PROPOSAL

A SAFE AND STABLE HOUSING FOR EDMONTON'S NEWCOMERS FACING HOUSING PRECARITY

PREPARED BY:

MULTICULTURAL HEALTH
BROKERS COOP

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RUDRA'S STORY

I came to Canada 6 years ago with my wife and two small children as a government-sponsored refugee family. In my first year here, I spent my time learning English, and we lived as a family on government income support and could barely make ends meet. In my second year, I had to start repaying the Federal government transportation loan, so I decided to stop my English classes and worked as a dishwasher. I earned just enough to cover our monthly rent, but not enough to cover other living expenses. My wife stayed home to care for our small children, because daycare cost more than she would make working outside the home.

Then I got seriously ill, was hospitalized and had to recover at home for a few weeks. Missing work meant I didn't get paid at all, so we couldn't pay the rent and were threatened with eviction. I was most grateful that members of my cultural community, who themselves are government-sponsored refugees struggling financially, gathered contributions to cover our rent.

I am now back at work now as a dishwasher, with 70% of my income going to cover rent. I feel my chances of improved employment are diminishing because I had to drop out of English classes. ("Rudra")

1

A PRECARIOUS HOUSING SITUATION

Rudra's story reflects the struggles of hundreds of vulnerable newcomers - immigrants and refugees, and other racialized minorities faced with housing insecurity yet are mostly invisible to those making public decisions.

In September 2020, four immigrant-serving agencies in Edmonton engaged 324 participants in a survey to assess housing situations. Participants hailed from 54 different countries of origin and spoke 58 different languages. The overall result revealed that ½ of participants are spending more than 54% of their income on rent, and on average 58% of their income goes to rent. When you consider the median household income reported by participants was \$2,000, the seriousness of the situation in relation to being able to afford the other necessities of life for all family members comes into greater focus.

¹ Multicultural Health Brokers Co-op, Edmonton Mennonite Center for Newcomers, Catholic Social Services, and Edmonton Immigrant Services Association

When asked about their housing conditions, respondents spoke about what their rent can afford them: a smaller unit for a large household, substandard housing conditions such as poor ventilation, infestation etc, and unsafe location.

The COVID 19 pandemic amplifies and exacerbates the association between housing conditions and health. Smaller and crowded spaces, food insecurity and the loss of income are compounding effects of the pandemic that increase their susceptibility to COVID. These conditions further aggravate the hardships of vulnerable newcomers who are already challenged with a precarious housing situation pre-COVID.

In 2006, only about a third (35.3%) of immigrants who had arrived in Canada during the previous five years owned their homes, compared to 68.7% of non-immigrants². A 2018 Public Health Agency Report on Health Inequalities state that 40.7% of recent immigrants are in dire need of core housing³ and this proportion increases to 55.2 % if they are a visible minority. The traditional belief that recent immigrants are experience transient poverty, but quickly gain a better economic footing is being challenged by a 2017 Statistics Canada report that indicates immigrants experience a chronic low income rate 3.3 times higher than the Canadian born population, and those who have been here for 16-20 years have chronic low income rates as high as those who have been here 5-10 years!

Housing insecurity among newcomers, especially those who came as refugees, is a cyclical intersection of structural factors highly prevalent amongst racialized individuals and households-unemployment, underemployment and housing exclusion. Rudra's story illustrates how these intersecting factors can create a trajectory toward the intergenerational poverty as revealed by a recent profile of poverty in Edmonton. The report documented the prevalence of low income among people in Edmonton who are visible minorities was 13.7% compared to 7.5% for non-visible minorities. It further revealed that Black, Latin American, Arab or West Asian households are found to still be experiencing poverty rates at or above the overall visible minority population into the third generation (those born in Canada with both parents born in Canada) 5.

The Federation of Canadian Municipalities in its most recent report in September this year on housing and COVID identified a "widening range of people - including including low and moderate income, **newcomers** and students—has continued to struggle to find suitable housing they can

MOK D[. Cohort effects, incomes, and homeownership status among four cohorts of Canadianimmigrants (English). Prof Geogr 2009 01/01; 61(4): 527-546.

