
Status Report on the Ten-Year Housing Business Plan 2013 - 2022

Recommendation

That the Standing Policy Committee on Planning, Development and Community Services recommend to City Council:

1. That the Administration provide a report to revise the criteria for capital grants under Policy No. C09-002, Innovative Housing Incentives Policy, to provide grants for renovating existing affordable housing units;
2. That Policy No. C09-002, Innovative Housing Incentives Policy, be amended as indicated in this report; and
3. That \$270,000 of the \$400,000 previously allocated to the Affordable Housing Reserve for 2019 be used for capital grants to support the creation of affordable rental or ownership housing for low-income households.

Topic and Purpose

The purpose of this report is to provide the 2017 annual status report on the Housing Business Plan 2013 – 2022 and recommendations resulting from the midterm review of this plan.

Report Highlights

1. The City of Saskatoon (City) supported the creation of 377 new attainable housing units in 2017.
2. The supply crisis for attainable housing units has been addressed but affordability challenges remain.
3. Stakeholders have provided feedback as part of the midterm review of the Housing Business Plan 2013 – 2022 (Business Plan).
4. The federal government released the National Housing Strategy (Strategy) in 2017.
5. The Administration has identified a number of action items, as well as one recommendation to update the Business Plan.
6. The Administration is recommending changes to Policy No. C09-002, Innovative Housing Incentives Policy (Incentives Policy).
7. Recommended allocations for 2019 funding include creating housing for low-income households and implementing Saskatoon's Homelessness Action Plan.

Strategic Goal

This report supports the City's Strategic Goal of Quality of Life by increasing the supply and range of affordable housing options.

Background

During its June 24, 2013 meeting, City Council approved the Business Plan, which included a number of provisions to support the creation of additional units across the attainable housing continuum over the next ten years.

During the December 1, 2016 Business Plan and Budget Review meeting, City Council allocated \$1 million to the Affordable Housing Reserve, with \$500,000 to be made available in each of 2017 and 2018. City Council set a target of 400 new attainable units for 2017.

During its March 27, 2017 meeting, City Council received the annual status report on the Business Plan, which included plans to conduct a midterm review of the City's housing programs in 2017.

During its June 26, 2017 meeting, City Council received a review of the Mortgage Flexibilities Support Program and amended the income limits for this program.

During its September 26, 2017 meeting, City Council resolved "that the Administration report back on opportunities to include further consideration in future incentive applications for environmentally friendly construction and green energy generation."

During the November 27, 2017 Business Plan and Budget Review meeting, City Council set a target of 250 new attainable units for 2018, allocated \$400,000 for the Affordable Housing Reserve to be used in 2019, and directed the Administration to provide a report on printing future paper copies of the Housing Handbook.

Report

City's Incentives Supported the Creation of 377 New Attainable Housing Units in 2017

In 2017, the City's incentives supported the creation of 377 new units, which is slightly under the 400-unit target set by City Council. The City is on track to achieve its 2018 target of 250 units across the attainable housing continuum, with a number of projects already in place.

A complete listing of all projects supported in the 2013 to 2018 period, including the number and types of units, location, amount of City support, construction status, and a financial summary covering the six-year period from 2013 to 2018, can be found in Attachment 1.

The Supply Crisis has been Addressed but Affordability Challenges Remain

The supply crisis that resulted in the adoption of the City's first comprehensive housing business plan in 2008 has now been addressed as indicated by higher vacancy rates and stable prices in both the rental and homeownership markets. Affordability challenges remain for those with low income, including minimum wage earners, people with disabilities, and seniors on fixed incomes. These groups can be at risk of being homeless or inadequately housed.

Stakeholder Feedback on the Business Plan

A stakeholder consultation on the effectiveness of the Business Plan was held in the fall of 2017 with over 30 groups providing feedback on the targets, priorities, and business functions of the Business Plan. This consultation consisted of an online survey and half day in-person consultation. Overall, the stakeholders had positive feedback on how the housing programs are working and provided some suggestions on how the Business Plan could be more effective.

The Administration also met with members of the “Housing Think Tank”, a group established by the Saskatoon Council on Aging who have conducted research on the housing needs of seniors. They are requesting that future editions of the Business Plan include a section that is specific to seniors’ housing. Attachment 2 includes a summary of all stakeholder feedback received.

The National Housing Strategy

On November 22, 2017, the Government of Canada released the Strategy. The Strategy is a ten-year, \$40 billion plan that will result in up to 100,000 new housing units and will fund renovations on up to 300,000 existing housing units. The Strategy will also expand federal homelessness programming and implement a rights-based approach to housing that will prioritize the most vulnerable Canadians.

The first new program under the Strategy is called the “National Housing Co-Investment Fund,” which will start taking applications on April 1, 2018. The program will require reductions in energy consumption and greenhouse gas emissions in all new build and renovation projects. The Administration will provide the report requested by City Council on incentives for housing projects with reduced environmental impacts once the federal government has released the details on their environmental requirements.

Further programs included in the Strategy will require provincial participation and will not be launched until agreements are reached in 2019 and 2020. The new program to address homelessness will be launching in 2019 when the current Homelessness Partnering Strategy concludes its mandate.

Federal Indigenous housing strategies are also being developed in partnership with First Nation, Métis Nation, and Inuit leaders.

Action Items and a Recommendation to Update the Business Plan

The Administration has reviewed the stakeholder feedback, as well as the Strategy and has identified a number of action items that have the potential of making the Business Plan more effective. The Administration is also recommending that criteria be developed for the provision of capital grants for the renovation of existing affordable rental housing. The Administration’s full response and a list of the action items are found in Attachment 3.

Proposed Policy Change to Ensure City-Funded Projects Remain Affordable

The Administration is proposing amendments to the Incentives Policy to require affordable housing projects receiving City funding to serve low-income households for a minimum of five years and to give priority to projects that support other planning initiatives being undertaken by the City. Attachment 4 includes the proposed revisions to the Incentives Policy.

Recommended Funding Priorities for 2019

By June 2018, the provincial and federal governments are expected to award funding for housing projects that will be completed in 2019. For these projects to proceed on schedule, the City will need to be able to commit its 2019 funding in the summer of 2018.

It is recommended that \$270,000 of the \$400,000 previously allocated to the Affordable Housing Reserve for 2019 be used to support capital grants for affordable rental or alternative ownership housing that serve low-income households as defined in Section 2.2 of the Incentives Policy. The remaining \$130,000 will be used to support the five-year contract with the Saskatoon Housing Initiatives Partnership for the implementation of Saskatoon's Homelessness Action Plan.

