

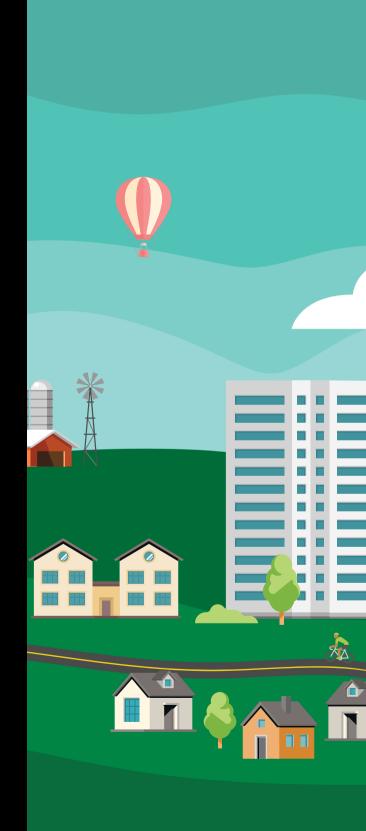
Enabling Housing Choice Project

Housing Landscape Opportunity Analysis Report

The City of Airdrie

June 2023







LAND ACKNOWLEDGMENT

Airdrie is located in Treaty 7 and is within the traditional territories of the Ktunaxa, Niitsítapi, Stoney Nakoda, Tsuut'ina and the Métis People of Alberta. We are grateful for the traditional Knowledge Keepers and Elders who are still with us today and those who have gone before us. We make this acknowledgment as an act of reconciliation and gratitude to those whose territory we reside on and that which we refer to in this research.

RDN is committed to supporting the implementation of the Truth and Reconciliation Commission of Canada's Calls to Action, and believes in the need for meaningful engagement and consent with Indigenous peoples in the community. Colonialism is a current ongoing process, and we need to build our mindfulness of our present participation. As this project specifically touches on development and planning concepts which are built on a colonial system of governance and land use management, we also recognize that we have more work to unpack the systems in which we are upholding and working within. It is our sincere hope that the findings from this report will serve to address affordable housing needs and provide greater housing security for Airdrie residents, including Indigenous peoples in the Airdrie community.

PROJECT ACKNOWLEDGMENTS

Thank you to the Alberta Real Estate Foundation for their funding and support of this project. We would also like to express our appreciation for the City of Airdrie's efforts in helping tackle housing diversity and choice in Albertan communities through participation in the Enabling Housing Choice project.

Furthermore, we would like to express our appreciation and gratitude to all the individuals from the City of Airdrie who participated in the internal interview process for the Housing Landscape Opportunity Analysis interviews. Your willingness to share your valuable insights, experiences, and perspectives has been instrumental in shaping the recommendations provided in this report.

Lastly, we extend our gratitude to all the external interview participants from the housing industry in Airdrie and surrounding area. We greatly appreciate the time and effort you dedicated to sharing your insights, identifying key challenges, highlighting opportunities, and suggesting ways to advance Airdrie's affordable housing goals. Your expertise and contributions have played a vital role in shaping the understanding of the current housing landscape and guiding us towards meaningful solutions. Your generosity and willingness to collaborate have been instrumental in our goal to create a more affordable, inclusive and complete community in Airdrie.



CITY OF AIRDRIE AND AFFILIATE ORGANIZATION CONTRIBUTORS:

Non-Profit Housing Providers

- Airdrie Housing Limited
- Rocky View Foundation

Utility Administration

Community Services

- Director
- Social Planning
- Transit
- Community Development

Community Growth & Protective Services

- Director
- Planning & Development
- Economic Development

CAO Office and Affiliates

- Director
- Intergovernmental Services
- CAO (Retired)

HOUSING INDUSTRY CONTRIBUTORS:

- Attainable Homes Calgary
- Genesis Land Development
- Lamont Land LP
- McKee Homes
- Melcor Developments
- Minto Communities
- Northview Fund
- Shane Homes

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INTRODUCTION

On the behalf of the Rural Development Network (RDN), the Sustainable Housing Initiative (SHI) partnered with the City of Airdrie to perform a Housing Landscape Opportunity Analysis that offers recommendations for enabling diverse and affordable housing development in Airdrie.

The Enabling Housing Choice Project aims to provide insight on how Albertan municipalities can support growth in their communities and help provide more housing options and choices to their residents through local policy changes and capacity building strategies.

SHI and the City of Airdrie's partnership will support the project's goals in constructing transformational policy change while contributing to the creation of an Enabling Housing Choice Guidebook. Furthermore, it is intended to assist the City of Airdrie in determining municipal tools and areas of opportunity for enabling diverse and affordable housing development that meets the needs of Airdrie's rapidly growing population.

PURPOSE

The goal of this Housing Landscape Opportunity Analysis (HLOA)is to help the City determine key municipal tools and areas of opportunity that can enable diverse and affordable housing development in Airdrie. This analysis is the basis of the recommendations presented in this report on key municipal tools and areas of opportunity that the City of Airdrie can explore to address the current shortage of housing that is available to low and moderate income residents.

Furthermore, this report is intended to support and advance key objectives outlined in the City of Airdrie's forthcoming Affordable Housing Principled Action Plan, while similarly informing a future Affordable Housing Capital Development Plan.

PROJECT SCOPE

The scope of the Housing Landscape Opportunity Analysis consisted of the following main elements:

- Researching best practices and reviewing City of Airdrie statutory plans, strategies and relevant guiding documents.
- Understanding the context that characterizes Airdrie's current housing landscape through a review of published housing related data.
- Gathering locally informed opinions on Airdrie's housing situation through conducting interviews and focus groups with subject matter experts and housing stakeholders. Interview participants included members of City Administration, local housing providers and private sector housing industry actors.
- Identify the various opportunities and challenges associated with affordable housing development within Airdrie's housing landscape.
- Make recommendations on municipal tools that will have the highest potential to increase the number of homes serving low and moderate income residents.

METHODOLOGY

The methodology used to obtain the overall findings for the Housing Landscape Opportunity Analysis consisted of the following:

- **Internal Interviews:** The internal interview process consisted of interviewing approximately 17 City of Airdrie staff to gain a variety of key insights and opinions on the current state of Airdrie's housing landscape. The interviews were conducted from November 15, 2022 to January 18, 2023.
- External Interviews: The external interview process consisted of interviewing approximately eight separate industry stakeholders that currently operate within Airdrie and the surrounding region. The interviews were conducted from January 27 to March 16, 2023.



- Key Topics/Themes of the Internal and External Interview Process: The following key topics and themes were discussed throughout the course of the internal and external interview process:
 - Barriers/challenges for developing affordable housing in Airdrie;
 - The potential for a variety of municipal tools the City could utilize to address affordable housing shortages;
 - How the City can further incentivize affordable development while strengthening partnerships with the development industry.



