# Developing Community Owned Housing in Small and Rural Communities

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# Introduction

A shortage of affordable and appropriate housing is a common issue in communities across Canada. As government initiatives usher in a new era of investment in the supply of such housing, it has become increasingly apparent that small and rural communities face a unique set of challenges that hinder their readiness to participate in such investment programs and, therefore, develop new community housing.

**The Small Communities Initiative (SCI) at New Commons Development focuses on building and preserving affordable housing and other assets in small and rural communities by partnering with co-operatives, non-profits, and public sector partners situated exclusively outside of major urban centres. We do this by harnessing development expertise, capital, and aligned interest in order to build the capacity of the community housing sector in small and rural communities. We look to enable these communities to attract the financing and investment required to develop new assets and reposition existing assets so as to better serve community needs.**

**This research was conducted in order to develop an evidence-based strategy for maximizing the impact of SCI's work. The results may also serve as a resource to other actors in the sector, and strengthen our joint understanding and ability to respond with a multi-dimensional approach to this complex problem.**

# Scope

This research centres on identifying:

1. The challenges in developing community housing assets in small and rural Canadian communities;

2. The tools, resources, and supports that are available to community housing organizations to achieve investment readiness, and progress through the stages involved in developing and delivering new community housing assets, and;

3. Existing gaps and opportunities for new tool and resource creation to further support and mobilize the sector.

In short, this research focuses on how organizations in small and rural communities prepare themselves and their projects to be "shovel ready" and manage the associated risks. This includes all of the initial phases of development work, such as organizational readiness, project planning, partnership arrangements, feasibility assessment, and the development of sound funding and financing strategies.

Although the scope of this research places less focus on operational preparedness, and the tools and resources that can be utilized to manage housing assets, it deserves noting that appropriately scaled, staffed, and sustainable operating models are critical components to successful housing projects and should be included in any conversation on investment readiness.

> The Statistics Canada definitions of **small and rural communities** were used in defining the research scope. Small population centres have fewer than 30,000 residents. Rural areas have fewer than 1,000 residents and/or population density less than 400 persons per square kilometer.

# Organizational Landscape of Community Housing

The Government of Canada's National Housing Strategy defines "community housing" as housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial, or municipal governments. They further articulate that federally delivered programs will prioritize housing that is owned and operated by non-profit and co-operative housing organizations.

*Owners & Operators*

Across the country, the organizational landscape of the community housing sector varies considerably. Owners and operators of community housing range from housing-specific societies and co-operatives to community service societies, client support services organizations, faith-based groups, and service clubs. Different levels of government also own and operate housing, as well as provide varied levels of technical support and funding to other actors looking to develop community housing. Local and regional economic development actors have also become key housing proponents in some regions.



Indigenous governments and organizations, acting both on- and off-reserve, are playing crucial and growing roles in developing and operating community housing in small and rural communities. Given the distinction in ownership structures and funding streams, on-reserve housing was not initially included in this research scope, however, based on limited consultation, it is understood that many of the challenges identified in the research herein are broadly applicable but not comprehensive or representative of the unique challenges faced by Indigenous communities. It is important to recognize that the impacts of colonialism and marginalization have resulted in much greater barriers for Indigenous communities, including insufficient access to land, resources, and capacity for development.

*Development Support*

In addition to a well-established private development sector across the country, there is also a growing non-profit development sector, offering a wide spectrum of services and employing diverse business models and partnership arrangements (including varied fee-for-service, equity stake, and operating partner models). Entities with new hybrid sector models are also emerging, offering coupled development expertise and investment.

*Funding & Financing*

The funding and financing landscape is multi-layered, including government agencies and intermediaries, private funders and lenders, as well as financial intermediaries with a non-market focus. Impact investment funds and patient equity have a small but increasing role in enabling community housing development.