Funding for other parts of the attainable housing program come from operating budget allocations. These allocations will be provided to Committee, in advance of the 2018 Business Plan and Budget Review.

Options to the Recommendation

City Council could choose to not approve the recommendations in this report. Further direction would then be required.

Public and/or Stakeholder Involvement

The Administration consulted extensively with stakeholders as part of the midterm review of the Business Plan and received feedback from over 30 stakeholder agencies. Further stakeholder input will be required to implement a number of the action items.

Communication Plan

This report and an accompanying slide presentation will be posted on the City's website. The report and presentation will also be provided directly to the Saskatoon Housing Initiatives Partnership, the Canadian Housing and Renewal Association, Canada Mortgage and Housing Corporation, Saskatchewan Housing Corporation, the Saskatoon & Region Home Builders' Association, and the United Way of Saskatoon and Area.

Policy Implications

Upon City Council approval, the Incentives Policy will be amended as specified in Attachment 4.

Financial Implications

The recommendation in this report specifies how the \$400,000 allocated to the Affordable Housing Reserve for use in 2019 will be utilized.

Other Considerations/Implications

There are no environmental, privacy, or CPTED implications or considerations.

Due Date for Follow-up and/or Project Completion

The Administration will report to the Business Plan and Budget Review meeting in December 2018 regarding housing targets and financial allocations for 2019.

Public Notice

Public notice, pursuant to Section 3 of Policy No. C01-021, Public Notice Policy, is not required.

Attachments

1. Summary of Housing Projects Supported and Financial Statement
2. Summary of Stakeholder Feedback on the Business Plan
3. Administration Response to Stakeholder Feedback
4. Proposed Changes to Policy No. C09-002, Innovative Housing Incentives Policy

Report Approval

Written by: Daryl Sexsmith, Housing Analyst, Planning and Development
Reviewed by: Lesley Anderson, Director of Planning and Development
Approved by: Randy Grauer, General Manager, Community Services Department

S/Reports/2018/PD/PDCS – Status Report on the Ten-Year Housing Business Plan 2013-2022/ks/df/gs

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Summary of Housing Projects Supported and Financial Statement

The tables below provide a summary of housing results/projects supported and counted for the 2013 to 2017 period. There is also a table showing units approved to date for 2018, and a financial summary for the 2013 to 2018 period.

Table 1: Attainable Housing Results by Year

Housing Type	2013	2014	2015	2016	2017	
					Target	Results
Purpose-Built Rental	212	291	168	300	140	172
Affordable Ownership	106	40	67	52	70	42
Affordable Rental	74	53	67	32	30	60
Secondary Suites	36	48	62	56	60	51
Entry-Level Ownership	201	110	196	85	100	52
Total Units	629	542	560	525	400	377

Table 2: Attainable Housing Projects Supported by Target Population - 2013 to 2017

Target Population	2013	2014	2015	2016	2017	Total Units
Shelters	0	0	0	0	0	0
Shelters (High tolerance)	0	29	0	0	0	29
Transitional/Supportive Housing (Youth)	0	10	11	0	0	21
Transitional/Supportive Housing (Adult)	20	0	0	32	11	63
Affordable Rental (Families)	54	0	30	0	26	110
Affordable Rental (Families with supports)	0	14	10	0	23	47
Affordable Rental (Seniors)	0	0	16	0	0	16
Purpose-Built Rental (Seniors)	0	0	56	159	0	215
Purpose-Built Rental (General population)	212	291	112	141	172	928
Secondary Suites	36	48	62	56	51	253
Affordable Ownership (Low income)	0	4	0	0	0	4
Affordable Ownership (Moderate income)	106	36	67	52	42	303
Entry-Level Ownership	201	110	196	85	52	644
Total Units	629	542	560	525	377	2,633

Table 3: All Housing Projects Counted - 2013 to 2017

Housing Provider	Neighbourhood	Units	*Provincial Rental Construction Incentive (RCI) Funding	City Funding	**Tax Abatement or Tax Redirection
Units Counted for 2013 (Complete)					
Innovative Residential Investments Inc. (Hartford Crossing)	Blairmore Suburban Centre (SC)	64	\$0	\$200,000	\$210,067
Innovative Residential Investments Inc. (Hartford Heights)	Blairmore SC	40	\$94,062	\$381,043	\$92,538
Innovative Residential Investments Inc. (Town Square Villas)	Evergreen	14	\$0	\$240,000	\$104,535
Westgate Heights Attainable Housing Inc.	Pacific Heights	34	\$0	\$700,000	\$176,120
Broadstreet Properties Ltd./ Seymour Pacific Developments Ltd.	Montgomery Place	192	\$756,507	\$0	\$400,948
Innovative Residential Investments Inc.	Hampton Village	28	\$0	\$40,000	\$63,700
Saskatoon Housing Coalition	Confederation SC	20	\$0	\$300,000	\$24,640
Secondary Suites	Various	36	\$0	\$25,238	\$0
Equity Building Program	Various	28	\$0	\$0	\$0
***Entry Level: Land Pre-Designation Program, Innovative Residential Investments Inc.	Evergreen	34	\$0	\$0	\$0
***HeadStart on a Home Program, Innovative Residential Investments Inc.	Blairmore SC	20	\$0	\$0	\$0
HeadStart on a Home Program, Vantage Developments Corp.	Hampton Village	36	\$0	\$0	\$0
HeadStart on a Home Program, Mosaic Renewal Corporation	Riversdale	12	\$0	\$0	\$0
HeadStart on a Home Program, Vantage Developments Corp.	Rosewood	11	\$0	\$0	\$0
***HeadStart on a Home Program, Innovative Residential Investments Inc.	Hampton Village	60	\$0	\$0	\$0
Total Units Counted for 2013		629	\$850,569	\$1,886,281	\$1,072,548

*The Saskatchewan Government provided funding to the City under its RCI Program. These funds match the City's contribution, which comes in the form of a five-year incremental property tax abatement. The provincial RCI funds flow through the City's accounts, and the City provides the incentives to the builders of purpose-built rental housing. The provincial RCI contract expired in 2016, and all projects were under construction at that time. There is no further funding available under this program.