REPORT OVERVIEW

Section 1 provides key definitions that pertain to the housing continuum in Airdrie, while establishing the various roles that the City of Airdrie plays in advancing affordable housing goals. It further emphasizes the importance of affordable housing to creating and supporting a complete community, and how this aligns with strategic goals, objectives and focus areas set forth by the City of Airdrie and City Council.

Section 2 discusses how Airdrie's affordable housing shortage is currently impacting the entire community. This section highlights the importance of enabling diverse and affordable housing development as part of creating a complete community. Additionally, it explores how Airdrie's affordable housing shortage creates challenges in retaining the community's workforce, while contributing to increasing visible homelessness, housing insecurity and pressure on existing social services.

Section 3 presents the report's key recommendations for enabling diverse and affordable housing development in Airdrie. It consists of three key municipal tools that the City can utilize to address the affordable housing shortage. The section also outlines additional areas of opportunity, such as pilot projects and promoting further education and awareness around the need for affordable housing in Airdrie.

SECTION 1: AFFORDABLE HOUSING IN AIRDRIE

INTRODUCTION

This section provides a brief introduction to affordable housing in Airdrie, focusing on key definitions, the City's role in providing affordable housing, and the significance of affordable housing for creating a complete community in Airdrie. By exploring the various definitions surrounding affordable housing, we can gain a comprehensive understanding of how affordable housing intersects with Airdrie's housing continuum. Additionally, this section analyzes the City's various roles in addressing the issue of affordable housing, as funders, partners, regulators and operators. Lastly, this section identifies how this report's recommendations align with key goals and objectives identified in Airdrie's guiding documents, as well as City Council's focus areas. Aligning our recommendations in this way is essential for enabling the City of Airdrie to foster a vibrant, inclusive, and complete community for all its residents.

1.1 KEY DEFINITIONS:

Important Information:

The City of Airdrie's definition of affordable housing is under review to ensure that it currently meets the needs of lower and moderate income residents in Airdrie. Therefore, recommendations outlined in this report should be considered in accordance with any future revisions to this definition.

Affordable Housing - City of Airdrie Definition: Housing affordability is a function of housing cost and household income. Affordable housing is defined as dwelling units with a market price or rent that are affordable to households earning 65% or less of the median household income in Airdrie, without spending more than 30% of their gross income on housing (City of Airdrie, Airdrie City Plan, 2014).

Affordable Housing - CMHC Definition: According to Canada mortgage and Housing Corporation (CMHC), housing is considered "affordable" if it costs less than 30% of a household's before-tax income. Although many people think the term "affordable housing" refers only to rental housing that is subsidized by the government, the term is used very broadly to describe housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.

Affordable Homeownership: Ownership models such as shared equity, which allows low-and moderate-income families to purchase homes at below-market prices. In return for the subsidized purchase price, a share of the proceeds the homeowner receives from selling the home is restricted.

Below-Market Housing: A form of affordable housing where the rent is lower than the actual market value. Rent is often set at a percentage below the local average market rent for the type of housing or unit size, rather than being set based on the income of the household. Below-market housing is achieved through an investment by government, private business, and/or non-profit organization that subsidizes either the development or operation of the housing accommodation, thereby lowering the rent revenue required to cover expenses (Government of Alberta, Stronger Foundations Housing Strategy, 2021).

Market Housing: Market housing includes rents or mortgage charges that are at or above the market rate, with minimal or no subsidies from various levels of government. Market housing makes up the overwhelming majority of housing in Airdrie and most other communities in Canada. For the purposes of this report, the use of the words "market housing" or "low-end-of-market housing" primarily refers to the lowest-cost rental housing that is available through the private market.

Near Market Rental: Rentals offered at rates approximately 10% below market rates.



1.2 THE CITY'S ROLE IN AFFORDABLE HOUSING:

The City as an organization has significant influence on achieving a complete, resilient community and meeting housing needs both now and in the future by successfully fulfilling roles that significantly impact the housing system.

Out of all partners involved in the development of affordable housing - the City of Airdrie ultimately holds the power to considerably influence the overall success - or failure - of affordable housing development in the community.

These City roles are:

- FUNDER: through contributions to capital projects such as land purchase
- **PARTNER:** through meaningful collaboration with external housing stakeholders including as Board member of the Rocky View Foundation
- **REGULATOR:** as the steward of municipal policies, regulations development practices, policy and bylaw impacting housing options
- **OPERATOR:** as the sole shareholder of the City's fully owned municipal non-profit cooperation, Airdrie Housing Limited

What We Heard:

The City of Airdrie can be inspired to use the municipal tools at their disposal if they understand their role in advancing affordable housing solutions in the community. Council, or committees of Council, are the primary drivers of utilizing and enacting municipal tools that will then leverage other contributors or partners to help address Airdrie's current lack of affordable housing supply. The following examples illustrate how tools can leverage further action:

- **Example 1:** Flexible zoning tools can be used by the City to reduce regulatory barriers that in turn leverage developers/homebuilders to develop housing types that are more affordable in Airdrie, such as secondary suites.
- Example 2: Land/Asset Acquisition Programs are a tool that can be used by the City to acquire municipally-owned land for the purpose of developing affordable housing. The City can use this to leverage non-profit affordable housing providers to construct affordable housing by either donating, leasing or selling the land to them at minimal cost.

1.3 ALIGNMENT WITH AIRDRIE'S VISION, GOALS & OBJECTIVES:

The overall recommendations outlined in this report are intended to align with key goals and objectives outlined in guiding documents, including the Airdrie City Plan, while supporting the vision and policy directions of the AirdrieONE Sustainability Plan.

AirdreONE Sustainability Plan: In 2012, the AirdrieONE Sustainability Plan put forth a shared vision by the Airdrie community: "Airdrie is a vibrant, caring community rich in urban amenities and opportunities for everyone. We value a healthy, sustainable environment connecting people and places." To achieve this vision, the City committed to enhancing the economic and social sustainability of Airdrie by:

- Working collaboratively with the non-profit agencies, the development community and public agencies to provide a broad range of housing choices for all income groups
- Putting measures in place to retain existing affordable housing
- Examining options and tools to increase affordability options
- Provide a broad range of housing opportunities for the City's workforce

(City of Airdrie, AirdrieONE Sustainability Plan, 2012)

Airdrie City Plan: The Airdrie City Plan states that a primary goal of community design and development is to "enhance the social, environmental and fiscal sustainability of Airdrie by creating healthy, liveable and complete communities". A key objective within this goal is to "ensure neighbourhoods are well-designed and offer a range of housing options to meet a broad range of needs" (City of Airdrie, Airdrie City Plan, 2014). Providing affordable housing opportunities that meet the needs of low and moderate income Airdrie residents is imperative for creating a complete community. This is important for several reasons:

- Quality of Life: A complete community enhances the overall quality of life for Airdrie's residents. It provides a wide range of amenities, services, and recreational opportunities that cater to the diverse needs and interests of individuals and families. Access to parks, schools, healthcare facilities, shopping centers, cultural spaces, and public transportation contributes to a convenient and fulfilling lifestyle.
- **Economic Opportunities:** A complete community stimulates economic growth and prosperity. By providing a mix of residential, commercial, and employment opportunities, it creates a vibrant local economy. Accessible transportation options, diverse job opportunities, and a supportive business environment attract investment and foster entrepreneurship, leading to job creation and economic stability.

