

What Does It Take to Bring Housing Affordability to Non-Metropolitan Areas in Southwestern Ontario?

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April 2022

Introduction

The lack of housing affordability has placed significant strain on non-metropolitan areas (NMA) and rural communities including social, economic, and political stressors. All levels of government have recognized the need for prioritizing efforts to address the housing affordability crisis, however actions have failed to produce the needed results and burdens are felt most strongly at a local level. If an impact is to be made on the housing challenge, it will take local initiative and action with place based decisions.

Much effort has gone into evaluating the, what has led us here question, however we are in a situation where the market demand for housing is addressed however the social need is not. Supply and demand debates are active but the outcome is that we do not have housing options available for all citizens to have a stable, appropriate, and safe place to call home.

With the current trajectory of market housing prices, low vacancy rates, and minimal purpose built rental development, the pressure and backlog for choices of housing and for those wishing to move along the housing continuum is challenging. The cost of housing has far out paced that of incomes, and wait times to access non-metro community housing can take years.

It has been made clear that shelter is a human right, an economic driver, and a community builder and is therefore a priority of national scale. Academia, industry, and government all agree we as a province and nation are in a housing crisis, however little focus has been put on the more rural or NMA experience or perspective.

The goal of this research was to identify local roles, processes, policies, and models that have shown to enable, encourage, and facilitate the development of housing affordability solutions in non-

metropolitan communities in Southwestern Ontario. Three approaches were employed to complete this study. An initial literature review was developed to provide context and framing to the realm of housing affordability; industry leader key informant interviews were conducted to garner perspectives on potentially transferrable models and enabling conditions; and stakeholder data was collected to highlight three case studies where localized impact is occurring.

Literature Review

The literature highlighted many insights on the history, framework, suggested solutions, and influences in the world of housing, however much of existing information is urban centric. The wide span of influences and impacts opens the door to a deep pool of potential partnerships to address housing need. Often through the lenses of economics and scale, the perspective of compassion and societal responsibility seems to get overshadowed.

Why Housing

To give broader context on the significance of housing, impacts to health and wellbeing, the environment, and the economy are outlined, with pandemic considerations noted.

Health & Wellbeing

It has been agreed globally that access to stable housing is fundamental to living a decent life, that it is a basic human need and central to wellbeing. It is a human right and essential to sustainable community development, human development, and social cohesion. The audiences in need of housing are broad, including the aging over housed and isolated, multigenerational families, young professionals, newcomers, and many front line service workers; their housing needs are diverse but options must be available and attainable. Each of these groups develop unique social struggles as a result of housing instability but often include elevated stress, depression, social exclusion, illness, and disease. Housing disadvantage can actually be used as a predictor of poor health outcomes. The lack of appropriate housing disproportionately impacts low to moderate income earners that are required to spend a larger percentage of their income on shelter which often leads to living in poor quality or overcrowded dwellings, and negative consequences due to the forced reduction of available resources for food, education, health and recreation.

Environment

Environmental consequences and carbon cost from the expansive scale of our large lot single family residential trends include increased direct and indirect emissions, natural resource usage, reduction in greenspace, and environmental impacts as a result of increased fuel and commuting requirements. All posing a challenge to our goal of becoming a lower carbon economy.

Economy

Housing affordability challenges are now encroaching on higher income brackets. Although no longer targeted solely at the impoverished, from a socio-economic perspective housing is still heavily referenced as a primary tool to reducing poverty, being listing as one of the top game changers. A poorly functioning housing market with a lack of appropriate available housing, also leads to reduced opportunity for mobility, which impacts growth potential and creates significant challenge to meeting workforce needs. And renters are stuck, with lack of availability and vacancy decontrol they cannot move to a closer or more suitable space as current market rates await them. The lack of availability has also created a highly competitive market both financially and in broadening the landlord's choice of tenants. With one of the lowest jobless rates in Ontario, the Four County Labour Market Planning Board (Bruce, Grey, Huron and Perth counties) has suggested that housing has risen to the top as the number one workforce challenge for the region. These unmet needs impact many layers of our economy. As a sector, the housing industry is also a substantial contributor to the economy both from a GDP scale as well as personal investment, so the challenges of affordability struggle to find priority in a market driven economy.

