



## HOUSING POLICY

## I. INTRODUCTION

#### A. Purpose

*OurWinnipeg,* is Winnipeg's long term municipal development plan that includes policy direction on a number of important issues such as housing and related infrastructure. The *Complete Communities Direction Strategy (Complete Communities)* is a supporting strategy for *OurWinnipeg* that further guides housing, land use and development. The purpose of the Winnipeg Housing Policy is to support the implementation of *OurWinnipeg* and *Complete Communities* to achieve a sustainable and healthy housing environment that meets the needs of the Winnipeg population.

#### B. Scope

The City of Winnipeg, the Province of Manitoba and the Government of Canada all have roles, mandates and jurisdiction related to housing. The City's role has typically included municipal planning by-laws that regulate land use and building form, and programs to encourage development that supports and maintains the housing stock in Winnipeg. The primary responsibility for funding low-income and special needs housing that cannot be provided through market forces (social or specialty housing) rests with the federal and provincial governments.

The City of Winnipeg Housing Policy is focused on key areas within the jurisdiction of the City of Winnipeg, and provides a leadership role to help strengthen policies and programs of other levels of government to ensure they support needs of the Winnipeg population. The City of Winnipeg Housing Policy forms an integral part of the overall policy framework and by-laws relevant to housing in Winnipeg.

#### C. Objectives

The objectives of this policy are:

- 1. To encourage new housing development that:
  - Creates diverse housing options throughout the city that include a range of sizes, forms and tenures of housing to accommodate a range of incomes and household types;
  - b. Reflects Universal Design principles and "visitability' standards,



- c. Establishes a sufficient supply of affordable, adequate and suitable housing throughout the City that meets the needs of the population of Winnipeg;
- d. Creates growth in areas that support social, economic and environmental sustainability (Transformative Areas);
- e. Supports a pedestrian and transit friendly environment, including higher residential densities near services and on transit corridors; and
- f. Creates Complete Communities or completes existing communities.
- 2. To support revitalization and maintenance of existing housing that:
  - a. Promotes adequate, safe living conditions for homeowners and tenants, and supports safe, orderly, viable and sustainable communities;
  - b. Supports improved energy efficiency, Visitability, and moves toward contemporary building standards;
  - c. Brings new life back to Mature Communities through locally planned, community supported housing renewal initiatives; and
  - d. Strengthens social, economic and environmental sustainability.
- 3. To enable communities to develop and implement locally planned, community supported housing renewal initiatives that are consistent with *OurWinnipeg* and *Complete Communities*.
- 4. To establish the framework for complementary programs, tools, resources, and partnerships, including collaboration with other levels of government to meet the housing needs of the population of Winnipeg.

## II. DEFINITIONS

#### A. Housing Policy Definitions

**Adequate:** A standard that measures housing condition based on whether the dwelling is safe, has basic plumbing and heating, and is in a reasonable, habitable state of repair according to accepted standards for residential dwellings such as those established by CMHC, City By-Laws and other regulations.

**Affordable Housing:** Housing is generally considered affordable if all costs related to shelter, including rent or mortgage payment (principal and interest), taxes, and utilities require 30% or less of gross household income. For purposes of this policy, home ownership shall be considered affordable if the total shelter cost is 30% or less than the top of the second quintile household income bracket, as defined by Statistics Canada for the City of Winnipeg. Median Market Rent as published by CMHC and the Province of Manitoba will be used for rental purposes. While Affordable Housing may be built with the assistance of capital grants, it would not require ongoing operating subsidies.



**Core Housing Need:** Households unable to afford shelter that meets adequacy, suitability and affordability norms.

**Social Housing:** Housing that is created or operated and funded through direct government subsidies, provided for the benefit of low-income households as defined by the Province of Manitoba, and may include ongoing subsidies or rents geared to income.