³ A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards) .(CMHC,2018)

⁴ Picott & Lu, 2017

⁵ Edmonton Social Planning Council, 2019

afford. This crisis limits prosperity and exacerbates inequality in our cities and communities." 6 FCM urgently calls the federal government to take action and maximize this "narrow window of opportunity to cost-effectively and permanently expand our stock of affordable and supportive housing—in a moment of extraordinary need". This proposal to reduce housing insecurity among Edmonton's vulnerable newcomers is a crucial and proactive initiative resonating with FCM's call.

On October 16, 2019, City Council made a motion: "That Administration work with the Multicultural Health Brokers and other relevant stakeholders to identify a piece of land for development, appropriate as housing for newcomer/refugee communities, that could serve as a model for future needed projects, and include an update in the next annual report." This proposal embodies this Council motion.

The City of Edmonton is well-poised to finally tackle the housing challenges of vulnerable newcomers as it unravels its Affordable Housing Strategy. The City can count on the strength of its enduring collaboration with Edmonton's immigrant serving agencies and ethnocultural communities. With the Multicultural Health Brokers Coop at the helm of engaging community members, this proposal is grounded on the hopes of people with lived experience whose deepest aspirations is to have a stable and secure home for themselves and their families in their new homeland.

⁶ Federation of Canadian Municipalities. COVID 19 and housing: Critical need, Urgent opportunity. September 2020.

⁷ Ibid.

HOPES FOR HOUSING SECURITY: PROJECT CONCEPT AND TARGET MARKET

The project concept is framed within a vision of hope for newcomers who have made Edmonton their home. This necessitates an authentic engagement process, with a financial model and physical design components, facilitates and supports socioeconomic integration of households, founded on the complementary collective strengths and the cultural wealth of those for whom this will not simply be housing but a true home.

VISION

Newcomer and refugee households experience safe, affordable and stable housing that supports their well being and creates viable pathways towards their socioeconomic integration in their new homeland.

"What would most help your housing situation?

to get cheaper housing for me and my children I'm sleeping in the living room so that they both get their own bed rooms."

37 Years Old, female *2020 Housing survey participant

Both the design process and the housing project will:

- Harness the deep experience of caring for collective well-being that flourishes among those recently arrived from ancestral places (where living amongst the same neighbours for centuries was commonplace).
- Be grounded in relationship, mutual care, mutual support and a deep sense of community.
- Promote a sense of safety and acceptance as well as nurturing multigenerational family bonds and well-being.

^{*} In 2020, four immigrant and refugee serving agencies came together to design a survey that aims at jointly revealing the invisible struggles immigrants, migrants, refugees, and other racialized minorities face with housing. 324 surveys were completed as part of this effort.

- Create social interaction among neighbours, welcoming spaces for guests, and shared spaces for gatherings of all kinds play, spirituality, skill-building and commercial activities.
- Ensure intentional flow between indoor and outdoor spaces will create connection with nature and growing spaces.

The overall process will engage those with a strong desire to live in such a diverse, supportive and integrated community. The design process and the housing project developed will build a foundation for economic, social, spiritual and political participation and inclusion. It will support everyone's health and well-being and will encourage the sharing of personal gifts and cultural wealth with the broader community and society.

WHO WILL WE HOUSE: MEET AMIR, MAXIM AND BINTI

We are targeting families with multiple layers of complex circumstances related to intersections of:

- 1. immigration pathways and status,
- 2.socio-economic conditions such as un- and under-employment, discrimination in the labour market, and inadequate social assistance rates leading to deep and chronic poverty, and
- 3. other factors such as family violence or someone in the family with mental health issues or disabilities. Some housing conditions create stressors and some families find themselves trapped in situations of family violence due to inadequate housing alternatives

AMIR AND HIS FAMILY

Amir and his wife, Habiba with their five children arrived in Edmonton in 2011 from a refugee camp in Jordan. Theil eldest is Samira who is 17 years and youngest is Michael who was born in Edmonton in 2018. Amir cleans downtown offices during evenings and works part-time in a supermarket during the day while Habiba looks after the children. They have been on the social housing waitlists since 2014 and have endured a crowded two-bedroom apartment since they arrived. They were lucky to have a compassionate landlord who allowed a large family to rent his apartment unit. They heard stories from friends who did not declare their older children as part of their household and had to be creative to smuggle them in the apartment. With the onset of COVID, Amir and Habiba often struggled how to keep social distance within their household as Amir worked outside the house and the three school-age children attended school - all exposing them to risk of infection and bringing them back to their home.

