



# **Our Housing Challenge Moving the Needle**

**Q2 2023**

Regional Housing Initiative

Presented by: Julie Scarcella,  
EcoSpex Inc.

Prepared by: Working Group  
GHDC



## Setting the Stage

- The Problem/Opportunity
- The Future Vision
- Solutions
- Next Steps

# Who Are We

A consortium of private & public sector subject matter affordable housing experts to include policy, development, planning, building science, finance, project management, construction, sustainability (Net Zero and Passive House, LEEDv4.1 and Well).

Our expertise spans development and construction in the housing sector.

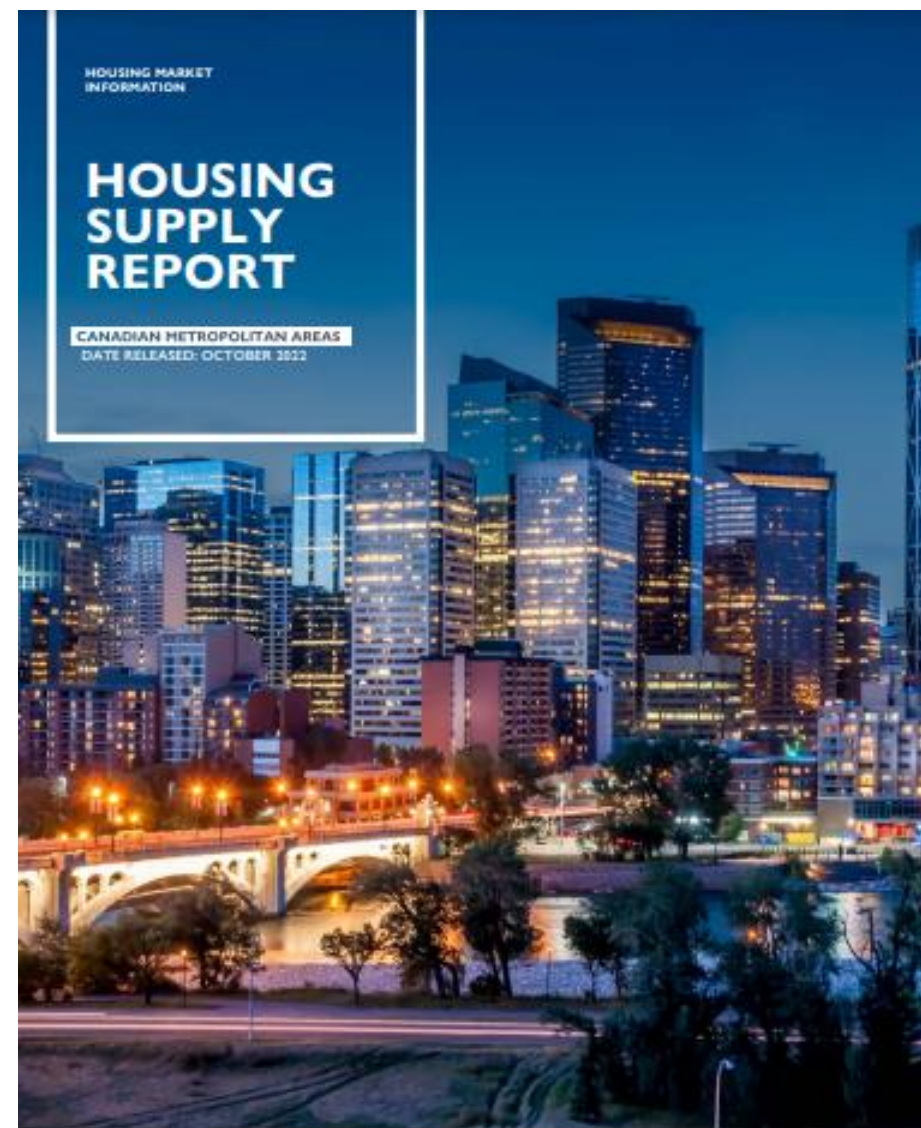


# The Problem

Federal and provincial government roles continue to apply pressure on municipalities to facilitate and/or provide affordable housing. However, because municipal resources are limited, allocating them effectively is imperative.

Simply put, local government's fiscal and human resources cannot address the scope of the housing affordability challenge through direct delivery to support housing for all.