Impacts of COVID

The surge in second home purchases, which does not free up supply, limited inventory causing rapid sales with elevated pricing, and increased demand and outmigration based on working mobility, stay at home orders, and low interest borrowing are elevated influences on housing as a result of the COVID pandemic. Those that have shouldered the burden of service and restrictive closures are also the ones challenged to find housing within the elevated real estate markets. Increase in supply chain challenges and construction material costs has also added to the price burden of housing. The influence of the pandemic on the demand for more or less office space will continue to evolve and may leave opportunity for housing initiatives. The anticipated influx of newcomer populations will also impact housing need.

How Did We Get Here

Governments have played a significant role in the creation of our perceptions of housing need, and our societal choice to trumpet the importance of home ownership and single family dwellings as a driver of our economy and sign of wealth has led many to still hold the belief that good people work hard and own a home. However, changing generational needs, aspirations, and available resources do not align well with the current model of stuff, space, and privilege associated with the existing housing system, and a mismatch of supply and demand has ensued. The housing system is complex.

Housing dynamics are influenced by supply, demand, policy, and a community lens. There has been much research and discussion regarding the influential power of one pillar over the other, and we certainly did not get here over night. It has been a long history of policy decisions and social behaviours in a market driven economy, that have failed housing affordability.

Policy

Canada has long been a nation supporting home ownership. Our current housing crisis is the legacy of a system that was not planned, did not come with a long term strategy, and is comprised of an uncoordinated amalgam of policy and funding initiatives which can be tracked by several key turning points throughout history, most significantly in Ontario with devolution between 1994-2017 where housing was downloaded from the federal to provincial to the municipal level without sufficient resources or capacity. Our community housing system was left to flounder. The 2017 National Housing Strategy (NHS) holds promise but will be met with healthy skepticism as it will require more focus and commitment than history has shown.

Housing is inherently a community issue as it requires land, which is locally defined. Municipalities are responsible for much of the policy and approval processes related to land use, as well as administering community housing and social service programs. Municipalities are also where the direct impact of needed housing is felt, where collaboration and innovation reside, and where homes get built.

All levels of government play a role in housing, and they have recognized the crisis, but actions have thus far failed to address the need.

Supply & Demand

It is often sensed that housing is a market or government issue, however a market driven economy does not encourage private sector affordable housing. Lack of consistent systematic funding and public priority, policy restrictions and risks, and narrow windows for challenging complex oversubscribed funding and programs, all make the affordable housing sector difficult. Private developers are overwhelmed by current housing demand, lack of skilled trades workforce, and increasing material costs, so expectations that they will embrace the additional effort, risk, policy process, and potential for public outcry to develop higher density affordable housing is a stretch.

We need to ensure that not just any supply, but the right supply is provided, to serve all demographics regardless of their ability to create effective market demand. Financialization has also contributed to the transformation of the Canadian housing system whereby housing is bought, sold, and priced as an asset for speculation, a commodity through which to accumulate wealth and leverage debt, instead of being rented or sold as a social good. Real estate investment trusts (REITs), corporations, and investors at the local, national, and global scale have taken to buying low rental housing, forcing out tenants and either redeveloping or increasing rents and purchase prices putting them out of reach of those that need it; and renters are stuck, there are no provisions ensuring alternative accommodations if evicted and they are then faced with full market rates. And access to low interest borrowing power has not helped those that are in need of housing.

We must also preserve and renew the affordable stock that we have; we are currently losing more than we are gaining and replacement costs would far exceed the entire NHS budget.

Ideas and actions that should, could, or have been taken to support fulfilling the affordable housing need were identified throughout the reviewed literature. These considerations were summarized in tabular format under the themes of policy, collaborative partnerships, funding, and housing diversity and provider models. Practical resources were also outlined.

Research Outcomes

Industry leaders interviewed spanned the technical realms of professional land use planning, policy analyst/researcher, developers and builders, non-profit housing providers, and housing consultants. These key informants identified the significant enabling roles and associated capacities of a local council and municipal sector, a local champion, developers, community, and housing operators. Policy and process needs were reviewed, and models identified under the categories of partnerships, private sector, and non-profit. As with all research interviewees, general reflections and considerations were offered.