- **Sustainable Development:** Building a complete community promotes sustainable development practices. By incorporating principles of smart growth, mixed land use, and efficient transportation systems, it reduces the reliance on cars, minimizes environmental impact, and promotes walkability and cycling. This approach not only supports environmental conservation but also promotes healthier lifestyles and reduces congestion and pollution.
- Resilience and Adaptability: A complete community is better equipped to adapt and
 thrive in the face of challenges and changes. By creating a mix of housing types,
 including affordable housing, it ensures diverse housing options that can accommodate
 varying income levels and changing demographics. This flexibility strengthens
 community resilience and helps address the evolving needs of its residents over time.

Complete Community:

The City of Airdrie defines a complete community as one that "provides a range of choices in the physical and social elements of neighbourhoods, such as housing, shopping, working, leisure and community services with the goal of reducing distances between uses and travel times. A complete community encourages diversity at a neighbourhood scale" (City of Airdrie, Airdrie City Plan, 2014).

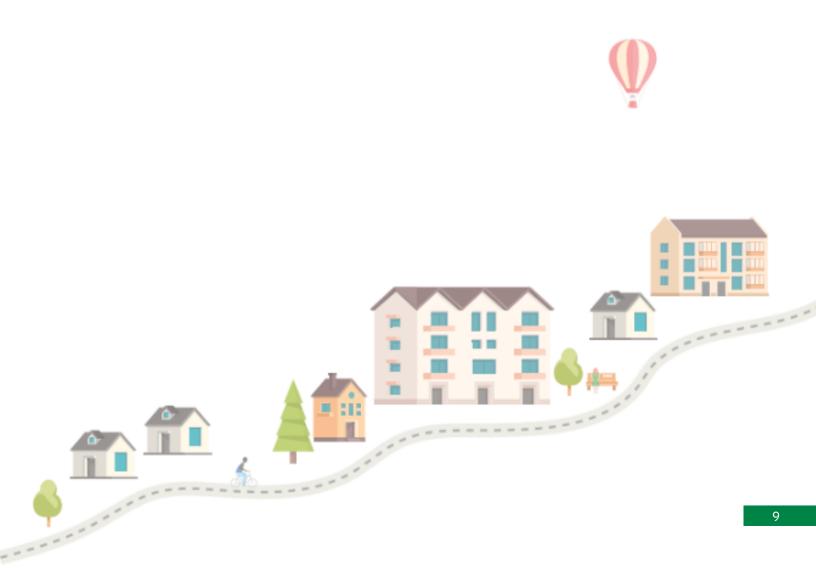
City Council Focus Areas: Acknowledging City Council's role as the primary drivers for how the City responds to the community's affordable housing needs, the recommendations outlined in this report are intended to align with the following focus areas identified by Airdrie's City Council.

- Offering a full range of integrated below-market housing options allows residents to access housing that is achievable on their income. Developing a strategy to guide that is a foundational step - Caring Community
- Supporting and caring for citizens who are experiencing social vulnerability enhances social well-being and helps residents to access resources here in Airdrie so they can stay in the community. Caring Community
- Residents can work, live, and play in Airdrie Economic Development

Taking Action: Affordable housing development is a complex endeavor that requires thoughtful consideration and strategic planning. How the City of Airdrie responds to this challenge will ultimately determine whether the City can create a complete and caring community, or continue to experience detrimental social and economic impacts due to a lack of affordable housing. Therefore, it is crucial for the City of Airdrie to proactively address affordable housing issues, collaborate with stakeholders, and develop innovative solutions to ensure a sustainable and inclusive future for its residents. **Only by taking decisive action can Airdrie pave the way for a prosperous and harmonious community.**

What We Heard:

Currently, there is a significant opportunity to inform how the City of Airdrie can achieve their ideal future state by back-casting the foundational building blocks that must be in place in order to get there. Airdrie needs to take an evidence-based approach of showing how to support people today in order to create and maintain a healthy and complete community.



SECTION 2: COMMUNITY IMPACTS

INTRODUCTION

The lack of affordable housing poses risks to both the economic and social fabric of Airdrie, and has already created numerous impacts in the community. From an economic perspective, the absence of affordable housing puts a strain on individuals and families, leading to financial burdens that limit their ability to invest in other sectors of the economy. As housing costs consume a larger portion of household incomes, disposable income for discretionary spending and local businesses diminishes, resulting in reduced consumer activity and a stagnation of economic growth. Additionally, the inability to afford suitable housing can lead to workforce challenges, making it harder for employers to attract and retain talented employees of all wage brackets, in turn impeding business expansion, innovation, and overall economic vitality.

From a social impact perspective, Airdrie's lack of affordable housing exacerbates inequality and social disparities within the community, as lower-income individuals and marginalized groups are disproportionately affected by a lack of affordable housing options. The lack of stable and affordable housing also impacts the well-being and quality of life of individuals and families. Inadequate, unsuitable or unaffordable living conditions can contribute to increased stress and more severe physical and mental health outcomes, including the conditions that can lead a person to experience homelessness. Furthermore, the lack of affordable housing can strain social support systems, such as food banks and other community services, which are already overwhelmed by the growing demand.

Evidence from many Canadian cities indicate that failing to take meaningful action on affordable housing results in further economic disparities, limited consumer spending, workforce challenges, and social fragmentation. Therefore, it is imperative for policymakers, community leaders, and industry stakeholders to collaborate and implement solutions that result in more affordable homes being built faster. By doing so, Airdrie can mitigate further economic and social impacts, promote inclusivity and stability, and foster a thriving and complete Airdrie community.

This section highlights several of the key impacts identified by interview participants that are occurring now due to Airdrie's lack of affordable housing.

What We Heard:

To date, little action has been taken on recommendations outlined in Airdries' 2017 Housing Needs Assessment and Strategy - imagine how much easier and cost effective it would have been to take action back then - as opposed to now. While enacting these recommendations today might not seem easy, If we don't take action now, we'll look back on this as a pivotal moment where we could have accomplished more meaningful change on the affordable housing front.

Further Information:

- The City of Airdrie 2017 Below Market Housing Needs Assessment and Strategy reported an estimated need of over 2,000 homes for Airdrie households that are struggling with housing insecurity, primarily due to the lack of available affordable housing.
- Additionally, Airdrie has experienced a severely constrained rental market in recent years with vacancy rates at 1.5% overall in 2022* (even less than the 2021 vacancy rate of 2.2%). Some unit types such as three bedroom homes serving families are at 0% vacancy rates. Average rent prices in Airdrie are approximately \$1,400 a month, which is slightly higher than Calgary's average of \$1,335. (CMHC, Housing Market Information Portal, 2023).
- Airdire's significant lack of low end of market rental homes puts significant pressure on the below-market housing supply both locally and in neighboring cities. Transitioning from rental to home ownership is increasingly out of reach for many renters in Airdrie, as the benchmark home price has climbed to \$487,200 as February 2023, remaining consistent with the 20% increase in year over year prices seen between 2021 and 2022.