While all of these actors contribute to the organizational landscape of community housing provision, proponents in small and rural communities tend to be limited in their access to and choice of services and partnerships. Appended to this research brief is a Resource Guide with a listing of sector-based organizations and supports, useful for navigating first steps and options for housing development.

# Approach and Methods: "How We Researched"

The following approach and methods for data collection and processing were devised to effectively meet research objectives and were carried out in the summer of 2020.

## Approach

- Enlist advisor group to harness broad sector knowledge, refine the research plan, and provide input at various stages.
- Convene focus groups and conduct interviews with local and regional organizations that have first-hand knowledge and experiences of community housing development to understand which resources, tools, and supports are readily available to them.
- Through interviews, further confer with sector experts that have broader scopes of exposure to development and knowledge of the programs and supports that are available.

## Data Collection and Analysis

- Qualitative data was collected through a series of focus groups and knowledge-holder interviews. The findings were coded and categorized into topic areas and cross-cutting themes, and later assessed under a prioritization framework.
- An environmental scan was conducted to identify tools, resources, and supports available. This was compiled alongside the data collected through focus groups and interviews, and later filtered for both usability and distributed coverage of key subject areas.

# Informants: "Who We Heard From"

This research drew on the first-hand knowledge of over 35 individuals in the community housing sector whose areas of expertise spanned from a national to provincial scope. Their participation in this research provided a combined exposure to over 200 housing development projects in small and rural communities across 8 Canadian provinces.

## Focus groups

Several focus groups were facilitated to hear from both experienced and emerging community housing owners and operators. Participants each received a short list of key informational resources identified in the research as tools that may assist in advancing their housing development projects. They also benefitted from horizontal information exchange, reflecting on personal experiences while sharing ideas. Participant organizations represented:

- Diverse organization types that reflect much of the sector's varied organizational landscape across Canada;

- Varying scales of non-profit organizations, ranging from locally-based, volunteer-run organizations to permanently staffed organizations with broader geographic scope;

- Organizations with varied resident focuses including, but not limited to, those focusing on Indigenous households, low-income households, seniors, and adults with developmental challenges;

- Different scales and forms of development projects, ranging from projects of four tiny homes to a 30-unit apartment complex;

- Different partnership models for development projects: with varied funding sources, collaboration among multiple non-profit operators, and partnering with non-profit developers.

## Sector expert interviews

Interviews were conducted with informants in varied roles within community housing development, including representation from:

- Federal and provincial government entities;
- Indigenous-focused organizations;
- Funders and lenders;
- Academics and research initiatives;
- Private sector consultants; and
- Non-profit developers.
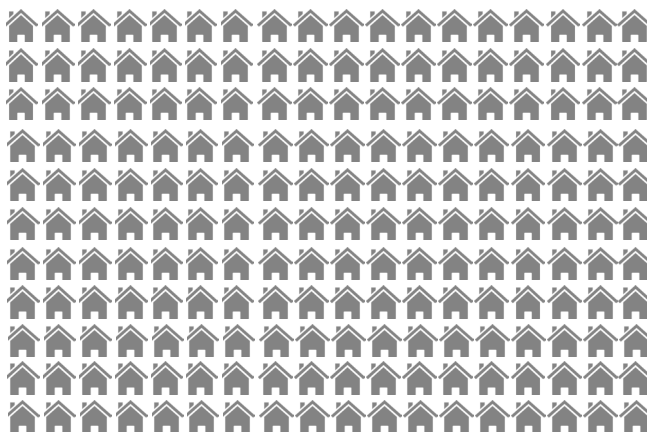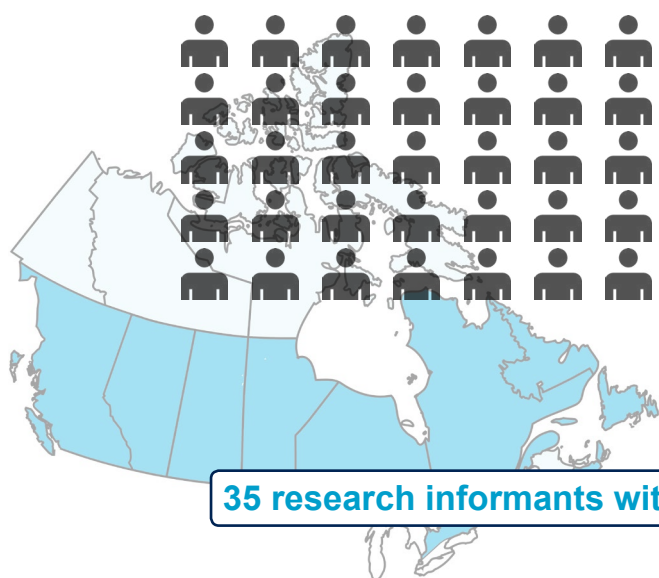