AN AFFORDABLE AND DECENT HOUSING FOR AMIR AND HIS FAMILY

Units need to be designed with the needs of large and multigenerational spaces in mind - spaces for children to play and adults to gather. Culturally, adult children tend to live with their parents until they are married, and many live in joint families or multigenerational households. Current social housing regulations and policies often force families to break apart and live according to Western standards based on nuclear family norms.

Example: Westmount Presbyterian Church Site Redevelopment, Edmonton (Please see Appendix 1)

"What would most help your housing situation?

"to have a bigger space. I currently live in a 3-bedroom unit and we are a family of 11 people. I need 5 or 6 bedroom unit to be comfortable."

48 Years Old, female 2020 Housing survey participant

MAXIM AND HIS FAMILY

Maxim, his wife Sofia and their three children arrived in Edmonton three years ago from Albania. Maxim is an accountant back home but has not practiced since they moved to a refugee camp in Greece. To be accepted in Canada was a ray of hope for Maxim and his family because his sixyear old daughter, Agnesa suffers from chronic disability that makes it difficult for her to walk and move around, Maxim works as a cashier retail store hoping someday he could practice accounting in Canada. Sofia used to work part-time in a fast-food store but she was having trouble keeping her shifts when Agnesa is not feeling well. They wanted to rent acheaper unit on a multi-storey apartment but because of Agnesa's condition, they live in a two-bedroom unit on the second floor of a three storey apartment. Maxim's income is barely enough to cover the monthly and all the other household expenses. Maxim feels trapped in his a cramped housing, unable to practice his profession and often find himself quick to take offense in minor disagreements with Sofia.

AN AFFORDABLE HOUSING WITH SUPPORTS FOR MAXIM AND HIS FAMILY

Families with members with disabilities/ chronic health conditions need spaces that are truly accessible and health enhancing. Newcomers often find themselves in precarious jobs, where taking one sick day could result in job loss. When this intersects with disabilities either in adults or children requiring additional accommodations or care, employment often moves out of reach leaving inadequate income to pay market rents.

Example: Ashley Community Housing, Bristol, United Kingdom (Appendix A)

"We need a house that responds to the need of our two special need daughters. A house with a reasonable rent that does not take away from my children child benefits money and their daily wellbeing."

37 Years Old, male 2020 Housing survey participant



BINTI AND HER FAMILY

Binti and her two children aged 10 and 7 arrived in Edmonton in 2012 from a refugee camp in Kenya. Binti finished high school back in Sudan and learned a bit of English while in the camp. Binti and her children lived for almost a year with another family until she was able to find a full-time job in a meat packing plant earning just over minimum wage. Her income is augmented

^{*} Photo by Josh Appel on Unsplash

by Canada Child Tax Benefit and provincial benefits for children. Binti has wanted so much to go back to school and finish a certificate or diploma but it was impossible for her financially and balancing her work and time for children. Most of her income goes to her monthly rent for a two-bedroom apartment unit. Between her work and her family, Binti yearns for time to connect with her cultural community.

AN AFFORDABLE AND STABLE HOUSING FOR BINTI AND HER FAMILY



For smaller families and singles, minimum wage jobs and income support (even with Canada Child Benefit for one or two kids) barely covers rent, and they are left trying to figure out how to afford all the rest of the necessities of life. This is a priority population whose depth of poverty is often invisible and poorly understood. Families like Binti needs housing she can afford to allow her to fulfill her aspirations in her new homeland.

Example: Starkblok Reikerhaven, Amsterdam, Netherlands (Appendix A)

"I am a single mom fleeing family violence.
[...] I did not have money to rent an apartment for me and my son. subsidized housing agency did not allow me to have an apartment with one bedroom because of my son's gender. I did not have money for an apartment with 2 bedrooms and I did not have a job [...]"