**Many projects qualify for a five-year incremental property tax abatement. Affordable home ownership projects approved under the Mortgage Flexibilities Support Program receive down payment grants that are financed through the redirection of property tax to the Affordable Housing Reserve to recover the cost of the grant. This column shows the total estimated foregone tax revenue over five years that the City has given up in support of these projects.

***Units counted in these projects under the programs of Land Pre-Designation and HeadStart on a Home include only those units that were not already counted as affordable ownership units under the City's Mortgage Flexibilities Support Program.

Housing Provider	Neighbourhood	Units	*Provincial Rental Construction Incentive (RCI) Funding	City Funding	**Tax Abatement or Tax Redirection
Units Counted for 2014 (Complete)					
Innovative Residential Investments Inc.	Stonebridge	20	\$0	\$0	\$47,280
Central Urban Metis Federation Inc.	Mount Royal	2	\$0	\$36,000	\$0
Saskatoon Downtown Youth Centre (EGADZ)	City Park	10	\$0	\$140,250	\$0
Innovative Residential Investments Inc.	Kensington	16	\$0	\$0	\$38,604
Secondary Suites	Various	48	\$0	\$18,767	\$0
Equity Building Program	Various	18	\$0	\$0	\$0
HeadStart on a Home Program, Northridge Development Corporation	Stonebridge	45	\$0	\$0	\$0
Ehrenburg Homes Ltd.	Evergreen	26	\$130,000	\$0	\$153,028
Innovative Residential Investments Inc.	Evergreen	80	\$381,372	\$0	\$213,568
Stonebridge/Willis Limited Partnership	Stonebridge	185	\$717,576	\$0	\$401,843
Cress Housing Corporation	Greystone	12	\$0	\$224,948	\$0
Habitat for Humanity Saskatoon	Pleasant Hill	4	\$0	\$63,712	\$0
The Lighthouse Supported Living Inc.	Central Business District	29	\$0	\$145,074	\$0
HeadStart on a Home Program, Saskatoon Urban Design Homes Ltd.	Erindale	47	\$0	\$0	\$0
Total Units Counted for 2014		542	\$1,228,948	\$628,751	\$854,323
Units Counted for 2015 (Complete)					
Baydo Development Corporation	Stonebridge	112	\$449,924	\$0	\$251,958
Innovative Residential Investments Inc.	Kensington	1	\$0	\$11,994	\$7,920
NewRock Developments (Sask.) Inc.	Evergreen	51	\$0	\$0	\$134,886
Innovative Residential Investments Inc.	Evergreen	15	\$0	\$0	\$ 37,635
Central Urban Metis Federation Inc.	Westmount	1	\$0	\$17,000	\$0
Secondary Suites	Various	62	\$0	\$22,683	\$0
Equity Building Program	Various	9	\$0	\$0	\$0
***HeadStart on a Home Program, NewRock Developments (Sask.) Inc.	Evergreen	29	\$0	\$0	\$0
HeadStart on a Home Program, Meridian Development Corp.	Evergreen Sequoia Rise	69	\$0	\$0	\$0
HeadStart on a Home Program, Northridge Development Corporation	Silverspring Daxton II	66	\$0	\$0	\$0
***HeadStart on a Home Program, Innovative Residential Investments Inc.	Evergreen	23	\$0	\$0	\$0
Villa Royale Residential Group	Hudson Bay Park	56	\$166,158	\$0	\$93,048
Westgate Heights Attainable Housing Inc.	Pacific Heights	40	\$0	\$754,079	\$62,020
Stewart Property Holdings Ltd.	King George	7	\$0	\$58,255	\$7,345
Elim Lodge Inc.	Lakeview SC	15	\$0	\$255,000	\$37,235
Saskatoon Downtown Youth Centre (EGADZ)	City Park	4	\$0	\$21,993	\$0
Total Units Counted for 2015		560	\$616,082	\$1,141,004	\$632,047

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** } Please refer to Page 2 for explanations.
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Housing Provider	Neighbourhood	Units	*Provincial Rental Construction Incentive (RCI) Funding	City Funding	**Tax Abatement or Tax Redirection
Units Counted for 2016 (Complete except as noted***)					
Broadstreet Properties Ltd./ Seymour Pacific Developments Ltd.	Evergreen	141	\$0	\$0	\$329,702
LutherCare Communities/ Meridian Development Corporation	Stonebridge	159	\$347,225	\$0	\$243,083
Innovative Residential Investments Inc. (Construction is complete but 24 units remain unsold)	Kensington	30	\$0	\$0	\$144,275
Innovative Residential Investments Inc.	Evergreen	14	\$0	\$0	\$ 51,088
Innovative Residential Investments Inc.	Stonebridge	8	\$0	\$0	\$ 42,744
Secondary Suites	Various	56	\$0	\$19,561	\$0
Equity Building Program	Various	24	\$0	\$0	\$0
Saskatoon Housing Coalition	Confederation SC	20	\$0	\$282,083	\$19,880
Saskatchewan Housing Corporation (Completion scheduled for spring 2018)	Westview	4	\$0	\$36,000	\$6,116
Saskatchewan Housing Corporation (Completion scheduled for spring 2018)	Evergreen	8	\$0	\$72,000	\$12,233
***HeadStart on a Home Program, Innovative Residential Investments Inc.	Evergreen	28	\$0	\$0	\$0
***HeadStart on a Home Program, Innovative Residential Investments Inc. (Project is complete but some units remain unsold)	Kensington	33	\$0	\$0	\$0
Total Units Counted for 2016		525	\$347,225	\$409,644	\$849,121
Units Counted for 2017 (Complete)					
Innovative Residential Investments Inc.	Evergreen	14	\$0	\$0	\$66,132
Innovative Residential Investments Inc.	Stonebridge	28	\$0	\$0	\$135,624
Camponi Housing Corporation	Massey Place	23	\$0	\$276,000	\$0
Stewart Property Holdings Ltd. (The Beehive)	Pleasant Hill	11	\$0	\$120,273	\$0
Secondary Suites	Various	51	\$0	\$23,155	\$0
Equity Building Program	Various	2	\$0	\$0	\$0
***Innovative Residential Investments Inc. (Entry level)	Evergreen	14	\$0	\$0	\$0
***Innovative Residential Investments Inc. (Entry level)	Stonebridge	36	\$0	\$0	\$0
Total Units Complete at Year End		179	\$0	\$419,428	\$201,756
Units Counted for 2017 (Under construction)					
Timbercreek Asset Management	Stonebridge	172	\$711,198	\$0	\$341,449
Quint Development Corporation	Pleasant Hill	26	\$0	\$556,717	\$35,536
Total Units Under Construction at Year End		198	\$711,198	\$556,717	\$376,985
Total Units Counted for 2017		377	\$711,198	\$976,145	\$578,741