2.1 WORKFORCE RETENTION:

A lack of housing that is affordable to the local labour force can make it challenging for employers to attract and retain employees. When housing costs are prohibitively high, workers may need to commute long distances or seek employment elsewhere, leading to labour market challenges and talent drain. By providing housing options that are affordable to all components of the labour force, Airdrie can support workforce retention and recruitment, benefiting local businesses and the overall economy. During the internal interview phase, several participants noted that the lack of available affordable housing is a perceived threat to the ability of local businesses to attract and retain entry level labourers in Airdrie.

Note: Additional research with the business community in Airdrie will provide more details on the type of housing (number of bedrooms, price range, etc.) that would best serve low and moderate wage earners participating in Airdrie's labour force.

By not taking meaningful action to address the housing needs of Airdrie's workforce, Airdrie risks losing important portions of the potential taxbase to surrounding municipalities that can provide more housing options that are affordable to the labourforce. Additionally, lack of housing options could negatively impact local businesses who are struggling to attract and retain employees, and cause further strain on Airdrie's local economy.

RESIDENTIAL ATTRACTION & RETENTION

- Difficulty attracting young professionals to the area due to a lack of cultural and culinary variety experiences available.
- Limited access to mobility through public transit.
- Limited access to adequate subsidized housing.
- The cost of living is perceived to be as high as in Calgary.

(adjusted for visibility)

Adjusted excerpt from **"Challenges"** section of the 2020 City of Airdrie Workforce Development Action Plan:

What We Heard:

One participant noted that the lack of housing attainable to the full spectrum of the labour force due to unaffordability could impede Airdrie's economic development. Meeting workforce needs will help make it easier for businesses to grow and invest in Airdrie, which is a key component of Airdrie's 2018 - 2028 Economic Strategy.

Further Information:

- Evidence that Airdrie's housing challenges have the potential to produce ripple effects in the overall economy are signaled in the May 2022 City of Airdrie Business Survey, where businesses pointed to a need for increased availability of labour, thereby linking the availability of affordable housing to Airdrie's ability to better retain a local workforce that will fuel the economy. (Update to Airdrie's 2017 Housing Needs Assessment).
- The lack of diverse and affordable housing in many communities plays directly into the issue of labour shortages. If a municipality wants to attract skilled labour to their community, they need to have adequate housing for them (Rural Development Network, 2022).
- "The lack of safe, stable and affordable housing for a full range of housing types, sizes, incomes and needs in Airdrie may also be affecting the local economy and vice versa." (City of Airdrie, Below Market Housing Needs Assessment and Strategy, 2017).

2.2. HOUSING INSECURITY & HOMELESSNESS:

A shortage of affordable housing means that there are fewer options available for individuals with low or moderate incomes. As a result, people may find themselves on long waiting lists for subsidized housing or unable to secure affordable rentals. The limited availability of affordable housing in Airdrie exacerbates housing insecurity and increases the risk of individuals falling into homelessness. Furthermore, without affordable housing options, individuals who experience homelessness may struggle to break the cycle. Limited income and the absence of stable housing make it difficult to maintain steady employment, access education or training programs, and address underlying issues such as mental health or substance abuse.

During the internal interview process. several participants noted that people experiencing homelessness starting to become more visible in Airdrie. Employment agencies have been reporting that clients are sleeping in their cars or couch-surfing, and are continually in search of a safe place to the lack sleep. Additionally, available affordable housing created further pressure on existing social services in the community, as those who are paying higher rents are unable to meet their other basic needs.

The reality of homelessness in Airdrie

With respect to Airdrie's estimated homeless population, in 2021, North Rocky View Community Links reported the following statistics:

- There are 55 community members who have been in a situation of acute homelessness.
- There have been 98 referrals to emergency shelters.
- Airdrie has 252 community members accessing basic needs housing support.
- 94 community members have been referred to Calgary Housing / subsidized housing.
- 236 applications have been received for 44 below-market housing units available in Airdrie.

Note: The statistics above are specific to North Rocky View Community Links only, and are likely to be greater than indicated.

Despite this upward trend in visible homelessness and housing insecurity, Airdrie still has no supportive housing options serving families and individuals - such as transitional and social housing programs, housing for target populations such as people fleeing domestic violence, youth, Indigenous people and others. Further exacerbating this dire issue, there are also currently no emergency overnight shelters in Airdrie.

Further Information:

 Social implications to Airdrie's insufficient supply of below-market ,affordable housing and complete lack of other types of housing serving vulnerable individuals and families are significant. Gaps in the housing continuum increase the potential of people who are stably housed to quickly falling into housing insecurity, including being unsheltered or living in an emergency shelter, living in provisional accommodations or being at risk of becoming homeless, depending on the severity of individual situations/circumstances. (Update to Airdrie's 2017 Housing Needs Assessment).

2.3 ATTRACTING NEW FAMILIES TO AIRDRIE:

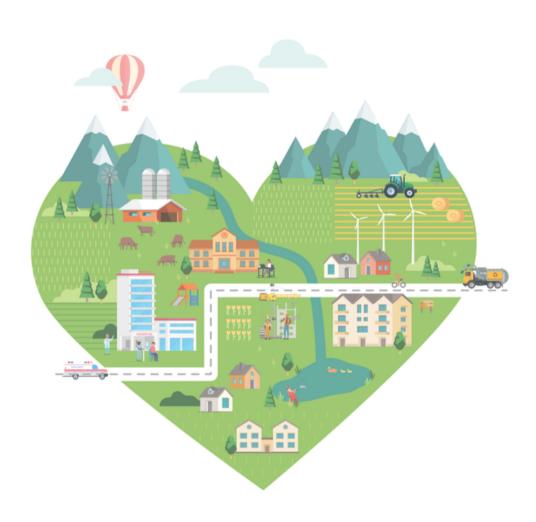
A shortage of affordable housing options in Airdrie can result in high housing costs, making it financially burdensome for families. When a significant portion of the household income is dedicated to housing expenses, it leaves families with limited resources for other essential needs such as education, healthcare, childcare, and saving for the future. The financial strain can deter families from choosing Airdrie as their preferred place of residence, as well as forcing people who previously called Airdrie home to move away.

Additionally, the scarcity of affordable housing in Airdrie means that families may have limited options in terms of housing types, sizes, and locations. They may be unable to find suitable homes that meet their needs in terms of space, accessibility, or proximity to schools, parks, and other amenities. This limited choice can make it challenging for families to find housing that aligns with their specific preferences and requirements.