**35 research informants with exposure to over 200 projects**

# Summary of Research Findings

The following selection of research findings highlights some key insights and a list of:

- Cross-cutting themes that emerged throughout the various stages of this research;
- Challenges faced by organizations attempting development in small and rural communities; and
- Suggestions of tools, resources, and supports that may be developed or amplified to enable investment readiness, as well as advance the development and effective management of assets.

## Cross-cutting Themes that Emerged Throughout this Research

### The Importance of Knowledge

- Specialized knowledge is generally required to effectively navigate the complex funding and development process and is currently consolidated among a relatively small group of industry professionals and focused in a few provinces (and their urban centers).
- Mechanisms for knowledge transfer from professionals to grassroots and small organizations is limited.
- Within small organizations, knowledge is often individually held, without much redundancy or strong mechanisms for knowledge-transfer within the organization, and/or to future participants of the organization (board and/or staff). In turn, this also means that transfer to other organizations within the sector is also limited.
- Development knowledge must be paired with operational knowledge and capacity in order to build and sustain projects.
- Organizations are often unaware of the informational tools and resources that are available to them. Some tools may also be technically advanced beyond the capacity of a small community-based organization to utilize them independently.

### Scale as a Barrier

- Smaller communities generally have a smaller potential volunteer base or local expert base and, therefore, may have more difficulty in attracting investment and lending.
- Smaller scale organizations may have a harder time diverting staff time to a major project and may also be assessed as too risky by lenders.
- The size of a project impacts various factors, including the ability to pay for development expertise within the project budget; the complexity of the funding process relative to the project's scale, and; the viability of operating models and efficiencies, as these may lack the ability to pay for staff or management)
- The scale and scope of promising initiatives observed in small and rural communities are still not commensurate with the demonstrated need.

## a. Research Findings: Challenges

The following is a list of key challenges that were reported during this research. Each item has been assessed through a gap analysis, relating the challenges with our knowledge of available tools, resources and supports, and applying further criteria of depth and breadth of impact. The result is a selection of relatively common, highly impactful challenges which are insufficiently addressed with existing tools, resources, and supports.

### In-house expertise for development and operations is often lacking.

- There is often limited internal knowledge of development process to provide sufficient oversight throughout the process (e.g., construction standards; budget controls).

- Organizations find it difficult to access straightforward information on where/how to start a development initiative; some government websites are confusing and difficult to navigate.

- There is a lack of housing organizations in many small and rural communities to advocate for and advance housing projects.

- New societies and housing organizations entering the sector as they respond to funding calls often have little to no experience in management or operations, with a particular gap in experience with operating supportive housing.

### Organizational models common to small communities are not conducive to supporting development.

- The high volume and long duration of work associated with the development process is difficult for small organizations to handle.

- Long fundraising, application, and development timelines mean that staff (if any) and volunteer turnover is likely within this timeframe. Therefore, it is difficult to retain momentum and continuity, resulting in many projects stalling out.

- Small organizations with no paid staff cannot be effectively sustained in many communities, as a large workload falls on volunteer directors. The volunteer-run model is particularly inappropriate for communities experiencing widespread poverty.