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** } Please refer to Page 2 for explanations.
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Table 4: Housing Units Approved To Date for 2018

Housing Provider	Neighbourhood	Units	City Funding	**Tax Abatement or Tax Redirection
Units Approved for 2018				
Innovative Residential Investments Inc.	Evergreen and Stonebridge	33	\$0	\$199,472
NewRock Developments (Sask.) Inc.	Evergreen	42	\$0	\$102,520
Homes By Dream	Kensington	14	\$0	\$74,372
The Lighthouse Support Living	Pleasant Hill	7	\$38,455	\$0
Stewart Property Holdings Ltd.	Pleasant Hill	10	\$100,000	\$19,092
Cress Housing Corporation	Greystone	2	\$49,920	\$0
Secondary Suites	Various	60	\$35,000	\$0
Total Units Approved for 2018		168	\$223,375	\$395,456

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 ** } Please refer to Page 2 for explanations.
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Financial Summary

Affordable Housing Reserve (2013 to 2018)

Revenue

Unallocated Balance (January 1, 2013)	\$ 130,504
2008 to 2012 Funding Allocated for 2013 Projects and Contracts	\$ 1,940,869
Transfers from the Neighbourhood Land Development Fund (2014 to 2018)	\$ 3,500,000
Operating Budget Contribution (2013 to 2018)	\$ 1,500,000
Transfer from Pleasant Hill Village Revitalization Project (2014)	\$ 500,000
Provincial Grant from Rental Construction Incentive (RCI) Program	\$ 3,754,022
Operating Surplus from Saskatoon Housing Authority (2015)	<u>\$ 3,177</u>
Total Revenue	<u>\$11,328,572</u>

Expenses

Additional City Contributions (2008 to 2012 projects)	\$ 25,720
City Contributions to New Housing Units (2013 projects)	\$ 1,886,281
Provincial RCI Contributions (2013 projects)	\$ 850,569
City Contributions to New Housing Units (2014 projects)	\$ 628,751
Provincial RCI Contributions (2014 projects)	\$ 1,228,948
City Contributions to New Housing Units (2015 projects)	\$ 1,141,004
Provincial RCI Contributions to Rental Units (2015 projects)	\$ 616,082
City Contributions to New Housing Units (2016 projects)	\$ 409,644
Provincial RCI Contributions to Rental Units (2016 projects)	\$ 347,225
City Contributions Committed to New Housing Units (2017 projects)	\$ 976,145
Provincial RCI Contributions Committed to Rental Units (2017 projects)	\$ 711,198
City Contributions Committed to New Housing Units (2018 projects)	\$ 223,375
Unallocated Funding Available for Affordable Housing Grants	\$ 285,932
Salaries and Administration	\$ 999,977
Contracts (Business Planning, Research, and Housing First Projects)	\$ 929,999
Equity Building Program Bad Debt	<u>\$ 9,730</u>
Total Expenses	<u>\$11,270,580</u>

Contingency	<u>\$ 57,992</u>
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Summary of Stakeholder Feedback on the Business Plan

1.0 Consultation Process

Fifty-five stakeholder organizations were invited to provide feedback on the targets, priorities, and business functions contained in the City of Saskatoon's (City) ten-year Housing Business Plan 2013 - 2022 (Business Plan). The stakeholders included non-profit housing providers, for-profit builders, non-profit associations, service providers, and other government agencies.

Twenty-eight stakeholders completed an online survey, and thirty stakeholders attended an in-person consultation. Appendix 1 includes a list of the stakeholders that were invited to participate and those that attended the in-person consultation.

The Administration also attended meetings with the Saskatoon Council on Aging and the Renters of Saskatoon and Area to get feedback.

2.0 Stakeholder Feedback

The following is a summary of the stakeholder feedback received from the online survey and the in-person consultation.

2.1 Attainable Housing Targets

The stakeholders ranked the current need for the various types of attainable housing as shown in the table below:

Current Housing Need	Attainable Housing Type
Highest	Affordable Rental
High	Affordable Ownership
Lower	Purpose-Built Rental
Lower	Entry-Level Ownership
Lower	Secondary Suites

There were suggestions of further breaking down the affordable rental target to include categories such as transitional housing, shelters, high-tolerance shelters, single-room occupancy, housing for people with mental health challenges, supported independent housing, and seniors' housing.

The stakeholders thought that affordable ownership housing was a high need in Saskatoon, particularly for low-income families with children who may not have sufficient income to qualify for the Mortgage Flexibilities Support Program.

The stakeholders enquired if a community land trust program could be developed to provide an ownership opportunity for working families unable to access the Mortgage Flexibilities Support Program. This would also provide space in highly subsidized affordable rental units.

The need for the market-priced types of attainable housing (purpose-built rental, entry-level ownership, and secondary suites) were considered lower at the current time due to a high vacancy rate and an adequate supply of entry-level units available for purchase.

2.2 Attainable Housing Priorities

The stakeholders indicated that all the priorities in the Business Plan continue to be important in Saskatoon's attainable housing market but did rank some higher than others, as shown in the table below:

Stakeholder Ranking	Business Plan Priority
Highest Priorities	<ul style="list-style-type: none">• Safe and secure housing• Housing that meets identified needs• Supportive housing
Medium Priorities	<ul style="list-style-type: none">• Accessible housing• Creating attainable housing in all neighbourhoods• Neighbourhood revitalization
Lower Priorities	<ul style="list-style-type: none">• Energy efficient housing• Innovative housing tenures

2.3 Securing Land for Attainable Housing

Securing suitable land for an attainable housing project was highlighted by the majority of the stakeholders as a key challenge that the City is well positioned to assist with.

A number of the stakeholders were not aware of the City's Land Pre-Designation and Direct Sale Programs. Others stated that the programs were successful but had suggestions for improvements.