During the internal interviews, participants expressed how the lack of available multifamily rental stock has made it difficult to attract and retain families that require lower cost housing options in Airdrie. One participant noted that Airdrie's multifamily rental housing stock predominantly maxes out at two bedrooms, while the rents for the few 3+ bedroom homes range from \$2,200 - \$2,700 per month. The overall lack of housing options for families greater than four members does not serve to accommodate or attract diversity, including multi-generational families. This makes it significantly hard for low to moderate income families to choose Airdrie.

Further Information:

- Cost of living increases including prices of essential commodities such as electricity, gas and food diminishes struggling families ability to pay rising market rents (Update to Airdrie's 2017 Housing Needs Assessment).
- A lack of 3-bedroom and larger rental units that would serve families with children. 43.3% of residents living in poverty are children & youth. (Update to Airdrie's 2017 Housing Needs Assessment).



SECTION 3: KEY RECOMMENDATIONS

3.1 MUNICIPAL TOOL RECOMMENDATIONS:

Introduction:

Despite historical under-investment in affordable housing in the community, Airdrie still has the opportunity to avoid the rapidly deteriorating housing situation that is occurring in other cities by dedicating municipal efforts now. This section consists of three primary municipal tool recommendations that can begin to immediately address affordable housing needs in the Airdrie community.

Each municipal tool recommendation serves to advance existing City policies and objectives surrounding affordable housing from both the *Airdrie City Plan* (2014) and the *AirdrieONE Sustainability Plan* (2012). Additionally, these recommendations will support the forthcoming Affordable Housing Principled Action Plan and future Affordable Housing Capital Development Plan

RECOMMENDATION 1: AFFORDABLE HOUSING RESERVE FUND (AHRF):

Description: Affordable Housing Reserve Funds are a municipal tool that can provide funding support for future affordable housing projects in a community. Funding can come from a variety of sources such as property taxes, development fees and surcharges, or from the sale of municipally-owned land. Here are a few examples of how an affordable housing reserve fund can be used:

- For the acquisition of land parcels that can be used for developing affordable housing
- Leasing or selling land at below-market rates for affordable housing projects
- To offset development application and building permit fees associated with an affordable housing project

The intent of this municipal tool is to:

- Establish and regularly contribute to an AHRF that can be used directly towards achieving affordable housing targets in Airdrie. This will be accomplished by allocating funds during Airdrie's annual budget process
- Establish a reserve amount based on overall affordable housing unit targets that will be identified in the forthcoming City of Airdrie Affordable Housing Capital Development Plan
- Link the AHRF to a Land Acquisition Program for Affordable Housing
- Use municipal contributions to the AHRF to leverage outside funding

What We Heard:

- Interview participants expressed the critical importance for the City to continue exploring **funding opportunities** while also increasing municipal equity contributions to achieve affordable housing goals. A key example would be to establish an affordable housing reserve fund that can contribute to the development of affordable housing units in the community on an ongoing basis.
- **Development levies** are a commonly used funding source for AHRF's and are strategically applied by many municipalities. However, this approach was generally not supported by housing industry interview participants.
- Land Value Capture was another financing tool cited by interview participants that the City could explore by charging additional fees and taxes in strategic areas and reinvesting revenue into affordable housing. As municipalities such as Airdrie grow and develop, the price or value of land generally goes up and can provide municipalities with the opportunity to benefit from value generated by public sector investments.

Why Is This Tool Good For Airdrie?:

- Targeted Funds Currently, Airdrie has no direct funding stream for capital development of affordable housing. An AHRF will provide a regular and dedicated funding stream that can be used directly towards achieving affordable housing goals set by the City.
- Flexible Application AHRF's can be used towards offsetting a variety of costs associated with the development of affordable housing projects, such as land acquisition or offsetting development application fees. This flexibility is beneficial as funds can be deployed in accordance with planned capital investments, as well as for sudden opportunities to develop affordable housing units.



Municipal Considerations:

- **Ensuring Long-Term Sustainability:** An AHRF requires ongoing financial contributions from the municipality to ensure the fund's long-term sustainability.
- **Eligibility Criteria:** Establishing criteria for affordable housing projects will be essential to ensure the appropriate allocation of funds.
- Critical Enabler to Plan: A critical enabler to meeting housing goals now and in the
 future is dedicated funds supporting affordable housing development. The
 estimated required City contribution to leverage outside funding for capital housing
 projects is a minimum of 5%, and more commonly closer to 20% or more of total
 project costs. These dedicated funds should be applied to establishing reserve
 funds for affordable housing, funds for pre-development costs, and City acquisition
 of land or building assets for affordable housing.

How To Implement:

- Establish Affordable Housing Targets: Set affordable housing unit targets within Airdrie that can be attained over a certain time period
- Create a Bylaw: Establish a bylaw for the use of these funds and identify different revenue streams for the fund (i.e. municipal property taxes; cash-in-lieu contributions).
- **Funding Eligibility:** Determine eligibility criteria and how the funds are spent (i.e. land acquisitions; grants for non-profit affordable housing providers)

What Other Municipalities Are Doing (Click Below to View Links):

- <u>City of Coquitlam Affordable Housing Reserve Fund</u>
- <u>City of Kelowna Affordable Housing Reserve Fund</u>

RECOMMENDATION 2: LAND/ASSET ACQUISITION PROGRAM FOR AFFORDABLE HOUSING

Description: A key way to increase the supply of affordable housing, as well as housing in general, is by strategically allocating municipally-owned land for affordable housing development. A land acquisition program for affordable housing is a tool that can be used towards identifying and purchasing available land or existing assets that can be used specifically for affordable housing developments. Once land is obtained, municipalities have the option to develop affordable housing on-site, or sell/lease or donate the land to affordable housing developers or non-profit organizations at minimal cost. While this tool requires significant financial investment from the municipality, it helps designate strategic areas within a municipality for affordable housing projects.

Furthermore, this tool is a key component of the Affordable Housing Reserve Fund, which will be used to assist the City in acquiring identified land parcels or assets. Here are a few examples of land/asset acquisition opportunities the City could explore:

- Underutilized and/or Vacant Lots
- Multi-Family Building Acquisitions
- Adaptive Reuse of Older/Underutilized Building Stock

The intent of this municipal tool is to:

- To acquire and designate available land parcels or assets for the development of affordable housing
- Identify land parcels or assets that can be sold, leased or donated to non-profit affordable housing providers at minimal to no cost.



What We Heard:

- Interview participants noted that the City should leverage City-owned land at an incentivized lower rate to developers (private or non-profit), in order to achieve affordable housing targets. However, participants noted that the City currently lacks sufficient land inventory to accommodate affordable housing needs, signaling the need to prioritize property acquisition opportunities by the City.
- According to Airdrie's Growth Report (2022) there are approximately 2400 multi-family residential units that are vacant, along with roughly 68 acres of vacant land in Airdrie's land inventory. Interview participants suggested the City should explore acquiring these vacant units and land parcels where possible to provide below-market housing.