- There is low funder interest (both government and private sector) to work with volunteer-based organizations.

- The isolation and limited staffing of organizations in small and remote communities can make it difficult to share experiences across organizations and develop a body of sector-based knowledge.

### It is difficult to attract and pay for appropriate external expertise in rural communities.

- There is a high variability of responsiveness and support offered by CMHC and provincial/territorial agency representatives.

- It is both difficult to find consultants or experts locally, and/or to attract regional ones to work on small projects or in remote locations.

- There is often a misalignment of values and incompatible work approaches between available development professionals and local proponent organizations; Technical experts versed in working with Indigenous communities are particularly lacking.

- Organizations experience difficulty paying consultants upfront or accessing professionals that offer alternative payment methods (or pro-bono services).

- Organizations experience difficulty accessing property management services or other operational support in small and remote communities.

## Projects are hindered by onerous processes, as well as gaps and insufficiencies in available funding and financing.

- Big banks typically do not finance projects in small communities; Credit unions have variable experience with and appetite for financing affordable housing; There is limited knowledge of and access to other sources of capital.

- Fundraising is challenging in communities with depressed economies.

- Projects often lack sufficient pre-development funds to get projects through planning, feasibility, organizational readiness, and funding applications.

- Some funding programs require land in hand, which often cannot be achieved in advance of funding for many small organizations.

- Small and remote projects do not often fit well into standardized funding programs and operating models; Application review criteria are not sufficiently informed by the regional and/or local context.

- Long and onerous application processes with unclear requirements and process often result in many delays for the project. Changing funding programs and requirements during the course of the project can be confusing and expensive for a small organization to adapt to.

- Lack of alignment and different requirements between federal and provincial funding programs make applications and projects more complex.

- Building new housing in remote communities is challenging due to prohibitive cost of materials, high transportation costs, and low supply of local skilled labour.

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**Unpacking Common Terminology**

### Capacity

This concept is commonly used in broad terms throughout sector dialogue, and could benefit from additional specificity. There are many forms of capacity and options for how individual, organizational, sectoral, and system capacity is organized and achieved.

### Scaling Up

"Scaling up" is a commonly sought objective of many innovation initiatives, however, there is often insufficient granularity in defining the appropriate, effective, and efficient scale of management and delivery models for the various aspects of housing provision (land base, asset development and management, property management, and resident management) and how those must be addressed differently within any scaling approach.

## b. Research Findings:  Suggestions of Tools, Resources and Supports to be Developed

This section presents suggestions of tools, resources, and supports that would enable increased community housing development in small and rural communities. This list has been consolidated from our research findings and project team experience.

### Provide greater lending support for affordable housing development projects outside of government programs.

- Create a policy tool to mandate financial institutions to have a certain portion of their portfolio dedicated towards affordable housing (with some government guarantees).

- Create federal financial policies to lower the cost of capital for smaller banks and lenders.

- Further expand the development expertise and financing products of the (under-leveraged) network of credit unions.

- Promote impact investment and patient capital success stories, while further facilitating partnerships among likeminded organizations to enable growth and replicability.

### Improve relevance and accessibility of government funding programs.

- Provide greater pre-development funding tools to allow more organizations to reach investment readiness. This may include greater availability of non-repayable funds to invest in the early phases of project concept development and feasibility, or a tool that effectively connects organizations with consultants.

- Allow funding previously spent on a project to count towards matching funds; organizations may have spent substantial funds doing initial work, which should be recognized as a project contribution.

- Introduce program evaluations for funding agencies that include a component for developers and owners to share their experience of the process as a review (practicality, accessibility, comprehensibility, responsiveness of staff).

- Monitor regional uptake for federal programs, while allowing for variation and adaptation of each program to address regional disparities in uptake; province-distributed (federal-originating) funds could be used to bolster packages and make up for varied regional ability to access national programs.