Suggestions related to the City's role in securing land included:

- a) provide land specifically for community land trusts;
- b) discount or donate land to non-profit housing providers;
- c) provide 100-year land leases or purchase options;
- d) request proposals for pre-designated sites on an annual basis at the same time of year in advance of releasing other sites in the immediate area;
- e) ensure that pre-designated sites are close to needed amenities, such as grocery stores, transit, and schools;
- f) provide further incentives to ensure vacant lots in the core neighbourhoods get developed and provide housing;
- g) provide reduced or forgivable option fees on land purchased from the City for attainable housing projects;
- h) modify the direct sale policy to allow for-profit builders of attainable housing to participate.

2.4 Assistance for Policy Requirements

The stakeholders indicated that City staff assistance is very important to help attainable housing providers navigate through policy requirements. Housing providers also rely on City staff for demographic information and growth projections to determine future housing needs.

Further suggestions for support provided by the City regarding policy requirements included:

- a) reduce or relax parking requirements for attainable housing developments;
- b) reduce or relax architectural controls for attainable housing developments;
- c) provide in-depth City staff assistance to navigate attainable housing projects through the rezoning, discretionary use, and various City processes;
- d) reduce extensive consultation processes for rezoning and land use decisions;
- e) require infill policies, such as lane paving and water retention, to be more transparent and consistent; and
- f) provide priority review for subdivision applications for attainable housing, as is currently the practice for development and building permits.

2.5 Financial Incentives for Affordable Housing

Cash grants and tax incentives were considered the most effective municipal tools for the creation of attainable housing. It was recognized that the municipality was the smallest government funder for housing projects; however, the stakeholders felt that many housing projects would not attract funding from the other levels of government without a municipal contribution.

Most of the stakeholders were familiar with the financial incentives that the City offers to encourage the development of attainable housing and indicated that these incentives are working well. There was concern with the lower level of resources committed to these incentives in recent years, and the stakeholders hoped that worthy projects would not be turned down due to lack of funding for these programs.

A large number of respondents (66%) indicated that the City's financial incentives were allocated in an effective and transparent way that is fair to all housing providers; 7% felt that the funds were not allocated fairly.

Other comments received from stakeholders relating to financial incentives:

- a) Tax abatements hide the cost of the incentive, and therefore, are not transparent.
- b) The incremental cost of new subdivision development may not be matched by the incremental tax yields. The cost of developing new neighbourhoods should not be a financial burden on current ratepayers.
- c) More awareness could be generated among the general public regarding the City's financial incentives for attainable housing.
- d) Attainable housing programs need to be kept as a priority so that everyone benefits from the prosperity of the city. The long-term cost to the City will be far greater if these programs are not maintained.
- e) A significant amount of Saskatoon's affordable rental housing is over 50 years of age. The City should consider offering financial incentives for the renovation of existing affordable rental units.

2.6 Waiving Offsite Levies

Very few stakeholders were aware of the City's program to waive offsite levies on affordable housing projects. Those that were aware of the program typically had owned a site with levies payable. Some stakeholders felt that the criteria for waiving offsite levies was too restrictive, including the requirement that only affordable housing qualify (rather than all types of attainable housing as defined in the Business Plan) and that for-profit builders are not eligible to have offsite levies waived on affordable housing projects.

2.7 Equity Building Program

Two thirds of the stakeholders were not aware of the City's Equity Building Program that operates in partnership with Affinity Credit Union and provides down payment loans towards the purchase of an entry-level home. No feedback was offered regarding the effectiveness of the Equity Building Program.

2.8 Business Planning Services for Attainable Housing

The stakeholders were aware of the Saskatoon Housing Initiatives Partnership (Partnership) business planning services that are funded by the City and indicated that the Partnership has been very instrumental in moving housing projects forward. It was generally felt that the City's financial support of these services is a good investment that results in additional housing units.

2.9 Saskatoon's Homelessness Action Plan

The stakeholders were also aware of the new role of the Partnership in leading the implementation of Saskatoon's Homelessness Action Plan (Action Plan). Many of the stakeholders were involved in the development of the Action Plan and were supportive of the City providing funding to the Partnership to lead the implementation of the Action Plan.

2.10 City's Sponsorship of National Housing Day

Many of the stakeholders have attended the National Housing Day luncheon and conference and indicated that it is an affordable event that supports those working in the homelessness and housing sectors. It was felt that the City's sponsorship of National Housing Day events is a good investment for a small amount of funding.

2.11 Research and Monitoring

The stakeholders identified a number of types of research that they felt would support the creation of additional attainable housing, including:

- a) building code provisions relating to accessible housing;
- b) creating an inventory of affordable rental units (including condition);
- c) insect pest control);
- d) demographic projections for the city, and
- e) the effectiveness of homelessness strategies in addressing the overuse of emergency resources.

2.12 The Housing Handbook

The stakeholders indicated that the City's Housing Handbook is a valuable publication, effective at educating tenants on their rights and responsibilities, as well as a valuable tool for those searching for rental accommodation. It is also an important resource for newcomers; however, the contents can be difficult to understand for people with a lower level of literacy. It was suggested that resources for those with a lower level of literacy could be provided to supplement the handbook.

There was strong support for maintaining paper copies of the Housing Handbook as an important resource for marginalized renters and the homeless who may not have access to a computer to consult the handbook online.

2.13 Housing Maintenance Issues

Property maintenance issues and enforcement are not a core function of the Housing Business Plan; however, the stakeholders had significant feedback in this area, which requires it to be documented and shared with the appropriate agencies.

It was generally felt that low-income wage earners and people receiving social service benefits could find themselves renting homes that are in substandard condition. Issues include bed bugs, broken windows, improper building security, lack of smoke detectors, overloaded wiring, and aging furnaces.

Depending on the issue, the enforcement agency may be the Office of Residential Tenancies, the Saskatoon Fire Department, or Public Health Services. Tenants can be confused over who to contact with a complaint, as well as fear reprisal for making a complaint. It was felt that scheduled or random inspections that were not complaint driven would protect the safety of tenants and make it easier to remain anonymous when submitting a complaint.

Landlords are frustrated with tenants who are uneducated in maintaining a home, which may contribute to the disrepair of the unit. The problem may worsen if tenants do not report problems in a timely manner. It was suggested that a training program for both tenants and landlords might help address maintenance issues.

The suggestion of licencing landlords was brought forward, as well as the development of a type of registry to determine responsible and irresponsible landlords.

2.14 Coordination with Other City Planning Initiatives

The stakeholders suggested that various City plans and programs may be more effective if they worked together and complemented each other. An example given was that a site in an existing neighbourhood might remain vacant because housing incentives were being invested in new neighbourhoods.