# CMHC Housing Market Information



Canada's approach to housing supply needs to be rethought. The evidence has been mounting for many years that the housing supply system is broken in many parts of Canada

The federal government cannot achieve affordability for everyone in Canada on its own.

We need partners. The private sector will be critical in addressing this supply shortfall.

# Solutions and Opportunities



## Envision this..

Georgian Bay Housing Development Corporation (GHDC)

Ensures that every citizen in our region, has good choices in where they live, and opportunities to reach their fullest potential.

An arm's length, non-profit to deliver housing

Board of directors with specific expertise that centralizes resources for developing and delivering housing throughout the region.





## Corporate Purpose

- Assist in delivering housing and resources regionally

## Goals

- Opportunities for collaboration and working together
- To create an organization to deliver housing regionally
- To enable ALL residents who live in the region to remain in the region

## Objectives

- To help: our public and private sectors create increased housing supply, choice and affordability for all residents of our region.





## What unmet needs/gaps would a development corporation provide?

- Deliver on the **vision**
- Drives private public **collaboration** and partnerships

### Provide:

- Operational, **capacity** and support, board expertise
  - Deliver a range of housing types based on regional needs
  - Centralizes the knowledge, skills,/tools
  - Reduce duplication/silos
- Critical resources for developers and builders
  - Hires local people to execute, establish working committees on key areas of focus
- **Supports training** in green skills for trades
- **Leverages funding** to deliver key priorities
- **Pool** and resources
- Annual **ESG performance** review/recognition

# Unique Value

## Best Practices/Who Can We Learn and Collaborate From?

### BC models

- Innovation Building Group
- Catalyst Housing Vancouver Island
- Canmore Community Housing Corporation
- Attainable Homes Calgary
- Whistler – Whistler Housing Corp established in 1980s, now grown into Development Corporation and a Housing Authority
- Banff established its Housing Corporation in the early 1990s. Canmore created its Community Housing Corporation in early 2000s

### Ontario models

- Indwell Affordable Housing - Charitable
- Prince Edward County Affordable Housing Corporation
- London Ontario Housing Corporation
- Cahdco Real Estate Development Corporation Ottawa



# What is the difference between a Development Corporation and a Housing Authority?

## What is a Development Corporation?

Housing development corporations' partner with non-profit, private sector organizations and the public sector to develop attainable, affordable housing and community assets.

**Partnerships are developed to help realize regional strategies, goals, and drive community-based outcomes to support and drive housing initiatives.**

Common attributes of a corporation will involve the affordable housing to support the delivery of social, economic, and environmental purpose real estate and provide consulting advise. Critical to the success of the development corporations is the deep expertise to the communities they serve through outstanding experience and resources of a board that might include developers, finance, strategic partnerships, community engagement outreach, marketing and communications, real estate, engineers, planners, construction, and project management experts.

## The development corporation:

- Supports community-based organizations and maintains housing as affordable in perpetuity.
- Can assist in securing financing for project feasibility and pre-development phases.
- Manages all phases of project delivery in collaboration with our partners

## What is a Housing Authority?

### Property Operations

- Housing Authorities are set up to support regional employees that live in the community in which they work. To achieve this objective, they partner with communities to provide and sustain a broad range of housing options both rental and home ownership for those who live and work in the region. They manage the wait lists and maintenance etc.