Why Is This a Good Tool For Airdrie?:

- **Dedicated Land/Assets:** Ensures that land/assets are dedicated and made readily available for future affordable housing projects. This is especially important for a City experiencing rapid growth and expansion.
- **Incentivizes Development:** Selling/leasing municipally-owned land or assets at a low cost can be used to leverage affordable housing providers to construct affordable housing.
- Attracts Partners & External Funding: Can attract development and operational partners, and leverage external financial resources for affordable housing development

Municipal Considerations:

- Municipal Investment: This tool requires significant financial investment from the municipality, as land/assets must be purchased or expropriated from current land owners.
- Coordination & Compatibility: A Land Acquisition Program requires coordination and compatibility with a municipality's land use planning documents, such as strategic growth plans or area structure plans.
- Long-Term Control: In order to provide long-term affordability, a municipality should consider mechanisms that ensure land uses are tied to the provision of affordable housing.

How to Implement:

- **Identify Opportunities:** Identify and target strategic land parcels or existing assets in Airdrie that can accommodate affordable housing developments
- **Acquire Land:** Purchase or expropriate available land, and then sell, lease or donate the land to a non-profit organization under the conditions that the land is used for the development of affordable housing

What Other Municipalities Are Doing (Click Below to View Links):

- <u>City of Kelowna Affordable Housing Land Acquisition Strategy (Forthcoming)</u>
- <u>City of Edmonton Affordable Housing Investment Plan</u>
- <u>City of Calgary Land for Affordable Housing Action Plan</u>

RECOMMENDATION 3: ENABLE HOUSING DIVERSITY THROUGH FLEXIBLE ZONING

Description: Enabling flexible zoning is critical for the development of diverse and more affordable housing types in Airdrie. There is considerable opportunity to create more housing options for community residents by allowing zoning changes that permit a broader range of housing typologies and increase overall density. As such, flexible zoning can be defined as permitting uses of land that are typically not permitted or are considered discretionary uses within certain zones or districts. Permitting housing types that offer a higher degree of affordability (such as secondary suites and other purpose built rental housing) is critical to addressing Airdrie's need for low end of market rental housing.



The intent of this municipal tool is to:

- Remove barriers in strategic areas of Airdrie to enable the development of more diverse and affordable housing types. Examples of this include:
 - Parking requirements
 - Building Design Requirements
 - Lot Size requirements
 - Setbacks
 - Streamline development approval processes
- Enable secondary suites as a more broadly permitted use through amendments to Airdrie's Land Use Bylaw.
- Improve the feasibility of developing purpose built rental housing.
- Increase overall density in strategic areas of Airdrie

What We Heard:

A majority of interview participants noted that Airdrie's Land Use Bylaw is currently too restrictive in allowing for more diverse and affordable housing types. Among these types, secondary suites were cited as critical for enabling higher degrees of affordability in Airdrie's rental market. Secondary suites are commonly used as a form of lower-cost market housing and are often used by students, seniors, people with disabilities, and young families with children.

Further Information:

Currently, secondary suites can only be proposed within single detached dwellings in Airdrie. This effectively excludes duplexes, townhouses and other housing types that could potentially accommodate secondary suites. Additionally, secondary suites require one parking stall per bedroom - up to a maximum of two bedrooms. Providing on-street parking does not meet current by-law requirements.

Why This Tool is Good For Airdrie:

- Enables Housing Diversity: Allows for a broader range of diverse housing types that can provide a greater degree of overall housing affordability.
- Increases Secondary Suite Availability: Enabling secondary suites as more broadly permitted use will provide more affordable low end of market rental opportunities for youth, students, entry-level laborers, seniors and people with disabilities.
- Increases Low End of Market Rental Options: Reduces onerous requirements and regulations and achieves the potential to improve Airdrie's low end of market rental housing needs.
- **Promotes Density:** Encourages density in existing residential areas of Airdrie (i.e. Downtown). This is especially important in terms of economic sustainability as Airdrie continues to rapidly expand outwards.

Municipal Considerations:

- Thoughtful Planning & Implementation: This tool needs to be explored in a way that considers Airdrie's development patterns, current context, and overall strategic goals.
- **Reducing Regulations & Requirements:** This tool requires a comprehensive review of existing planning regulations and policies in order to identify areas for reducing requirements.
- **Streamline Approval Processes:** The City should explore how to eliminate unnecessary steps in the development approval process while creating efficiencies in order to build more affordable housing types faster. This could include:
 - Bypassing certain approval processes for proposals that meet certain criteria (example: Municipal Planning Commision approval.)
 - Improving development permit efficiency (example: through e-permits or online platforms)
- **Requires Community Engagement:** Community engagement is critical for providing educational opportunities to the public around proposed zoning changes.
- **Consider Incentives:** Potential to explore providing grant incentives to encourage developers, homebuilders or homeowners to develop secondary suites on their property.
 - **Example:** The City of Calgary has recently proposed to provide \$10,000 per unit for secondary suites, that will produce at least 400 net new secondary suites each year



How to Implement:

- **Planning Alignment:** Review existing zoning tools and recent plans to determine what flexible zoning tools can be explored further in Airdrie.
- Identify Strategic Areas: Review strategic areas within Airdrie that can best enable flexible zoning changes to accommodate more diverse and affordable housing types.
- **Identify Barriers:** Review existing planning regulations and policies that currently impede lower cost housing types, such as secondary suites or purpose built rental housing.
- **Engage the Community:** Apply communications resources to provide educational opportunities around the benefits of housing that serves low and moderate income residents.
- Land Use Bylaw Changes: Recommend changes to Airdre's Land Use Bylaw that would allow these housing types to be a permitted use within the identified strategic areas.

What Other Municipalities Are Doing (Click Below to View Links):

- <u>City of Calgary 2023 Affordable Housing Recommendations (Recommendation 1)</u>
- City of Squamish Increasing Zoning Flexibility



3.2 FURTHER AREAS OF OPPORTUNITY:

Introduction:

The following section consists of further areas of opportunity that the City of Airdrie can explore to contribute to the success of the primary municipal tool recommendations. Each area of opportunity will provide the City with greater overall direction, capacity and resources for responding to affordable housing needs in the community. Furthermore, these opportunities are aligned with key objectives outlined in the forthcoming Affordable Housing Principled Action Plan and the future Affordable Housing Capital Development Plan.

RECOMMENDATION 4: ESTABLISH CLEAR AFFORDABLE HOUSING TARGETS

Description: While the previous recommendations identify municipal tools that can be utilized to advance affordable housing development, it is critical that Airdrie first establishes clear affordable housing targets. By identifying a certain target amount of affordable housing units, The City of Airdrie can then begin employing the other municipal tools to accomplish their goal. It is critical that affordable housing targets are identified within an established timeframe.

- To utilize statistical findings and analysis from the 2017 City of Airdrie Affordable Housing Needs Assessment and the planned subsequent updates that identify current affordable housing gaps in Airdrie.
- To establish affordable housing unit targets, including housing types, locations and target populations.
- Setting affordable housing unit targets provides a clear and measurable goal for Airdrie's policymakers and stakeholders. It helps establish a benchmark against which progress can be tracked and evaluated. Without specific targets, it can be challenging to gauge the success or effectiveness of affordable housing initiatives.