The case study research identified that local initiative is required to create housing affordability solutions in non-metropolitan areas.

In Case Study 1 from Listowel, which is located in the Municipality of North Perth in Perth County, 11.5 acres of greenfield property was secured by the Municipality for a phased development of a seniors complex, which now boasts a financially viable model of 18 life lease townhouses, 36 apartment units, and recently added 85 assisted living units, leaving the final phase to attract a long term care component. This effort has provided a local continuum of care for seniors, housing options that were not historically available, and inclusion of affordable units. It took a collaborative group of cross sectional persistent and creative citizens, determined to allow their seniors to age without having to leave their community. Dreamers and schemers. Followed and supported by a willing or imposed upon leading Council, who facilitated the land purchase and transfer, provided a safety net, and eventually, took over the ongoing operations and continued continuum development. It took a local champion to build enthusiasm and a team with shared vision to serve a targeted community need of seniors housing, a Council willing to take on risk and enable community initiative while ensuring long term viability even amongst controversy. It took starters and finishers. Determined and progressive leadership, with a bit of stumbling along the way, proved to facilitate and enable a housing solution as well as incorporate a long term affordability component.

In Case Study 2 from Goderich, which is located in Huron County, housing was re humanized through sheer determination and compassion. This grass roots volunteer initiative repurposed a derelict abandoned seniors home to provide and sustain 12 affordable rental units of various sizes, while also building a sense of community. It took a community conversation to identify the need, a committed

champion to help set the vision with expertise and perseverance, the collaboration of passionate and compassionate local citizens eager to volunteer their time and knowledge, and a brave and willing organizational proponent with a mission to help and human capital bench strength. Willpower of community driven volunteers and a non-profit mission ensures housing units will remain part of the affordable housing stock long term. People power, passion, perseverance, and intentionality pushed this initiative through.

In Case Study 3 from Thamesford, which is located in Zorra Township in Oxford County, the closure of the community's largest employer which held title to 121 acres in the centre of town, led to the Municipality facilitating a complete mixed use redevelopment providing over 800 housing units, offering diversity in form and tenure that had not been available to the community. The range of available housing stock is being completely transformed to serve the broader community through the efforts of a brave and progressive Council that were willing to face risk while protecting public interest, a creative solutions oriented champion, and a collaborative community minded developer.

Each of these case studies demonstrated positive impact by and for their communities. The roles, partnerships, and capacities of those involved, with supporting policy or the determination to push through regardless, allowed for the creation of local housing solutions.

Implications

Themes identified through the research data include land, roles and capacities, policy, and models. Having available land and/or space was demonstrated to be a primary enabler in all instances, and collaboration from the local public sector, those with housing expertise, and community citizens was required, all being initiated and sustained through a local champion. The importance of capacities and attitudes of these actors are significant influencers to facilitating project success. A general reflection on the perceptions of non-metro communities also proved informative.

Non-Metro Qualities

A review of key informant and stakeholder feedback highlighted the following experiences and perceptions of non-metro areas when it comes to housing:

- We have a dominant single family dwelling portfolio, a monolithic landscape of large aging homes, and we're conservative, skeptical, and even sometimes combative with diversity and density options;
- We have a desire to protect agricultural lands, which means we will have to densify within our villages, towns, and urban boundaries – up, back, beside, or inside;
- We are not great with change;
- We have over housed seniors with minimal downsizing options;
- We have limited rental housing supply and it is often stigmatized;
- Everybody knows everybody, these interconnections can be very helpful as well as a hindrance;
- We have an added social perception where we think everyone should work hard and be able to buy a house and take care of themselves;
- We are in dire need of workforce, and everyone we have is working;
- Gentrification has come upon us, those moving out from the more urban areas are aiding the rising cost of housing, but we need and want new residents;
- We have limited depth or breadth of resources, infrastructure, services, and capacity;
- We have not yet made housing a significant priority that we view our choices, actions, or decisions through the lens of how does this help or hinder someone having a place to call home, and that they actually deserve one as much as we do; and
- We have strong social connections, community allegiance, and can be nimble, responsive, innovative, and action oriented.

