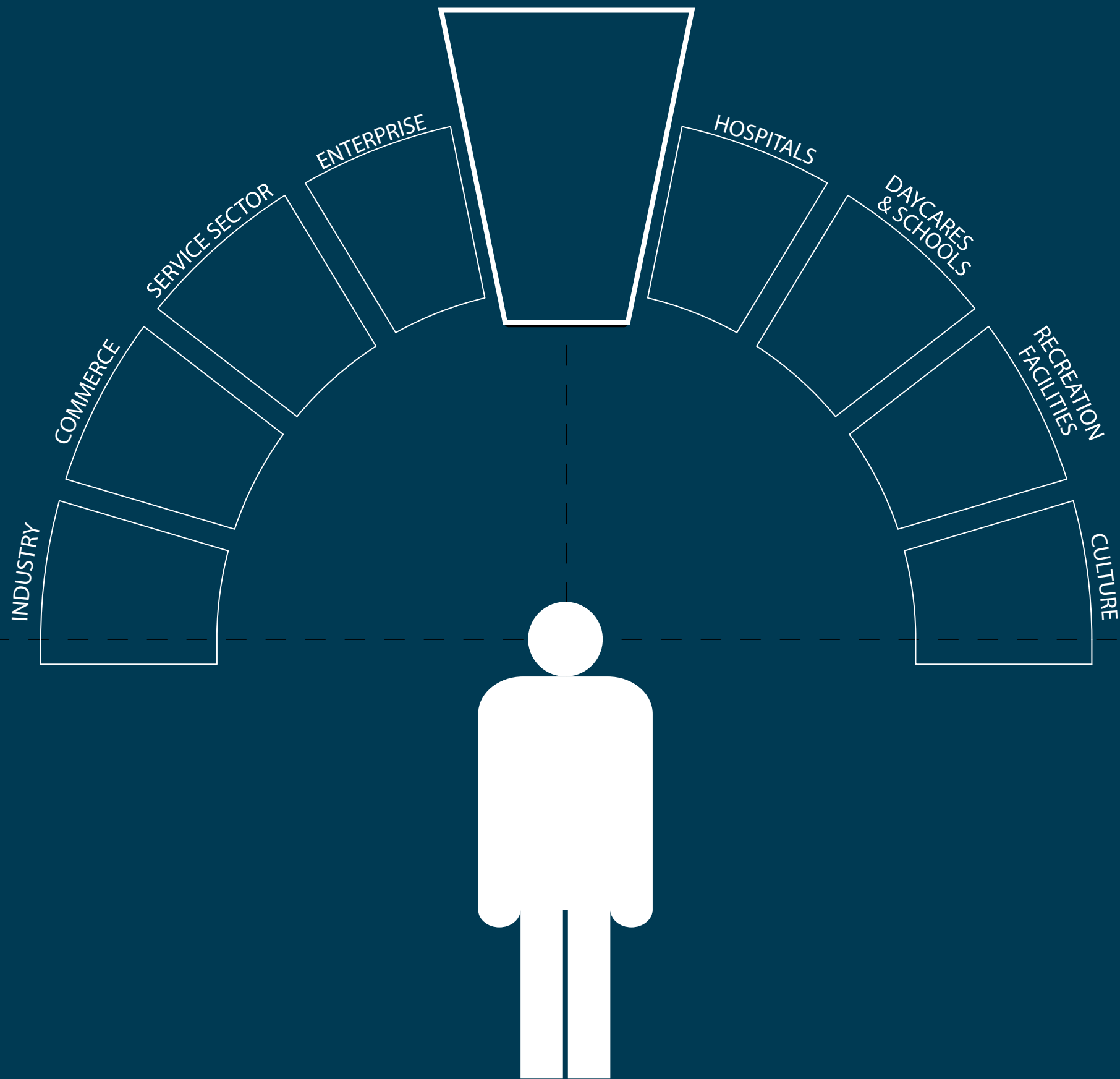


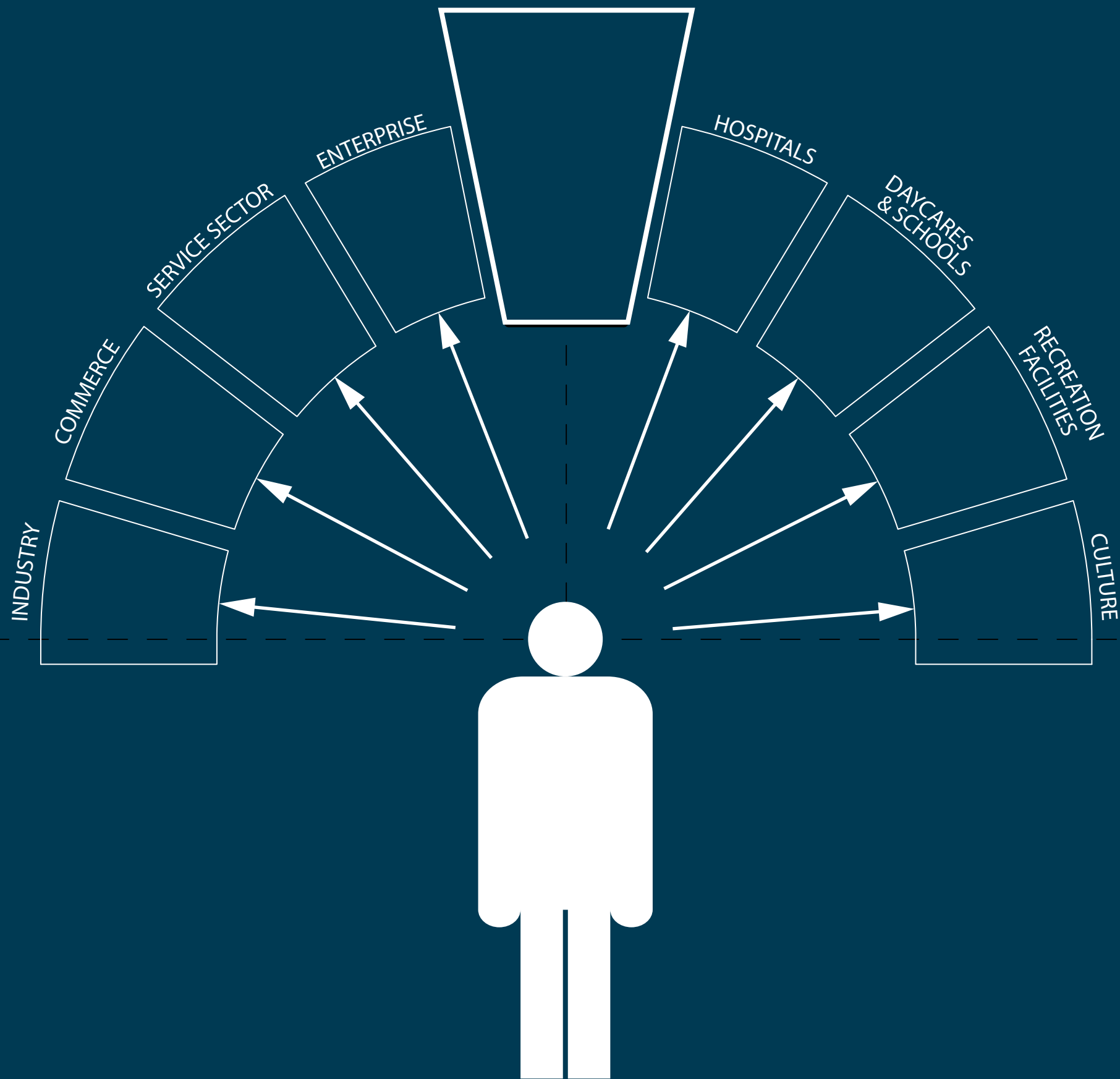




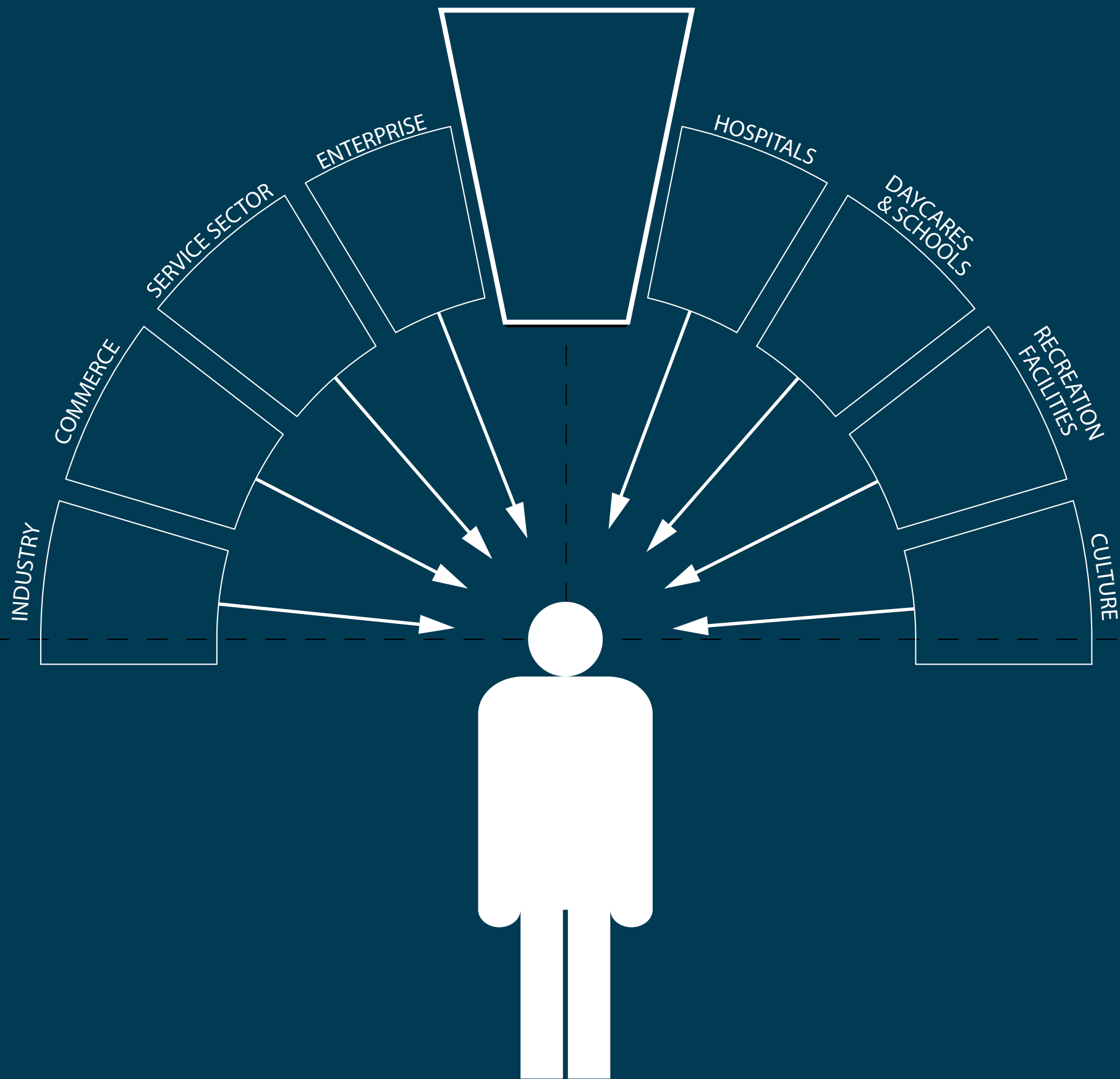




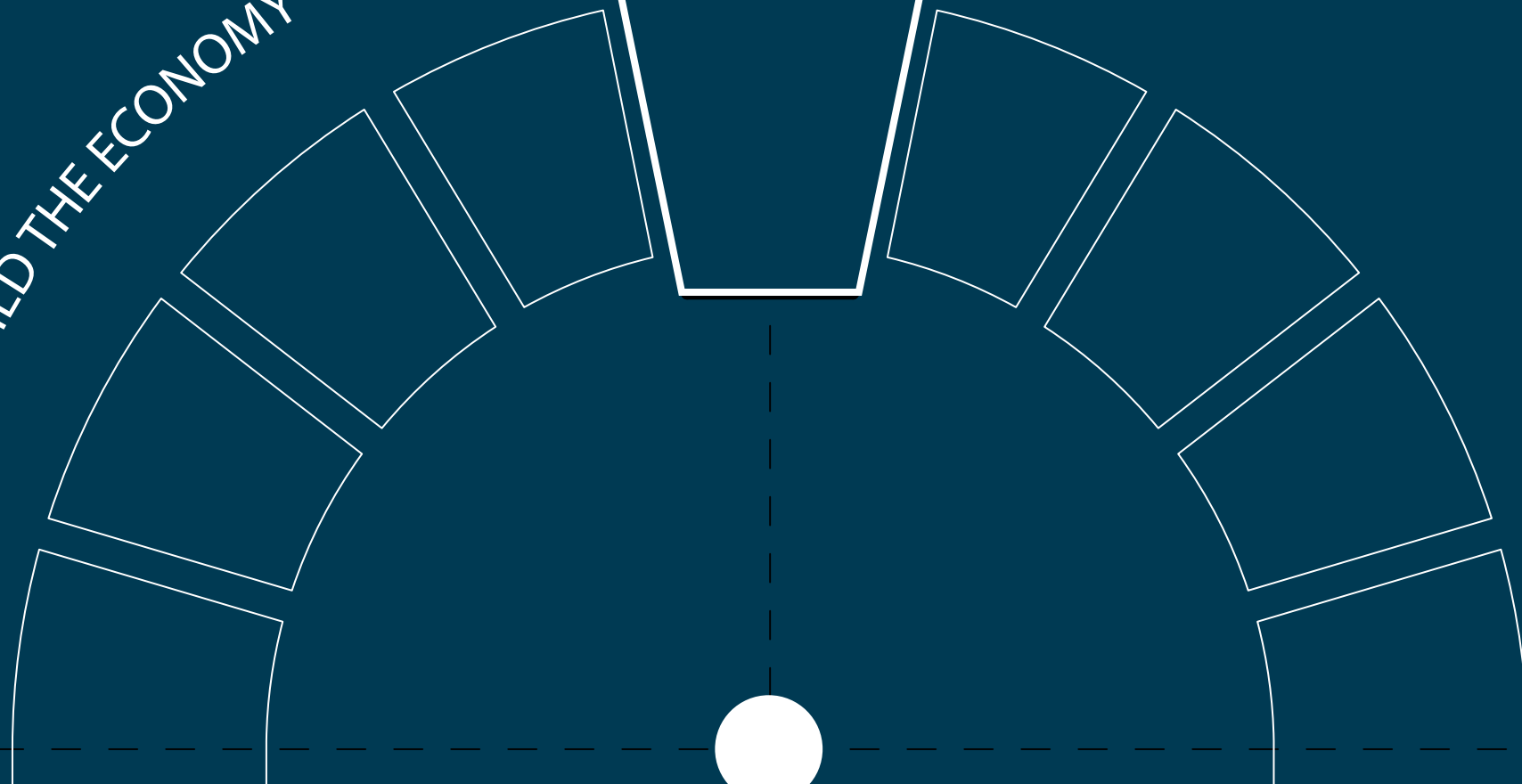


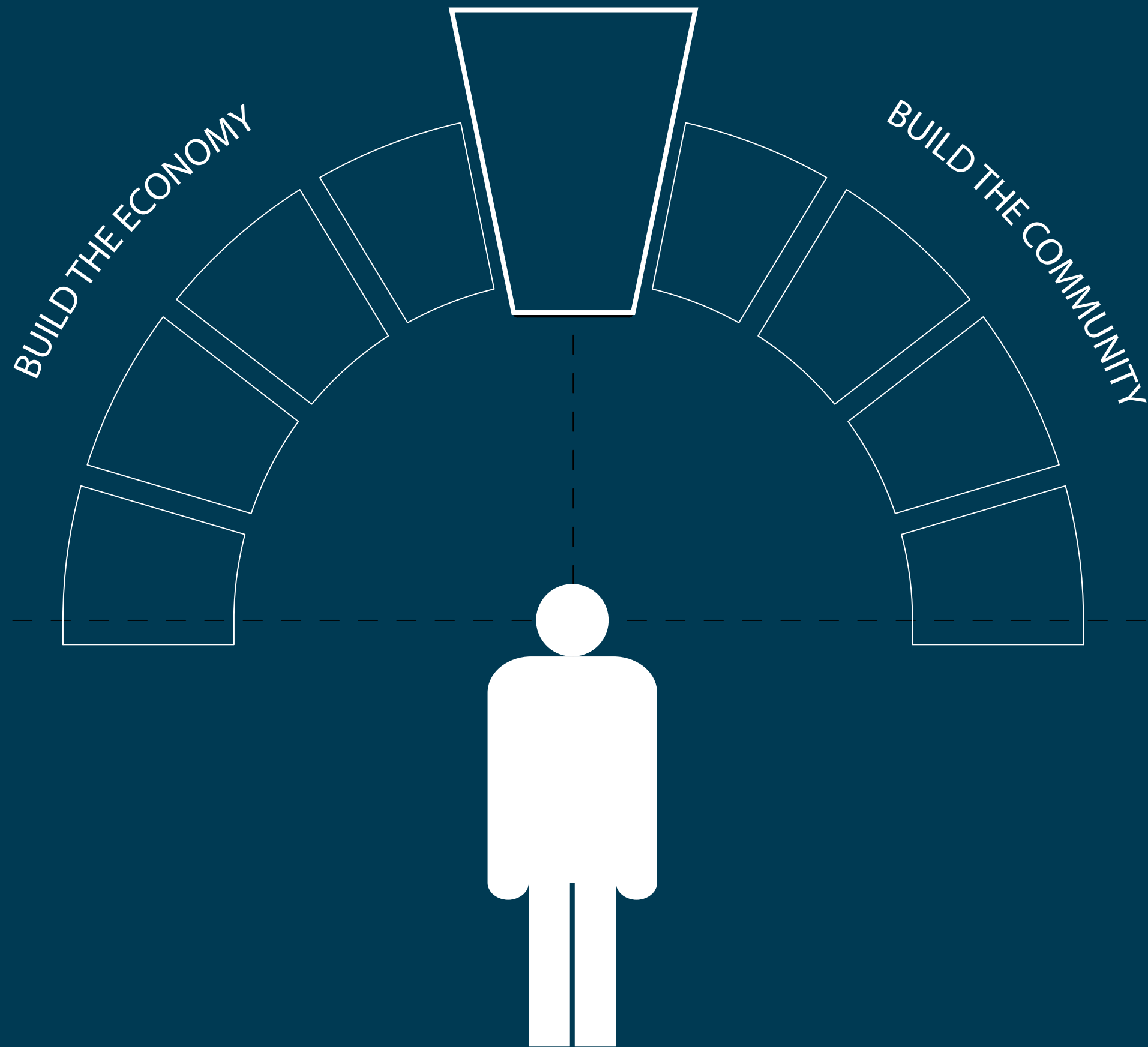






BUILD THE ECONOMY





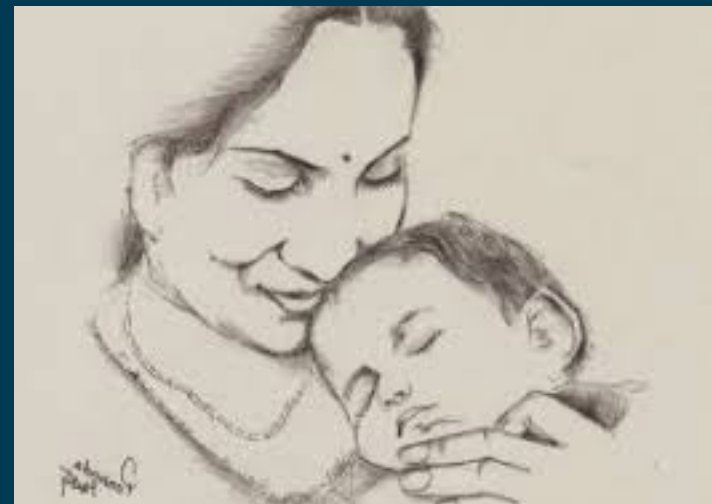
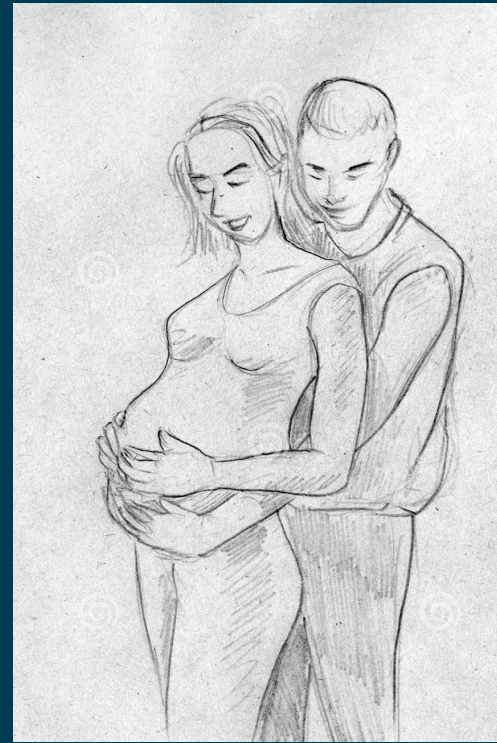
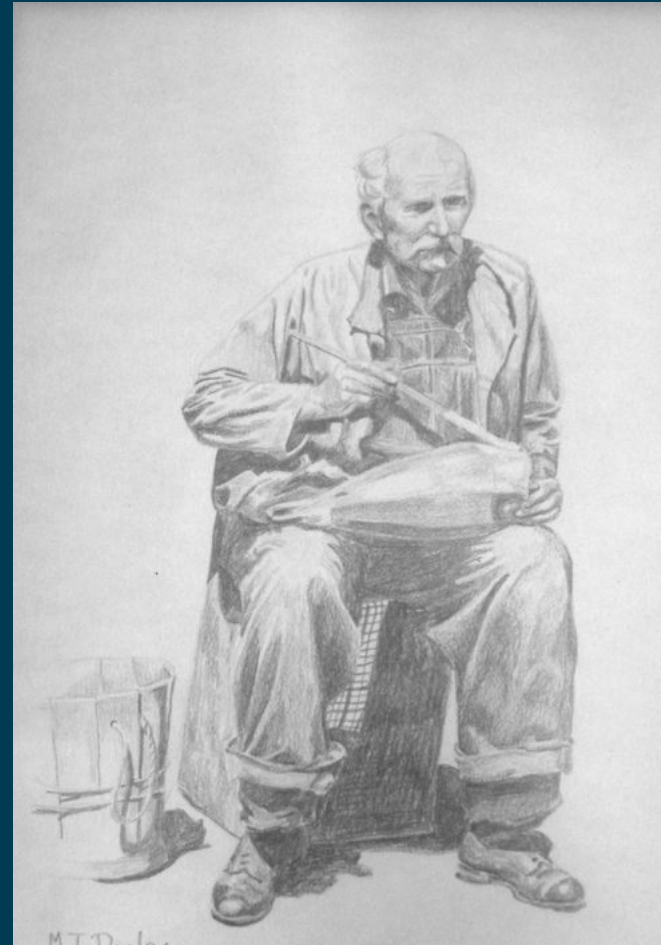
**BUILD  
HOUSING**