What We Heard:

- Interview participants noted that there is currently no policy that directs the development of a certain target percentage of affordable housing. Affordable housing in particular is currently a very soft focus, both within the City's planning policies and regulations, as well as in the broader policy environment with private sector developers.
- One participant expressed that the City should determine targets for diverse housing types and affordable housing within key strategic areas. With actual targets determined, the City's Planning Department could then pursue drafting guiding policy on how to attain these housing types, which would then lead to the desired density and affordability outcomes.

RECOMMENDATION 5: STRENGTHENING INDUSTRY PARTNERSHIPS

Description: Reaching affordable housing targets cannot be accomplished without ongoing collaboration and connections between the City of Airdrie and the housing development industry. There is a critical need for strengthening partnerships in both the private sector and with non-profit organizations to identify how industry stakeholders can help be a part of the affordable housing solution in Airdrie. This can be accomplished through formalized collaborative forums - such as community forums, task forces and meaningful stakeholder engagement.

- To create and strengthen partnerships with developers, homebuilders and non-profit organizations who are invested in developing affordable housing and creating complete communities in Airdrie.
- Can be used to identify additional industry partners who are committed to social outcomes but are still profit-motivated.
- To facilitate the creation of designated forums, task forces and meaningful engagement processes that aim to accomplish affordable housing goals in Airdrie.
- To identify how the City can reach affordable housing targets by providing incentives that minimize risk and provide higher overall certainty for developers/home builders who develop affordable housing. This can be achieved through direct collaboration with the housing industry to determine which incentives would be most enticing and impactful to accomplish affordable housing goals.

What We Heard:

- Interview participants suggested that the City should work more closely with key partners in the development industry, in addition to non-profit and other social-serving organizations particularly those who are invested in the success of the local community. By establishing a collaborative and supportive business environment, affordable housing goals can be pursued in collaboration with Airdrie's community partners.
- Participants also emphasized that It is the City's responsibility to lead the conversation around affordable housing with the private sector. Developers are primarily profitdriven and will not be the ones who will step up to identify and address the social issue of affordable housing.

RECOMMENDATION 6: PILOT-PROJECT OPPORTUNITIES

Description: Pilot-projects offer an opportunity for the City of Airdrie to collaborate with non-profit housing providers and local developers or homebuilders to open doors that serve low and moderate income households aligned with the City's affordable housing targets. Pilot projects can also help facilitate community engagement and education around affordable housing. They offer a platform for residents, local organizations, and community stakeholders to provide feedback, voice concerns, and actively participate in shaping the affordable housing project. Furthermore, they can be used to show housing industry partners that affordable housing can:

- Be viable and successful in the Airdrie community
- Incorporate innovative and sustainable building techniques

- To explore how an Affordable Housing Reserve Fund can be deployed to partner with the private sector on affordable housing projects.
- Pilot projects can provide housing for vulnerable populations, including low and moderate income residents in the Airdrie community.
- Can be used to introduce new housing typologies and innovative development practices into the community.
- Provides opportunities for community engagement and education on affordable housing, while generating important feedback from the Airdrie community.
- Can generate valuable data, insights, and lessons learned that can be shared with stakeholders, policymakers, and industry professionals.

What Other Municipalities Are Doing (Click Below to View Links):

- <u>City of Edmonton Affordable Housing Pilot Program</u>
- <u>City of Medicine Hat Affordable Housing Project</u>

What We Heard:

Interview participants acknowledged the benefit that pilot-projects could have in demonstrating the viability of affordable or below-market housing in Airdrie.

Example:

One participant mentioned the possibility of the City identifying an area for a multi-family development, while providing a credit on development levees in exchange for below-market housing units on-site. The City could then under-collect on the levees for the developer's future project(s). This incentive was seen as a potentially attractive opportunity by the developer on a pilot-project basis.

RECOMMENDATION 7: INTERDEPARTMENTAL COORDINATION + MAXIMIZING STAFF RESOURCES

Description: Achieving affordable housing targets requires ongoing interdepartmental coordination to help build the municipality's ability to respond to the affordable housing needs within the City. As one of the key partners in housing outcomes, the City of Airdrie has significant influence on the overall success of housing for vulnerable community residents. From a City-standpoint, addressing Airdrie's affordable housing needs requires an "all hands on deck" approach and will require:

- Actively pursuing common housing objectives
- Effective interdepartmental coordination
- Better awareness and education about the importance of affordable housing for creating a complete community.



Why Airdrie Should Explore This Opportunity:

- To determine how affordable housing considerations can be integrated into strategic decision-making processes.
- Identify how to maximize available staff resources, capacity, and knowledge transfer at the interdepartmental level for responding to affordable housing needs.
- Interdepartmental knowledge sharing can serve to identify additional opportunities (i.e. land, external funding, other resources) that can be used towards reaching affordable housing targets.
- The City could consider providing educational training for municipal staff and decision-makers to understand how municipal decisions can impact affordable housing goals.

What We Heard:

- Interview participants expressed how the City currently lacks overarching guidance and interdepartmental coordination that unites individual (siloed) departmental strategies towards common goals such as affordable housing.
- One participant emphasized that in order to achieve more affordable housing, the City needs a strong foundational guiding framework policy and accompanying regulations/processes/targets that are in direct support of achieving the set goals outlined by the framework.

RECOMMENDATION 8: ATTAINABLE HOMES PROGRAM

Description: Establishing an attainable homes program is critical for providing more affordable home ownership opportunities for people who are transitioning between low end of market rental housing to complete home ownership. Attainable homes programs are designed to remove or reduce the financial burden of a downpayment on a home, while providing overall longer-term home security. Programs can be targeted to align with municipal goals such as attracting and retaining areas of the local labour force. While this tool requires considerable investments of time, capacity and coordination between the municipality, program operators, developers/builders and financial institutions, it will serve to address affordable home ownership gaps in Airdrie's housing landscape.

Why Airdrie Should Explore This Opportunity:

- Can provide attainable home ownership opportunities for low-to-moderate income residents.
- Alleviates pressure on Airdrie's low end of market rental system.
- Supports attracting and retaining Airdrie's labour force.
- Important component of strengthening the upper end of the housing continuum and contributes to the creation of complete communities.
- Programs are designed to be self-sustaining and only achieve cost-recovery.
- Has potential to generate revenue for the municipality that can be reinvested into affordable housing priorities.
- Presents opportunities for strengthening partnerships with local developers.
 - **Example:** Through an attainable homes program, a percentage of a development's units can be pre-purchased at a reduced rate, providing a winwin scenario for both the program and developer who can benefit from the presale capital.
 - Example: Can incentivize partnerships with the development industry by providing streamlined approval processes for developments that include attainable homes units.