Each of the case studies demonstrated experiences with some of the above findings, and stakeholders often spoke specifically to the challenges, while also demonstrating the strengths. The deeper awareness of non-metro community social dynamics, as identified by those interviewed for this research project, provides an additional lens when evaluating housing solutions as well as highlighting the importance of local nuance.

Land

The significance of needing appropriate and available land and / or space to provide non-metro housing affordability solutions was consistently highlighted as a primary enabling condition. Without it, nothing happens. This can include greenfield or brownfield properties, or underutilized or vacant lands. The parcel size needed will be dependent on the project goal, however the sprawling nature of non-

metro developments and restrictive height requirements can also influence the necessary parcel size. Land can also include space within or beside existing dwellings or structures which can incorporate additional dwelling units, or by repurposing pre-existing facilities. The land parcel may also be part of a new housing or facility development that could include a housing affordability component.

Although it may have been inherently presumed, the significant priority of land and / or space requires spotlighting.

Roles and Capacities

The scope of required roles is just as strongly supported as the necessary capacities within those roles. The reporting of the case studies and experiences of the key informants highlighted four consequential categories of roles required to facilitate and enable housing affordability solutions in non-metro areas: a local champion, a public sector component, housing expertise, and community citizens. Collaboration among these actors facilitates the most effective approach to identifying and executing housing solutions, recognizing collaborative partnerships require mutual respect, flexibility, and active participation from all parties.

Local champion(s) are needed to ensure housing affordability solutions are identified and created; they fulfill the primary enabling role as the initiator. Each of the case studies demonstrated a significant leader(s) that showed the vision and persistence required for meaningful progress. These passionate leaders have the ability to bring a diverse group of action-oriented people together, sharing enthusiasm to motivate a team around a collaborative vision. They convene a conversation and are willing to listen, they connect and activate the activators, they unearth opportunities, and are unafraid of risk. They build a groundswell, they don't give up, and they are persistent and committed. They are a focal point of steady coordination, communication, and facilitation. It is even more effective if there is a community champion and an inside municipal champion to ensure creative solutions, open communication, and accountable advancement is made.

Political will can be a primary local influence to encouraging and enabling housing affordability, as much as its lack thereof can be a showstopper. Elected officials, municipal staff (i.e., engineering, planning, building, economic development, social services, service managers), or those representing approval agencies come with great influence, vision, and responsibility. They are entrusted to serve all of the electorate regardless of age demographic or socio-economic status. To enable housing solutions, they must be brave, committed, and demonstrate will; they must be responsive, collaborative, flexible,

solutions oriented, and inform, convene, and facilitate opportunities. They also hold a position of authority to advocate for the needs of their community. All of which come with budget and capacity limitations; but being bold, bravely setting a priority of the human need for housing, and being willing to try creative solutions with open collaborative dialogue, would provide a strong start.

Those with needed housing expertise fit under the private sector and the non-profit framework. According to the interview data, developers, builders, or renovators tend to be business savvy, problem solvers, creative, not risk averse, they know the construction process, they know the landscape, they have ability to leverage and borrow, and they have the wisdom to identify building efficiencies. Those that see value in open proactive dialogue and engage to solve community needs, are invaluable. These private sector residential experts are an essential partner in any housing model. Non-profit housing providers and operators are mission driven to ensure everyone has a home, or some non-profits and community organizations are willing to broaden their mandate to see their role in serving housing need. They enable access to funding, and often to land or underutilized spaces, they have governance systems in place, and know how to operate and manage long term affordability. Non-profits view housing to serve the needs of the user, not to drive profits, which opens the door to ideas, opportunities, and benevolence. These organizations can be substantial in size such as a Municipality, or small volunteer driven organizations.