- Design specialized funding programs for the small and rural community context. These programs may include adaptations such as a simplified process, size-appropriate requirements and criteria, pre-development funding, technical support, etc.

- Propose paired funding and technical support packages, including management and board training for operations.

- Provide seed grant funding for organizations in small communities to do early visioning and organizational readiness work, which could cover the costs of both a specialized consultant and a stipend for an internal coordinator.

- Provide clearer information on funding requirements and process (and accommodations for projects already in-process when requirements and programs change).

- Develop greater coordination between CMHC and provincial funders to enable easier stacking of programs.

- Streamline applications for CMHC and provincial funders so that information may be entered once but shared across different platforms, therefore, reducing inefficiencies and additional work by the proponents. This may also allow for representatives from both organizations to coordinate and provide comments together, therefore, making it easier and less expensive for proponents to make amendments to their project proposals and designs.

## Create sustainable funding models for owning and operating organizations.

- The volunteer-based model for non-profit housing organizations needs to be reviewed for long-term viability and for equity across communities.

- Providing sustained, multi-year operational funding for housing organizations would be invaluable to reduce redundancies and the substantial staff energy currently dedicated to renewing/re-securing funding, instead of advancing new initiatives. This type of funding would start at the federal to provincial/territorial level, wherein budgets (and growth plans) need to be reliably resourced.

## Efficiently build knowledge resources in the sector.

- Develop cohort-based capacity building for investment readiness in combination with discussions on consolidation of shared services; particular opportunity to pursue this where multiple new organizations are being created.

- Expand the reach of remote-accessible capacity building courses and programs through online delivery.

- Provide training for managing and operating projects once built (for new housing organizations).

- Design and strengthen college-based programs and provide additional access to students in target areas and demographics.

## Facilitate easy information access and project tracking capability.

- Design and develop a simple web portal for those looking to get started, providing relevant, tailored information for small and rural communities starting with a roadmap/overview and clear information on next steps.

- Implement and provide a first point-of-contact support line whereby organizations new to development could have light-touch phone support and be directed to the right resources.

- Good step-by-step resources exist, but they may need to be:
  ◦ better disseminated
  ◦ adapted to suit different audiences
  ◦ simplified for different users
  ◦ linked with regionally-specific funding processes

- Design a project planning platform to allow organizations to track project progress, keep records, and build sector-level knowledge. The platform should include consolidated templates relevant to each stage; link to a user forum for horizontal troubleshooting; and, enable learning from past projects and sharing experiences with others in the sector.

- Produce and provide off-the-shelf design options and sample budgets.

## Enable regional partnerships through funding and professional support

- Support the study and further implementation of efforts to consolidate, amalgamate, cooperate, and employ portfolio models, land trusts, regional associations, alliances, and partnerships across communities to pool resources, seek efficiencies, cross-subsidize opportunities, and leverage across a portfolio.

- For development
  - Provide example legal structures for distributed sites collaboration/umbrella/ joint funding applications, while considering money flow, risk, and responsibility.
  - Support a pilot project for small communities to share a development coordinator.

- For operations
  - Pilot the development of a regional organization for asset management/property management, while working with existing organizations to improve operational efficiency.
  - Develop models for outsourcing operational responsibilities to private sector (e.g., asset management and property management).
  - Support and enable agreement structures for smaller organizations to partner with an established organization in the region to do back-of-house and operations setup, and/or mentoring, and/or ongoing management.

- For asset ownership
  - Support and facilitate the asset amalgamation process in the small and rural community context, while seeking a replicable model.

## Strengthen network of professional experts, with targeted growth and tailored services

- Produce a registry of trusted housing consultants across Canada.

- Develop a network, entity, or platform whose mandate is to support intermediaries advancing projects.

- Provide models for organizations to access development expertise with little-to-no upfront costs.