**Specialty Housing:** Housing with adaptable or flexible design elements to accommodate specific needs and target populations. It would include housing for people with various ability and age levels including physical, sensory, cognitive, mental health and cultural uniqueness. Specialty Housing also includes housing that is designed to respond to a specific socio-economic need in the population, including emergency shelters, supportive housing and transitional housing, defined by the Government of Canada as follows:

- Emergency Shelter facilities Facilities providing temporary and short-term accommodation (from a few days up to six months) to homeless individuals and families who would otherwise sleep on the street. These facilities provide beds or dormitory-type sleeping arrangements that can include seasonal beds/mats.
- Supportive housing facilities long-term or permanent accommodation (public, private or non-profit) for people who cannot achieve or maintain housing stability independently and who require long-term or permanent services to help them maintain an appropriate level of safety and stability, while moving toward greater independence and quality of life.
- Transitional housing facilities Temporary or interim accommodation (in the form of multi-unit apartments, single-room occupancies, scattered site apartments, etc.) to homeless or at-risk individuals and/or families that is combined with case-managed support services, aimed at helping these individuals to transition to long-term and permanent housing, self-sufficiency and independence. Transitional housing programs normally range from weeks in duration up to three years.

**Suitable:** A standard that determines if households have an appropriate number of bedrooms for the family composition based on National Occupancy Standards as defined by CMHC.

**Universal Design:** Design solutions that respond to the widest range of the population possible, meeting the requirements for children through to seniors, people with or without disabilities, and without stigmatizing or identifiable aesthetics. Also known as Trans-generational Design, Life Span Design, and Design for All.

**Visitable:** Visitable housing is the concept of designing and building homes with a basic level of accessibility. Visitable homes provide independent access for everyone, including people with limited mobility or those with disabilities.

#### B. Complete Communities Direction Strategy Definitions\*

\*The following definitions are included here for ease in applying this policy. Please refer to the *Complete Communities Direction Strategy* for a more complete description. If there are any discrepancies, the definitions in the *Complete Communities Direction Strategy* shall apply.



**Complete Communities:** Complete Communities are places that both offer and support a variety of lifestyle choices, providing opportunities for people of all ages and abilities to live, work, shop, learn and play in close proximity to one another. Complete Communities provide housing options that accommodate a range of incomes and household types for all stages of life.

**Mature Communities:** Mature Communities were mostly developed before 1960, with older housing stock in low to moderate density, and generally well-developed infrastructure and transit services.

**New Communities**: New Communities are large undeveloped land areas identified for future urban development and not currently served by a full range of municipal services.

**Reinvestment Areas:** Reinvestment areas normally have a desirable character but would benefit from reinvestment through infill and redevelopment and/or major projects in small areas. With respect to housing this reinvestment may be targeted to addressing deteriorating building stock, or a lack of quality housing.

**Transformative Areas:** Areas that provide the best opportunity for growth and change in an environmentally, socially and economically sustainable way. This includes downtown, mixed use centres and corridors, major redevelopment sites and New Communities.

## III. POLICY

#### A. General Provisions

- The City will target incentives and facilitate developments that support the objectives of this policy based on the degree to which the project addresses a priority need in the City. Encouraging residential development Downtown is a key priority of the City. Other priorities include those identified in *OurWinnipeg*, *Complete Communities* and other strategies as may be approved by the City from time to time.
  - a. Incentives may include financial and non-financial programs, and may be achieved through a variety of tools, such as density bonuses, up-zoning, expedited approval processes, cost offset programs, tax-increment financing, grants, or sale of assets at or below market value.
  - b. The City may offer financing as a method of facilitating development.
- 2. The City will continue the Housing Rehabilitation Investment Reserve and may revisit the name and mandate governing its use. Moneys may be allocated to the fund from sources including:
  - a. General tax revenues;
  - b. Incremental taxes or revenue from development activities (including revenue from development fees);
  - c. Net proceeds from sale of surplus properties identified as suitable for housing development or revitalization;
  - d. Other levels of government to support shared objectives.