Community citizens, a title and role most cannot escape as neighbours, voters, volunteers, or employees, and one that holds much influence on the process of addressing housing affordability. It is important to be informed on the need and impacts of housing challenges. This awareness can enable advocacy throughout the community, as well as enlightening understanding on the impact of NIMBY behaviours, in turn encouraging citizens to be supportive and solutions oriented. Citizens should reflect on their choice to be a community citizen not a backyard champion. For those that have the privilege of owning a home, much of their wealth is tied to it, however that does not mean others don't deserve one. Each citizen can identify a story or personal connection that motivates and connects them to housing need. Our community citizens are also often the volunteers or employees that have the local connection and passion to aid housing solutions. Whether they have space at their place or are active on a committee or project. Community members can offer their time, talents, or just a positive attitude to help solve the housing crisis. The stakeholder identified challenge in non-metro communities where the stretched pool of volunteers can run out of energy, restricts capacity to leverage successful housing initiatives and leads to missed opportunities to launch another.

Housing affordability solutions require a local champion, political will, housing expertise, and community support. It is all about collaboration and partnerships among these roles focused on an intentional goal. None of the participants in this research suggested that we could solve the housing challenge over night, but we all play a part on the housing stage and need to find our place and contribute.

Policy

Housing affordability is a decades old problem across the Country and particularly in Ontario where many industry leaders have felt that the ‘ball was dropped’, and a housing system that was not designed has left us with a poorly functioning fragmented mess. All levels of government have recognized the crisis, but actions have thus far failed to produce the needed results. But locally there is opportunity for influence.

Of the case studies reviewed, no new policies were required to enable completion of the projects. That is not to say there are not opportunities to make such initiatives more enticing, efficient, cost effective and less risky, and to provide parameters to ensure housing options are achievable for all sectors of the population. Policies related to land use and funding were the two primary categories raised throughout this research assignment, while also recognizing the importance of flexibility and responsiveness.

Provincial land use policy is supportive of housing solutions, however many non-metro municipalities have not made it a priority or lack sufficient capacity or budget to make these policy options permissible and enforceable under their local framework. Enabling policy options were revealed by stakeholders as well as having been documented throughout the literature. Land development is a long, costly, and risky processes, so initiatives that can reduce the timelines and unknowns are beneficial to supporting housing solutions.

Targeted and sustained public sector funding policies are needed if below market rates are desired, and existing stock is to be preserved. Consistently available financial supports could range from up front capital contributions, long term (forgivable) mortgages, ongoing operational subsidies, supplements, or a capacity component. Public sector support at a local level could also include land or facility contributions, incentives or offsets, reductions or deferral of fees. Public support should always be tied to a level and duration of affordability, preferably into perpetuity to ensure the stock is not lost.

Funding mechanisms, in addition to those from the public sector, were highlighted by the stakeholders interviewed but do not require new policy enactment.

In general, policies should be aligned and consistent across regulatory bodies, and for those responsible for implementing such policies to be responsive and willing to recognize and remove or help navigate barriers. At the local level of a non-metro municipality, this is do-able. There is work yet to be done at the provincial and federal levels.

As for processes, it was reflected that often there is no rule book to local non-metro housing affordability solutions, so the need for strong partnerships, mutual respect, creativity, and flexibility are even more significant. Having an advocate willing to guide and walk through the complexity of the system and processes reduces timelines and anxiety. When an initiative is the first of its kind in a small community, extra effort should be placed on communication, outreach, and information sharing throughout the project process. Affordability parameters, considerations, and expectations should be discussed early and openly in the process of housing project development.

Models

Models driven by community initiative transitioning to long term municipal operations, or those that are community driven with community or non-profit operations, provide opportunity for long term sustainable affordability. Community or municipal efforts with private sector collaboration can transform the housing options available in a small community. To facilitate private sector developments addressing long term affordability, mechanisms must be in place, partnerships must be collective, and conversations held early, as a purely market driven system does not bode well for affordability. Models to ensure perpetual affordability, whether ownership or rental, require a sound financial plan and governance structure, with operational parameters in place.

Of the many transferable models and ideas shared by stakeholders to address non-metro housing affordability, all require land or space, a broad collaborative approach, a solutions based attitude, and the capacity and will to persevere.