# Building the case for Development Corps..



# CAHDCO TOOLBOX

Increasing Non-Profit Affordable Housing Development Capacity

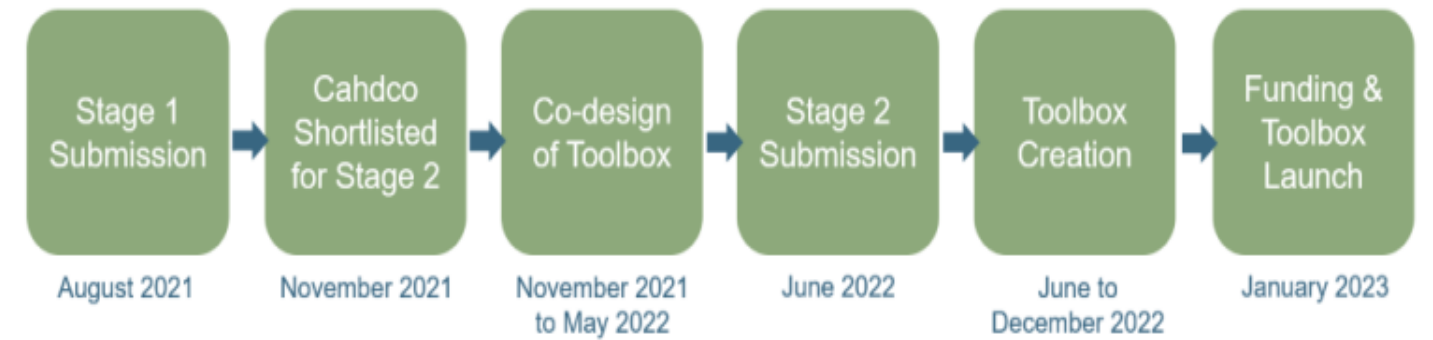
By Stephanie Cantlay and Graeme Hussey

## Coaching & Mentorship



Topics that will be covered by Toolbox.

## Toolbox Timeline



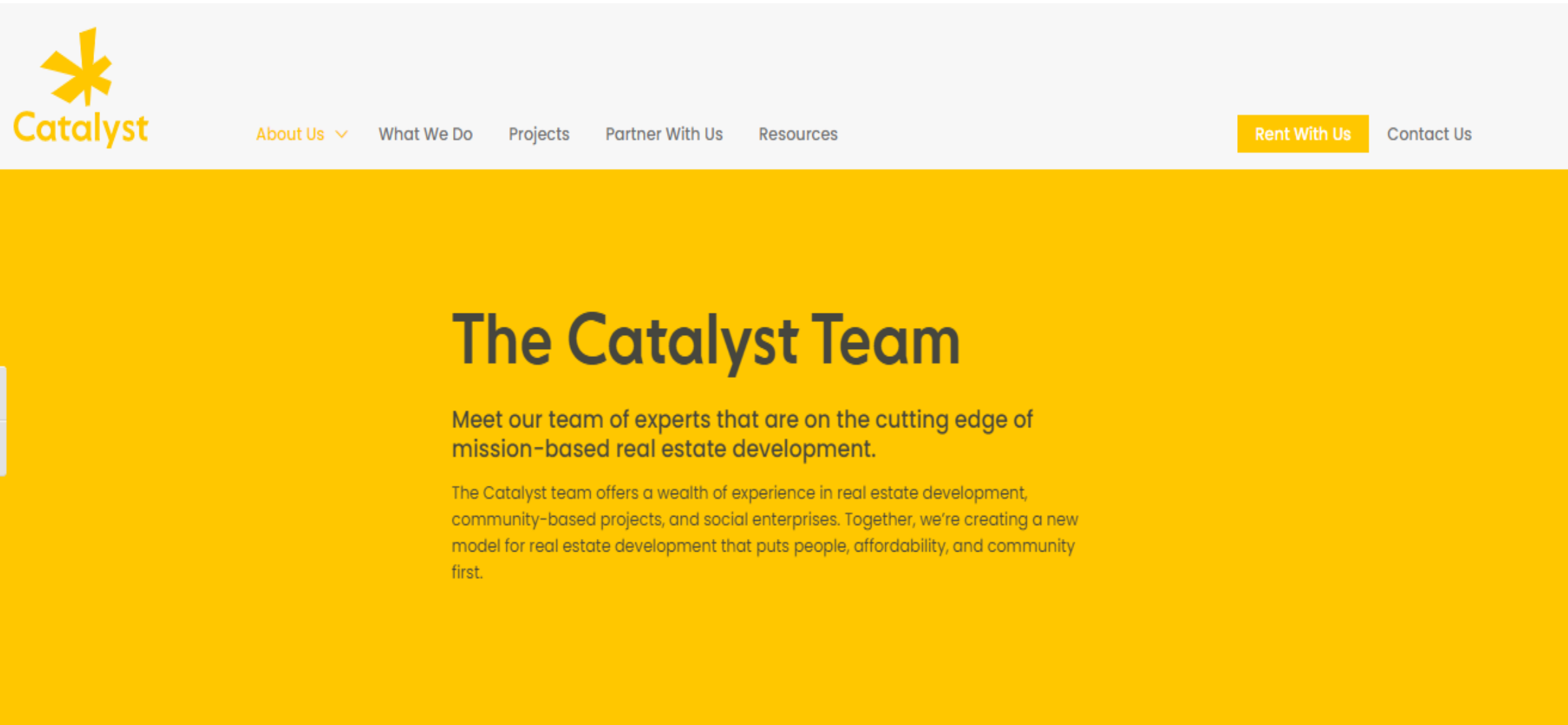
Toolbox timeline from the first submission in August 2021 to the launch in January 2023.