- Develop a program to grow and roll out non-profit development expertise (trained with consistent/ standardized materials) – this program could be geographically targeted to promote development in particular areas of need.

- Offer different formats of development consulting support – for example, leveraging existing capacity-building programs (workshops, courses) as a point of entry, with light-touch consulting supports provided thereafter. It would be important to provide variations in the levels of hands-on engagement vs. self-directed work to fit the needs of each organization.

- Provide pre-packaged development supports for consultants to deliver services to smaller projects in an efficient manner (with small menu of building/project designs on offer, and operational setup included).

## Consider partnering for mixed use projects

- Mixed use residential-recreational building models with highly desired public amenity spaces for small and rural communities, such as an auditorium, rink, or pool, could bring non-conventional funding partners to the table.

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If you are interested in learning how some of the above suggested tools and resources are already in practice at small, rural, or region-specific scales, please be in touch with us to discuss examples that arose through this research.

# Conclusion

Following analysis of these research findings and the gaps identified, the Small Communities Initiative has determined a course of action for prioritizing its resources and charting next steps.

1. **In an effort to build knowledge resources in the sector:** We are working alongside the Rural Development Network to update, activate, and circulate their Step-by-Step Guide to Developing Affordable Housing, as it may serve as a valuable resource for building community-level knowledge capacity and access to a standardized toolset to support development efforts.

2. **In an effort to enable regional partnerships:** We are creating a network of small and rural community housing providers to explore models of support-sharing to enable efficiencies in the development and operation of new housing.

3. **In an effort to support lending for affordable housing outside of government programs:** We are in the business planning stage for the development of a housing trust to enhance leveragability of community housing assets.

4. **In an effort to provide accessible information:** We have developed the attached Resource Guide with informational resources and sector supports that we identified in our research, which we hope will help organizations get started and get connected to others in the community housing network.

**We hope this research may provide some insight and inspiration for diverse housing sector actors to approach the gaps and challenges identified, in light of their own organizational mandates and capacities. We welcome further conversation on how we might collaborate to optimize our impact on community housing development in small and rural communities.**