Conclusion

It has been widely recognized we are in a housing crisis with far reaching social and economic ramifications. The priority of identifying and actioning housing affordability solutions has not been

responsive enough to meet community needs, and a market driven economy has not served housing affordability well. All levels of government play a role in the complex and fragmented system of housing policy, however impacts are felt most heavily at a local level. Communities cannot wait for senior levels of government to design and implement the needed systematic changes.

Much of the existing housing research and literature focuses on urban centres, and often with a view on outcomes not on what specific capacities and conditions facilitate those outcomes. Through the review of three case studies with insights from stakeholders, and perspectives garnered from a cross section of key informant industry leaders, this exploratory research project contributes to understanding what enabling conditions can influence housing affordability solutions in non-metro areas.

This research highlighted the need for local action to make community impact. The social dynamics of non-metropolitan areas and the desire to protect agricultural land are additional layers that were identified as influences to housing solutions in more rural communities.

Of the case studies reviewed, no new policies were required to enable completion of the projects. Policies related to land use and funding were the two primary categories highlighted throughout this research that could be enhanced to make housing initiatives more enticing, efficient, cost effective and less risky.

Funding programs from senior levels of government are not consistent, they create winners and losers, and small communities cannot wait to be a loser with hope of being a winner, as well as having to maintain the capacity needed to ensure there is always a project at the ready that fits the program of the day's criteria. Targeted, sufficient, consistent, and well communicated public funding opportunities have not yet been provided, raising concerns of waiting or becoming reliant on public funding when it is recognized that there is not enough to meet the need. Alternative funding models exist and should be considered at a community or project level, however public sector support in some fashion does help to enable below market housing rates.

Housing requires land, which is locally defined. The significance of having appropriate and available land to develop, redevelop, or structures to repurpose or augment is a primary enabling condition. Without land or space, nothing happens. Existing provincial land use planning policy offers opportunity to support housing solutions, however not all are acted upon in non-metro areas due to lack of priority, capacity, or funding.

It was reflected that there is no rule book to local non-metro housing affordability solutions, so the need for strong partnerships is significant to successfully navigate processes. When an initiative is the first of its kind in a small community, extra effort should be placed on communication, outreach, and information sharing throughout the project. Affordability parameters, considerations, and expectations should be discussed early and openly in the process of housing project development.

The scope of required roles is just as strongly supported as the necessary capacities within those roles. Four consequential categories of roles required to facilitate housing affordability solutions in non-metro areas were identified: a local champion, a public sector component, housing expertise, and community citizens. Collaboration among these actors and broad local partnerships with active participation, flexibility, and mutual respect provides the best conditions to identify and implement effective housing solutions.

Local champion(s) are the first needed role. They have the ability to raise the issue of housing, to connect and activate the activators, and unearth and enable opportunity. They are motivated to make a difference with enthusiasm to bring a cross sectional group of passionate action-oriented people together with the persistence to see solutions through. They have the ability to conceive the involvement of a wide range of stakeholders which may include healthcare, hospitals, seniors, newcomers, industry, social and faith based groups, the private, public, and non-profit sectors, financial, and builders and developers, and they can convene a conversation acting as an agent of change. They share their enthusiasm and motivate a team around a collaborative vision. They build the needed groundswell, and don't give up. It is even more effective if there is a community champion and an inside municipal champion.

Local political will is another determining component required to facilitate the development of housing affordability solutions. This task falls to elected officials, municipal staff (engineering, planning, building, economic development, social service, service managers), and approval agencies. This group comes with great influence, vision, and responsibility. They are entrusted to serve all of the electorate regardless of age or socio-economic status, and must be brave enough to try progressive solutions. They must demonstrate will, be responsive, collaborative, flexible, solutions oriented, and inform, convene, facilitate, and enable opportunities. They must set the priority of housing affordability through strategic direction, policy, and decision making, in turn leading by example and setting expectations. They must be solutions oriented and responsive, and address their role in causing extended timelines