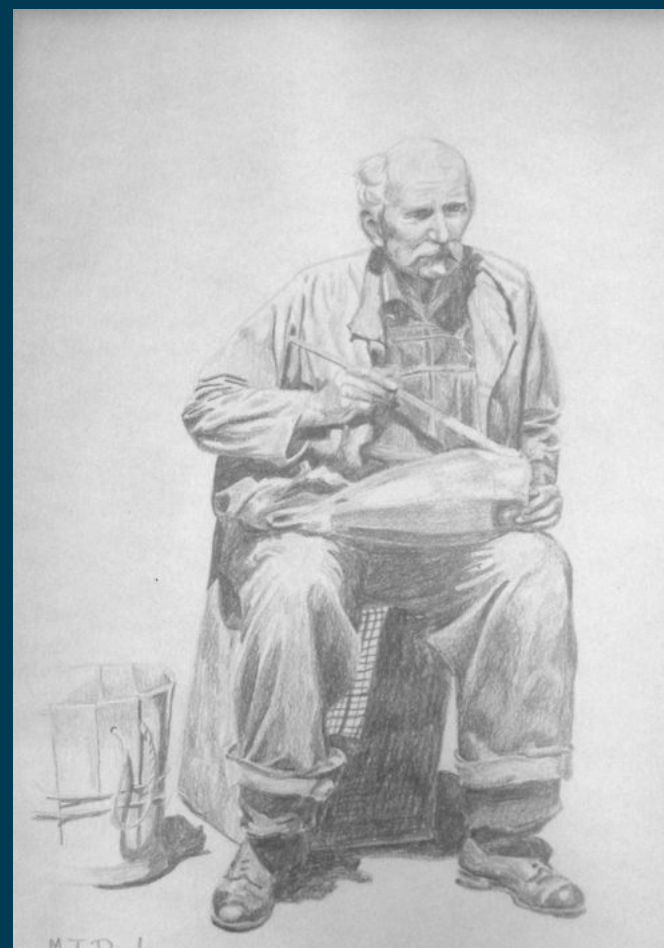
**BUILD THE ECONOMY**

**BUILD THE COMMUNITY**



# *Three profiles of housing need in Inverness County....*





MARCEL

*if* MARCEL  
*had housing that was*  
**SUITABLE**

*if* MARCEL  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE**

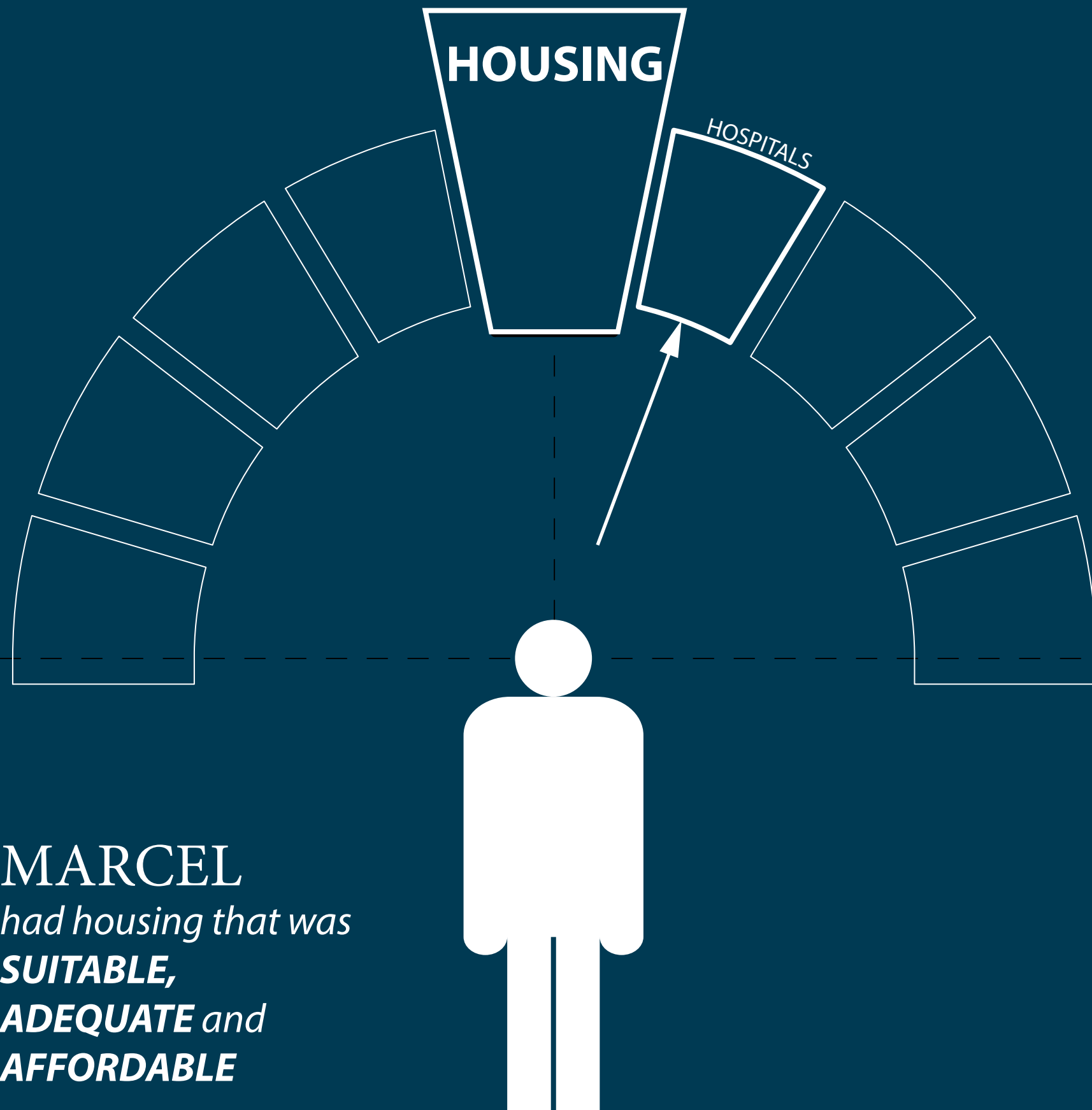


*if* MARCEL  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**

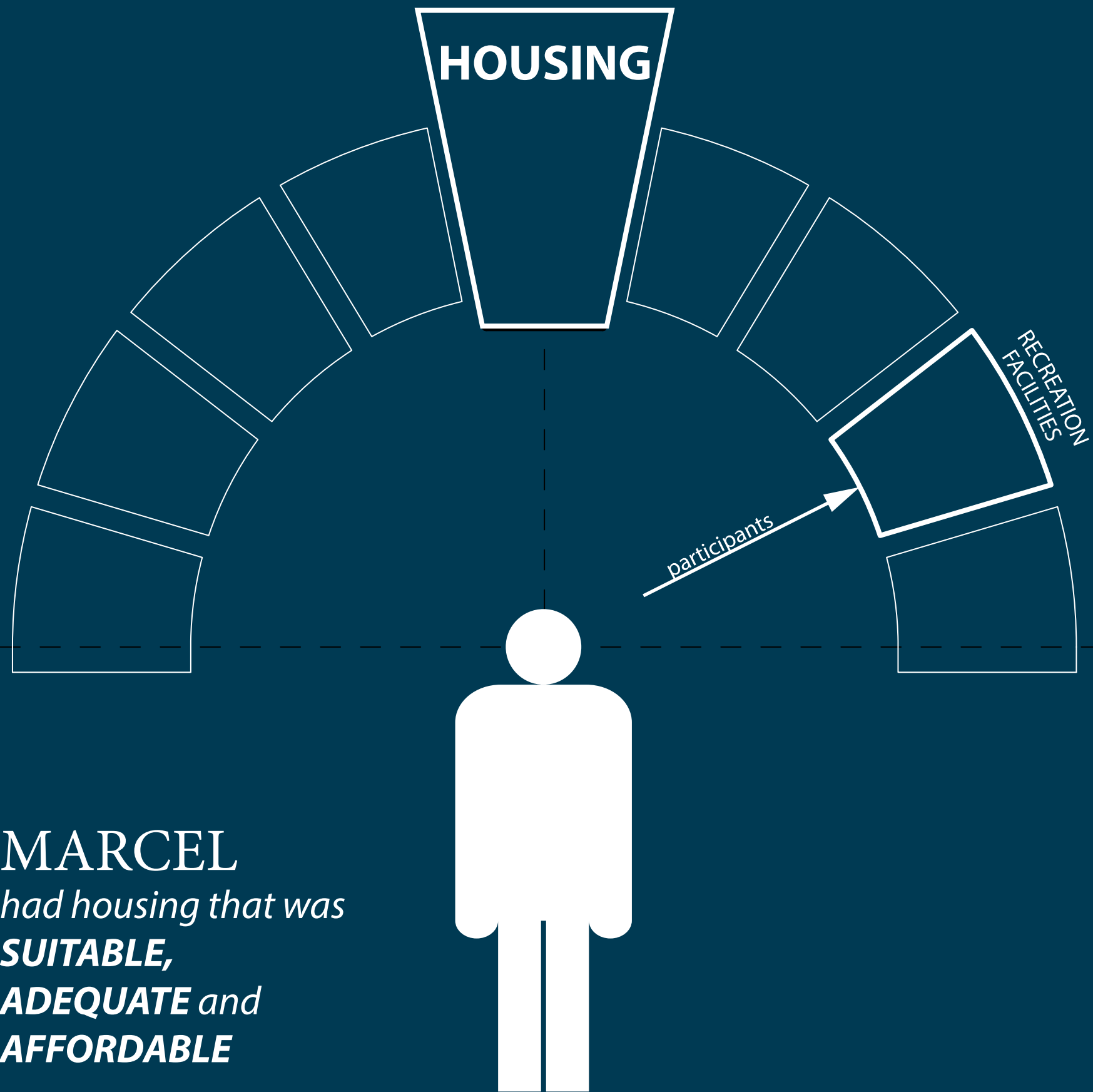
HOUSING

*if* MARCEL  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**

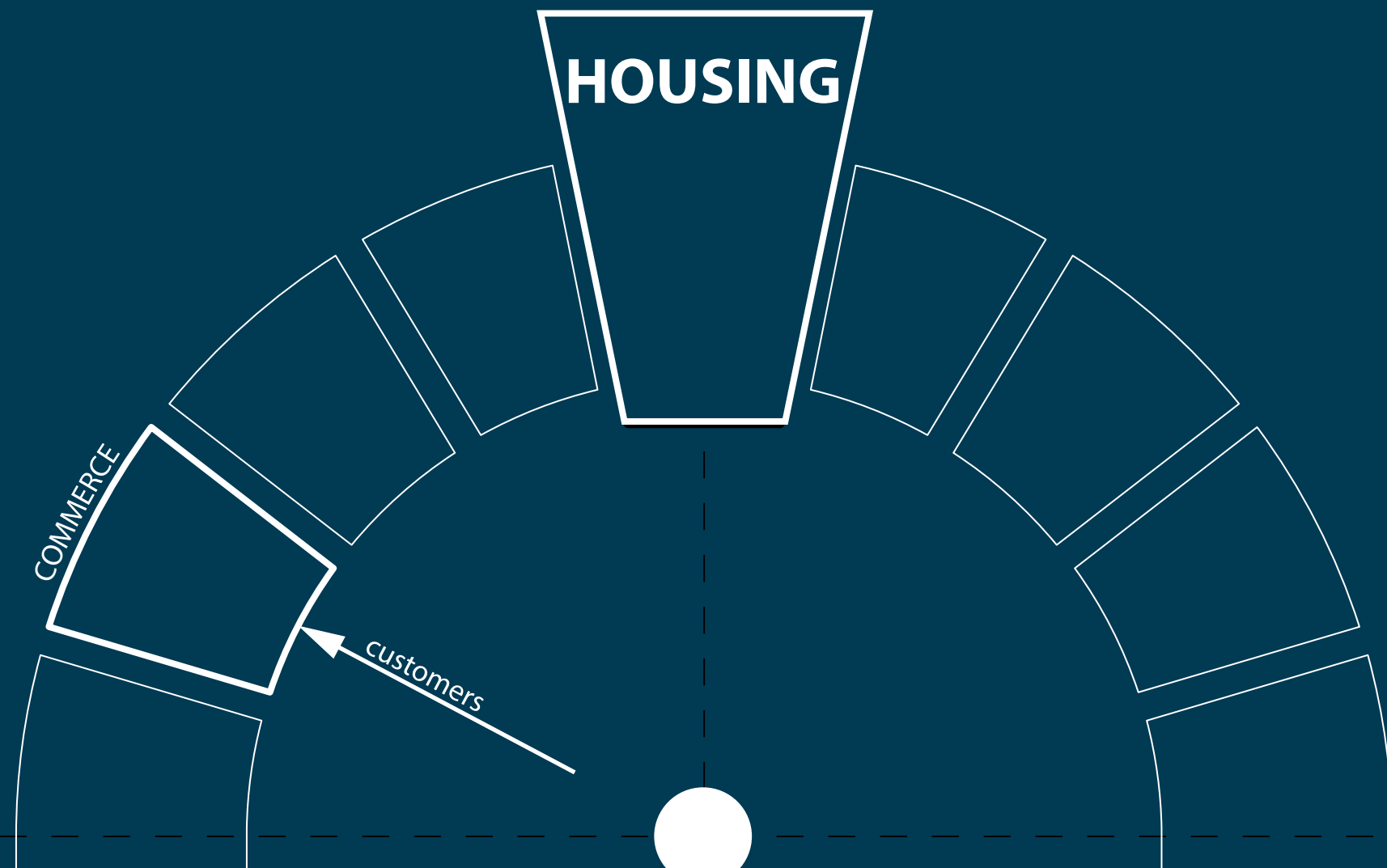




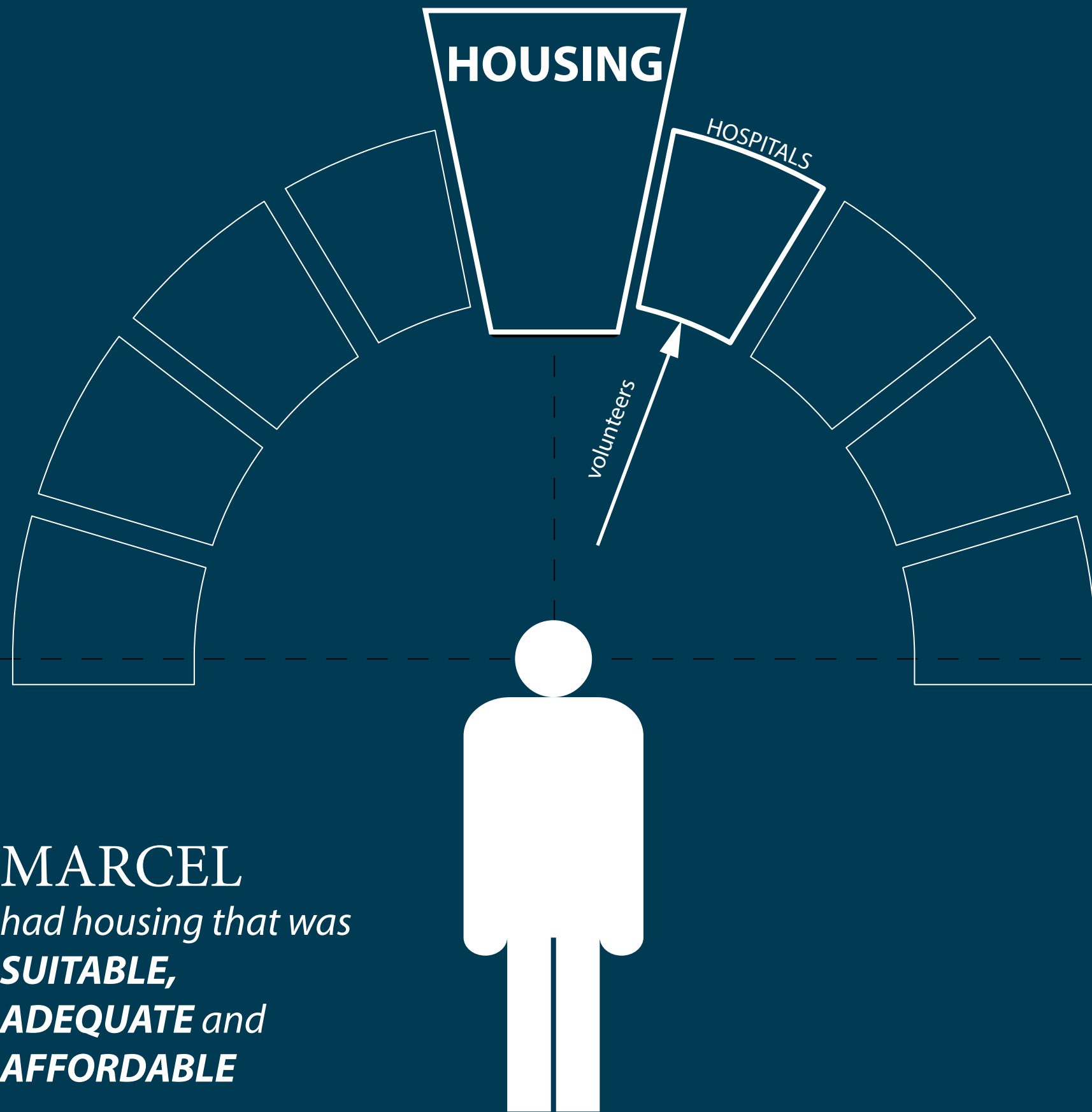
*if* MARCEL  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**