The stakeholders identified several City planning initiatives that would be advanced by attainable housing projects, such as the South Caswell Hill redevelopment, rapid transit corridors, vacant lot incentives, and local area planning. Attainable housing projects often have benefits beyond their property lines, such as improved safety, and neighbouring property owners being inspired to improve their own sites.

It was suggested that the City consider linking housing incentives with other planning objectives.

2.15 Other Suggested Roles for the City in Supporting Attainable Housing

Stakeholders suggested the following new roles for the City in supporting attainable housing:

- a) assisting with planning for housing projects;
- b) taking a lead role in project development and coordination;
- c) licensing and regulating landlords;
- d) providing operating funds for housing projects;
- e) providing funding for support services at housing projects;
- f) establishing rent controls and limiting private landlords in their ability to raise rents;
- g) increasing public awareness and education on housing issues;
- h) ensuring that accessible housing is provided;
- i) integrating transit planning with planning for attainable housing to ensure that residents of attainable housing projects have good transit service;
- j) providing incentives to ensure that grocery stores are located close to all attainable housing projects in the city;
- k) facilitating learning sessions in project development;
- l) funding for mentorship programs to assist people in becoming good tenants;
- m) inclusionary zoning requiring a certain percentage of new units to be affordable or age friendly (accessible); and
- n) deferring property tax for seniors with incomes under \$70,000 (much higher than current income limit).

3.0 Feedback from the Renters of Saskatoon and Area

The Administration attended a meeting of the Renters of Saskatoon and Area to gain input from people who face challenges in finding affordable rental housing. Members of this group shared stories of paying up to 50% of their income on rent, leaving little for other expenses.

As a result of the high cost of renting a unit in good condition, low-income tenants can be forced into choosing housing that is poorly maintained and unsafe. A related issue is overcrowding as tenants try to economize by sharing their space with others, as well as taking in friends and relatives that are homeless. Overcrowding can cause buildings to further deteriorate and put tenants at risk of being evicted.

Renters of Saskatoon and Area is working at educating their members on renters' rights and are doing an effective job of connecting tenants with the appropriate regulatory

agencies, including the Office of Residential Tenancies, the Saskatoon Fire Department, Public Health Services, Crime Free Multi-Housing, and groups that provide free legal advice.

Renters of Saskatoon and Area also provides information on affordable rental housing offered by community organizations and private landlords that have received government subsidies so as to be affordable and kept in good condition over the long term.

The members of Renters of Saskatoon and Area indicated that the Housing Handbook, published by the City, is a valuable resource and used extensively by low-income tenants to know their rights and housing options. The paper copies are used by many who do not have access to a computer, limiting their access to the resources found online.

The membership of Renters of Saskatoon and Area affirmed the need for additional affordable rental housing that is in good condition and properly maintained. Affordable rental units supported by the City's Business Plan is vitally important to the members of Renters of Saskatoon and Area and all low-income tenants in the community.

4.0 Saskatoon Council on Aging Request

The Saskatoon Council on Aging has established a "Housing Think Tank" (Think Tank), a group of people who have been researching housing issues related to the expected growth in the number of seniors living in Saskatoon over the next few decades. The Administration met with members of the Think Tank to gain insight into the housing needs of seniors and how the City's Business Plan can support the needs of this growing population.

According to the City's Planning and Development Division, the population aged 65 and over is projected to grow from about 33,000 in 2015, to 56,000 in 2035, which is an increase of 23,000 individuals or 59%. The population aged 80 and over is projected to increase from its current level of approximately 10,000, to between 14,000 and 19,000 by 2035. These projections and the methodology behind them are documented in the recent report City of Saskatoon and Saskatoon Census Metropolitan Area Population Projection 2015 to 2035.

The primary housing issues for Saskatoon's growing senior population are supply, affordability, accessibility, and personal choice.

4.1 Supply

The private market has been growing to meet the needs of senior-specific housing and will continue to do so if suitable sites are available when needed. City planning can play a key role in ensuring that this development is done in a thoughtful way that meets the needs of seniors and that complements the surrounding neighbourhoods.

The Think Tank encourages the City to plan for this growth in a way that ensures sites come available in a variety of locations that are close to the amenities seniors require, including grocery stores, clinics, and accessible sidewalks. In particular, many seniors prefer to remain in familiar neighbourhoods, which are close to friends and family. The Think Tank encourages the City to plan for multi-unit

zoning, such as high-rise apartment buildings when infill opportunities arise in existing neighbourhoods.

The Think Tank is aware that much of the affordable seniors' housing in Saskatoon is over 50 years old and in need of major renovation if it is to be retained as a valuable community asset in the decades ahead.

4.2 Affordability

The growing senior population will result in a larger number of seniors who face housing affordability challenges at some point during their retirement. This is due to a number of factors, including longer retirements, the need to stretch pensions for a greater number of years, the higher cost of accessibility features, and the supports seniors require to stay independently housed.

In addition to affordable units with subsidized rents, alternative tenure models, such as life-lease and cooperatively-owned units, can provide an affordable model for those seniors with some equity to invest into living units.

The Think Tank is aware of non-profit organizations, service clubs, and faith groups that have money or land to invest in affordable seniors' housing but could use the City's assistance to "kick start" projects and assist with securing federal or provincial funding.

4.3 Accessibility

Seniors' housing needs to be accessible for those with mobility challenges. It should be adaptable over time as people age and needs change. The Think Tank would like building standards for all homes to be evaluated through an "aging in place" lens to determine if modifications can easily be made should the needs of the residents change. In many cases, people are moving from the homes they love, but had the home been designed to accommodate accessibility modifications, they could have remained.

The Think Tank is concerned that existing building codes do not address accessibility issues. Projects that meet minimum accessibility codes do not meet the needs of the seniors who live in them. An example would be a bathroom that does not have room for a caregiver to assist with bathing.

The Think Tank would like to address these issues with the City's Building Standards Division.

4.4 Personal Choice

Personal choice is essential when it comes to quality of life for seniors. Seniors want to be able to make choices about staying in their homes or moving, the type of housing and services received, as well as the neighbourhoods they reside in. The Think Tank believes that most seniors would choose to stay in their own homes for as long as they can as long as their needs can be met. This concept is generally understood as "aging in place," and in most cases, is more affordable than moving to specialized housing.