and the associated impacts on residents. The provision of vacant or underutilized public lands or facilities to incorporate housing options should be considered. Surplus public land could be put out for a non-profit pilot project or tender for housing affordability with diversity in form and tenure and sustainable housing options. Underutilized or proposed public facilities could also be designed to include a housing component. Enabling policy is also required to support housing solutions. This can be addressed through many avenues including local alignment with supportive provincial policy, flexibility through zoning, increased densities and height allowances, reduced parking space requirements, setbacks, lot sizes, and square footage requirements. Policy should enable, promote, and encourage secondary dwelling units as they pose the easiest way to increase units without changing the built form. Proactive pre zoning, as of right zoning, removal of exclusionary zoning, and the use of inclusionary zoning where affordability expectations can be set, also all offer enabling opportunity, as does a community improvement plan where opportunities to incent or offset can be provided. It is important to tie public incentives to a level and duration of affordability. Affordable housing should be viewed as infrastructure, a community responsibility. Those in the public sector that are willing, have the ability to advocate, educate, and facilitate housing options.

The third category of roles required to enable housing affordability solutions include those with housing expertise in the private and non-profit sector. Partnerships and collaboration are vital. It was shown that developers, builders, and renovators are business savvy, creative, not adverse to risk, they understand the landscape and processes of housing, have the ability to leverage and borrow, and are well equipped to identify building efficiencies. Some also offer a community minded perspective. The opportunity to expand markets served with a broader diversity of housing offerings, proactively collaborating with municipalities and neighbours to enable density, providing secondary suites in new single family construction, and including affordable components within housing developments and partnering with a non-profit to ensure sustained affordability are all considerations for those with private sector housing expertise. Housing units as a charitable contribution can also provide benefit on many fronts. For private sector landlords, rental rate considerations that allow a profit but are also mindful of social need, can offer stable housing options.

Those with non-profit housing expertise are mission driven to ensure everyone has a home, providing long term stable affordability. They enable access to public funding, they have governance systems in place, and often have connection to underutilized facilities or land. Non-profits view housing to serve the needs of the user, not driven solely by profit; this opens the door for innovative ideas and

opportunities. For other types of non-profit or community organizations, reflections can be made on how their vision can influence or incorporate housing affordability. Partnerships with the public and private sector, or mixed models to facilitate an affordability component which may include a range of rental rates or a commercial component can provide solutions. Alternative financial models to enable ownership and equity building while using mechanisms to ensure long term affordability pose another opportunity for non-profit providers. Having the ability to leverage existing assets is an often missed opportunity in non-metro areas as the volunteer capacity is stretched, however it does pose great potential to enable housing solutions. This may include the purchase of facilities to repurpose or existing low rental buildings that may be at risk of going to market, or constructing units through new development, expanding or intensifying existing assets. Other potential opportunities include creative models to partner with the private sector to manage and maintain long term affordability, or the development of market rate buildings that as repayments are completed get transitioned into affordable units. Social financing or community bonds can also facilitate local affordable developments.

The final role needed to enable housing affordability solutions is supportive local citizens that act as community citizens not backyard champions. This group needs to recognize housing is not a privilege but a human necessity, and be willing to encourage, support, and inform. They are open to understanding the need and many impacts of the housing crisis on their community, and be an advocate not a barrier. They may also have space at their place for an accessory dwelling unit or secondary suite which would provide additional units as well as an income stream. They may consider collaborating to create their own solutions, such as a shared housing development or ownership, or multigenerational or co-living. The ability of a positive and supportive general populous is significant to enabling housing affordability solutions.

Many models have been identified to create affordable housing units; however all require the above noted land or structure, and collaboration of the described facilitating roles and enabling capacities that influence and encourage action.

Often when we don't know what to do, we do nothing. We cannot start from a clean slate to build a robust fulsome housing system, so we have to figure out how to operate within the parameters of past decisions. We must act locally, putting flexibility in the rules, removing barriers, and providing enabling policy. Housing affordability solutions require land, a local champion, political will, housing expertise, and community support. It is all about collaboration and partnerships among these roles

focused on an intentional goal. Consider what is possible and find your place to contribute, everyone has a role. Non-metro communities must test out creativity and be brave facing risk. Housing is a national scale crisis but impacts are profoundly local; communities need to act with perseverance and steadfast tenacity, and a continued mantra that everyone deserves a home.

What does it take to bring housing affordability solutions to non-metropolitan areas? It takes space and a willingness to act.