Helping build momentum for not-for-profit development corporations!



# Best Practices Catalyst Development Corp.

<https://catalystcommdev.org/>



## Highlights

- 15 Staff
- 9 Board Members
- 10 Committee Members

# Catalyst Development Corp



## Projects

<p><b>Madrona</b> 384 Harbour Road, Victoria, BC, Canada</p>	<p><b>Aspen</b> 188 East 6th Avenue, Vancouver, BC, Canada</p>	<p><b>Hannelore</b> 585 West 41st Avenue, Vancouver, BC, Canada</p>
<p><b>Creekside</b> 700 Sharp Road, Tofino, BC, Canada</p>	<p><b>The Springs</b> 2382 Saint Johns Street, Port Moody, BC, Canada</p>	<p><b>Alder</b> 3625 East Sawmill Crescent, Vancouver, BC, Canada</p>
<p><b>The Rise</b> 285 Nanaimo Avenue West, Penticton, BC, Canada</p>	<p><b>Emmaus Place</b> 20067 72 Ave a5ll, Langley Twp, BC V2Y 1S7, Canada</p>	<p><b>Rivermark</b> 8968 Pearson Way, Richmond, BC, Canada</p>

### Catalyst Updates



IN THE NEWS

Province kicks in \$11 million for housing at North Shore Neighbourhood House



IN THE NEWS

Feds pour \$123.5M into affordable rental housing developments in Burnaby

Canada



IN THE NEWS

Canada creates over 350 units of affordable housing in Burnaby

IN THE NEWS

New affordable rental homes coming to Tofino

## Team

### Our Staff

<p><b>Ana Dragos</b> Project Accountant</p>	<p><b>Ben McLennan</b> Office Manager</p>	<p><b>Blake Forsyth</b> Property Operations Assistant</p>	<p><b>Brian Trudeau</b> Manager, Finance</p>
<p><b>Claire Skolos</b> Manager, Property Operations</p>	<p><b>Eugene Cruz</b> VP, Accounting &amp; Administration</p>	<p><b>Jelaina Bakota</b> Manager, Project Accounting</p>	<p><b>Katrina May</b> Development Manager</p>
<p><b>Luke Harrison</b> President</p>	<p><b>Matt Hardwick</b> Development Analyst</p>	<p><b>Megan Pohanka</b> VP, Project Generation</p>	<p><b>Michael Ross</b> Director, Property Operations</p>
<p><b>Robin Petri</b> VP, Development</p>	<p><b>Roderick Kumar</b> Assistant Controller</p>	<p><b>Sid Ahuja</b> VP, Finance</p>	

### Our Board Members

<p><b>Alice Sundberg</b> Member-at-Large</p>	<p><b>Alfred Li</b> Member-at-Large</p>	<p><b>Cecile Van Nierkerk</b> Treasurer &amp; Finance Committee Chair</p>	<p><b>Jonathan Oldman</b> Member-at-Large</p>
<p><b>Julie Taylorson</b> Secretary &amp; Governance Committee Chair</p>	<p><b>Lilian Arishenkoff</b> Board Director &amp; Project Committee Chair</p>	<p><b>Mark Mazzone</b> Member-at-Large</p>	<p><b>Tim Grant</b> Board Chair</p>