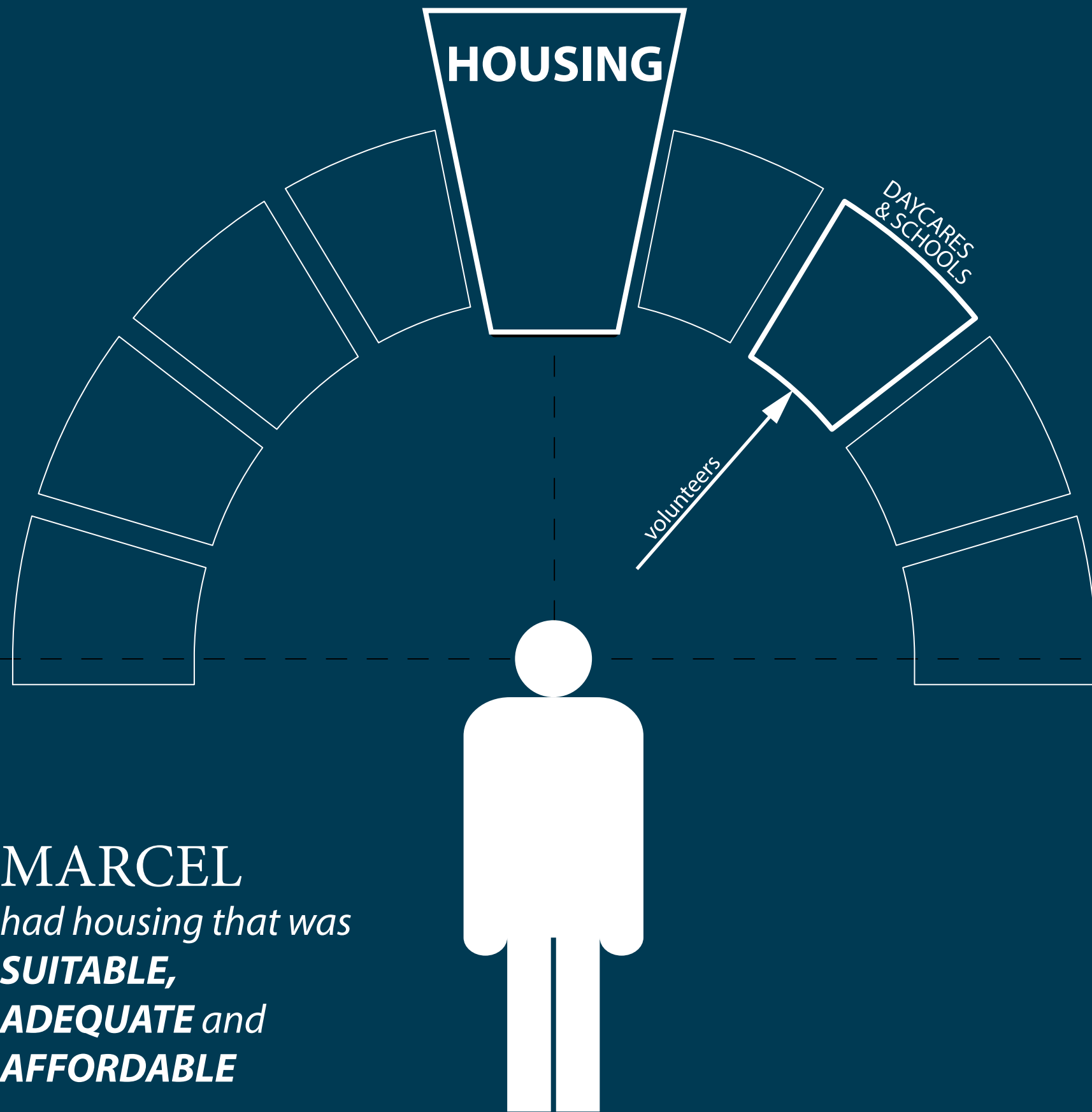
*if* MARCEL  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**



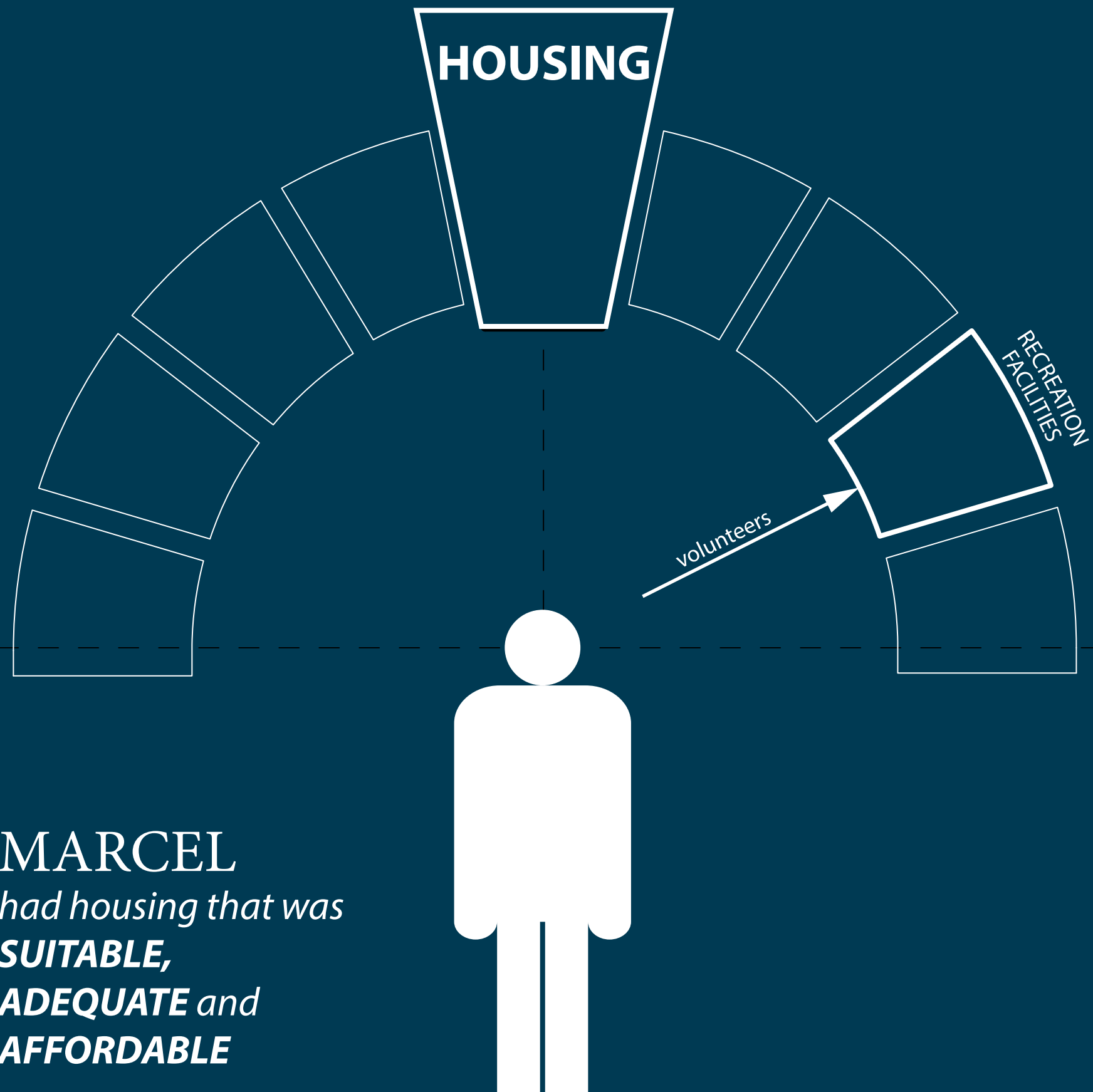
*if* MARCEL  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**



*if* MARCEL  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**

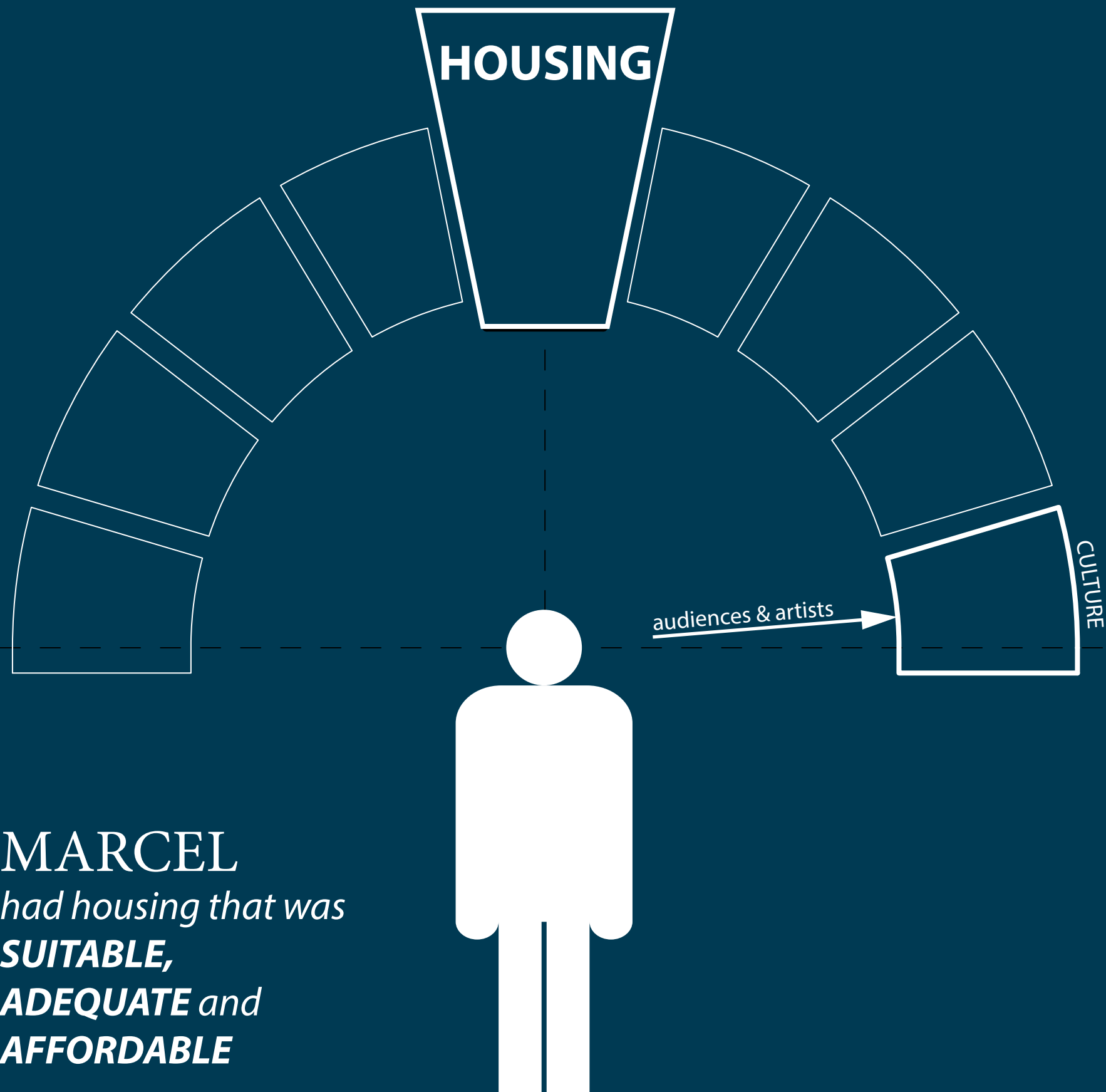


*if* MARCEL  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**



*if* MARCEL  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**





*if* MARCEL  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**

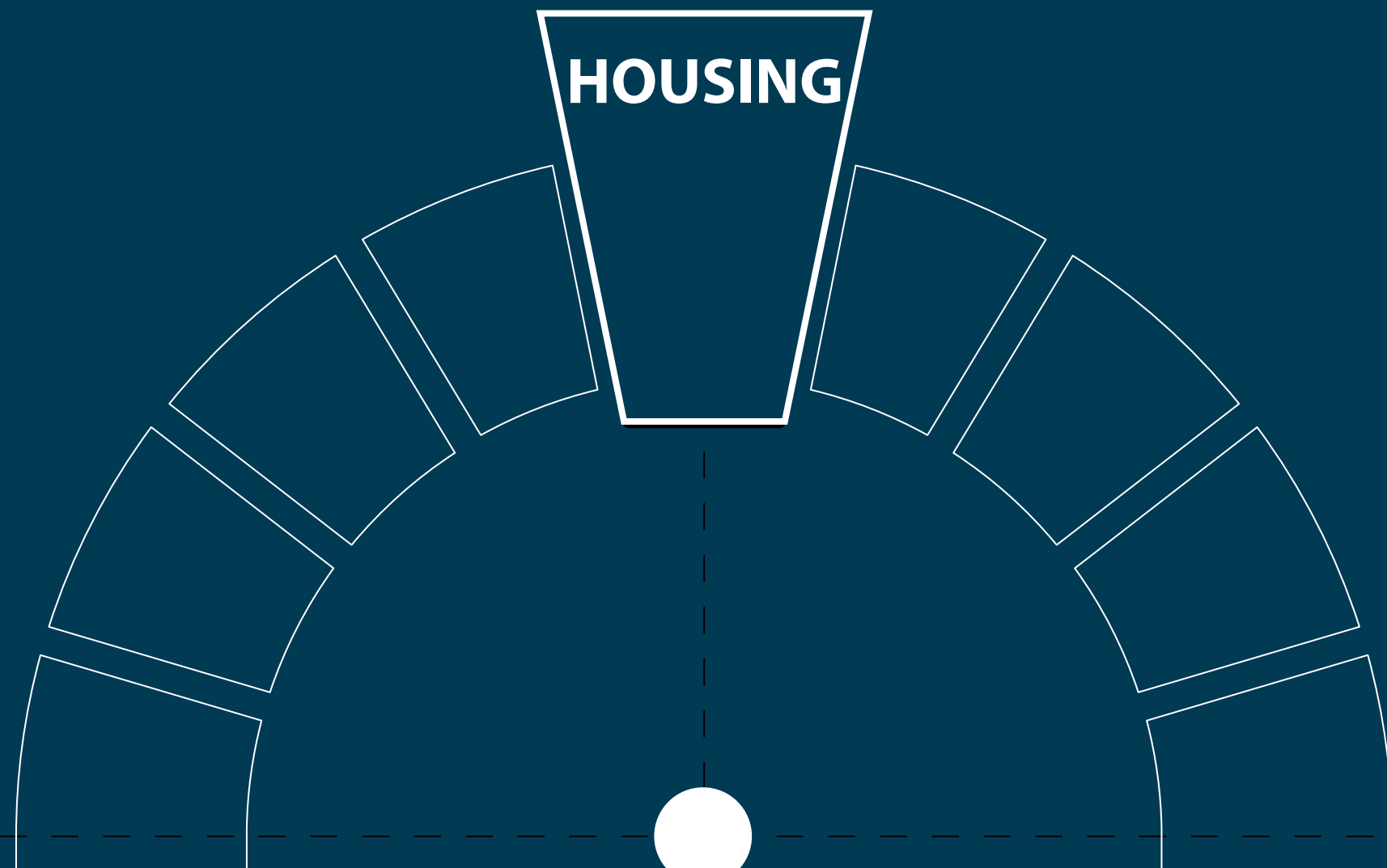
CHARLOTTE



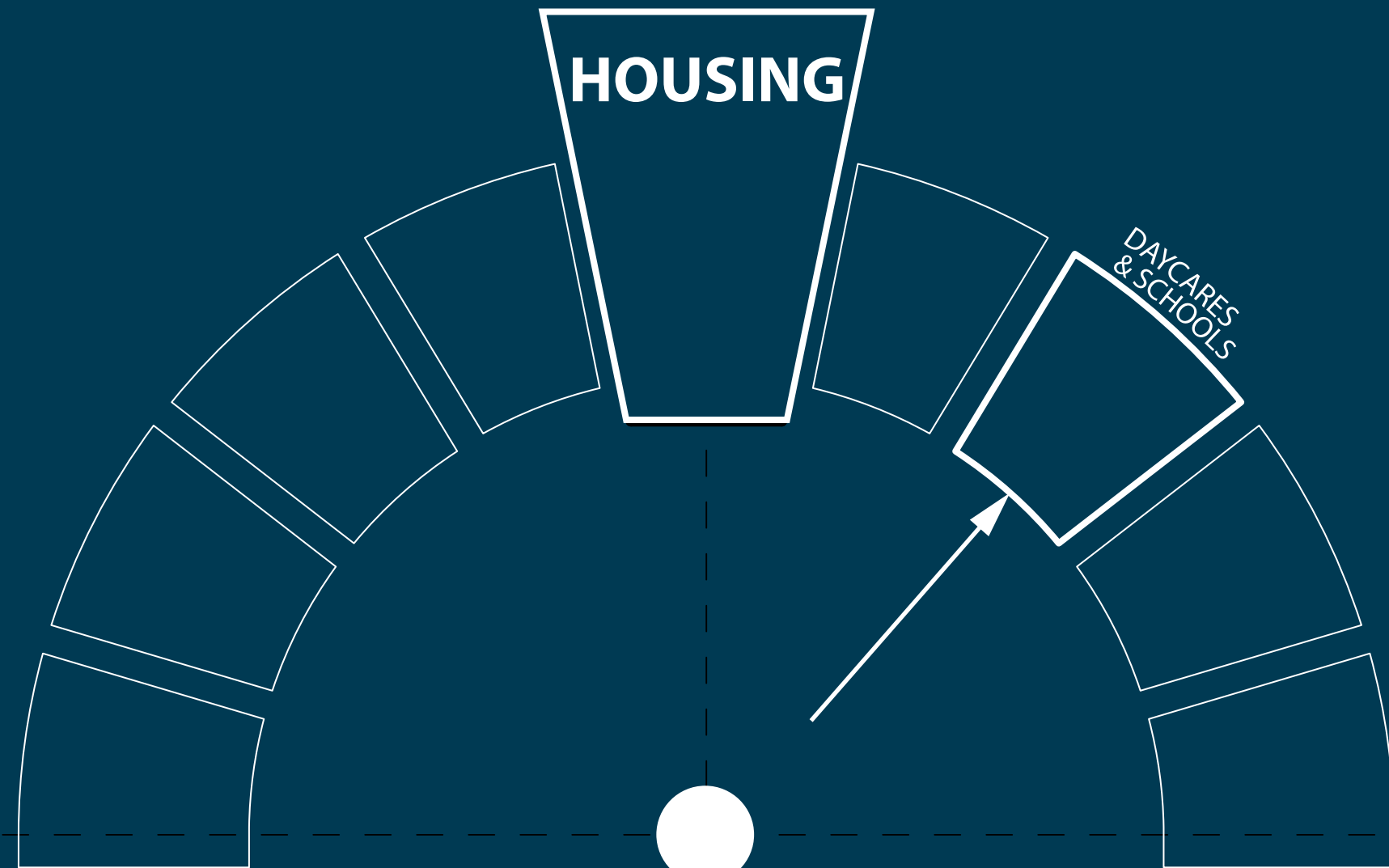
*if* CHARLOTTE  
*had housing that was*  
**SUITABLE**