- 3. The Housing Rehabilitation Investment Reserve shall be used to fund housing programs and activities, such as investing in our housing stock. The objective of these programs and activities is to support this policy.
  - a. Each program eligible for access to the Housing Rehabilitation Investment Reserve will include:
    - (i) Defined program objectives;
    - (ii) Defined measures to evaluate program success;
    - (iii) Specific eligibility requirements for program funding.
  - b. Allocations to the Reserve shall be approved through the City's annual budget process.
- 4. The City will encourage and enable the development of comprehensive neighbourhood housing plans that align with *OurWinnipeg* and *Complete Communities*. These plans should include:
  - a. Neighbourhood Housing Assessments, including:
    - i. Existing housing stock (supply, condition, assessment values, vacant lots/buildings);
    - ii. Socio-economic indicators (employment rates, family incomes, price/rent to income ratios);
    - iii. An inventory of neighbourhood assets;
    - iv. Influences contributing to decline or demand.
  - b. Neighbourhood Vision Statements:
    - i. 5 year plans to define the desired future state.
  - c. Housing Implementation Plans, which include:
    - i. Specific action plans;
    - ii. Benefits to the community;
    - iii. Evidence of community engagement in the process and support for the vision and implementation plan.
- 5. The City will consider neighbourhood housing plans in the course of its own planning activities to the extent that they are consistent with the goals of *OurWinnipeg*, *Complete Communities*, and legal authority.

# B. Provisions to Support Targeted Development, Including Affordable Housing

- 1. Development plans for New Communities shall include a variety of housing options to support Complete Communities. This variety of options must include Affordable Housing to qualify for housing incentives.
- 2. The City will encourage and support housing development and activity that:



- a. increases the supply of Affordable Housing, particularly where there is access to transportation options; or
- b. supports thriving, Complete Communities in the Downtown, Major Redevelopment Sites, Centres and Corridors to increase residential variety and densification where appropriate; or
- c. Increases the supply of rental units to more effectively address demand.
- 3. Developments that *reduce* the supply of rental units will *not* be eligible for incentives under this policy unless the development:
  - a. Creates a smaller number of adequate, affordable rental units in place of inadequate units; or
  - b. Otherwise achieves the objectives of this policy, where the benefits clearly outweigh the negative impact on the rental supply.

#### C. Provisions to Support Revitalization

- 1. The City will encourage neighbourhood and individual activity that maintains or improves the quality of housing stock, and increases housing choice and visitability in *Mature Communities*.
- 2. Reinvestment Areas will be given priority for incentives and assistance to support revitalization based on need.
  - a. Characteristics of Reinvestment Areas are described in *Complete Communities* as including:
    - i. Deteriorating building stock;
    - ii. Inappropriate mix of land uses;
    - iii. Inadequate buffering between uses;
    - iv. Lack of services such as grocery stores, banks and parks;
    - v. Lack of quality housing.

These criteria and related indicators may be further developed from time to time to support implementation of *Complete Communities*.

- b. Relative need and associated priority for funding shall consider the Housing Supply, Access to Affordable Housing, Variety of Housing type and tenure, and Quality of Existing Housing Stock in any program application or proposal for housing development. Indicators for these criteria shall be as described in Section IV as available for the area, and must be current to within two years of the application or proposal.
- 3. Where the City has surplus lands in areas identified or suitable for housing development in Reinvestment Areas with priority housing needs, it will seek proposals for development consistent with this policy.
  - a. Property may be sold at or below market rates for this purpose.



- b. Where surplus lands in a Reinvestment Area with priority housing needs have a higher and better use that supports the overall development of a Complete Community, the City may pursue this use. Where this includes sale of the property, the City may direct the net proceeds of the sale to the Housing Rehabilitation Investment Reserve.
- 4. Where current lot configurations are not consistent with current zoning standards and/or best practices for effective development, the City may purchase and assemble lands in Reinvestment Areas to enable housing development.