# Small Communities Initiative

## Tools and Resources for Community Housing Development in Small and Rural Communities

The Small Communities Initiative at New Commons Development focuses on building and preserving affordable housing and other assets in small and rural communities by partnering with co-ops, non-profits, and public sector partners, and harnessing development expertise, capital, and aligned interest to build the capacity of the community housing sector in small and rural communities.
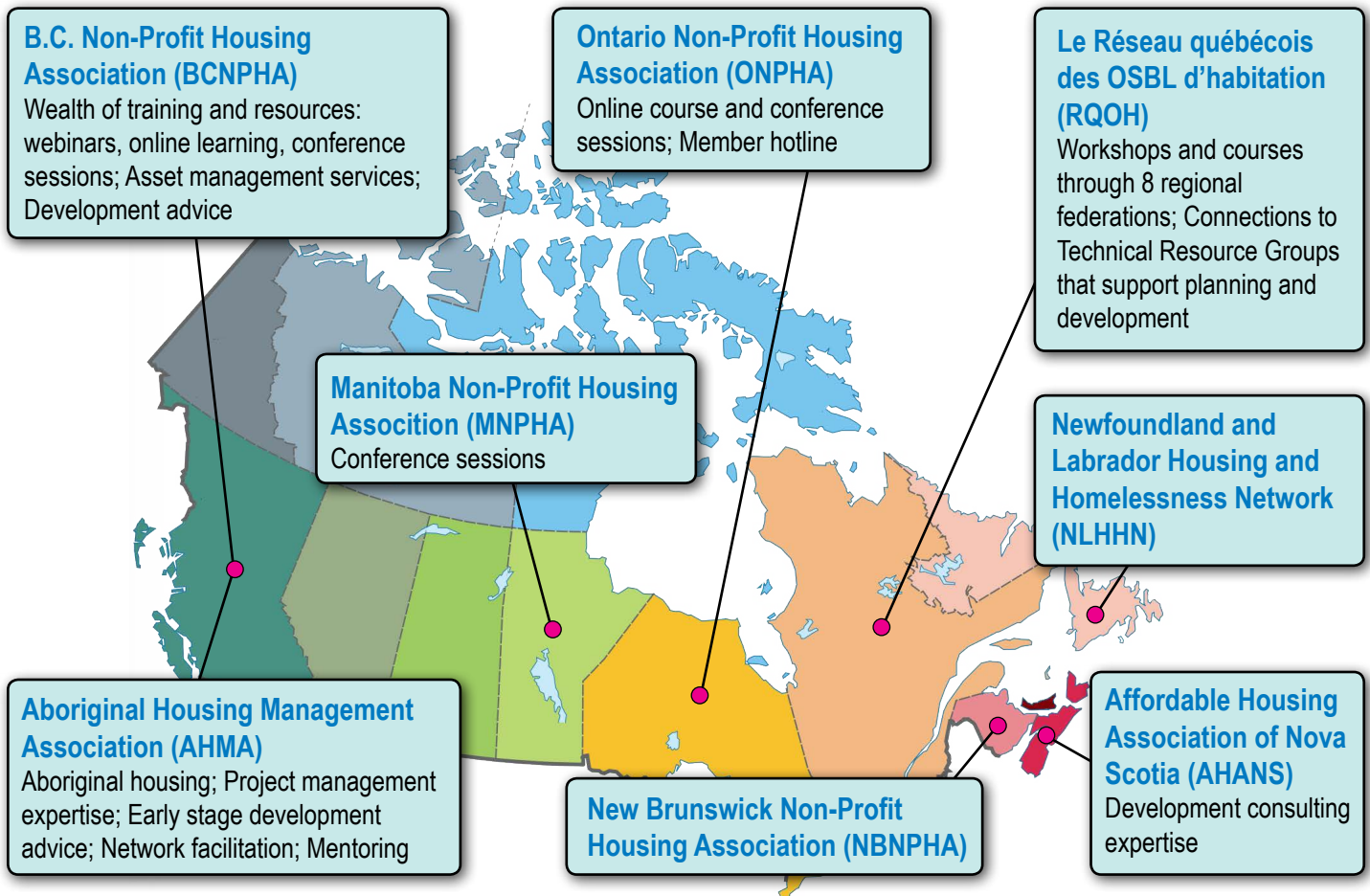
*Are you looking to develop non-profit community housing in a small or rural community?*

Whether you are just starting out or already have a project underway, these hyperlinked tools and resources can help your organization through the process. The guide is comprised of web-based informational resources, as well as services and supports offered by national and regional sector organizations. In addition to the listed resources, there is a wealth of knowledge held within the community housing sector: with organizations who have successfully undertaken similar housing development projects, officers of government funding agencies, as well as a growing network of development professionals that expressly work on non-profit housing. Some colleges, universities, and institutes offer coursework in this area, too. We hope you'll find these resources useful, and we encourage you to reach out, learn, and support others in growing the community housing sector.

| Author | Tool | Content |
|--------|------|---------|
| Rural Development Network | **Sustainable Housing Initiative: A Step-by-Step Guide to Developing Affordable Housing** | Guide, associated workbook, and financial model that provide a wide spectrum of tools to support organizations through the development process; very detailed with medium- to high-level of complexity |
| Wellington County | **Affordable Housing Development Workshops** | Affordable housing development workshop series with PowerPoint slides on key topics. Guide includes good considerations for site selection, as well as other overview information. Developed in mostly urban Ontario context, but relevant elsewhere |
| New Commons Development | **Community Developers Toolkit** | Toolkit for needs assessment, pro forma development, site identification, project planning, hiring a team, and engaging municipalities and other agencies. Also includes a resource list |
| Vancity Community Foundation | **Building It Right Toolkit** | Simple and straightforward workbook that walks users through early project readiness, project vision, development delivery options, and terminology |
| Housing Assistance Council | **A Non-Profit Capacity Self Assessment Workbook for Rural Community-based Housing Organizations** | Workbook for general organizational capacity assessment, including strategic planning, management, financial, and assets; Note: This is an older resource but the content is still highly relevant (with the exception of the IT section); Developed for US context, but still generally applicable in Canada |