*if* CHARLOTTE  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE**

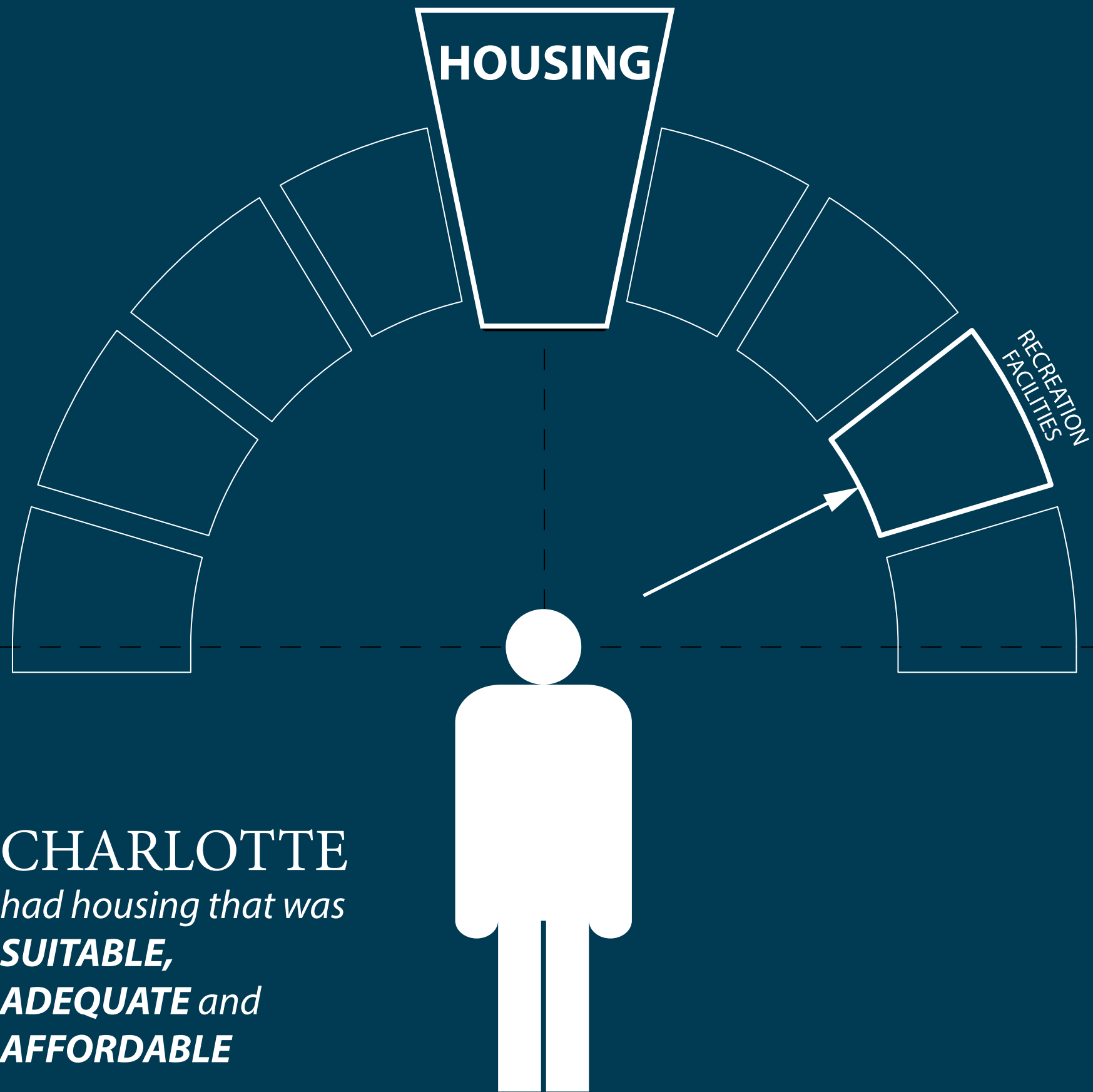
*if* CHARLOTTE  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**



*if* CHARLOTTE  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**

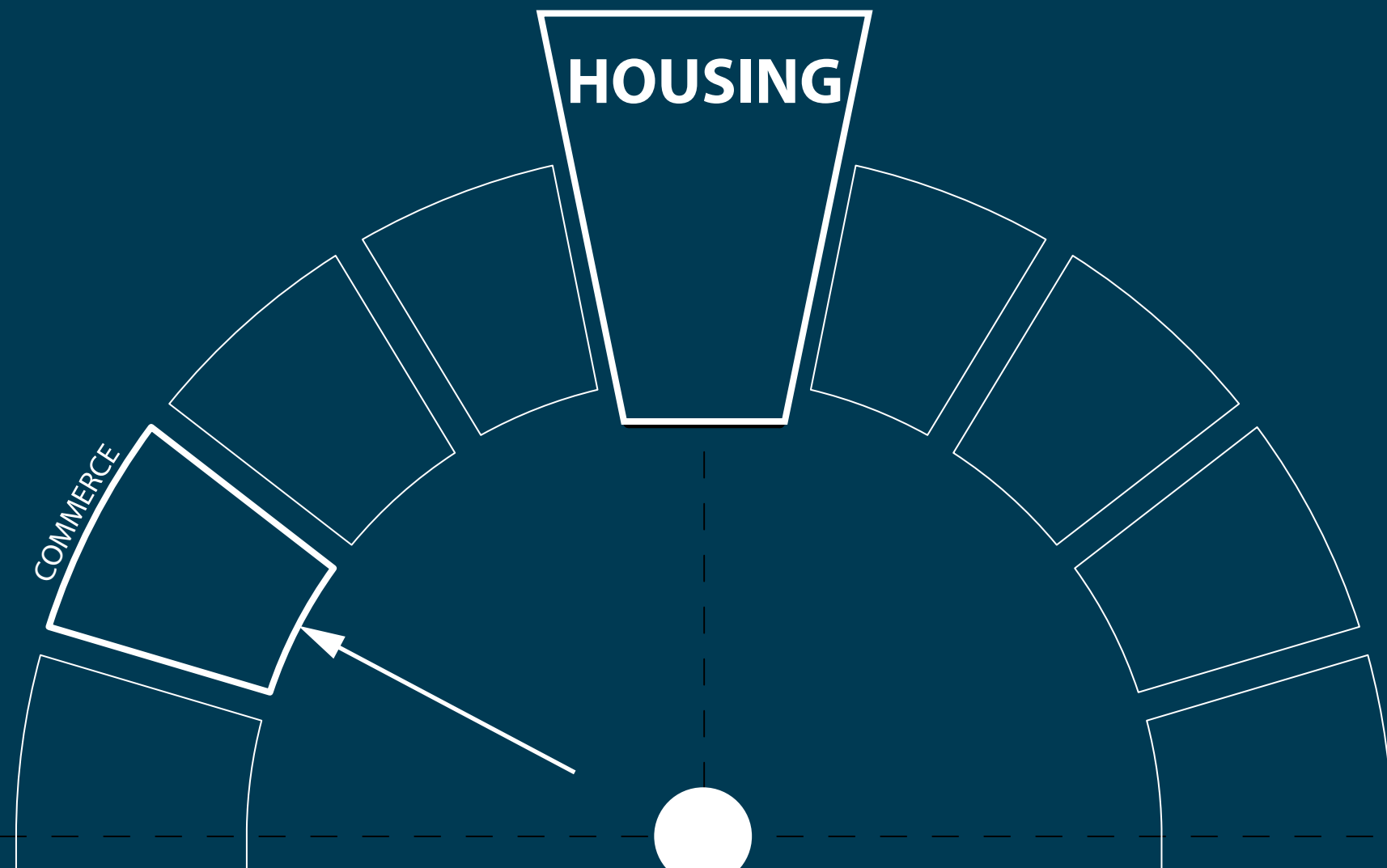


*if* CHARLOTTE  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**

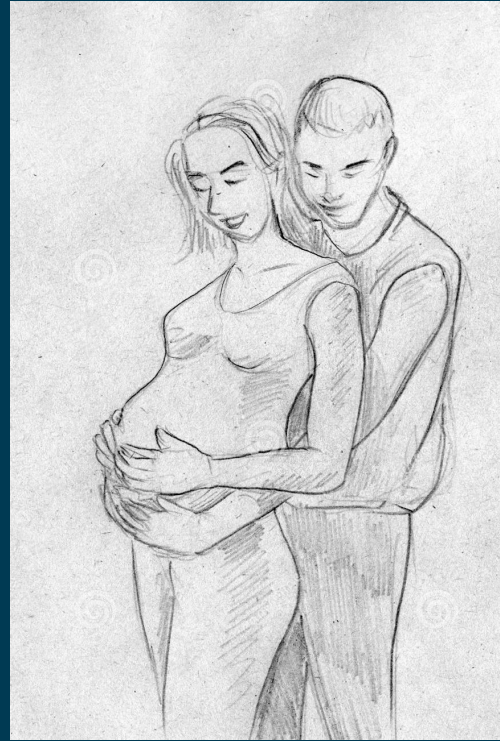


*if* CHARLOTTE  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE and**  
**AFFORDABLE**





*if* CHARLOTTE  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**

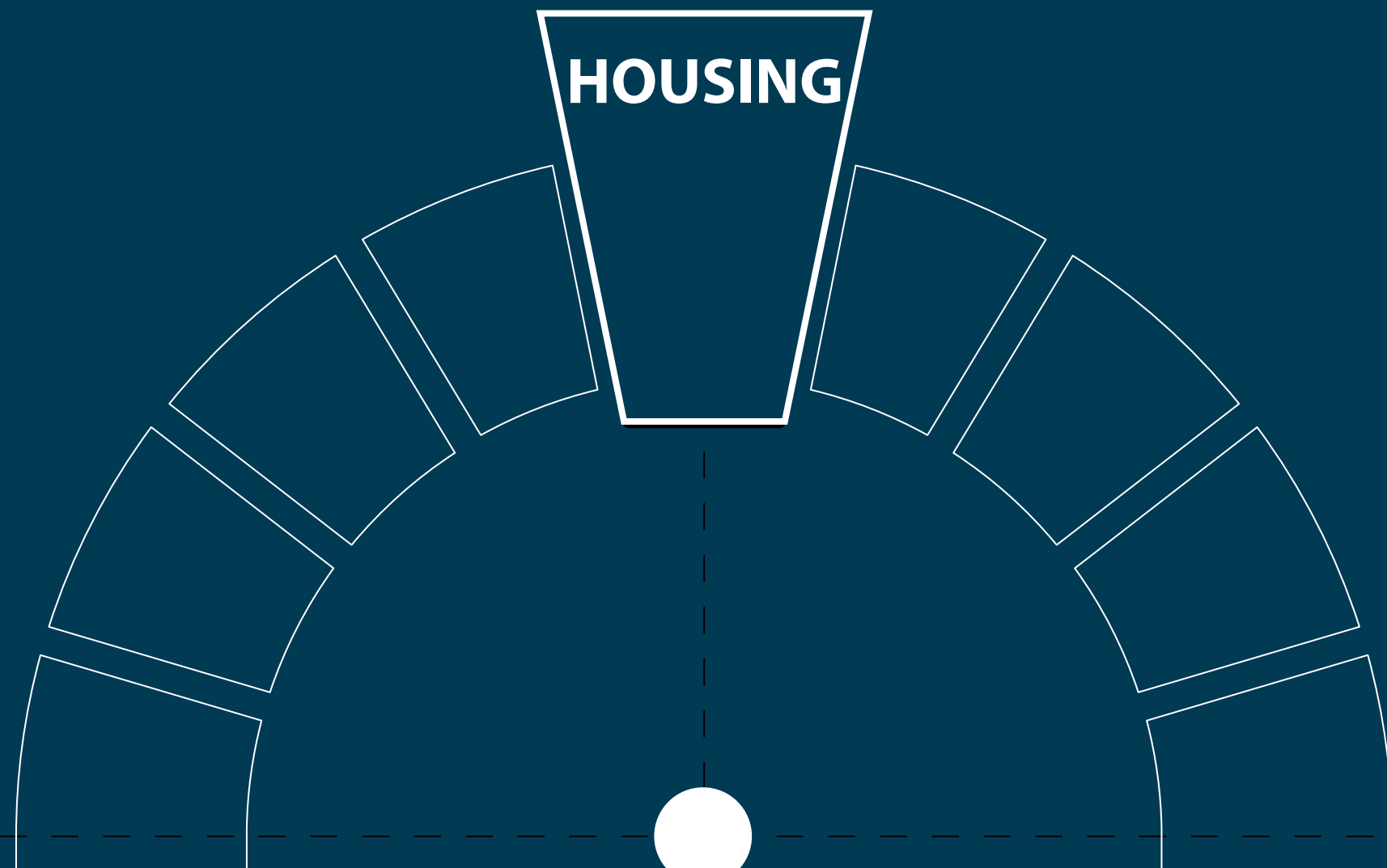


PAULINE &  
AHMED

*if* PAULINE &  
AHMED  
*had housing that was*  
**SUITABLE**

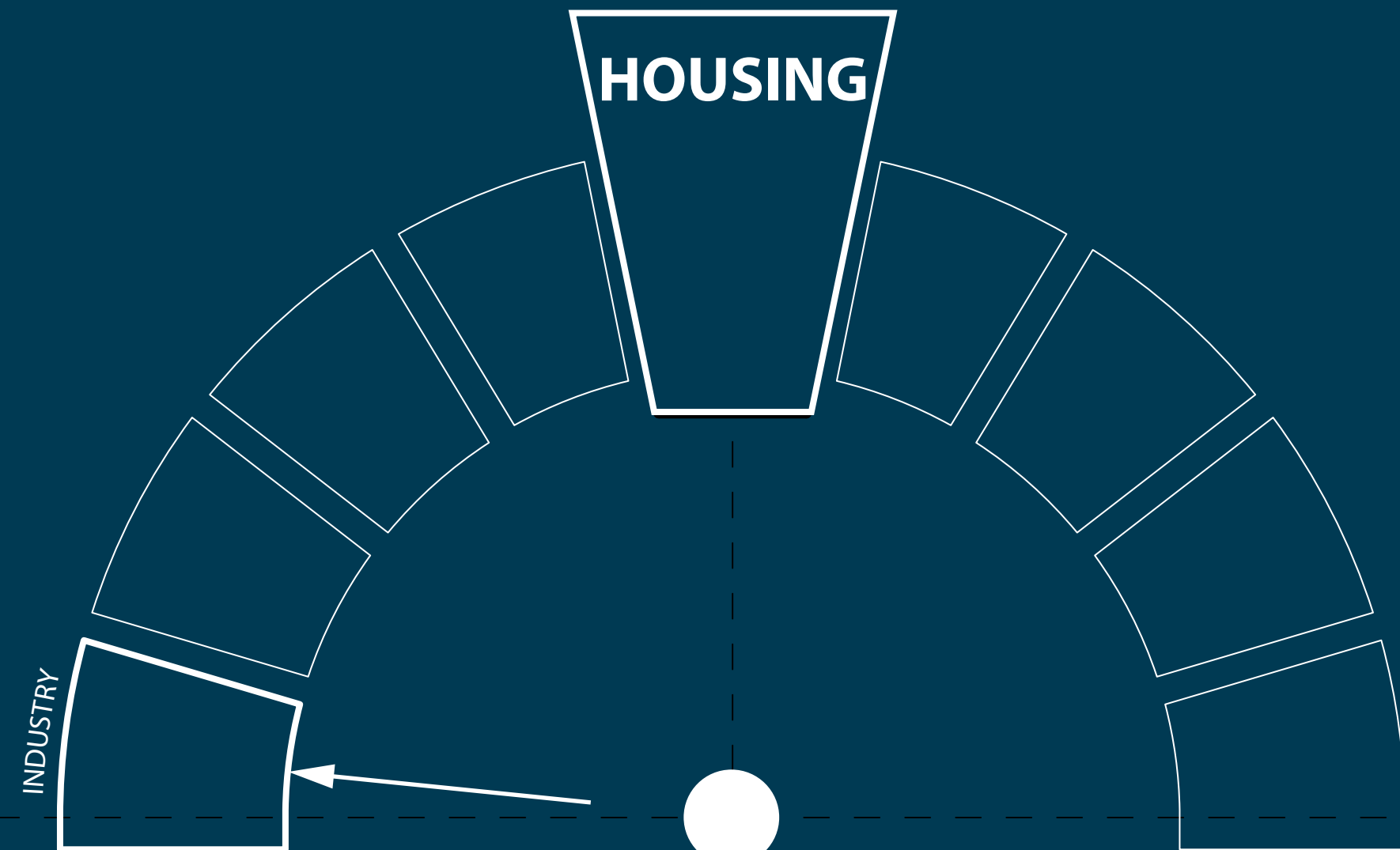
*if* PAULINE &  
AHMED  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE**

*if* PAULINE &  
AHMED  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**

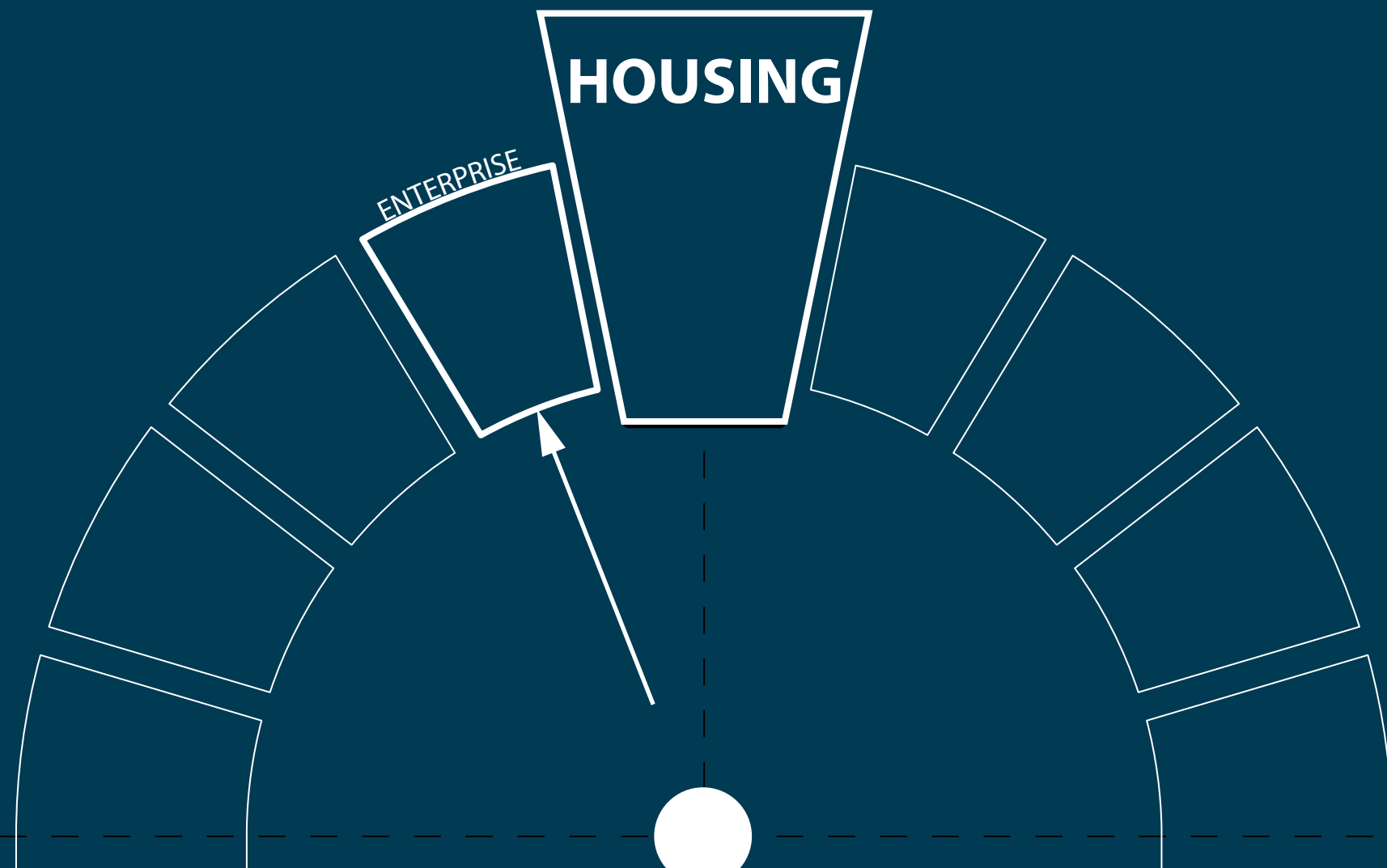


*if* PAULINE &  
AHMED  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** and  
**AFFORDABLE**