32 Years Old, female 2020 Housing survey participant

^{*} Photo by Eye for Ebony on Unsplash

UNDERLYING PRINCIPLES

The overall development and ongoing operations of the housing community will be guided by the following principles:

- Housing as a human right the right to housing is an economic, social and cultural right. Having safe, secure and adequate housing should not be contingent on immigration status.
- Housing security policies must honour cultural traditions
 of multigenerational living, and must not separate family
 members regardless of age, but rather must provide stability
 and security of tenure.
- Connection & community building housing should support connection within families, amongst households, within the neighbourhood and the broader cultural communities with which people identify-rebuilding or replacing the networks lost through migration.
- Mutual empowerment learning together, supporting each other, and being in community will make each member of the community stronger.
- Self-determination households should be able to gauge their own readiness about when they are wishing to transition into other housing. Sustained support will be provided to build readiness and capacity to transition forward while also maintaining bonds.
- Human-centred processes housing and the support provided will consider the unique needs and strengths of each household rather than be guided by overly formulaic and strict eligibility criteria. Efforts will be made to ensure that there are no disincentives for personal growth and development.
- Diversity & Inclusion recognize that our differences are valued assets which provide natural opportunities to learn from and support one another. This will create a strong sense of belonging (i.e. seniors & single parents; young single people & families with children).
- **Strengths-based** processes for bringing people into this housing community should include attention to the potential strengths and contributions of each household to the community, their dispositions towards community life, and opportunities to share their gifts.



"I am a single father. My wife left me with two minor kids. I have to work for my kids and to pay bills, but the rent is very expensive for me. I need a subsidized house. I have a fear that I won't be able to pay rent next month. I received 2000 from CRB program which is done this month. I am dreaming of subsidized apartment or less rent payments to help me survive in this country as an immigrant."

56 Years Old, male 2020 Housing survey participant

HUMAN-CENTRED DESIGN: DESCRIPTION OF PROPOSED PROJECT

Human-centred design is about people. It takes inspiration from people and what matters most to them as individuals, families and communities. The design process for developing the housing project for vulnerable newcomers will be framed from the needs, sentiments and aspirations of people impacted by housing insecurity. It will utilize processes that resonate deeply with the diversity of cultures represented among the intended project participants; demonstrate a creative blend of design thinking and grassroots engagement; and most of all, empower individuals and groups to create solutions that address the core needs of those who experience the problem.

PHYSICAL DESIGN CONSIDERATIONS

The following physical design considerations have been developed for the project.

- Accessibility means there should be accessible units following existing accessibility standards.
- Built environment should support social connection among households and with the larger community. There should be a community space and commercial spaces for a variety of services on the ground floor.
- On-site child care would be an added bonus.
- This is not transitional housing, however a few units may be available to support families in crisis.
- The location should be located close to amenities i.e. school, English Language Learning,,
 groceries, daycare.
- There should be the potential to expand from this initial project to develop more housing and programming perhaps on the same site or one adjacent to it.
- There should be supports and amenities for residents as well as for the broader community and former residents.
- Further a collective sense of responsibility means optimal housing would include spaces for newcomer families from the same communities to initially reside with others temporarily while they learn about their new environment and make decisions about where to establish themselves.

DESCRIPTION OF THE PROPOSED DEVELOPMENT

The proposed project will consist of both townhomes and an apartment. In addition, there will be amenity space on the ground floor as well as space for the health clinic and office space for the partner organization that will provide the property management services. The following table provides an overview of the residential space.

RESIDENTIAL				
Туре	Bedrooms	Size Sq Ft	Number	Total Area Sq Ft
Town Homes	121 26 121 1			
	5	1800	15	27000
The state of the s	6	2000	15	30000
Total Townhomes				57000
Apartments			93	
	2	1000	10	10000
	3	1300	10	13000
	4	1500	10	15000
Circulation & Amenity, Offices %			35%	13300
Total Apartment			9	51300

The following table provides an overview of how the amenity space associated with the apartment will be allocated.

Distribution of Circulation, Amenity and Office Space	Square Feet
Total circulation, amenity and office space	13300
Circulation 20%	9234
2 administrative offices	300
Community amenity space	3766

The following table provides an overview of the space distribution on the ground of the apartment building.

Ground Floor	Square Feet
Community amenity space	3766
Health clinic	3438.5
Administrative offices	300
Mechanical & circulation & ground floor suites	7695.5

In addition, it is proposed that 75 parking stall be developed, which would include 60 for the residential units, 5 for visitor parking and 10 for the health clinic. Outdoor space is required for play areas for the children and as well as areas for adult recreation and gardening.

LAND REQUIREMENTS

The following table outlines the minimum site required. It is based upon a development with 30 townhomes (4-6 bedrooms) and 30 apartments (2-4 bedrooms), an outdoor play and garden space and some surface parking for the main floor and guests. The apartment is 4 storeys, three of which are residential and one (main floor) is a combination of amenity space, mechanical /electrical service areas, resident storage, office space and potentially some residential units. Based upon a configuration of 4-4 bedrooms, 4-3 bedrooms and 2-2 bedrooms per floor it is projected that a base floor plate per floor would be 20,680 square feet.