### Our Committee Members

<p><b>Adam Mitchell</b> VP, Asset Management &amp; Development, Apex Developments Ltd, Property in Operations Committee</p>	<p><b>Alan Davies</b> Architect, Self-Employed, Property in Operations Committee</p>	<p><b>Alex Beer</b> Fabric Living, Finance Committee</p>	<p><b>Darius Maze</b> Executive Director, Vancouver Japanese Language School and Japanese Hall, Governance Committee</p>
<p><b>Freeman Lane</b> Vice President, Construction, Development, Apex Developments Ltd, Projects Committee</p>	<p><b>Hugo Vasquez</b> President &amp; Development Director, Mandoivo, Projects Committee</p>	<p><b>Josh Taylor</b> Director, Investment &amp; Development, HouseLink &amp; Ministry, Finance Committee</p>	<p><b>Kristine Liu</b> Development Manager, Mosaic Homes, Projects Committee</p>
<p><b>Maria Moiseeva</b> Senior Relationship Manager, Bank of America Merrill Lynch, Finance Committee</p>	<p><b>Robert Toth</b> Director of Development, Intracorp, Governance Committee</p>	<p><b>Shawn Puntton</b> Manager - Investments, Hudson Pacific Properties, Property in Operations Committee</p>	<p><b>Stanley Cheung</b> Manager - Investments, Concord Realty Services Ltd, Property in Operations Committee</p>

Imagine the possibility..





Working together for a brighter future

# Georgian Bay Housing Development Corporation providing affordable housing solutions

A one stop shop

**Georgian Bay Housing Development Corporation** will partner with local communities' organizations, non-profits, charities, institutional, private owners' municipal governments, and market developers to **create or acquire projects that deliver on our mission.**

Our goal is to increase the supply of affordable housing in Georgian Bay to enable housing for all residents who live in the region to remain in the region.

### **Mission**

We support organizations and build communities by developing, vibrant, affordable, and inspiring places to live and work.

### **Our Vision**

GBHC initiative will provide solutions for environmentally sustainable housing (rental, homeownership and consulting) for our communities

## What We Will Do as a Development Corporation?

There is a lack of development capacity in the region to meet the need for affordable housing. Specifically, pre-development activities such as **securing sources of funding or financing, identifying project partners, and developing a financially viable concept can be major barriers.**

GBDC, it will offer a full **range of services including development management services** to include resources, tools, templates, land acquisition and sale, consultation with partners in relevant sectors, all to be ratified through agreements with local communities, for-profit, developers, Municipalities in Bruce, Grey and Simcoe area. We will work very closely with public sector and developers to 1) enable them, and 2) help get shovels in the ground.



Affordable Home Ownership



Rental Housing Development



Development Management Services. Access tools, support for funding applications, templates, resources and training as well as consulting

# Reimagined Future –

**LEVERAGE CMHC PRE-DEVELOPMENT TOOLS FOR AFFORDABLE HOUSING RELEASING 2023-2024**

**FINANCIAL COSTING, PRE-CONSTRUCTION TEMPLATES**

**FINANCE OPTIONS  
FUNDING APPLICATIONS  
CMHC SEED  
APPLICATIONS /OTHER**



**AFFORDABLE HOME OWNERSHIP**

**FINANCE OPTIONS**

**RENTAL HOUSING**

**PLANNING TOOLS,  
SUSTAINABILITY STANDARDS,  
GUIDELINES AND TEMPLATES**

\*Enable learning and building of knowledge by engaging with stakeholders offering tutorials, workshops and training on how to access and use the resources and tools.

# Proposed Services

# Possible Services



## RENTAL HOUSING

Contract expertise, support on finance options/other offerings to help navigate proposed projects at predevelopment phases and full development.

### Options:

- Pull in a team to bid on the contract
- Or partner with another organization/developer



## AFFORDABLE HOME OWNERSHIP

In house expertise – support and enabled the right process and solutions for the market (developers/other organizations)

Finance options, provide different **models'/frameworks** and best practices will be made available to help navigate proposed projects.

# Possible Services/Resources



## SUSTAINABILITY STANDARDS, GUIDELINES AND TEMPLATES

### Resources:

- **Roster of common suppliers** (Pre-fab, Tiny Homes, Modular Housing Solutions, Container Homes and Intergenerational and seniors' options are available)
- **Sustainability Bid Evaluation Matrix** & (RFP templates) for high performance Affordable Housing requirements to support various requirements for Passive House, LEED and the Well Standard, the focus is not enforcing certification but tiering the RFP to IQA, Energy, Carbon, Water reduction targets.
- **Access to common technologies** (manufactures) trade and contractor friendly for affordable buildings

### Services

- **Access to 12 Open -Source Design Library** for Affordable Housing Projects (proven to meet high performance Passive House Building Standards)
- **Training for builders** and developers to meet Net Zero and Passive House requirements
- **Access to Senior Housing Option** and Alternatives



