

# **Beaumont Affordable Housing FAQs**

## What is affordable housing?

The Canada Mortgage and Housing Corporation (CMHC) considers housing to be "affordable" when all its costs (including rent/mortgage, utilities, insurance, condo fees, etc.) add up to less than 30% of a household's pre-tax income. Housing that is affordable can include both owned and rented housing. It can also include a wide range of housing types, including:

- market-price homes;
- townhomes and apartments of various sizes;
- housing built or operated with subsidies that reduce costs; and
- housing that includes social supports for its residents.

Different types of affordable housing meet different needs. For example, **market affordable** housing is modest rental or ownership housing that can be built and operated for moderate income households without upfront or ongoing direct government subsidies. **Non-market** housing requires subsidies to build and/or operate, to allow rents to stay below market price. **Supportive** housing offers supports such as social and personal care services, provision of meals, housekeeping, and recreational activities to support residents' independence and well-being.

#### Where can I find affordable housing in Beaumont?

In Beaumont, non-market housing is currently offered by the non-profit <u>Leduc Regional Housing Foundation</u> and at <u>Montrose Manor</u>. Covenant Care currently operates supportive housing for seniors at <u>Chateau Vitaline</u>.

Residents needing support for housing needs may also contact <u>Beaumont Family and Community Support Services</u> (FCSS) at 780-929-1006.

## Why an Affordable Housing Strategy?

In 2016, 39% of renter households and 11% of owner households in Beaumont were spending more than 30% their income on shelter. Individuals and families living in unaffordable housing have less money available for other important expenses such as groceries, savings, health care, and children's needs. Unaffordable housing, and related stress and instability, are linked to ill health, poorer educational outcomes for children, and lower community participation.

The Strategy will promote the development of both market and non-market affordable housing in Beaumont, as City staff and City Council work to create policy that helps our municipality execute our commitments laid out in the <a href="Edmonton Metropolitan Region Growth Plan">Edmonton Metropolitan Region Growth Plan</a> and Beaumont's <a href="Municipal Development Plan">Municipal Development Plan</a>.

It's critical for our city to meet people's needs for daily living at all ages and provide convenient access to a mix of jobs, local services, a full range of housing, community infrastructure and multi-modal transportation choices. This is how our community will thrive and grow, now and into the future.



## Who needs affordable housing in Beaumont?

Everyone needs housing that is affordable for their household! However, 6 to 10% of Beaumont households (300 to 550 households) can't find housing that is suitable or affordable for them in the private market. Groups most in need of affordable housing options in Beaumont today include:

- · seniors on fixed incomes or with mobility limitations;
- adults affected by industry layoffs;
- single-parent families; and
- young Beaumont residents leaving the family home for the first time.

## What are the benefits of affordable housing?

Individuals, families and communities all benefit when housing is affordable. Affordable housing is associated with better health, financial security, and stability for individual households, and with reduced commuting costs and time. In turn, this can help foster greater community engagement, better public health and educational outcomes, and a stronger local economy.

## Will affordable housing lower my property value?

<u>Research on this topic</u> has shown that non-market housing developments have a neutral or positive effect on nearby property values. This is especially true if the developments are well-designed and maintained, and located in strong, established communities. Similarly, non-market housing developments do not increase local crime rates.

All development in Beaumont, including single-detached and multi-unit housing, must go through a detailed City review and approval process before it can be built. This process makes sure the development meets the requirements of our <u>Municipal Development Plan</u>, <u>Land Use Bylaw</u>, and <u>Urban Design Guidelines</u>, as well as the Building Code. These documents set out policies and regulations for housing that is safe, well-designed, and compatible with the surrounding neighbourhood.

## Where will new affordable housing be developed in Beaumont?

Decisions on the specific location of new affordable housing are not part of the Affordable Housing Strategy. The strategy takes a broader look at housing needs in Beaumont, as well as actions the City can take to encourage and support the development of the kinds of housing that are needed.

If a developer proposes affordable housing on a specific site, that development, like all new housing in Beaumont, must go through a detailed review and approval process before it can be built. This process makes sure the development meets the requirements of our <a href="Municipal Development Plan">Municipal Development Plan</a>, <a href="Land Use Bylaw">Land Use Bylaw</a>, and <a href="Urban Design Guidelines">Urban Design Guidelines</a>, as well as the Building Code. These documents set out policies and regulations for housing that is safe, well-designed, and compatible with the surrounding neighbourhood.

# **How was the Affordable Housing Strategy developed?**

The strategy was led by Beaumont staff and supported by an external consultant with expertise in affordable housing policy and development. It was guided by a working group made up of City staff and local service providers, and also included targeted engagement with local developers and residents who have experienced housing affordability concerns.



#### With spirit | Avec esprit

The first phase of strategy development used a variety of data and public and stakeholder consultation to develop a comprehensive assessment of housing needs and priorities in Beaumont. The <u>needs assessment report</u> was completed in January 2021.

The second phase drew on the needs assessment report, consultant expertise, and additional research and best practices to draft a strategy. The strategy recommends specific actions that the City and its partners can take to address the identified needs, and includes targets and an implementation plan. From June 21 to July 9, 2021, the strategy is available for public and stakeholder review. Based on the feedback received, the strategy will be finalized and presented to Council later in the summer.

For more information on Beaumont's Affordable Housing Strategy, visit www.beaumont.ab.ca/681.