Choice becomes more complicated in the case of aging couples when each individual has different needs from that of their partner. Couples in this situation can feel that they are without choice and pressured to accept a living arrangement that is less than ideal. Think Tank members feel that options need to be made available for singles and couples with various needs so that all seniors have choices when it comes to where they live.

Other important housing choices are related to issues such as owning a pet or having a garden, as well as types of community supports, religious services, exercises, and opportunities to give back to the community.

4.5 Request

The Think Tank is requesting that the City develop a specific section on seniors' housing within the Business Plan. They are willing to assist the City with its development.

List of Stakeholders Invited to Provide Feedback on Business Plan

Non-Profit Housing Providers:

- a) The Lighthouse Supported Living*;
- b) Quint Development Corporation*;
- c) The Salvation Army;
- d) Saskatoon Housing Coalition*;
- e) Saskatoon Downtown Youth Centre (EGADZ);
- f) Saskatoon Housing Authority*;
- g) SaskNative Rentals/Camponi Housing Corporation;
- h) Cress Housing Corporation/Saskatoon Tribal Council;
- i) Westgate Heights Attainable Housing*;
- j) Elim Lodge Inc.*;
- k) Habitat for Humanity Saskatoon*;
- l) LutherCare Communities*;
- m) Central Urban Metis Federation*;
- n) Saskatoon Mennonite Care Services (Bethany Manor)*;
- o) Jubilee Residences*;
- p) YWCA of Saskatoon;
- q) Second Avenue Seniors' Housing Co-operative*;
- r) Abbeyfield Saskatoon*;
- s) Juniper Housing Corporation; and
- t) Cheshire Homes of Saskatoon.

For-Profit Housing Providers:

- a) Innovative Residential Investments Inc.*;
- b) Stewart Property Holdings;
- c) NewRock Developments (Sask) Inc.*;
- d) Saskatoon & Region Homebuilders' Association*;
- e) Petrichor Developments*;
- f) Homes by Dream;
- g) Broadstreet Properties;
- h) Ehrenburg Homes Ltd.; and
- i) Villa Royale Retirement Residences.

Non-Profit Associations and Service Providers:

- a) United Way of Saskatoon and Area;
- b) Saskatoon Housing Initiatives Partnership*;
- c) Saskatoon Council on Aging*;
- d) National Affordable Housing Corporation*;
- e) Aboriginal Friendship Centres of Saskatchewan;
- f) Saskatoon Indian and Metis Friendship Centre;
- g) Saskatoon Friendship Inn;

*attended in-person consultation on November 1, 2017

Non Profit Associations and Service Providers (Continued):

- h) International Women of Saskatoon*;
- i) Saskatoon Open Door Society*;
- j) Global Gathering Place;
- k) Newcomer Information Centre;
- l) Saskatchewan Association for Community Living*;
- m) Saskatoon Food Bank & Learning Centre;
- n) Chep Good Food Inc.;
- o) The Bridge Fellowship Centre*;
- p) Persons Living with AIDs Network of Saskatchewan;
- q) Saskatoon Crisis Intervention Service (Housing First Program)*; and
- r) White Buffalo Youth Lodge (Saskatoon Tribal Council).

City of Saskatoon Representatives:

- a) Saskatoon Police Service (Crime Free Multi-Housing)*;
- b) Aboriginal Relations; and
- c) Immigration Diversity and Inclusion.

Other Government Agencies:

- a) Canada Mortgage and Housing Corporation;
- b) Saskatchewan Human Rights Commission*;
- c) Saskatchewan Office of Residential Tenancies; and
- d) Saskatchewan Housing Corporation*.

Financial:

- a) Affinity Credit Union; and
- b) Conexus Credit Union*.

*attended in-person consultation on November 1, 2017

Administrative Response to Stakeholder Feedback

2.1 Attainable Housing Targets

a) Low-Income Homeownership Models

The Administration agrees that homeownership models, such as community land trusts, shared equity, and co-op housing, should be explored as viable housing options for low-income families. Families served by these models would otherwise be living in heavily subsidized affordable rental housing. Supporting ownership options for this group would be more economically viable over the long term for both the families and government funders.

These alternative homeownership models qualify for the City's Innovative Housing Incentive, which provides a capital grant of up to 10%, as well as a five-year incremental property tax abatement. To qualify for City funding, the units must be targeted at low-income households using the same income limits as those used for affordable rental housing.

A concern with providing financial assistance to affordable ownership housing is ensuring that the units are provided to low-income residents over the long term. The Administration is recommending an amendment to Policy No. C09-002, Innovative Housing Incentives Policy (Incentives Policy) to require all affordable housing projects receiving capital grants to have provisions in place to ensure that units receiving City funding are provided to low-income households over the long term.

b) Housing Targets for Population Groups

The Administration recognizes the importance of ensuring that housing is available to meet the needs of various target populations, such as seniors' housing, housing with mental health supports, youth transitional housing, or any other identified need. Over the past five years, there have been projects supported for many target populations as the needs have been identified and projects have been developed by community partners.

Action Item: The Administration will include a table (see Attachment 1, Table 2) in the annual status report on the Housing Business Plan 2013 – 2022 (Business Plan) showing which target populations have been served by past projects. This will help identify any gaps and if needed targets can be set for specific populations with identified needs when annual targets are set for the Business Plan.

2.3 Securing Land for Attainable Housing

The Administration agrees that the City can assist with securing land for attainable housing projects.

Action Item: The Planning and Development Division staff will meet with the Saskatoon Land Division to review the feedback received on the City's Land Pre-Designation and Direct Sales Programs to determine what improvements can be made to assist housing providers in securing land.

2.4 Assistance for Policy Requirements

The Administration recognizes that, at times, City policies can be seen to hinder the development of attainable housing.

Action Item: The feedback related to zoning requirements will be included as part of the comprehensive review of Bylaw No. 8770, Zoning Bylaw, which is tentatively scheduled for 2019.

Action Item: The Planning and Development Division staff will look into the possibility of a priority review policy for subdivision applications as is currently the practice for development and building permits.

Action Item: The Planning and Development Division staff will share the feedback received regarding income limits for the Property Tax Deferral Program for low-income senior citizen homeowners with the Corporate Revenue Division to determine if income limits should be revised.

2.5 Financial Incentives for Affordable Housing

Given the fact that much of Saskatoon's affordable rental housing is over 50 years old, the Administration recognizes the importance of providing support to retain these units. The National Housing Strategy is promising a significant investment in the coming years to renovate the existing stock of affordable rental housing. It will be easier for Saskatoon housing providers to attract this federal investment if the City is a funding partner.