## PRE-CONSTRUCTION TEMPLATES

### Resources:

- **Pre-Approved Roster: roster of prequalified organizations/companies** in the region that are available to support housing projects
- **Customizable Project Pro Forma** Templates (Net Zero) for different housing typologies (MURB, seniors, prefab, single family etc.)
- **Developers/Owner Procurement Options** Guide for Construction to Net Zero

### Services

- **Training on Project Pro Forma**
- **The SEEFAR Building Analytics** Inc. SEEFAR-Valuation© software shows that new high-performance buildings and deep retrofits for existing building are economical today when the total cost of building ownership (TCBO) is considered.

# Possible Services/Resources



## FINANCIAL COSTING & INCENTIVES

### Resources:

- **Finance options** for not-for-profits and developers
  - Set up case studies on how to finance different projects types this might include the accommodation tax options
- **Develop** a regional Concierge Program – Pilot with X many municipalities to assist non-profit and private-sector developers of affordable rental and ownership housing, to navigate through site selection, funding, incentives, partnerships and approvals processes

### Services

- **Provide consulting to enable** community/developers to qualify for GMF/CMHC seed funding for new/retrofit construction. Provide options to support funding from the county/municipal funding
- **Help Developers develop** proformas for budget requirements for funding and internal requirements



## LEVERAGE CMHC PRE-DEVELOPMENT TOOLS FOR AFFORDABLE HOUSING RELEASING 2023-2024

### Resources:

**2021 CMHC Released a Request for Proposal** across Canada to allow experts, collaborators to submit on ways to improve the pre-development process for affordable housing.

- 167 solutions submitted.
- 29 Solutions Shortlisted, receiving \$75,000 each to prototype their solution.
- **14 prototypes were selected for funding** and will share a pool of up to \$38 million to start implementing their solutions.

<https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-supply-challenge/round-2-housing-supply-challenge/round-2-funding-recipient>

A regional not-for-profit development corporation **could leverage these new resources**, tools and practices once available, integration of these services through training and outreach should be considered.



# New Service for Developers:

Access to 12 Open - Source Design Library for Affordable Housing Projects (proven to meet high performance Passive House Building Standards)