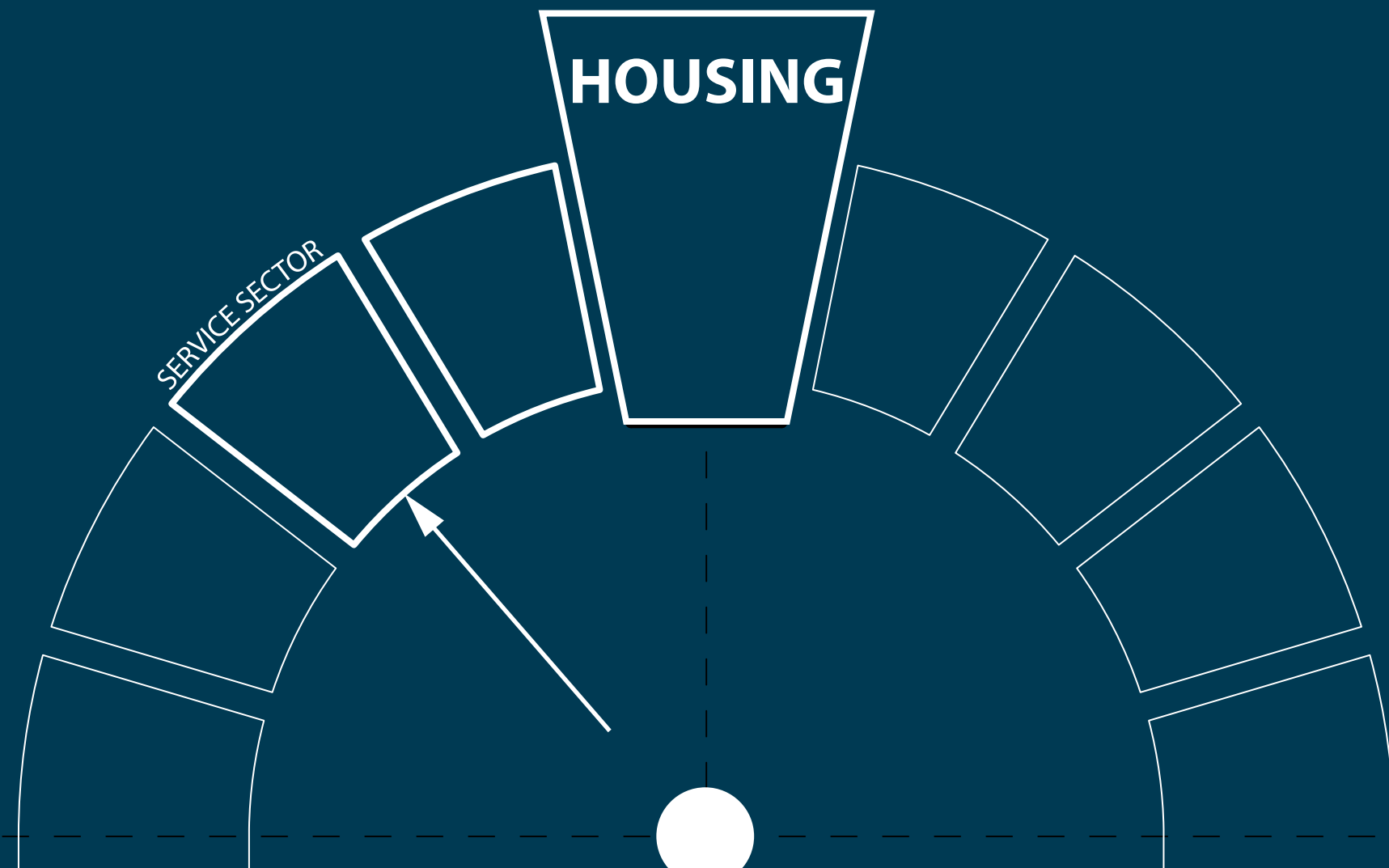


*if* PAULINE &  
AHMED  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** and  
**AFFORDABLE**

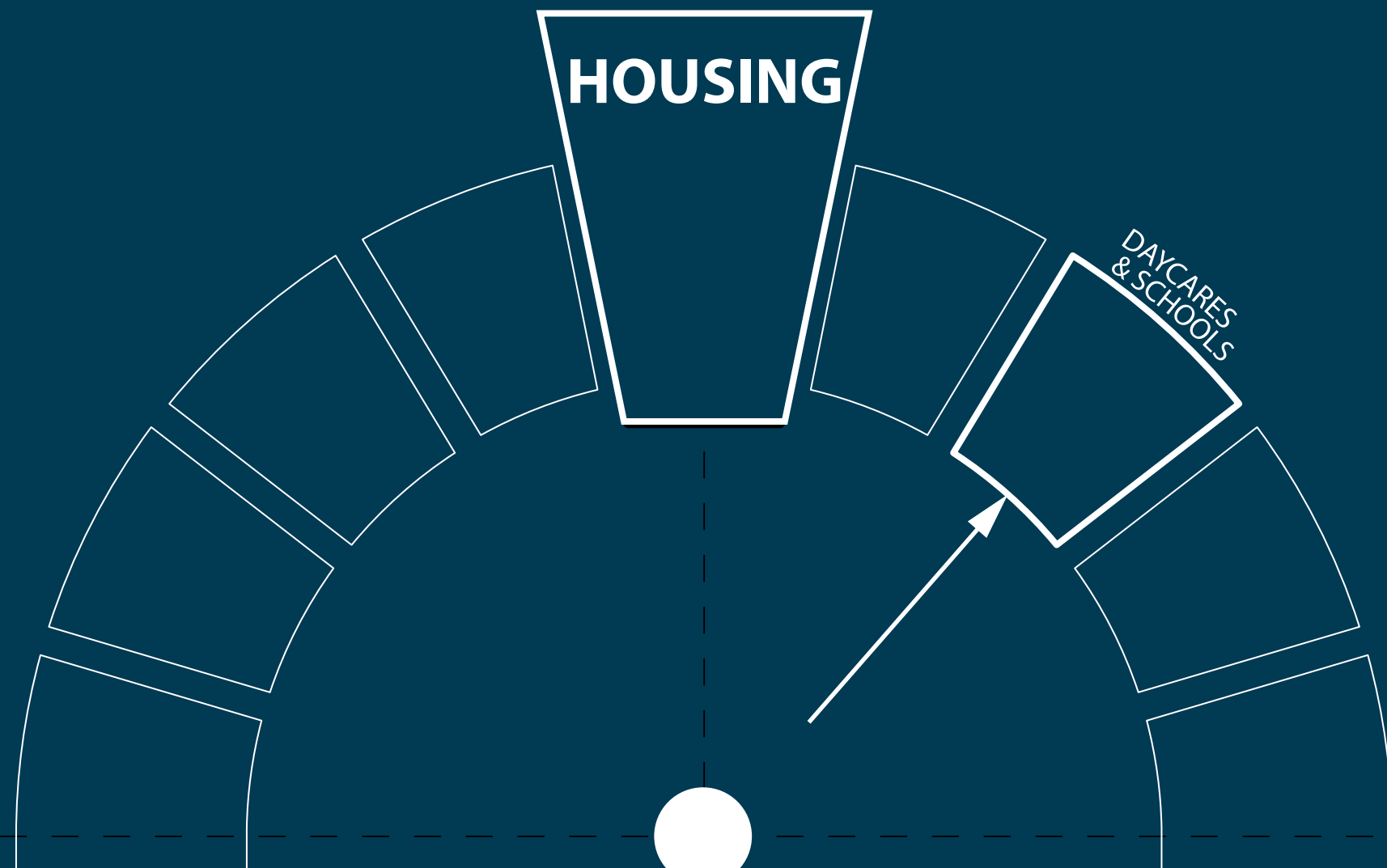


*if* PAULINE &  
AHMED  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** and  
**AFFORDABLE**

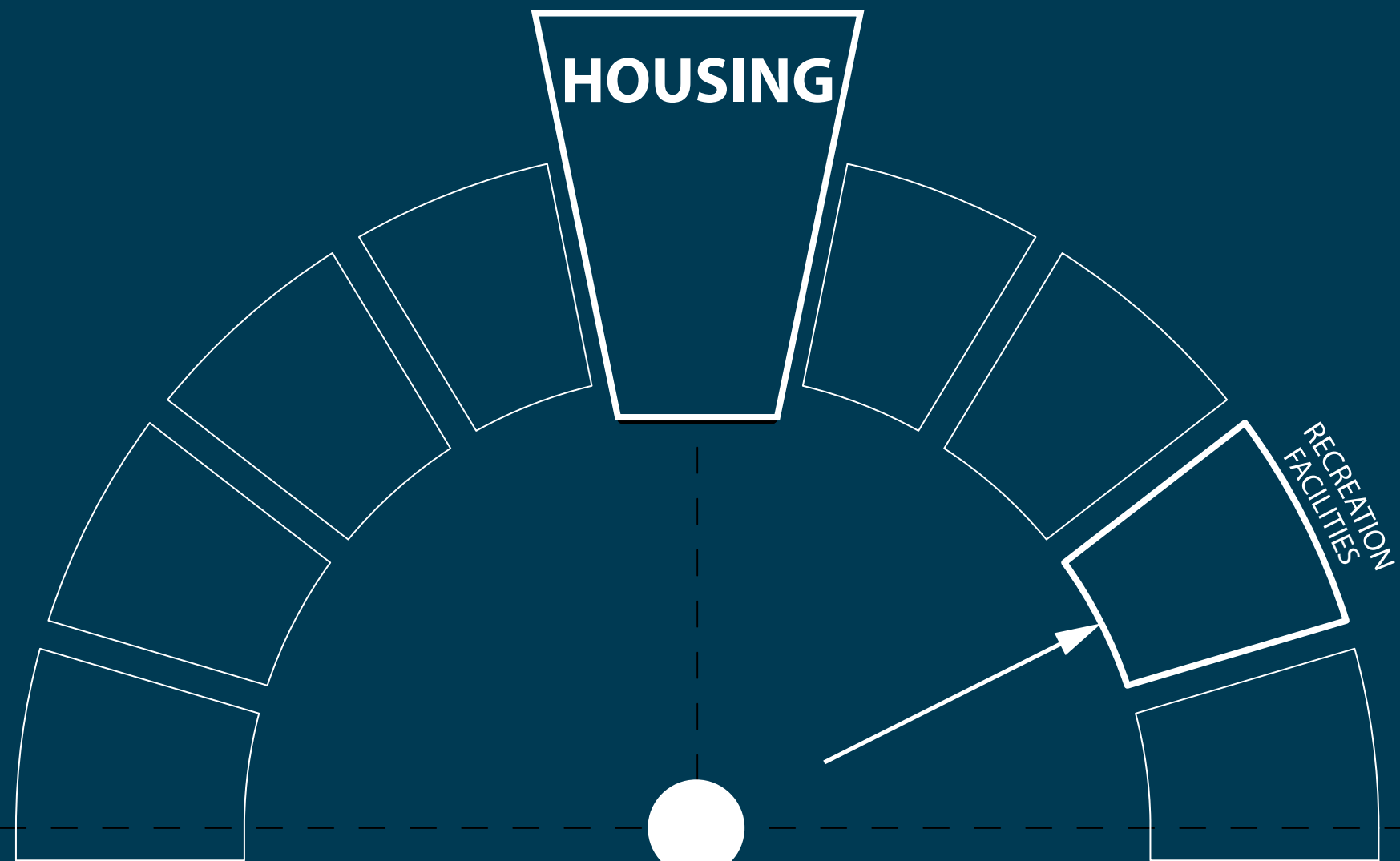




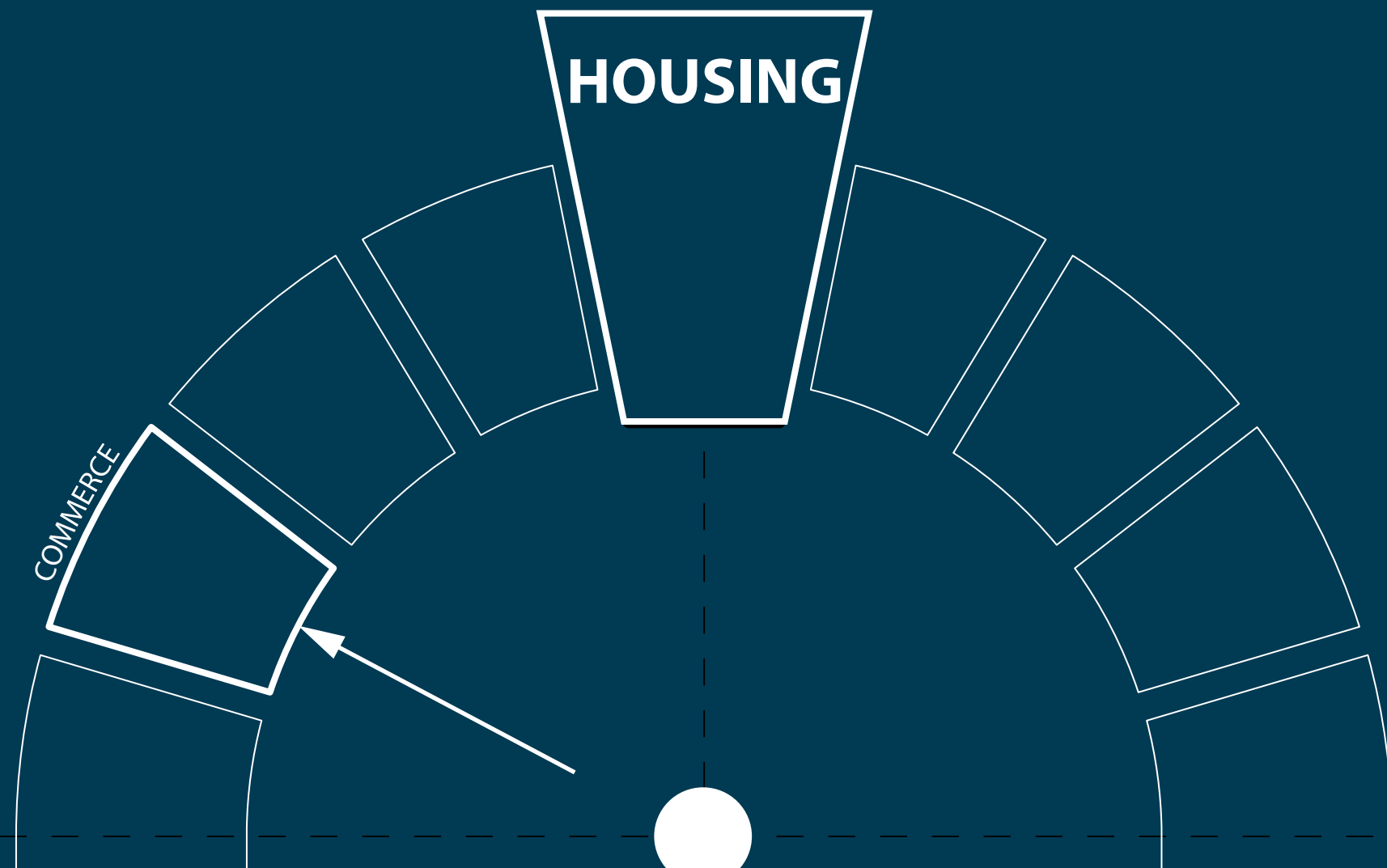
*if* PAULINE &  
AHMED  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** and  
**AFFORDABLE**



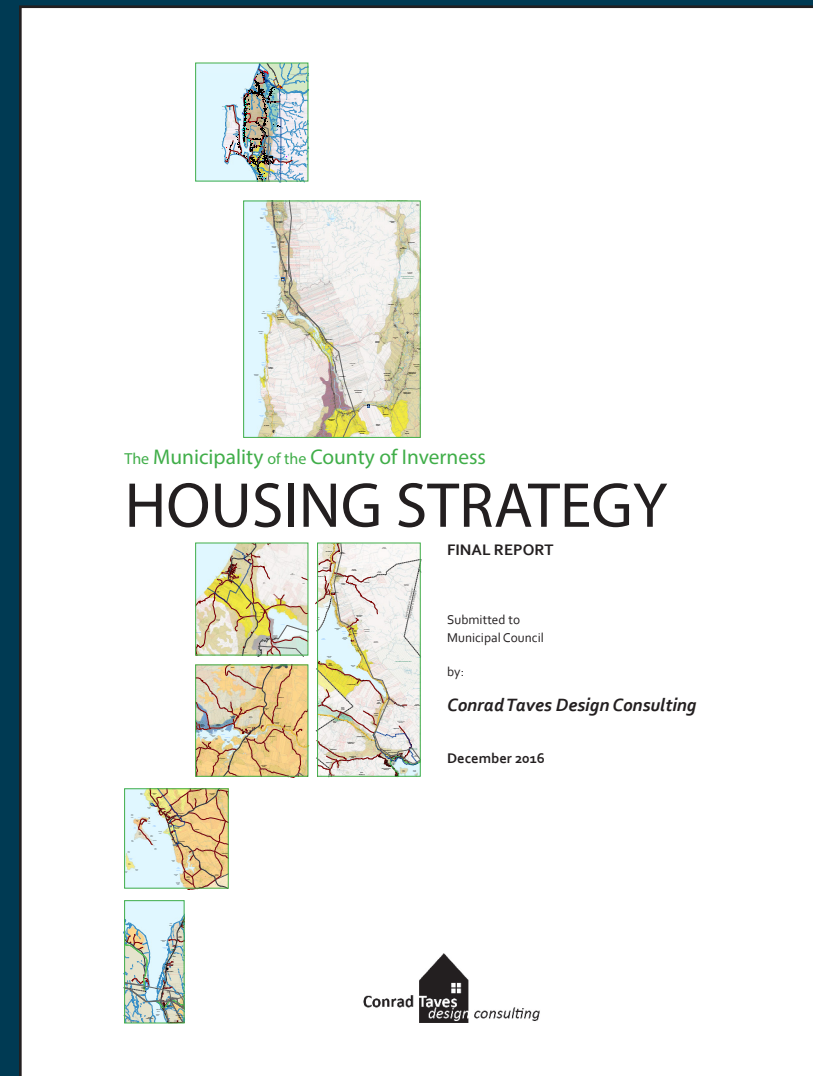
*if* PAULINE &  
AHMED  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**



*if* PAULINE &  
AHMED  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** *and*  
**AFFORDABLE**



*if* PAULINE &  
AHMED  
*had housing that was*  
**SUITABLE,**  
**ADEQUATE** and  
**AFFORDABLE**