#### D. Provisions to Address Issues beyond City Jurisdiction

- 1. The City of Winnipeg acknowledges that housing is a cornerstone of healthy communities and of a strong city; it is a basic need and is central to our quality of life. By working together with other levels of government, private and not-for-profit developers and the community, the City can help ensure that affordable and accessible housing is part of the essential mix serving a diverse population and support the integration of specialty housing within residential neighbourhoods throughout the City.
- 2. The City of Winnipeg will explore and consider opportunities to work with community organizations, and participate in or lever existing and future federal and provincial programs to address Winnipeg housing needs. This may include:
  - a. Administering federal and provincial programs supporting housing development, rehabilitation, or which address core housing needs;
  - b. Helping build the capacity of not-for-profit housing organizations in the design, development and maintenance of housing;
  - c. Advocating with those levels of government and agencies whose primary role is to support basic needs for shelter and safety for increased investment in areas of priority need (e.g., Affordable Housing, Social Housing, Specialty Housing, or income or other supports for marginalized individuals to enable access to adequate and suitable housing.);
  - d. Providing input to other levels of government about policies that impact housing (e.g., tax reforms, alternative building codes for existing buildings, changes to restrictive policies);
  - e. Participating in planning and development projects involving investment of federal or provincial funds in housing, or related community programs;
  - f. Applying for provincial or federal funding to support specific programs or initiatives; and
  - g. Assist in the development of specific multi-level strategies with federal, provincial, community and industry partners.



## IV. EVALUATION AND REVIEW

#### A. Environmental and Performance Indicators

- 1. The following indicators provide information regarding the housing <u>environment</u> in Winnipeg to help determine priority areas of need and to guide development of City programs, and may be amended from time to time by Council or its designate.
  - a. Housing Supply:
    - i. Population estimates and projections;
    - ii. Housing starts;
    - iii. Supply of units completed and not absorbed by tenure and type;
    - iv. Listings, by tenure and type;
    - v. Total rental units (Rental "Universe") ;
    - vi. Vacancy rate.
  - b. Access to Affordable Housing:
    - i. Affordability Gap (gap between 40<sup>th</sup> percentile income and median market rent or the cost of an average single family home (attached or detached));
    - ii. Population in Core Housing Need;
    - iii. CPI for Shelter.
  - c. Quality of Existing Housing Stock / Neighbourhoods:
    - i. Market (assessment) values;
    - ii. Number of vacant lots;
    - iii. Number of vacant buildings;
    - iv. Orders under the Neighbourhood Liveability By Law, as may be amended from time to time;
    - v. Number of new construction units;
    - vi. Building permits issued for major renovations.
- 2. The following indicators shall be used to evaluate the <u>performance</u> of this policy and related programs. Additional indicators may be established for specific programs to evaluate performance of the program in achieving its objectives, such as:
  - i. Number of Affordable Housing units developed under programming by structural area (New Communities, Transformative Areas, Reinvestment Areas, etc.);
  - ii. Number and share of housing units developed by structural type and area (e.g., multi-unit, attached, detached, etc.);
  - iii. Number of neighbourhoods that have increased the variety of housing;



- iv. Number of homes renovated in Mature Communities. Major renovations in residential units;
- v. Percentage change in assessed values of target neighbourhoods compared to City average.

#### B. Review

- 1. This policy shall be subject to formal review by Council or a Committee of Council not less than every five years, or as may be required based on revisions to *OurWinnipeg* or *Complete Communities.*
- 2. The Planning, Property and Development Department shall conduct an internal review of this policy and related programs to evaluate its effectiveness and continued relevance in the context of housing market conditions, and report its findings to Council or its designate.

## V. ACKNOWLEDGEMENT

Established in 1977, the Winnipeg Housing Rehabilitation Corporation (WHRC) has and continues to add value for citizens of Winnipeg through its activities. Their functions include acquisition, improvement and rehabilitation or conversion of existing buildings for housing accommodation of all kinds for sale or rent to persons of low or modest income.

## VI. REFERENCES

- 1. City of Winnipeg Charter
- 2. OurWinnipeg Plan, By-Law No. 67/2010
- 3. Complete Communities Direction Strategy, Secondary Plan No. 68/2010
- 4. Neighbourhood Liveability By-Law No. 1/2008
- 5. Secondary Suites Administrative Report
- 6. Universal Design Policy (2001) CR-3 (Vol. 5)