**PEMBERTON**

**G**

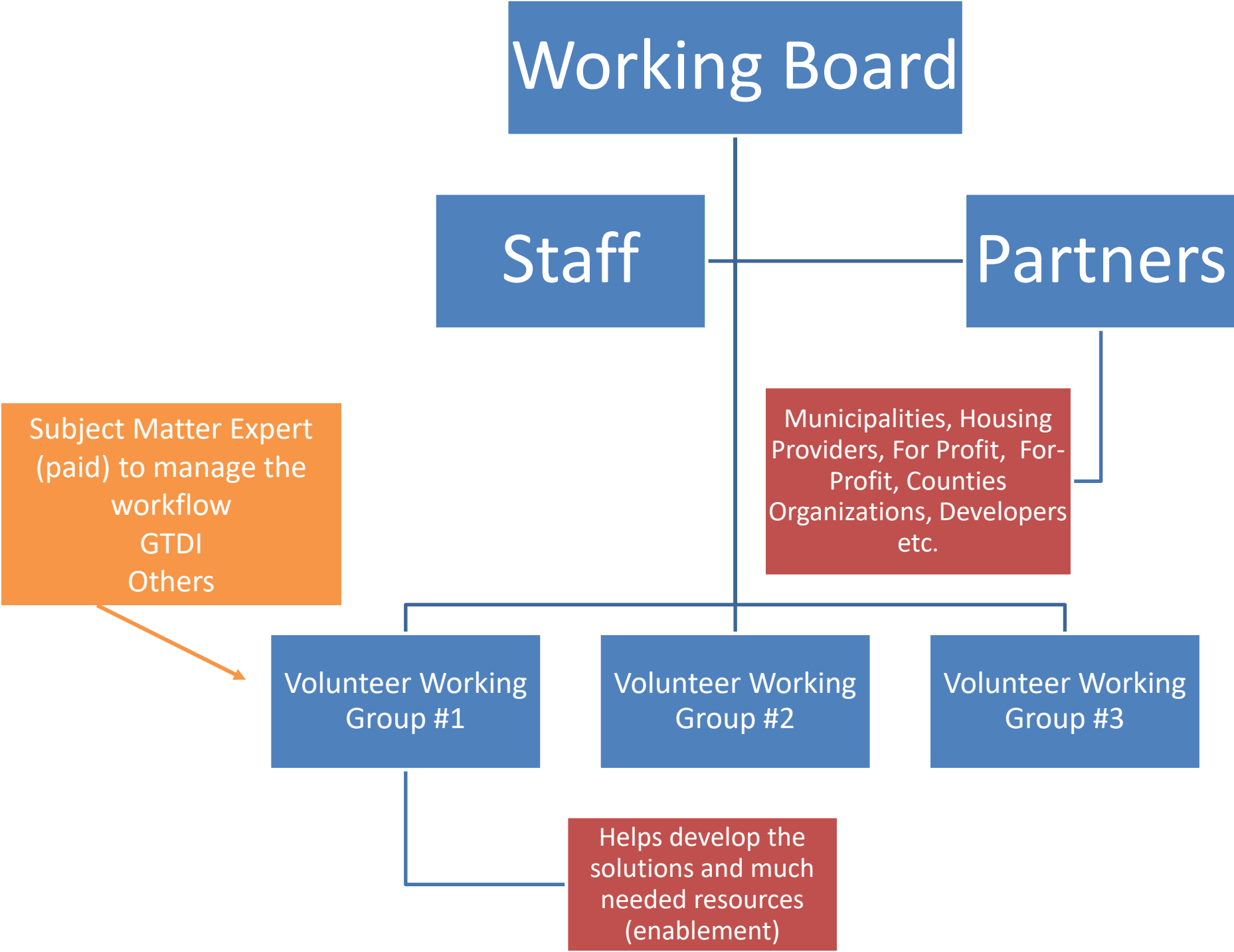
Performance Target	A
Date of construction tender	M
Gross floor area	51,9
CCDC Contract	N/A (
Number of units	45 resid
Number of levels	3 above (parkade
Number of elevators	1
All-electric building	Yes

**\$148/sf**

14% 22% 15% 27% 13% 7%

Camera 1

# Corporation Structure



# Priorities Q2 2023

# Work Program/ Priorities Q2 April-June 2023



## Strategy

1. CEO meetings to formalize funding from smaller tier municipalities vs larger municipalities (not all have CIP for housing)
2. Shortlist what key services/resources to be developed with partnered municipalities (i.e., **concierge developers' program**)
3. Continue to present to other municipalities (Bruce, Grey and Simcoe)
4. Firm up partnership agreements with municipalities and with large and small corporations/companies
5. Set up operations for the new not-for-profit corporation

## Raising Funds

1. Prepare for CIP housing submission requests
2. Finalize contribution commitments
3. Request for funding to regional municipalities (Bruce, Simcoe and Grey County)
4. Prepare and present to private sector companies in the region to match municipal contributions (leverage), Mayors/CAOs to help connect the regional housing initiative to local companies.
5. Apply to Community Transformation Fund (CTF) once incorporated to assist for start up funds for the incorporation (business plan, strategy and services). Tier 1: \$25-100K and Tier 2: \$250K

## Kick Start First Project

- Concierge Predevelopment Package



# Priorities June 2023

## Priority #1

Firm up funding to:

- A) Get the not-for-profit registered and operations underway (business and strategy)
- B) Execute on a critical service opportunity:  
Develop the Concierge Development Program

# Concierge Developers Package/Program

# The Problem

As more and more municipalities get approached by the development community regarding affordable housing opportunities, affordable housing takes a very specific skill set, expertise and capacity to make the right informed decisions. How do we manage risk that comes with a development? Municipalities don't have access to a community of practice to increase the knowledge and organizational capacity, critical resources to create affordable housing.

**As a result, a lack of tools and resources may include:**

- Partnerships/MOU/Head leases
- Costing Proformas
- Outreach for developers
- Implementation of the housing
- Development considerations
- Housing policies
- Preferential review of development
- Housing models
- Incentives
- Training/Mentorship
- Glossary of Terms



# The Opportunity

## What is the Concierge Development Program?

To assist non-profit and private-sector developers of affordable rental and ownership housing, to navigate through site selection, funding, incentives, partnerships, and approvals processes. The essence of the program is to set you up for success - build knowledge, capacity for Council, help staff review opportunities and assist developers on affordable housing projects, reduce silos, risks, built trust and ensure quality assurance.