Total Apartment Building Floor Area	82720
Minimum Site Size Based on a Floor Area Ratio (FAR) of 2.5 (RA7)	33088
Minimum Size in Acres	0.76
Add for Gardens, Outdoor Living, Parking in Acres	0.24
Minimum Size for the Apartment in Acres	1
Town Homes (15 per Acre) Size in Acres	2
Total Minimum Area	3 Acres or 1.214 Hectares

"I am an immigrant in Canada. Even though I currently have a job, but I am very afraid to get laid off. My family is under stress thinking of the possibility that I might lose my job. If I lose my job, we cannot afford to have things necessary for my kids and cannot afford to pay rent which is extremely high"

48 Years Old, male 2020 Housing survey participant



^{*} Photo by Christin Hume on Unsplash

BLATCHFORD PROPOSAL

This development could be accommodated on the following sites located in Stage 1 of the Blatchford Development, which include 3 town home sites and 1 mixed use building site (.69 hectare). The town home sites should be able to accommodate 30 large town homes. The mixed use building site is larger than minimum site required to accommodate the apartment and overall outdoor amenity space. However, this site could allow for the development of a larger apartment building or for future expansion in a second building or buildings. The decision regarding how best to design the sites to accommodate the variety of housing needs will be made during the design and project feasibility stage.



From the perspective of potential residents of this housing project, the Blatchford site is ideal because it meets their essential needs for daily living. The site has access to:

- Affordable transportation it is currently served by existing public transit and is next to the future LRT station which makes it easier to connect to bus routes making it a gateway to the entire city from the north.
- Primary amenities -the site just across the street from the supermarkets most familiar and commonly accessed by the families; It is within 20 minutes by bus to the most popular

- ethnic stores in Avenue of Nations on 107 Avenue, Chinatown and little Italy and shopping centres such as Canadian Tire and Kingsway Mall.
- Schools and libraries-there are elementary, high schools and post secondary institutions
 close to the site such as St. Catherine's, St. Joseph's, Westmount, Ross Sheperd,
 SpruceAvenue School, John A. MacDougall, Victoria School of Performing and Visual Arts,
 NAIT, Macewan University and the Woodcroft library.
- Key settlement and immigrant-serving organizations such as Catholic Social Services,
 Edmonton Immigrant Services Association, Edmonton Mennonite Centre for Newcomers,
 Action for Healthy Communities, Intercultural Daycare and the Multicultural Health Brokers s
 Co-operative.
- Social support services such as the food bank and faith organizations.
- Health care services such as Royal Alex Hospital, Lois Hole Women's Centre, Hy's Centre and St' John's Ambulance.
- Recreation centres such as Central Lions, Cadets and Commonwealth



KEY COMMUNITY PARTNERS

THE MULTICULTURAL HEALTH BROKERS COOPERATIVE (MCHB)

MCHB is a worker's cooperative started by and for newcomers. The coop has been providing holistic family support, community engagement and collaborative initiatives with public institutions in the governments for over 25 years. The team at MCHB includes over 100 brokers serving more than 2000 families a year within and beyond 30 cultural communities.

In 2015, MCHB collaborated with Homeward Trust to undertake a rapid research housing survey in response to brokers identification of housing challenges in the lives of families and communities. The results of this survey were used to convene a dialogue with newcomers in collaboration with the city of Edmonton and End Poverty Edmonton. Newcomers shared stories of lived experience with housing providers and policy makers from all levels of government. Learnings from this research effort were shared with administration and councilors resulting in the motion mentioned above.

During the development phase of this project, MCHB will convene partners and engage those with lived experience in the design and development of the project to insure the housing development provides a strong foundation for newcomers to experience social inclusion. Once the project is developed MCHB will support residents through holistic family support and development.

RIGHT AT HOME HOUSING SOCIETY (RAHHS)

Right At Home Housing Society is the proposed 'property manager' for the project.