# HOUSING STRATEGY *UPDATES*

## 2016 REPORT

**TOTAL  
POPULATION**

**-11%  
SINCE 2006**

# HOUSING STRATEGY *UPDATES*

*...demographic indicators*

*-11.7% in 2011*

**TOTAL  
POPULATION**

**-11%  
SINCE 2006**

**CHILDREN  
& YOUTH**

**-27%  
SINCE 2006**

# HOUSING STRATEGY *UPDATES*

*...demographic indicators*

**Ages (0-19)**  
**-30.7% in 2011**

**TOTAL  
POPULATION**

**-11 %  
SINCE 2006**

**CHILDREN  
& YOUTH**

**-27 %  
SINCE 2006**

**+32 %  
SINCE 2006**

**NEWLY  
RETIRED**

# HOUSING STRATEGY *UPDATES*

*...demographic indicators*

**Ages (65-74)**  
**+45.1% in 2011**



**TOTAL  
POPULATION**

**-11 %  
SINCE 2006**

**CHILDREN  
& YOUTH**

**-27 %  
SINCE 2006**

**+32 %  
SINCE 2006**

**NEWLY  
RETIRED**

**YOUNG  
WORKING  
ADULTS**

**-37 %  
SINCE 2006**

# HOUSING STRATEGY *UPDATES*

*...demographic indicators*

**Ages (20-44)**  
**-31.9% in 2011**

**+13 %**  
**SINCE 2006**

**1 PERSON  
HOUSEHOLDS**

# HOUSING STRATEGY *UPDATES*

*...household data*

*+10.9% in 2011*

## HOUSEHOLD SIZE

**+13 %**  
**SINCE 2006**

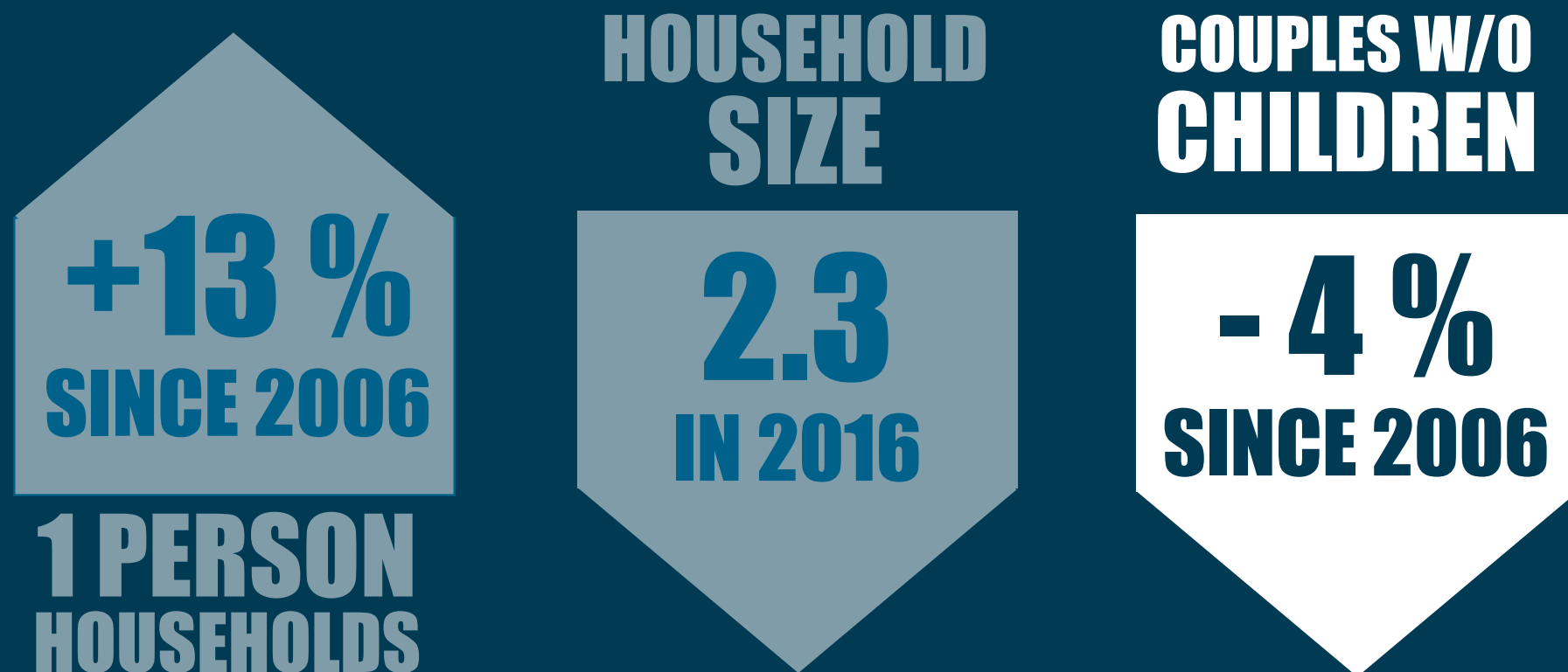
**1 PERSON  
HOUSEHOLDS**

**2.3**  
**IN 2016**

# HOUSING STRATEGY *UPDATES*

*...household data*

*2.4 in 2011*



# HOUSING STRATEGY *UPDATES*

*...household data*

*+13.2% in 2011*



# HOUSING STRATEGY *UPDATES*

*...household data*

*-27% in 2011*



# HOUSING STRATEGY *UPDATES*

*...household data*

*-12.1% in 2011*

*80% of these lone parents are women*

## 2016 MEDIAN HOUSEHOLD INCOME

INCREASE  
FROM  
2006

**SUB. A >>> \$55,979 +25.5%**

**SUB. B >>> \$61,850 +22.4%**

**SUB. C >>> \$63,573 +14.8%**

# HOUSING STRATEGY *UPDATES*

*...economic indicators*

## 2016 MEDIAN HOUSEHOLD INCOME

INCREASE  
FROM  
2006

**SUB. A >>> \$55,979**

**+25.5%**

**SUB. B >>> \$61,850**

**+22.4%**

**SUB. C >>> \$63,573**

**+14.8%**

## 2016 AVERAGE VALUE OF DWELLINGS

INCREASE  
FROM  
2006

**SUB. A >>> \$157,599**

**+16.6%**

**SUB. B >>> \$206,627**

**+43.3%**

**SUB. C >>> \$160,381**

**+32.3%**

# HOUSING STRATEGY *UPDATES*

*...economic indicators*

*Subdivision A&B show property value increases  
double compared to income*



**15.2%**  
**HOUSEHOLDS**  
**ARE CONSIDERED**  
**“LOW-INCOME”**

## **HOUSING STRATEGY UPDATES**

*...economic indicators*

*gone up from 13.8% in 2011  
BUT still better than province (17.2%)*

**15.2%**  
**HOUSEHOLDS**  
ARE CONSIDERED  
“LOW-INCOME”

**18.2%**  
**UNEMPLOYMENT**  
UP FROM 15.7%  
IN 2011

## HOUSING STRATEGY *UPDATES*

*...economic indicators*

*up from 15.7% in 2006*

*Stable in Subdivision B, significant rise in A&C*

# 83.2%

**DWELLINGS  
ARE SINGLE  
DETACHED  
HOMES**

## HOUSING STRATEGY *UPDATES*

*...housing supply*

*Up from 77% in 2006, same as 2011*

*Subdivision A has increased, B&C decreased*

83.2%

**DWELLINGS  
ARE SINGLE  
DETACHED  
HOMES**

30%

**DWELLINGS  
BUILT BEFORE  
1960**

# HOUSING STRATEGY *UPDATES*

*...housing supply*

**83.2%**

**DWELLINGS  
ARE SINGLE  
DETACHED  
HOMES**

**30%**

**DWELLINGS  
BUILT BEFORE  
1960**

**14.5%**

**DWELLINGS  
ARE  
RENTALS**

## **HOUSING STRATEGY UPDATES**

*...housing supply*

*decreased from 15.6% in 2011  
very low (10.8%) in Subdivision C*

**33.8%**

**HOUSEHOLD  
MAINTAINERS  
AGE 15-29**

**ARE IN  
CORE HOUSING  
NEED**

## **HOUSING STRATEGY *UPDATES***

*...core housing need (2011)*

**33.8%**

**HOUSEHOLD  
MAINTAINERS  
AGE 15-29**

**ARE IN  
CORE HOUSING  
NEED**

**48.2%**

**HOUSEHOLD  
MAINTAINERS  
AGE 65+**

**ARE IN  
CORE HOUSING  
NEED**

# HOUSING STRATEGY *UPDATES*

*...core housing need (2011)*

**33.8%**

**HOUSEHOLD  
MAINTAINERS  
AGE 15-29**

**ARE IN  
CORE HOUSING  
NEED**

**48.2%**

**HOUSEHOLD  
MAINTAINERS  
AGE 65+**

**ARE IN  
CORE HOUSING  
NEED**

**90.9%**

**HOUSEHOLDS  
IN CORE  
HOUSING  
NEED**

**FALL BELOW THE  
AFFORDABILITY  
STANDARD**

# HOUSING STRATEGY *UPDATES*

*...core housing need (2011)*



62

**FAMILY**  
**UNITS IN COUNTY**

# HOUSING STRATEGY *UPDATES*

*...current public housing*

*unchanged from 2011*

62

**FAMILY**  
**UNITS IN COUNTY**

239

**SENIOR**  
**UNITS IN COUNTY**

# HOUSING STRATEGY *UPDATES*

*...current public housing*

*unchanged from 2011*

62

**FAMILY**  
UNITS IN COUNTY

WAIT LIST **14**

239

**SENIOR**  
UNITS IN COUNTY

WAIT LIST **65**

## HOUSING STRATEGY *UPDATES*

*...current public housing*

*increased from 46 seniors on wait list in 2011*



















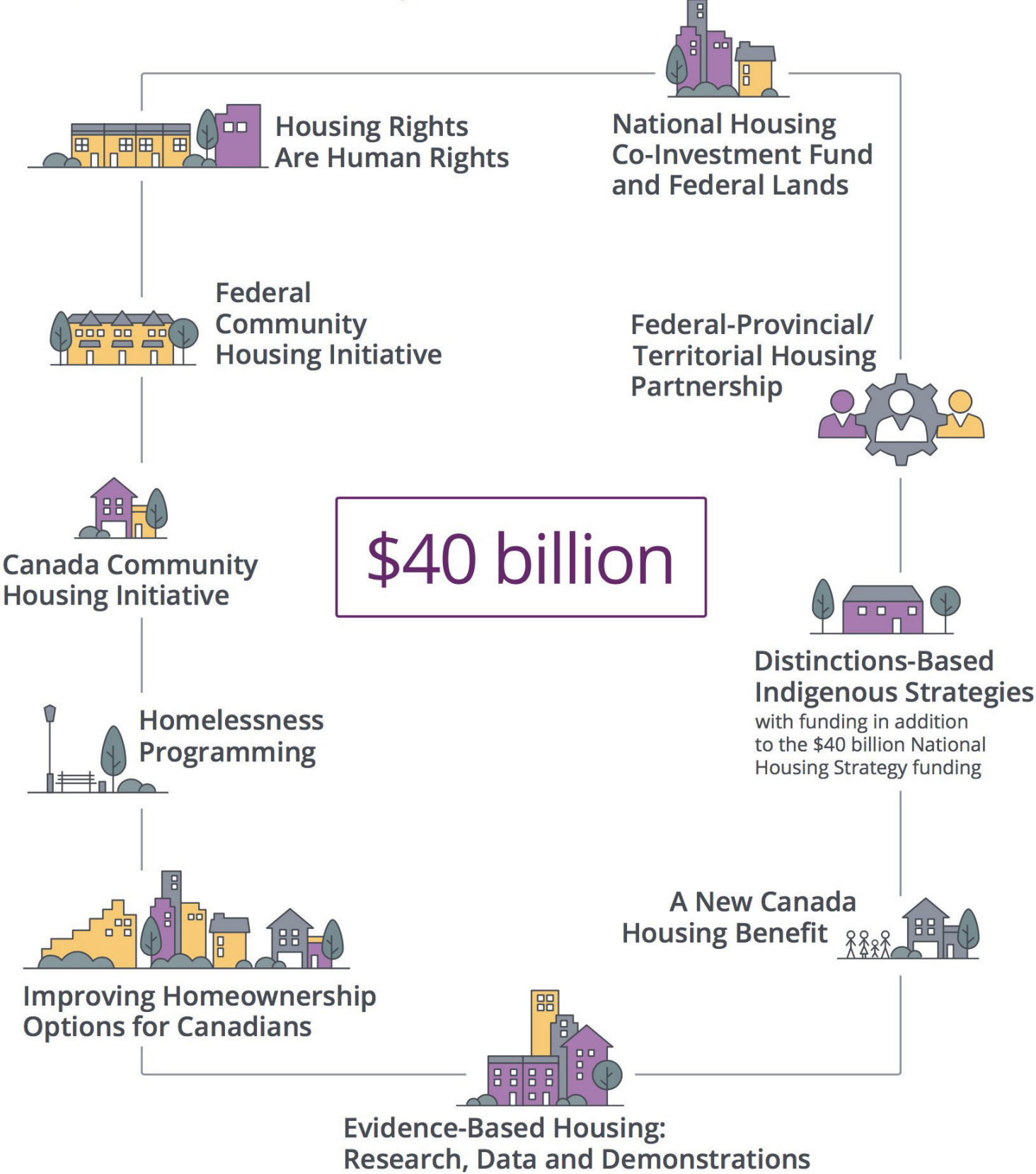
A stylized outline of a house, with the roof and left wall in purple and the right wall and chimney in yellow.

# NATIONAL HOUSING STRATEGY





A \$40 Billion Once-in-a-Generation Joint Investment





*“It’s about us – our courage, our imagination and our determination to do better. We can do it ourselves.”*

**How can a municipality help with housing?**



# ***THE SASKATOON MODEL***



# ***THE SASKATOON MODEL***



SASKATOON  
HOUSING  
INITIATIVES  
PARTNERSHIP

# ***THE SASKATOON MODEL***

(1) an investment capital fund,



SASKATOON  
HOUSING  
INITIATIVES  
PARTNERSHIP



# ***THE SASKATOON MODEL***

(1) an investment capital fund,

(2) endowment capitalization,



SASKATOON  
HOUSING  
INITIATIVES  
PARTNERSHIP

# ***THE SASKATOON MODEL***

(1) an investment capital fund,

(2) endowment capitalization,

(3) charitable donations,



SASKATOON  
HOUSING  
INITIATIVES  
PARTNERSHIP



# ***THE SASKATOON MODEL***

- (1) an investment capital fund,
- (2) endowment capitalization,
- (3) charitable donations,
- (4) development assistance,



SASKATOON  
HOUSING  
INITIATIVES  
PARTNERSHIP

# ***THE SASKATOON MODEL***

- (1) an investment capital fund,
- (2) endowment capitalization,
- (3) charitable donations,
- (4) development assistance,
- (5) program funding,



SASKATOON  
HOUSING  
INITIATIVES  
PARTNERSHIP

# ***THE SASKATOON MODEL***

- (1) an investment capital fund,
- (2) endowment capitalization,
- (3) charitable donations,
- (4) development assistance,
- (5) program funding,
- (6) loan packaging, and



SASKATOON  
HOUSING  
INITIATIVES  
PARTNERSHIP



# ***THE SASKATOON MODEL***

- (1) an investment capital fund,
- (2) endowment capitalization,
- (3) charitable donations,
- (4) development assistance,
- (5) program funding,
- (6) loan packaging, and
- (7) loan securitization



SASKATOON  
HOUSING  
INITIATIVES  
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- (7) loan securitization

*“...a one-stop shop for  
affordable housing project  
development.”*



SASKATOON  
HOUSING  
INITIATIVES  
PARTNERSHIP

# ***THE SASKATOON MODEL***

Affordable Housing Reserve

*“...a one-stop shop for  
affordable housing project  
development.”*



SASKATOON  
HOUSING  
INITIATIVES  
PARTNERSHIP



# ***THE SASKATOON MODEL***

Affordable Housing Reserve

2008-2012 Housing Business Plan

>>> target of 500 affordable dwelling units

*“...a one-stop shop for  
affordable housing project  
development.”*



SASKATOON  
HOUSING  
INITIATIVES  
PARTNERSHIP

# ***THE SASKATOON MODEL***

Affordable Housing Reserve

2008-2012 Housing Business Plan

>>> target of 500 affordable dwelling units

2013-2022 Housing Business Plan

>>> target of 500 affordable dwelling units  
per year for total 5000 units

*“...a one-stop shop for  
affordable housing project  
development.”*



SASKATOON  
HOUSING  
INITIATIVES  
PARTNERSHIP



**How can a rural municipality with a smaller population address housing need?**

# PRINCE EDWARD COUNTY HOUSING CORPORATION

Population 24,735

## The Picton Gazette

CANADA'S OLDEST WEEKLY NEWSPAPER. SERVING PRINCE EDWARD COUNTY SINCE 1830. LOCALLY OWNED - PROUDLY INDEPENDENT

### Committee votes to form affordable housing corporation

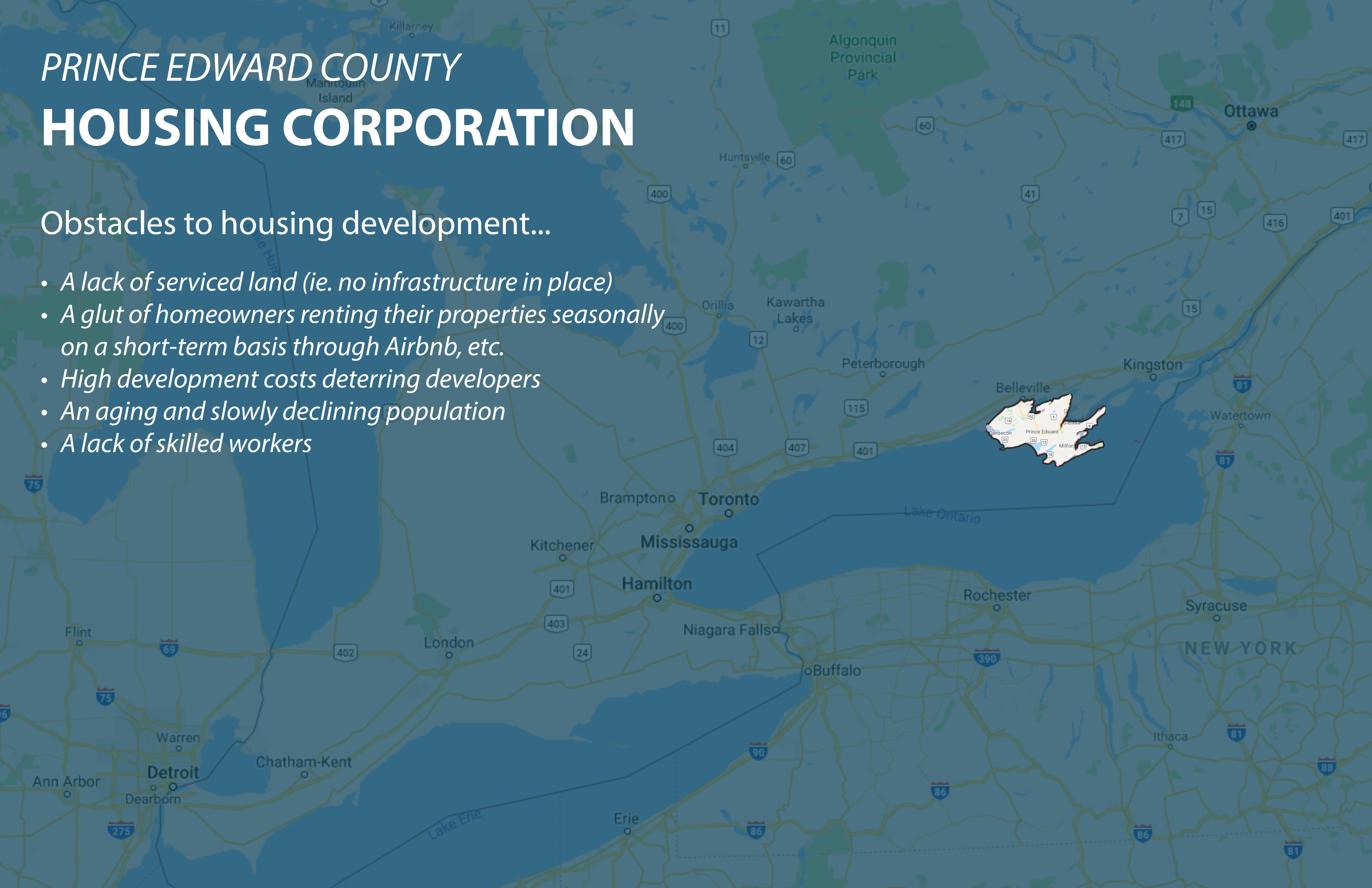




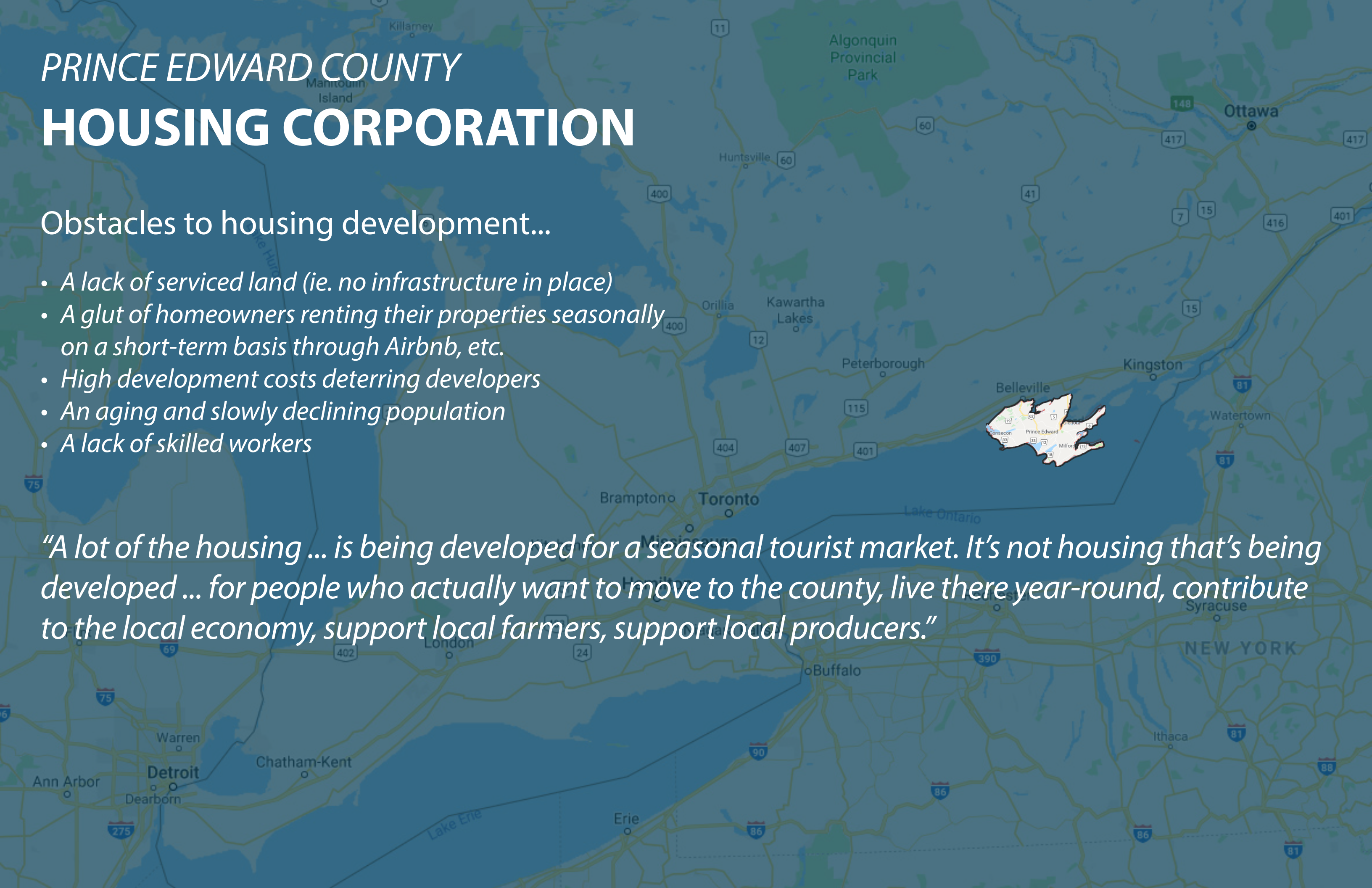
# PRINCE EDWARD COUNTY HOUSING CORPORATION

## Obstacles to housing development...

- *A lack of serviced land (ie. no infrastructure in place)*
- *A glut of homeowners renting their properties seasonally on a short-term basis through Airbnb, etc.*
- *High development costs deterring developers*
- *An aging and slowly declining population*
- *A lack of skilled workers*





A map of Prince Edward County and its surrounding regions, including parts of Ontario, Canada, and New York, USA. The map shows major cities like Toronto, Ottawa, Kingston, and Detroit, as well as geographical features like Lake Ontario and Lake Erie. Prince Edward County is highlighted in white. The title 'PRINCE EDWARD COUNTY HOUSING CORPORATION' is overlaid on the top left in white text.