What We Heard:

- One interview participant suggested that for effective implementation, a municipality should establish a municipal service line to operate the program (i.e. a wholly-owned municipal subsidiary). It was estimated that the program will require an initial start-up investment of approximately \$500,000 (i.e. Executive Director salary, start-up equipment, consultant/lawyer fees for establishing the program's governance structure) The program will also require ongoing partnerships with developers, financial institutions and mortgage insurers.
- Interview participants noted the opportunity for Airdrie to implement an attainable homes program that would help integrate affordable housing into the community at a better product price. Suggestions included modeling the program after Attainable Homes Calgary, in which condos can be pre-purchased at a more affordable price, while developer's similarly benefit from the pre-sale capital.

What Other Municipalities Are Doing (Click Below to View Links):

- Attainable Homes Program Calgary
- BC Homes Affordable Home Ownership Program

RECOMMENDATION 9: PROMOTING FURTHER EDUCATION & AWARENESS

Description: The stigmatization of affordable housing can significantly impact a municipality's ability to reach affordable housing targets. Many misconceptions exist about affordable housing, and these can contribute to discriminatory attitudes and NIMBY (Not In My Backyard) opposition. This form of opposition can lead to proposed affordable housing projects being delayed or rejected - even if proposed projects conform with current regulations and policies. However, public education efforts can help challenge certain stereotypes and stigmas associated with affordable housing, while reducing discrimination against those in need of affordable housing. Furthermore, when the general public is educated about the challenges faced by low-income individuals and families in finding affordable housing, it can foster further empathy and understanding. This, in turn, can lead to increased public support for policies and initiatives aimed at addressing Airdrie's affordable housing crisis.

- Offers the opportunity for providing educational materials to community residents about how diverse and affordable housing contributes to creating a complete community.
- When affordable housing developments are proposed, the City can consider how community engagement processes can be used as an educational opportunity to communicate the benefits of the proposed project.

- Can be effectively delivered through an ongoing, proactive affordable housing communications program an objective in the forthcoming Affordable Housing Principled Action Plan.
- Public education campaigns can create awareness about the funding gaps and resource limitations in Airdrie's affordable housing sector. This awareness can encourage individuals, philanthropic organizations, and decision-makers to allocate more resources, increase funding and generate support for affordable housing initiatives.

What Other Municipalities Are Doing (Click Below to View Links):

• <u>City of Edmonton - Affordable Housing Public Information Campaign</u>

What We Heard:

- Interview participants expressed how further education on the need for below-market and affordable housing is required in Airdrie. Participants noted that this need extends across the board, from decision-makers to the overall community in general. Further research, education and awareness will help bolster understandings around the severity of the issue while serving to mitigate barriers such as community opposition and the City's current lack of direction on affordable housing.
- There is a current lack of public education and awareness around how having access to safe and stable housing can create thriving and inclusive communities, while contributing to everyone's overall quality of life.



RECOMMENDATION 10: PROMOTE TRANSIT-ORIENTED DEVELOPMENT

Description: Transit-Oriented Development (TOD) offers the City of Airdrie a significant opportunity for prioritizing affordable and higher density housing developments along primary transit corridors. Access to transit and sustainable transportation are essential components to successful affordable housing. Housing security is not just about the cost of housing itself but also includes other essential costs such as transportation costs and utilities. TOD, with its emphasis on transit accessibility, can reduce transportation costs, and help people stay housed in the community.

Transit-Oriented Development (TOD):

• Transit-oriented Development (TOD) is a type of urban development that maximizes the amount of residential, business and leisure space within walking distance of public transport. It promotes a symbiotic relationship between dense, compact urban form and public transport use.

Why Airdrie Should Explore This Opportunity:

- Encouraging TOD will increase density along primary transit corridors (such as Airdrie's 24th Street Corridor).
- TOD locates affordable housing near mobility-orietned corridors, making it easier for residents to commute to work, school, and other essential services with greater ease.
- Reducing parking requirements for TOD will support sustainable transportation (active transportation and public transit) and create a healthier and more sustainable community.
- To promote building a culture with transit and active transportation as a primary mode of choice. This will lead to a more balanced transportation network improving efficiency, reducing costs and realizing a higher return on investment in the infrastructure.
- By reducing reliance on private cars and encouraging the use of public transportation, TOD can help reduce traffic congestion, air pollution, and carbon emissions. These environmental benefits have positive impacts on public health and contribute to a more sustainable future for Airdrie.
- Encouraging TOD will achieve objectives regarding sustainable mobility outlined in the City of Airdrie Transportation Master Plan

What Other Municipalities Are Doing (Click Below to View Links):

- <u>City of Portland Transit-Oriented Development Strategic Plan</u>
- <u>City of Victoria Sustainable Mobility Strategy</u>

What We Heard:

Interview participants expressed the importance of supporting the City's existing policy around Transit-Oriented Development by strengthening transit services and overall connectivity in the city. Providing a robust transit system in high demand areas that are also co-located with commercial opportunities will further enable more affordable, higher-density developments.

Further Information:

• Research insights from CMHC suggest "expediting the approval of TOD projects by seeking effective processes, such as prezoning land and creating an approval assessment tool to expedite the approval of TOD projects. Additionally, they suggest providing assistance to housing developers with streamlined approvals procedures. Lastly, a municipality should consider fee waivers or reduced parking requirements that can contribute in reducing developer's financial burden".





Monitoring Progress: This Housing Landscape Opportunity Analysis was initiated in response to the critical need for diverse and affordable housing options in the City of Airdrie. Overtime, the exploration and implementation of the key recommendations outlined in this report are expected to address affordable housing needs in Airdrie, while supporting Airdrie's forthcoming Affordable Housing Principled Action Plan and a future Affordable Housing Capital Development Plan. Following the submission of this report, the Rural Development Network's Enabling Housing Choice project team will develop a progress tracker to report on project milestones and achievements with respect to this report's key recommendations.

Exploring Funding: Furthermore, it is crucial that the City of Airdrie continue to explore external funding opportunities that can be used to enable the development of diverse and affordable housing types in the community. The Canadian Mortgage and Housing Corporation (CMHC) has recently announced the upcoming <u>Housing Accelerator Fund</u>, which will direct funding towards local governments in efforts to encourage initiatives aimed at increasing housing supply. Participants who are approved for funding will be able to invest in Housing Acceleratore Fund action plans, affordable housing, housing-related infrastructure or community-related infrastructure that supports housing.

Conclusion: In conclusion, the pursuit of affordable housing in Airdrie is a complex endeavor that necessitates the collaboration and commitment of numerous stakeholders. The City of Airdrie must play a pivotal role by taking proactive action and showcasing their unwavering dedication to achieving affordable housing goals. By fostering partnerships and leveraging external funding support, the City will further equip itself to successfully address affordable housing needs in the community. This united effort will not only create a tangible impact on the lives of Airdrie residents but also serve as a positive example for other communities facing similar challenges. With perseverance and a shared vision, Airdrie can pave the way for a more inclusive and equitable future, where everyone has access to safe and affordable housing.

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