The Incentives Policy was written to support the creation of new affordable rental units or the conversion of market-priced rental units. Providing capital grants towards renovation costs would require direction from City Council and a policy change. It is being recommended that City Council direct the Administration to provide a report regarding changing the criteria for capital grants under the Incentives Policy to provide grants for renovating existing affordable housing units.

2.6 Waiving Offsite Levies

Action Item: The Planning and Development Division staff will meet with the Transportation and Utilities Department to review feedback received regarding the policy requirements for waiving offsite levies for affordable housing, and if necessary, recommend changes to the policy.

2.7 Equity Building Program

The Administration is concerned that only two equity loans were issued in 2017 under the Equity Building Program.

Action Item: The Administration will meet with Affinity Credit Union to review the Equity Building Program in light of the low program uptake. A report will be prepared for City Council if program changes or termination is required.

2.11 Research and Monitoring

The City has not conducted independent housing research but has contributed to housing research conducted by other groups, including Canada Mortgage and Housing Corporation, Saskatoon Housing Initiatives Partnership, and the Homelessness Partnering Strategy

Community Advisory Board. The National Housing Strategy includes a research mandate, and the federal government may be sponsoring some of the needed research that is national in scope.

Action Item: The Administration will share the feedback received on needed research and monitoring with the Canada Mortgage and Housing Corporation, Saskatoon Housing Initiatives Partnership, the Homelessness Partnering Strategy Community Advisory Board, and other organizations that may be planning on conducting research of value to the attainable housing sector in Saskatoon.

2.12 Housing Handbook

In recent years, the City has printed 12,000 copies of the Housing Handbook that are distributed free of charge by approximately 80 agencies in Saskatoon. A recent quote estimated the cost of printing 12,000 copies to be \$6,985. If the number of copies printed was reduced to 8,000, the cost would be \$5,185, and if reduced to 5,000 copies, the cost would be \$3,835.

The Housing Handbook is also available online and there were 104 visits to the site in 2017.

Given the feedback from stakeholders supporting the value of the paper copies of the Housing Handbook, particularly for low-income residents and seniors, the Administration is not recommending a reduction in the number of copies printed. If the number of printed copies was reduced to 5,000, only \$3,150 would be saved, and it would be impossible to ensure distribution would be only to people without internet access.

2.13 Housing Maintenance Issues

The Administration has noted that the feedback on housing maintenance issues received from stakeholders was very similar to feedback received from tenants who are a part of the Renters of Saskatoon and Area. Maintenance issues are a significant problem from the perspective of both landlords and tenants. The Business Plan has no direct mandate in housing maintenance issues but plays a public education role by providing information on requirements and enforcement agencies in the Housing Handbook.

Action Item: The Administration will meet with the Office of Residential Tenancies, Public Health Services, the Community Standards Division, the Saskatoon Fire Department, and Saskatoon Police Service (Crime Free Multi-Housing) to share the stakeholder feedback received on housing maintenance issues and to update relevant sections in the Housing Handbook to ensure that tenants and landlords have accurate information on housing maintenance issues.

2.14 Coordination with Other City Planning Initiatives

The Administration recognizes that attainable housing projects have benefits for the surrounding area and that more can be done to coordinate the City's housing programs with other planning initiatives that the City is undertaking. Attainable housing should be given consideration as part of major redevelopment projects, corridor development, Downtown revitalization, and Local Area Planning.

The Incentives Policy currently includes some priorities for awarding funding but is somewhat limited. The Administration is recommending a policy change to prioritize the awarding of City funding for projects that support other City planning initiatives.

4.5 Saskatoon Council on Aging Request

At this time, the Administration is not recommending a section in the Business Plan specific to seniors' housing as there is insufficient resources to allocate to specific targets for seniors' housing. However, projects serving low-income seniors do qualify for funding from the City. The City has funded seniors' housing projects in the past, and the Administration is aware of four seniors' projects currently under development.

The housing work being accomplished by members of Saskatoon Council on Aging's Housing Think Tank is to be commended. Their research is a valuable resource to attract investment in seniors' housing from other levels of government, service organizations, faith groups, and the private sector. The City can play a role in increasing the Housing Think Tank's network and making introductions that can expand this important work.

Action Item: The Administration will assist the Housing Think Tank in setting meeting dates with other stakeholders, including the Building Standards Division and groups that are developing seniors' housing projects.

Proposed Changes to Policy No. C09-002, Innovative Housing Incentives Policy

****Bolded highlights** denotes proposed amendments**

CITY OF SASKATOON COUNCIL POLICY

NUMBER

C09-002

POLICY TITLE	EFFECTIVE DATE	UPDATED TO	PAGE NUMBER
<i>Innovative Housing Incentives</i>	<i>September 10, 1990</i>	<i>June 26, 2017</i>	<i>1 of 11</i>

3. ELIGIBILITY CRITERIA

The City may extend financial support to housing projects that meet the following criteria:

3.1 Eligibility Criteria – Affordable Housing

- a) City of Saskatoon financial support must be used to support the residential portion of housing projects that meet the low-income household definition as defined in Section 2.2 of this Policy.
- b) Affordable housing projects receiving financial support under this Policy must be affordable to low-income households for a minimum of five years
- b) Priority will be given to projects that include the following characteristics:
 - i) support other planning initiatives being undertaken by the City including, but not limited to, redevelopment projects, development of vacant sites, strategic infill projects, City Centre area housing or housing along transit corridors;
 - i) meet clearly identified needs in the community;
 - ii) provide opportunities for resident involvement in the operation, management and/or ownership of their housing;
 - iii) are inclusive and integrated with the surrounding community; and
 - iv) maximize the use of existing community amenities, facilities and resources, including Community Development Organizations and architectural heritage resources.

CITY OF SASKATOON COUNCIL POLICY

NUMBER
C09-008

POLICY TITLE	EFFECTIVE DATE	UPDATED TO	PAGE NUMBER
<i>Naming of Civic Property and Development Areas</i>	<i>November 18, 1991</i>	<i>March 27, 2017</i>	<i>2 of 11</i>

- c) The property (i.e. land and building) shall pay full property taxes or an equivalent grant-in-lieu, unless abated or exempted under this or other programs, policies or legislation.
- d) Financial contributions are subject to the project demonstrating that adequate additional financing and adequate and appropriate management and operations strategies are in place.