# PRINCE EDWARD COUNTY HOUSING CORPORATION

## Obstacles to housing development...

- *A lack of serviced land (ie. no infrastructure in place)*
- *A glut of homeowners renting their properties seasonally on a short-term basis through Airbnb, etc.*
- *High development costs deterring developers*
- *An aging and slowly declining population*
- *A lack of skilled workers*

*"A lot of the housing ... is being developed for a seasonal tourist market. It's not housing that's being developed ... for people who actually want to move to the county, live there year-round, contribute to the local economy, support local farmers, support local producers."*



A map of the Great Lakes region, showing parts of Ontario, Canada, and New York, USA. The map is overlaid with a semi-transparent blue filter. In the top left, the text 'PRINCE EDWARD COUNTY HOUSING CORPORATION' is displayed. In the bottom left, a quote is shown. A small inset map in the center-right highlights the Prince Edward County area, showing its location relative to major cities like Toronto, Kingston, and Ottawa, and its proximity to Lake Ontario and Lake Huron. The map includes labels for various cities, towns, and islands, as well as major highways and parks.

# PRINCE EDWARD COUNTY HOUSING CORPORATION

*“...it will open up doors to new sources of funds that would never give money to the municipality,” Hull said. “If we can use it to leverage new money and particularly money from outside the County to support affordable housing, I think we will have been a big success.”*

*MUNICIPALITY OF THE COUNTY OF INVERNESS*

**What can we do about housing at the municipal level,  
and how do we do it?**



*MUNICIPALITY OF THE COUNTY OF INVERNESS*

# **What can we do about housing at the municipal level, and how do we do it?**

STEP 1:

*Determine need and develop a plan to  
meet that need*

# **What can we do about housing at the municipal level, and how do we do it?**

## **STEP 1:**

*Determine need and develop a plan to  
meet that need*

## **STEP 2:**

*Build capacity*





WELCOME TO CAPE BRETON

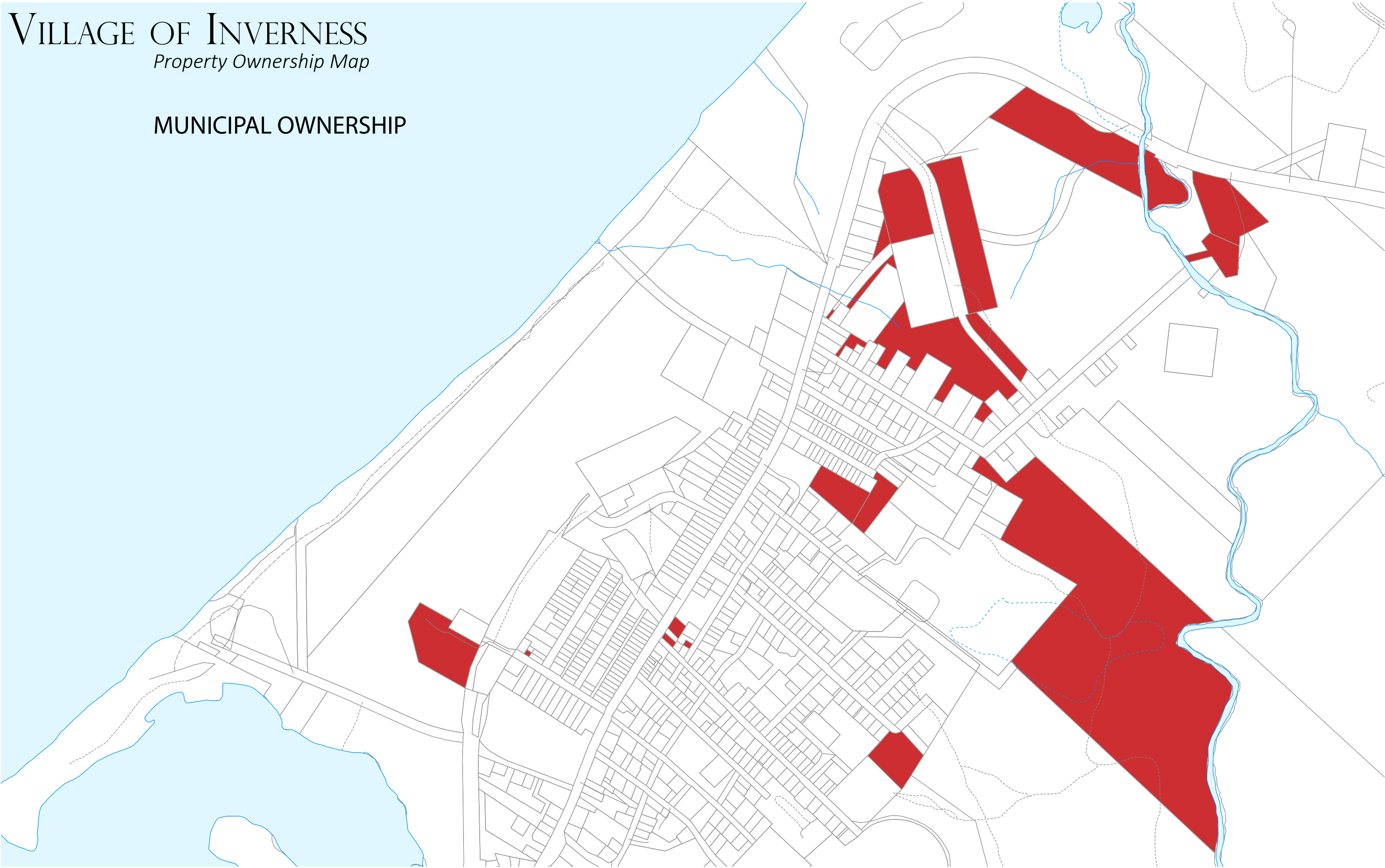






VILLAGE OF INVERNESS  
*Property Ownership Map*

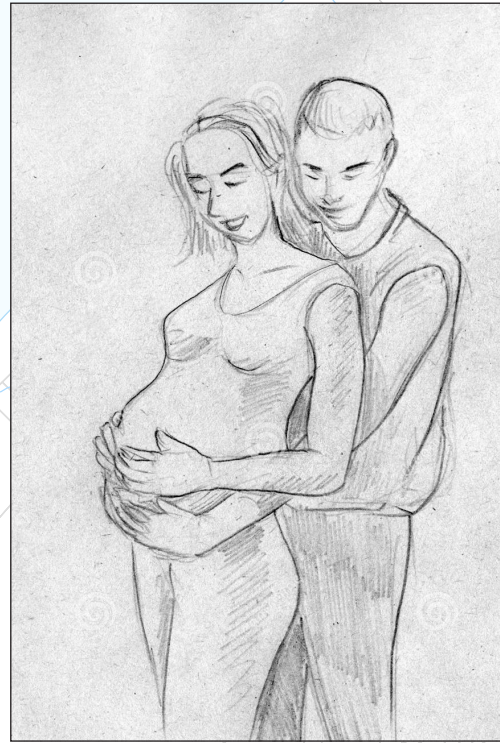
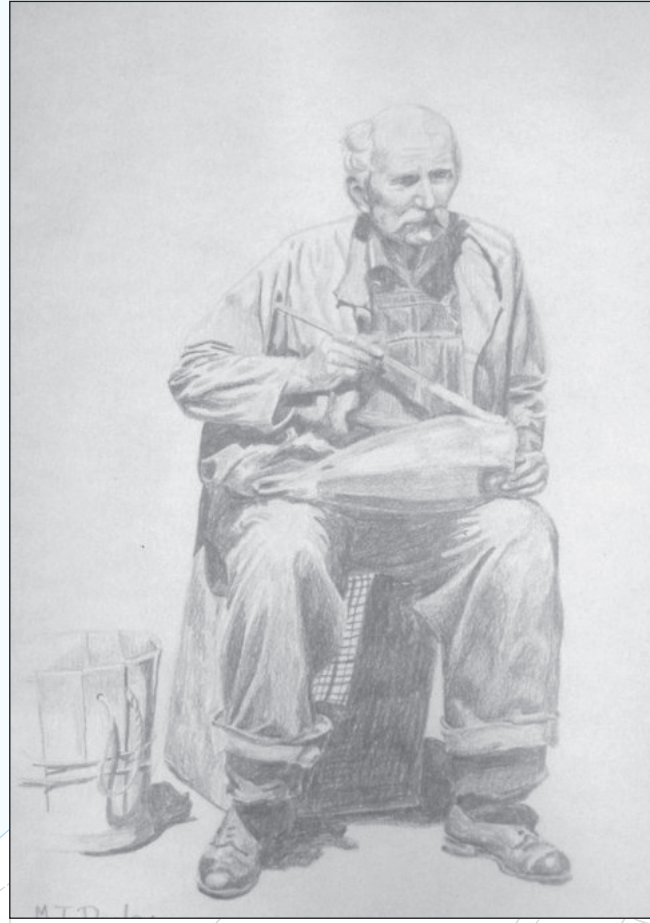
MUNICIPAL OWNERSHIP



# VILLAGE OF INVERNESS

*Property Ownership Map*

## MUNICIPAL OWNERSHIP







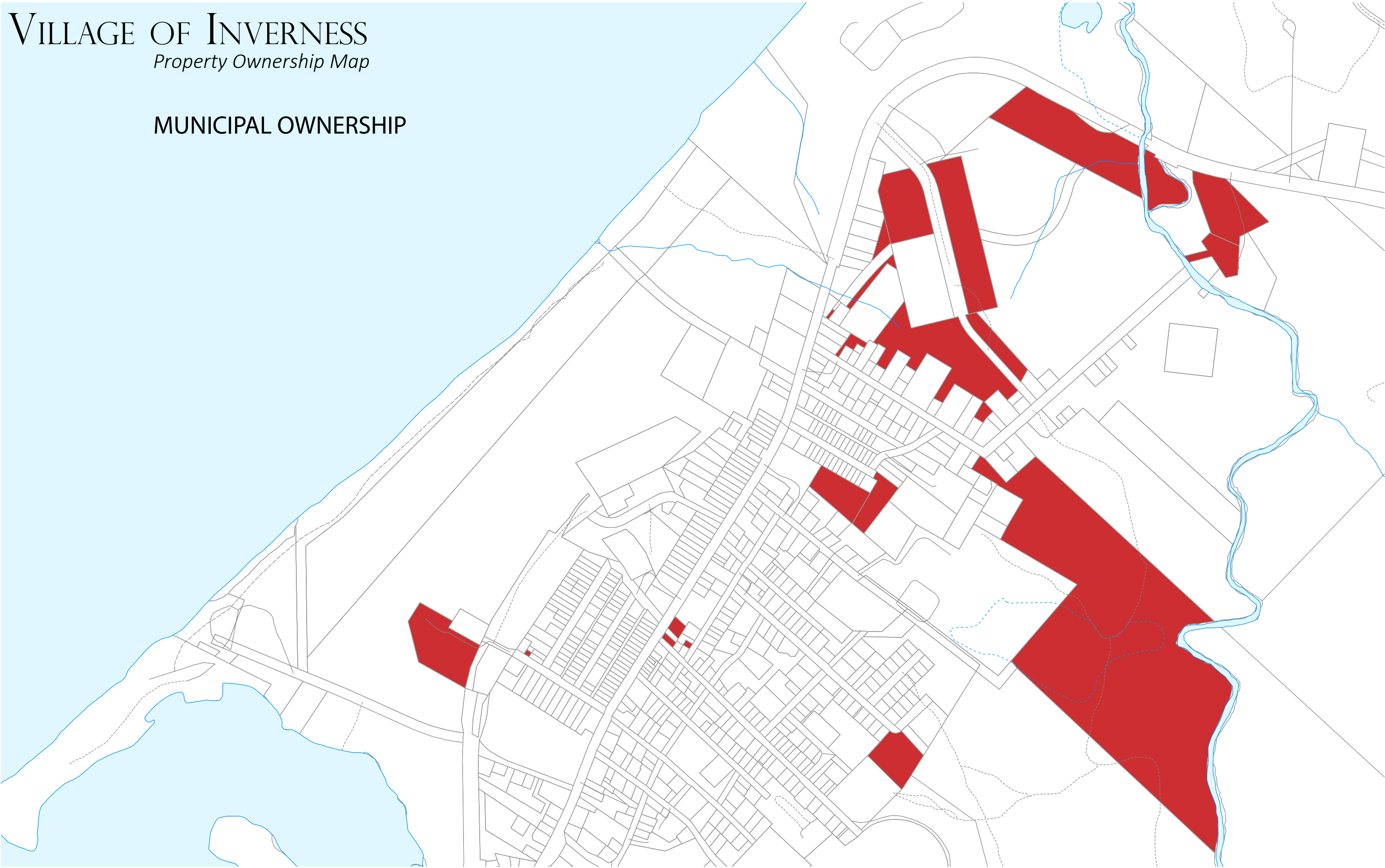
TOWNHUS.