- Right at Home Housing Society is a community based non profit housing provider with 35 years development and operating experience.
- RAHHS manages 30 properties in the City of Edmonton, and has assets with a replacement value of approximately \$100 Million.
- Right at Home currently has a working relationship with the Multi-Cultural Health Brokers –
 wherein we provide dozens of housing units at below market rates, and work alongside their
 staff to ensure successful outcomes for tenants over the longer term.
- Right at Home will work alongside MCHB throughout the development and operating start up, with a view to long term property management of the new facilities.

THE NEW CANADIAN'S HEALTH CENTRE (NCHC)

The New Canadian's Health Centre is a non-for-profit organization working collaboratively to provide effective programs and opportunities to improve newcomers' health outcomes and well-being in Edmonton and region. It will be staffed by an interdisciplinary team of medical and allied professionals and linked to a comprehensive set of programs and services, A funding agreement with Alberta Health Services (AHS) will enable the NCHC to hire a core team alongside in-kind position contributions from partners. Physicians funded through a salaried "Clinical Alternative Relationship Plan."

The New Canadian's Health Centre expresses its interest to lease a space at the proposed housing site. By being onsite where newcomers live makes health services and resources easier to access both in physical proximity and culturally responsive health services. The NCHC will have a medical clinic staffed by physicians and a licensed practical nurse, and space for allied community professionals that include mental health therapists, settlement counsellors aided by community support workers, cultural brokers, social workers, and cultural/language interpreters. Interpreters will be accessed in-person and through the Language Line, as appropriate and available.

MOVING FORWARD

The following table provides an overview of the steps and milestones require to move project ahead. The are four key stages to go through:

- Initial development stage
- Design and feasibility stage
- Design development stage
- Construction stage

The four key areas of activity include:

- Marketing/Resident Engagement
- Physical
- Legal & Corporate Organization
- Finance

FIRST YEAR

_ INITIAL DEVELOPMENT STAGE



5

DESIGN AND FEASIBILITY STAGE



Months

3

6

7

10

12

submit proposal to the City of Edmonton regarding the land site

submit an application for development funding to CMHC (SEED Program)

receive development funding

- identify

potential

architectural

consultants

Request For

- circulate

Proposal

(RFP) for

- initiate

legal and

al survey

topographic

architects,

- interview and select - prepare an initial most appropriate architectural firm

construction budget

- prepare a feasibility analysis and business plan

- identify a list of contractors who could provide construction management services during the development stage

- circulate RFP for contractor, interview and select most appropriate firm

- team (including future residents and other community members as appropriate) finalizes the architectural program (details of what will be built) for the

- architect/team identify engineering consultants for the iob

development

- architect engages engineering consultants as required

- architect prepares initial designs for the development

- designs are reviewed with the team (including future residents and other community members as appropriate)

- contractor provides initial construction costs

- architect and team develop site plan and other documents required for feasibility analysis and business plan

modificat ion of the plans as required and the preparati on of plans for developm ent

permit

finalize the corporate and create

legal entity as required

- review options

and organization

for project

during the

stage

- ongoing

with the

potential

partners (Health

Brokers, Right at

Home and the

New Canadian

Health Centre)

discussions

management

development

approval by the City for the allocation of the land to the development

- select an approachengage the appropriate development consultant(s)

- develop a Memorandum of Understanding among the partners

implement community/ future resident engagemen

t process

develop a process to involve potential residents in the design and development process

review corporate options for the developmentb

implement community /future resident engagement process

select a corporate option that best meets the needs of the partners and future residents

ongoing engagement

look at potential models of involving future

residents in the design and development of the housing project)



10

SECOND YEAR

5

Months

- initial discussions regarding grant/contri bution funding (with potential funders)
- initial discussion regarding financing (with potential lenders)



- -architect
 and team
 develop
 detailed
 drawings
 (design
 developmen
 t stage
 drawings)
- contractor updates budget a required during the process)



review ongoing management options that best meets the needs of the partners and and the future residents

DESIGN DEVELOPMENT STAGE

6



ongoing - submission discussion of grant regarding applications funding &

financing

- design

prepares

project

receive

permit

ent

developm

team

- submissions of financing application



- detailed contractor drawings identifies contractor confirms a budget that can be fixed for the contractor identifies sub-trades interested in working on the project
 - sub-trades confirm individual pricing
 - design team works with contractor and sub trades to prepare working drawings

finalize ongoing manage model

receive confirmation of funding/financing

7

8

9

- finalize working drawings completed
- submit an application for a building permit



11



- finalize details of funding/ financing
- legal documents executed
- mortgage registered



receive building permit



begin construction



sign contract with contractor



ongoing engagement

APPENDIX A

Westmount Presbyterian Church Site Redevelopment, Edmonton - Right At Home Society https://westmountpresbyterian.ca/housing-project/

A net zero development of 16 townhomes provides shelter and supports for families who are new to Canada. The site also has a new church building that combines a worship space, a day care, and a community space for tenant support and other community activities.