## Why Now?

- Time is of essence to get it right on affordable housing projects. Developers need support as do Staff and Council.
- Ensure that all housing projects protect the tenants and future homeowners
- Leverage best practices from organizations and municipalities that have had success in developing similar programs





# The Benefits

- Drives efficiencies early in the pre-development processes
- Increase development knowledge and capacity
- Promotes a streamlined approach to planning/saving time and costs
- Council, Staff, Development Community - acquire skills and knowledge which can be applied to ongoing and future projects
- Access tools and templates through each step of an affordable housing project
- Build skills to increase in-house capacity and drive shovel in the ground for affordable housing development projects
- Access a network of subject matter expertise/peer review that spans across Canada with knowledge and experience that will provide quality resources and training /provides support when needed
- Access training

# The Ask



## **Next Steps/The Ask**

### **Funding/Collaborations**

- Establish a meeting to explore collaboration opportunities – defining your priorities/needs based upon today's presentation/is there a fit
- Shortlist key services/resources to be developed with partnered municipalities
- Review funding from CIP Housing or Planning reserve funds to support the Set-Up Operations for the new Not-for-Profit Corporation and execution of the Concierge Development Program/Package.
- Funding requests can be under 25K threshold.

### **Kick Start First Project**

- Concierge Development Package – Summer 2023

# Appendix 1

# Work Done to Date



**2021 the GBHC working group made a commitment** to championing regional housing development opportunities. Extensive time and expertise to develop and deliver quality information on housing issues to the public and municipalities includes:

- ✓ Municipalities have received information packages, deputations include:  
Town of Blue Mountain, Meaford, Wasaga Beach, Owen Sound, Clearview, Brockton and Grey Highlands.

**Over the past 2.5 years the GBHC working group has been building the foundation for this regional plan to include:**

1. Background Summaries and Communication of the Vision
2. Presenting the proposed not-for-profit Corporation/Vision  
*(Municipalities, BMAHC, GTDI, County and Developers)*
1. Ongoing communication and outreach
2. Budget costing
3. Investigation of the Incorporation requirements
4. Business Development – start up documentation  
A collection of best practices, services, tools, and other applicable resources along with case studies has been ongoing to help shape and inform the short- and long-term operations of the proposed corporation. The intention is to leverage all the good information across Canada to help develop outstanding services, tools, templates and resources.
7. Housing Providers Collaborations (Prince Edward County Housing, London Ontario Housing, Canmore Housing and Whistler on a joint grant submission).
8. County discussions/presentations
9. Onsite Municipal meetings/traveling

# SGB Regional Housing Working Board



**David Odgen**

*Principle Secure Capital*

Responsibilities: Finance, Development, and Sustainability Green Buildings, works with Habitat for Humanity on all housing developments.



**Doug Leighton**

*EDG Associates*

Responsibilities: International experience in urban design, planning, and sustainable development. Co-founded Banff Housing Corporation.



**Julie Scarcella**

*EcoSpex Inc.*

Responsibilities: Funding, Technical expertise in the built environment, housing to meet net zero standards, project planning and strategic management.



**Mike Vance**

*Vance & Associates*

Responsibilities: Master planning, sustainability consulting, resort community specialty, Lead in policy, Co-founded Whistler Housing Authority and the Whistler Development Corporation.



**Trent Collier**

*Construction Manager, Bird Construction*

Responsibilities: With over 19 years of experience, Trent has been working in the construction industry most of his life, overseeing major construction development programs while ensuring their successful execution.



**Cathy Fernandes**

*CEO Mr&Mrs Jones Inc Marketing .*

Responsibilities: Marketing, Digital Strategy, Negotiation, Advertising and Strong business development professional

# Contact

Georgian Bay Housing  
Development Corporation  
Working Group  
Julie Scarcella

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[julie@ecospex.com](mailto:julie@ecospex.com)

705 445-1256



Working together for a brighter future



A top-down view of a diverse group of people sitting on a light-colored floor, holding their hands together in a central circle. The image conveys a sense of unity, teamwork, and collective strength. The text is overlaid in the center of the image.

**Imagine how strong we  
can be together**