# VILLAGE OF INVERNESS

*Property Ownership Map*

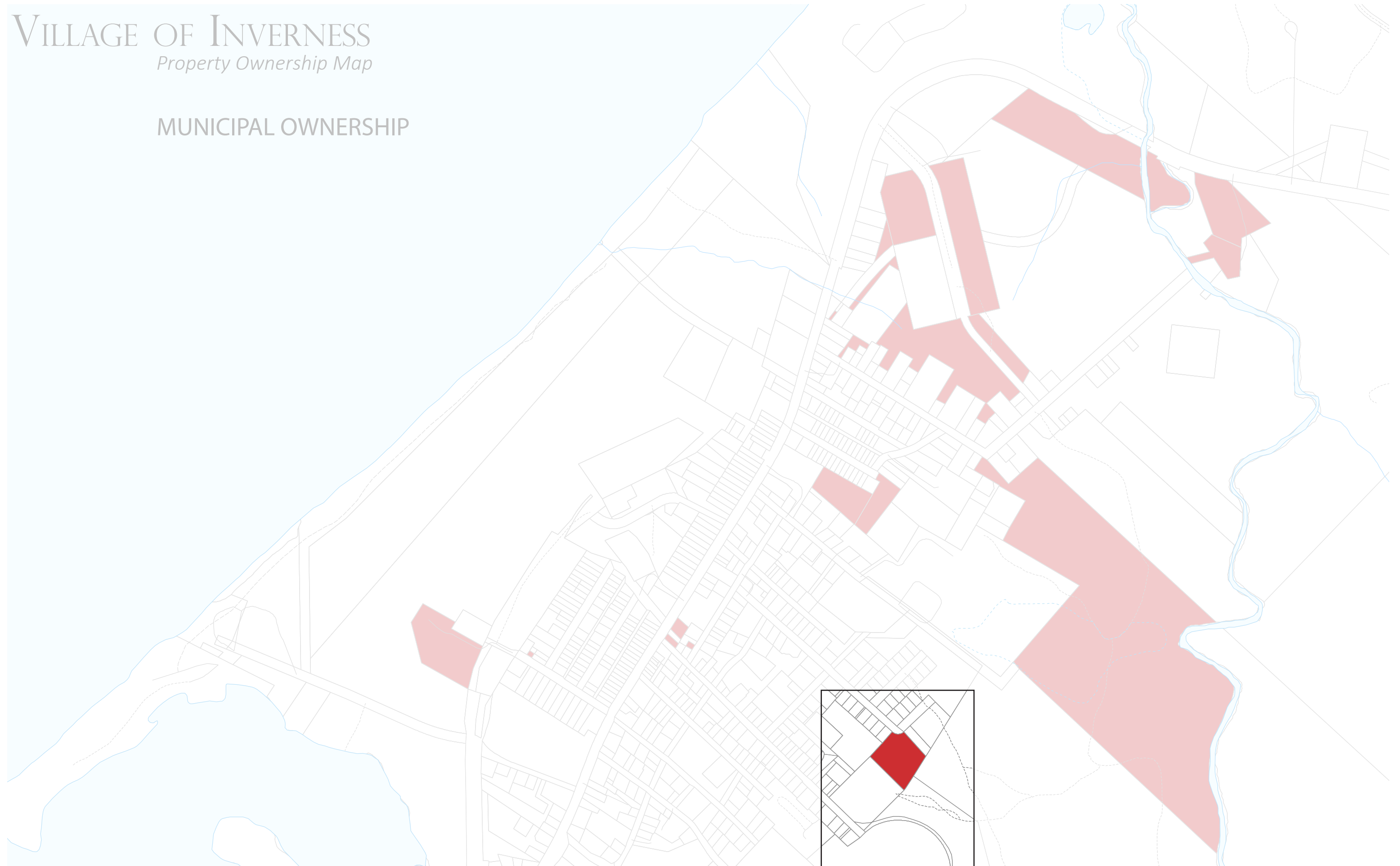
MUNICIPAL OWNERSHIP



# VILLAGE OF INVERNESS

*Property Ownership Map*

## MUNICIPAL OWNERSHIP

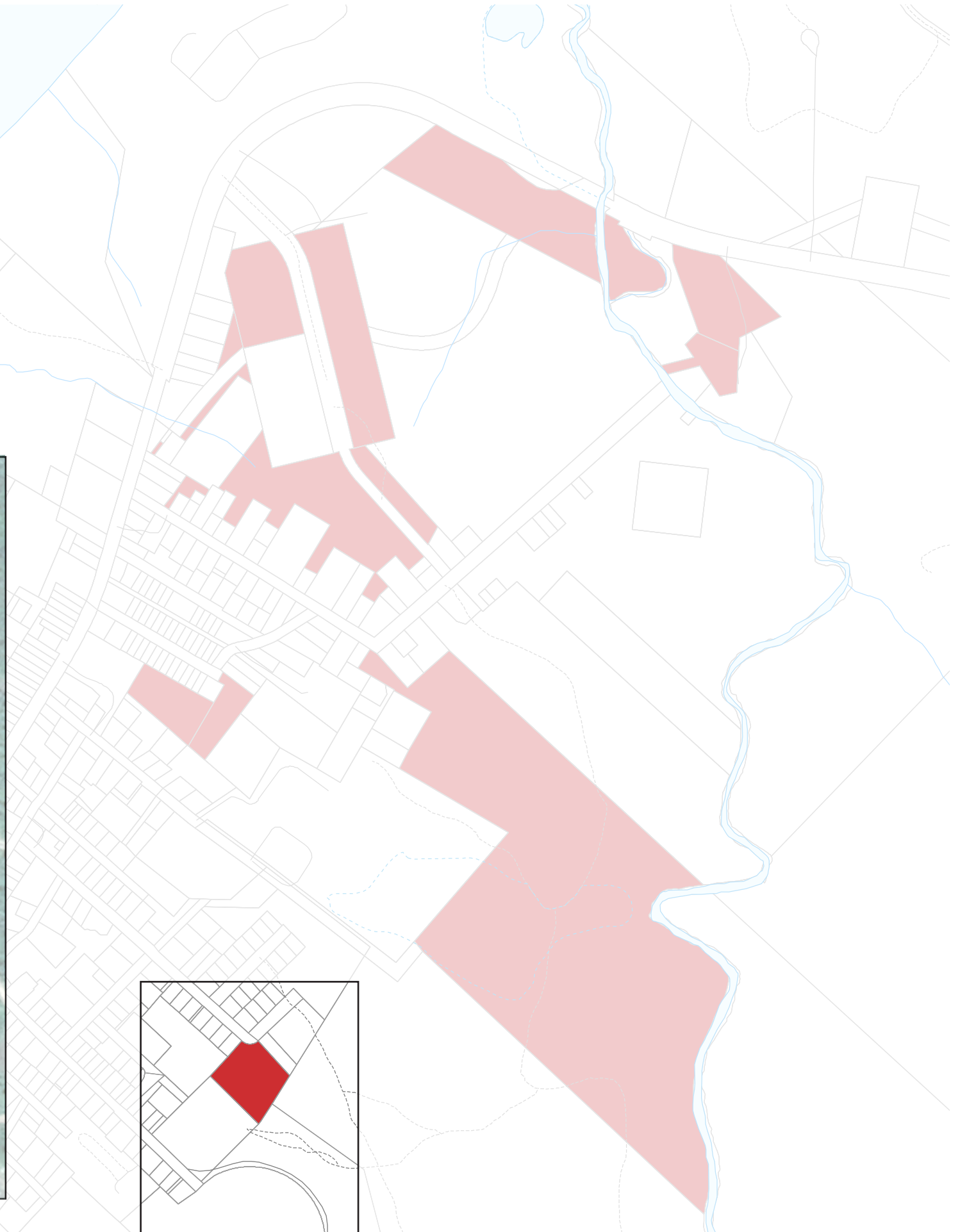




# VILLAGE OF INVERNESS

*Property Ownership Map*

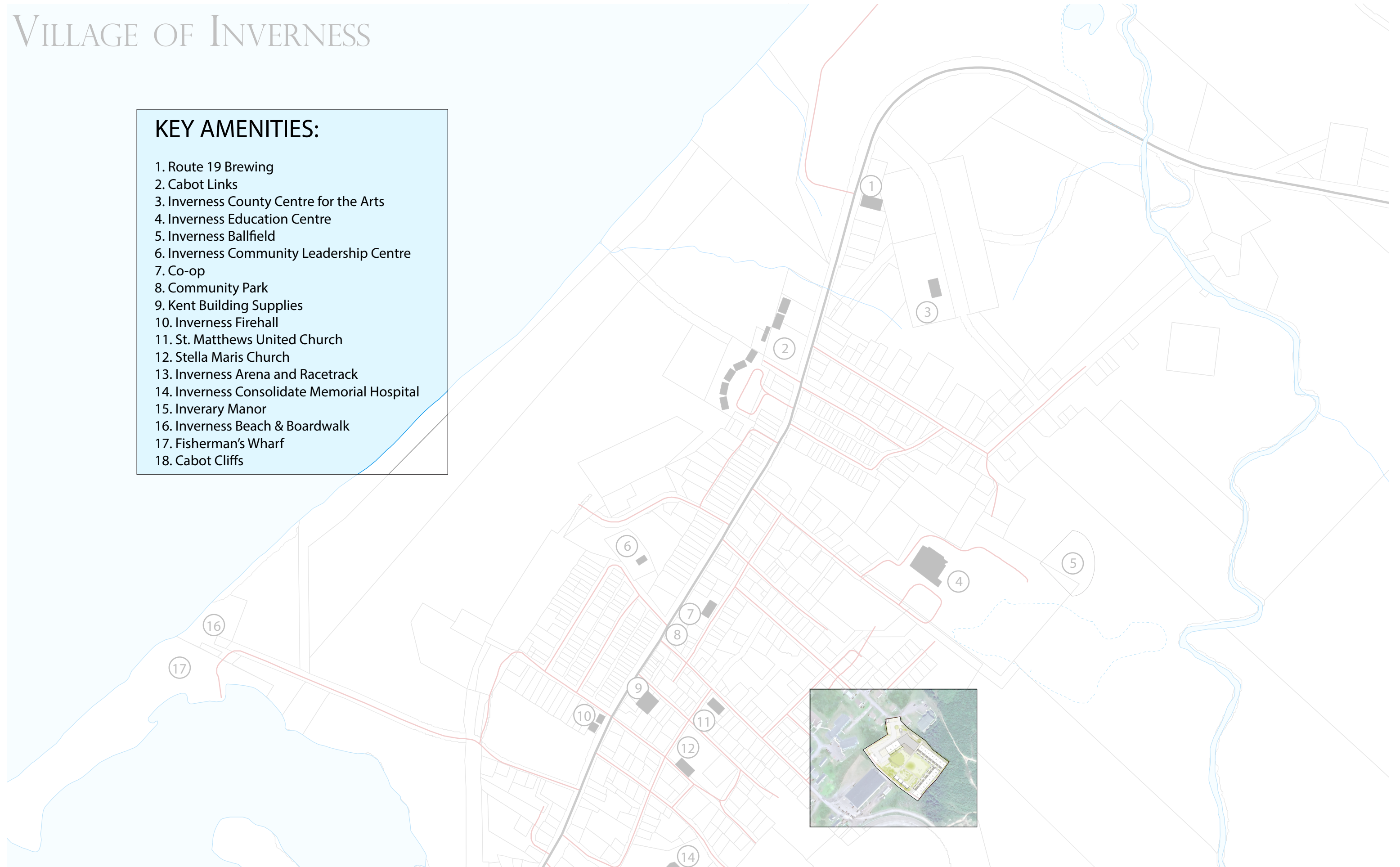
## MUNICIPAL OWNERSHIP



# VILLAGE OF INVERNESS

## KEY AMENITIES:

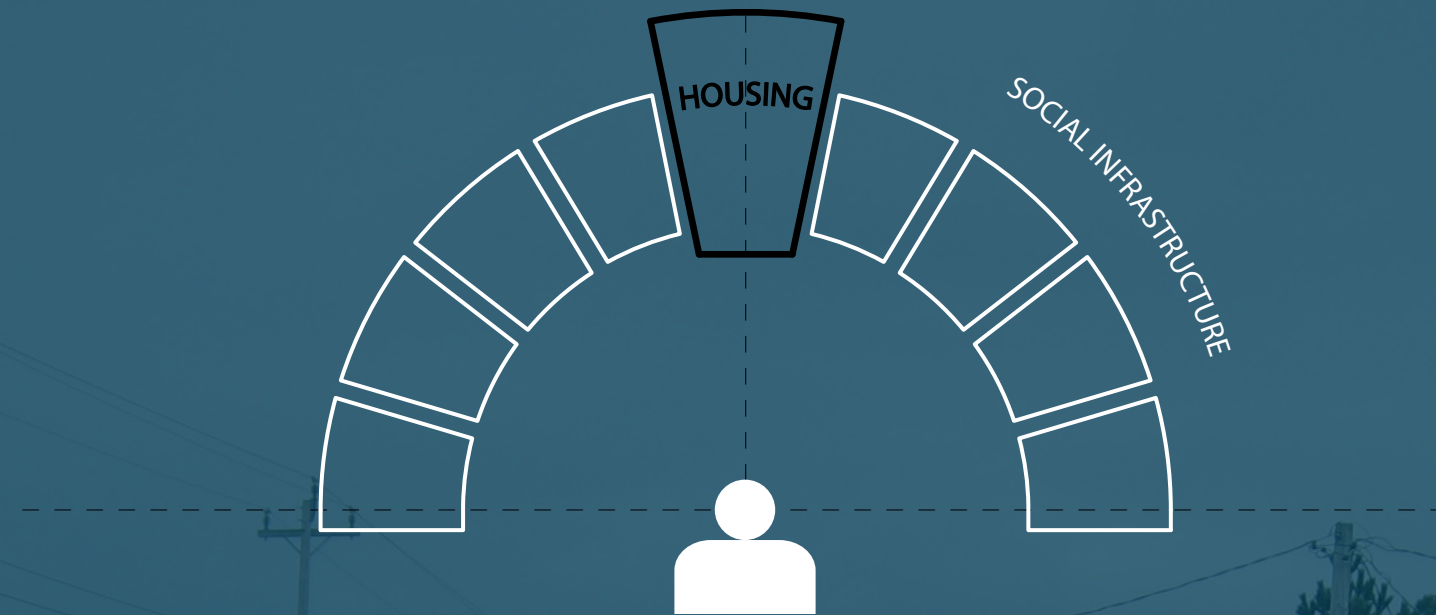
1. Route 19 Brewing
2. Cabot Links
3. Inverness County Centre for the Arts
4. Inverness Education Centre
5. Inverness Ballfield
6. Inverness Community Leadership Centre
7. Co-op
8. Community Park
9. Kent Building Supplies
10. Inverness Firehall
11. St. Matthews United Church
12. Stella Maris Church
13. Inverness Arena and Racetrack
14. Inverness Consolidate Memorial Hospital
15. Inverary Manor
16. Inverness Beach & Boardwalk
17. Fisherman's Wharf
18. Cabot Cliffs



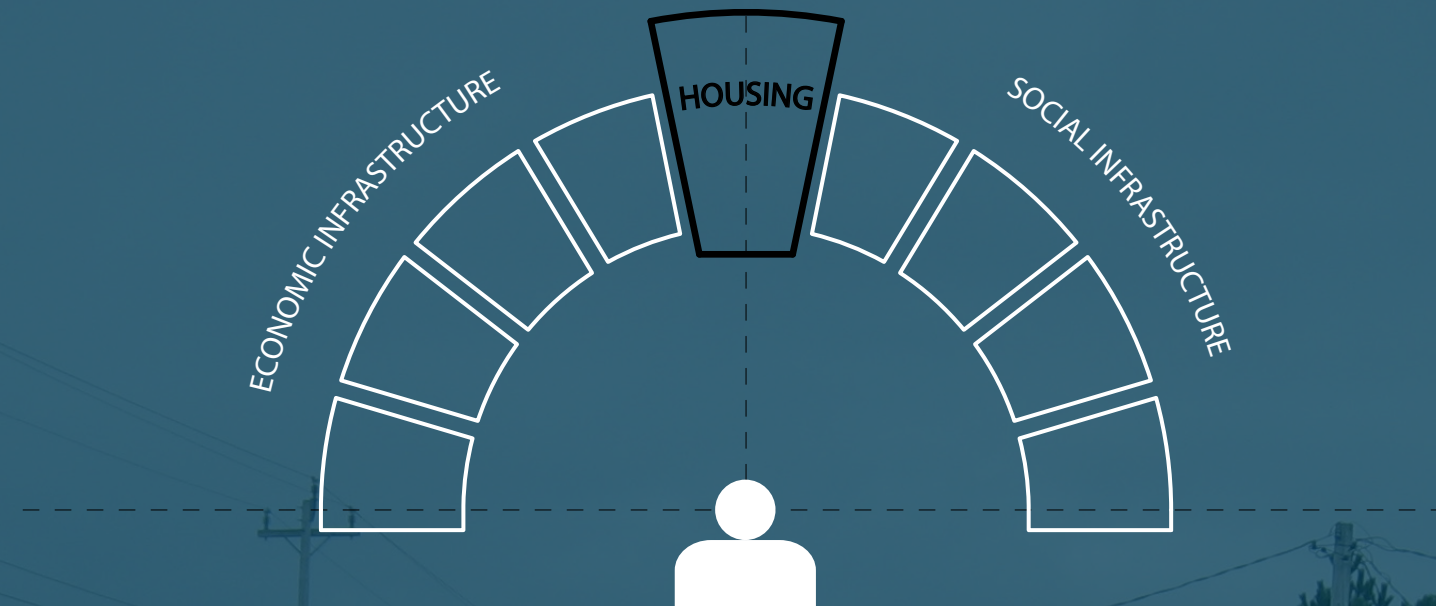




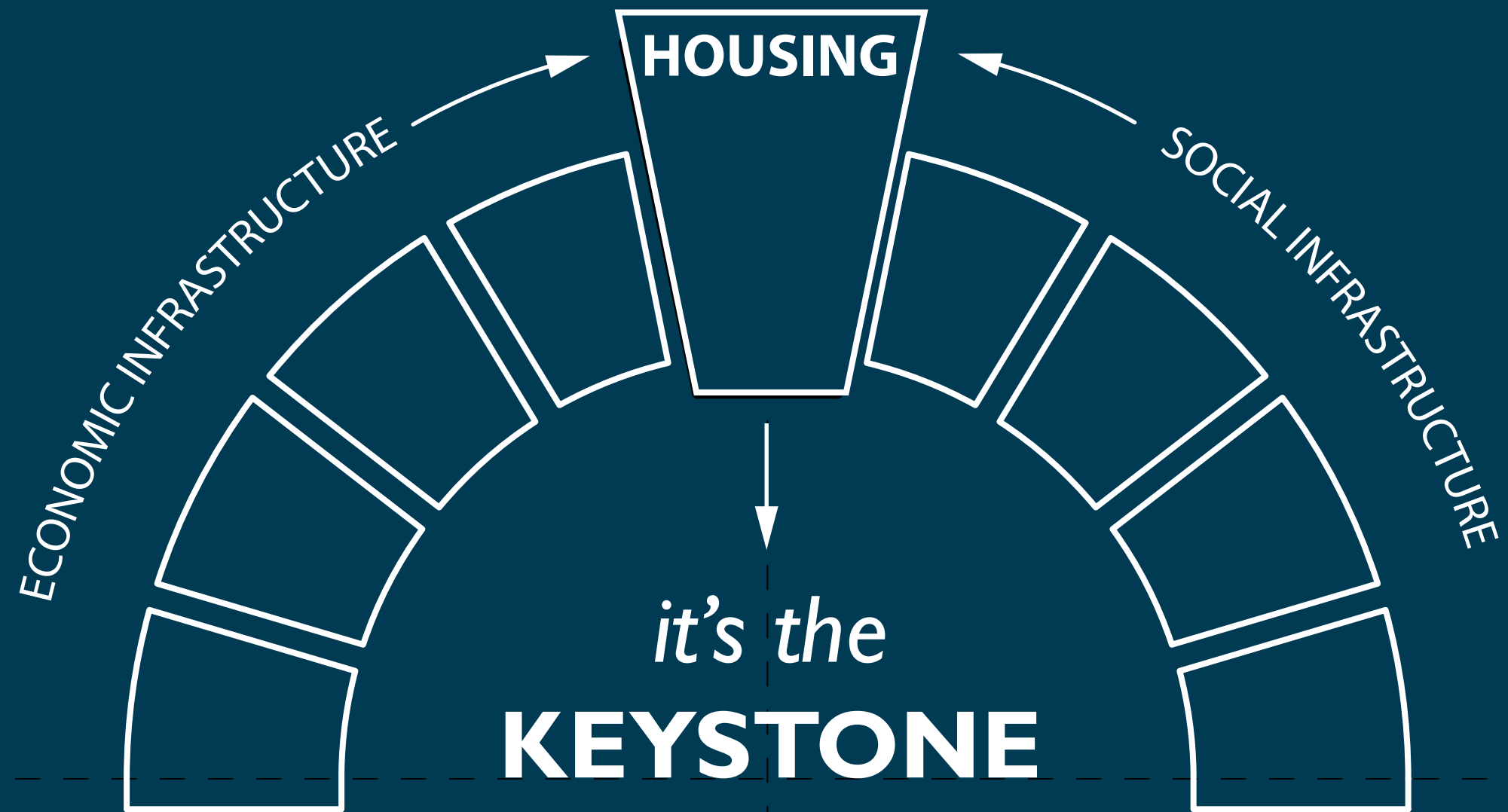


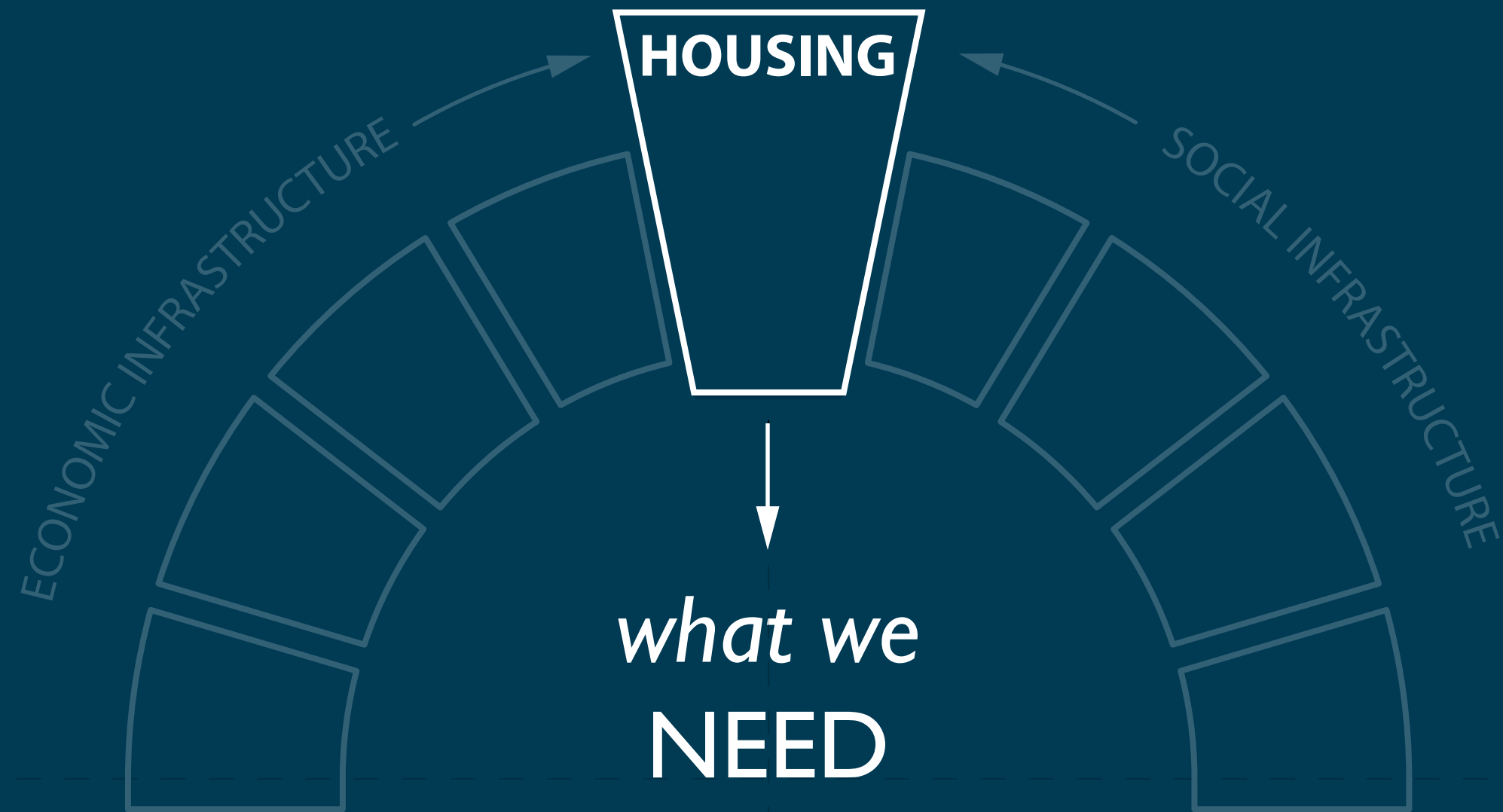












- Continue working with community groups to develop projects
  - Support from all districts for initiative
- Approve a modest annual contribution in budget towards housing for non-profits, of \$30,000
  - Research & Development of organizational model.





**CONRAD TAVES**  
*Housing Coordinator*