- Residential portion \$4.5 million, church and daycare \$1.5 million.
- Net zero features (est. 5% of construction cost).
- Land leased to Right at Home Society for nominal fee.
- In-kind design and community engagement provided by Peter Amerongen of Habitat Studio.
- 3-5 bedroom units provide adequate, affordable housing to large newcomer families.
- 35 elementary-school-aged children helps school in mature neighbourhood remain viable.
- Net zero design means more affordability for church, daycare and housing • Community league and planning chair spoke passionately in favour of densification and increased diversity project would bring at rezoning hearing.

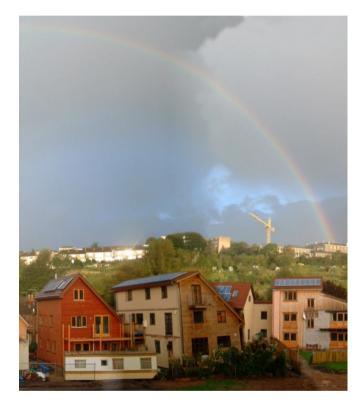


Ashley Community Housing, Bristol, United Kingdom

https://ach.org.uk/

Ashley Community Housing provides safe, secure and comfortable housing combined with culturally sensitive support and employability skills training. Their unique approach focuses on building individual's resilience in the labour market, up-skilling and supporting them into sustainable, higher level employment in order to develop their independence and ease their integration into UK life. When tenants first arrive at Ashley Community Housing there are many barriers to them accessing vital services. It is the responsibility of the culturally competent support workers to establish a personalized support plan for each individual tenant to help them break down these barriers. Services Provided:

- Housing: Provision of fully supported accommodation in Bristol and Birmingham.
 Our support services are culturally sensitive, available across all tenures and provided as part of our clients' occupancy agreement.
- Training: Specialist employability, vocational and functional skill straining for learners from refugee and newly arrived communities.
- Employment support: Specialist provision of coaching/classroom training/ work placement programs with multilingual support. A key component of our employment provision is the establishment of volunteer work placements with local organizations.
- Interpreting/Translation: Bespoke services available for organizations

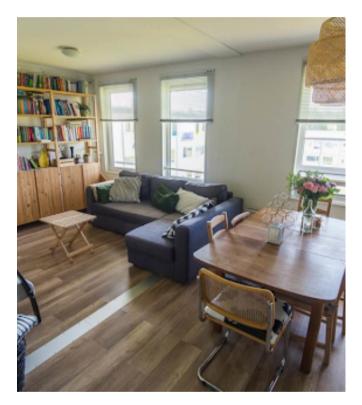


Starkblok Reikerhaven, Amsterdam, Netherlands

https://startblokriekerhaven.nl/en/living-startblok/location-area/

In this innovative housing and social experiment, affordable housing is provided to and managed by both Dutch and refugee young adults. There are 565 housing units consisting of 463 studios and 102 rooms in multi-person apartments. The two groups of inhabitants are not only encouraged to mix socially but to think of themselves as building a new community together. They organize joint activities, like movie nights and football matches. Through a buddy system, they learn about each other's cultures. They also share responsibility for maintaining the buildings and grounds, a "self-management" structure intended to unite all the residents in the common cause of caring for their living space.





APPENDIX B

Financial realities for many vulnerable newcomers needing affordable housing

The table below shows that affordable housing remains completely out of reach for those on Income Support (which is equivalent to Government of Canada Rates for resettled refugees, and is often the source of income for those who need to learn English prior to successfully entering the job market).

Household Composition	Income Support	Canada + Alberta Child Benefit	Average Rent	% of income (incl. CCB) to Rent
Single	\$715	\$0	\$878 (Bachelor)	123%
Couple	\$1,116	\$0	\$1,028 (1 bedroom)	92%
Single adult 1 child	\$1,173	\$673.75	\$1,257 (2 bedroom)	68%
Couple 1 child	\$1,458	\$673.75	\$1,257	59%