| Author | Tool | Content |
|---|---|---|
| Northern California Community Loan Fund | **Capacity Building for Real Estate Facility Projects** | Worksheet for capacity building during facility development projects, including indication of where professional expertise may apply; not specific to housing facility development |
| BC Non Profit Housing Association | **Hiring and Working with Development Consultants** | Guide outlining the development consultant's role, design and approvals processes, selecting and contracting a consultant (with templates), and some considerations for rural development; Note: Written for BC context, but largely applicable elsewhere |
|  | **Rental Housing Index** | Database of rental housing statistics; may be used to inform needs assessment/ project concept |
| Whistler Centre for Sustainability | **A Scan of Leading Practices in Affordable Housing** | Overview of approaches to using municipal tools, land and financing partnerships, capacity building for housing organizations; Targeted primarily to municipal and regional governments |
| Canadian Mortgage and Housing Corporation (CMHC) | **National Housing Strategy Initiatives** | Funding, financing, and subsidy programs to support development and operations |
|  | **Programs and Information** | List of funding programs, by province |
|  | **Housing Development Resources** | Information repository with fact sheets on various aspects of the development process and some useful links to other resources |
|  | **Affordable Housing Project Profiles** | Searchable database of project profiles (case studies) |
|  | **High Performance Multi-Unit Residential Buildings** | Graphic guide to key concepts in efficient and sustainable building design |
| BC Housing | **Community Acceptance Series** | Tools to communicate with, and gain support from the community |
|  | **Housing Affordability Resources** | Repository with leading practices for local governments, modular housing, alternative capital, etc. |
|  | **Development Projects** | Case studies of projects that have been successfully built in BC |
| Community Housing Transformation Centre | **Resource List** | Drop-down searchable database, particularly rich with tools for planning operations |
|  | **Self-assessment tool** | A tool to evaluate organizational strengths and weaknesses for smaller and medium-sized community housing providers (governance, property management, financial management, social and community relations) |

# Sector Supports Across Canada

**B.C. Non-Profit Housing Association (BCNPHA)**
Wealth of training and resources: webinars, online learning, conference sessions; Asset management services; Development advice

**Ontario Non-Profit Housing Association (ONPHA)**
Online course and conference sessions; Member hotline

**Le Réseau québécois des OSBL d'habitation (RQOH)**
Workshops and courses through 8 regional federations; Connections to Technical Resource Groups that support planning and development

**Manitoba Non-Profit Housing Assocition (MNPHA)**
Conference sessions

**Newfoundland and Labrador Housing and Homelessness Network (NLHHN)**

**Aboriginal Housing Management Association (AHMA)**
Aboriginal housing; Project management expertise; Early stage development advice; Network facilitation; Mentoring

**New Brunswick Non-Profit Housing Association (NBNPHA)**

**Affordable Housing Association of Nova Scotia (AHANS)**
Development consulting expertise

All above organizations can provide connections to resources like funders and consultants.

| | |
|---|---|
| **Canadian Mortgage and Housing Corporation (CMHC)** - Funding programs and project guidance, particularly on financial topics | **Federation of Canadian Municipalities (FCM)** - Funding program for sustainable housing; factsheets and information on energy efficiency; advising and supports |
| **Canadian Alliance to End Rural and Remote Homelessness** - Network and resources | **Canadian Housing and Renewal Association (CHRA)** - Webinars on various development topics |
| **Community Housing Transformation Centre** - Funding programs (including pre-development capacity-building), project guidance, and resources | |