

SUPPORTING ALTERNATIVE HOUSING MODELS IN EDMONTON, ALBERTA

by

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in
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Abstract

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ABSTRACT

The term “alternative housing model” encompasses a wide variety of development, ownership, management and governance structures. This study focuses on five specific examples: non-profit cooperatives, limited equity cooperatives, full equity cooperatives, co-housing, and community land trusts. Using a qualitative approach, this study examined the relationship between municipal housing policy and alternative housing projects in order to identify municipal policy and planning approaches that effectively support alternative housing development. The findings highlight that alternative housing models provide important financial, social and environmental benefits to residents and the broader community. However, low awareness about these models, a lack of coordination among stakeholders, the financialization of housing, and a cultural preference towards traditional home ownership contribute to challenges in their development. Education about the unique challenges faced by these models, a collaborative development approach, and tailored regulations/programs are recommended for municipalities like Edmonton that may be interested in supporting alternative housing models.

Key words: housing; housing model; alternative housing; cooperative; cohousing; community land trust; affordable housing.

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Land Acknowledgement

I respectfully acknowledge that I am located in amiskwacîwâskahikan (<ᐱᓄᑦᐅᐃᑦᐅᐃᑦ>), or beaver hills house (Edmonton), and conducted my research on Treaty 6 territory. Treaty 6 territory is known as a traditional gathering place for many Indigenous peoples including the Cree, Blackfoot, Métis, Nakota Sioux, Iroquois, Dene, Ojibway/ Sauteaux/Anishinaabe, Inuit and many others whose languages, histories, and cultures continue to influence this place.

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Executive Summary

Study Purpose

This is a qualitative study which seeks to understand the current barriers and challenges to developing and maintaining alternative housing models in Edmonton, Alberta, and what tools, strategies and/or policies the City of Edmonton and other stakeholders could use to better support these housing models. Along with a literature review, this study made use of pre-interview questionnaires and semi-structured interviews with subject matter experts in order to identify current challenges related to alternative housing, as well as the key tools, strategies and/or policies that could be used to better support alternative housing models. Alternative housing models studied for this project include: non-profit cooperatives, limited equity cooperatives, full equity cooperatives, co-housing and/or baugruppen (building/owner groups), and community land trusts.

Rationale

The United Nations has definitively described housing as a human right (OHCHR, 2021; UN Habitat, n.d.). Yet a lack of adequate, affordable housing is one of the greatest challenges facing Canadian cities to date (CMHC, 2022 (2)). In Alberta specifically, there are more than 24,000 people on affordable housing waitlists (Government of Alberta, 2021). Despite the introduction of the new National Housing Strategy in 2017, the effects of escalated real estate and rental prices continue to impact overall housing affordability (CERA, 2022). In the context of this housing crisis, alternative housing models such as housing cooperatives, cohousing, and community land trusts have the potential to provide meaningful housing options by increasing housing attainability, long-term affordability and security of tenure for residents (Hagbert, 2020; Hawley & Roussopoulos, 2019; Ehlenz, 2018; Cole, 2008). These models have been tested in other jurisdictions, and have achieved success from both an economic and social standpoint (Barenstein et al., 2022; Hofer et al., 2016; Saegert & Benítez, 2005). As such, they may present viable solutions for the Canadian housing context, and require further study as to how to best support them.

Research Questions

The primary research question for this project was: how can alternative housing models be better supported in Edmonton, Alberta? In order to answer this primary research question, I also sought to answer a number of more specific questions, including:

- What benefits do alternative housing projects provide?
- What alternative housing projects currently exist, and how were they created?
- What strategies, tools, and/or policies contributed to their creation and support?
- What barriers exist to creating and maintaining alternative housing projects?
- What strategies, tools, and/or policies could be implemented to better promote the creation and ongoing support of alternative housing projects?
- In what ways can alternative housing address affordability challenges?

These research questions served as guideposts during the literature review, semi-structured interviews, as well as in the writing of this report.

Contribution

This project aims to make both practical and theoretical contributions. Theoretically, it contributes to growing our understanding of alternative housing in Canadian cities, and the opportunities and challenges related to supporting these housing models. Practically, this research helps identify specific barriers to creating and maintaining alternative housing projects in Edmonton, as well as strategies, tools, and policies that could be used to better support these housing models. This will be valuable information for municipalities, non-profit housing providers, alternative housing groups, developers, and other stakeholders that are looking for unique and effective ways to address the current housing crisis.

Methods and Data Sources

Throughout this research project I made use of a variety of qualitative methods, including a literature review, the creation of a conceptual framework, semi-structured interviews with subject matter experts, deductive interview transcript analysis, and a limited analysis of publicly available data relevant to my study. These methods were chosen in order to gain a well-rounded understanding of the study topic, so that I could create detailed recommendations based on the findings from the literature review, transcript analysis and data analysis.

Data sources used for this project include: academic literature sourced from a variety of relevant journals through the University of Alberta Library; grey literature sourced from reputable sources such as government agencies and housing organizations; interview transcripts; websites related to key organizations such as Canada Mortgage and Housing Corporation and the City of Edmonton; and publicly available data found through portals such as Statistics Canada and City of Edmonton Open Data.

Findings

Below is a brief summary of the findings from this study. For a more detailed description of the findings, please refer to the [Findings](#) sections of this report.

Literature Review

Eight key themes related to alternative housing models emerged from the literature review: municipal housing policy, partnerships/collaboration, affordability, ownership, the commons, capital (both financial and social), sustainability, and resilience. These eight themes are closely linked through complex linear and circular relationships as represented by a conceptual framework, which will be discussed in greater detail in the [Literature Review](#) section of this report.

Semi-Structured Interviews

While the ten interviews conducted for this study varied in terms of discussion topics, as well as the experience and knowledge set of the interviewees, there were several common threads throughout all of the interviews. These findings will be discussed in greater detail elsewhere in this report, however a consolidated list of the key findings is included below:

- Alternative housing models provide broad financial and social benefits
- Federal, provincial, and municipal housing policies/programs are often disconnected, making alternative housing development challenging
- Lack of stakeholder awareness about alternative housing models
- Lack of experience with alternative housing models in the development sector
- Lack of incentives for alternative housing development at the municipal level
- Lack of affordable land for alternative housing development
- Lack of growth mindset in the alternative housing sector

Recommendations

Here I have included a list of general, high-level recommendations for the City of Edmonton and other relevant stakeholders on how to better support alternative housing models now and into the future. This list is not exhaustive, and it is also important to note that it is context-specific to Edmonton and the unique challenges and opportunities present in this particular municipality.

- Educate all stakeholders and the general public about alternative housing models
- Increase collaborations between municipalities, non-profit housing providers, alternative housing organizations and developers
- Develop a growth mindset and portfolio-based approach in the alternative housing sector
- Consider reducing administrative, regulatory and financial barriers to alternative housing development, increasing incentives for their development, or both
- Conduct more research on the benefits and challenges associated with alternative housing models in the Canadian context, and how to better support these models within municipalities

Chapter 1: Introduction

Research Problem

This study seeks to understand the current barriers and challenges to developing and maintaining alternative housing models in Edmonton, Alberta, and identify what tools, strategies and/or policies the City of Edmonton and other stakeholders could use to better support these housing models. Alternative housing models studied for this project include: non-profit cooperatives, limited equity cooperatives, full equity cooperatives, co-housing and/or baugruppen (building/owner groups), and community land trusts.

Alternative housing models exist in Canadian cities, however not to the extent that they do in contexts such as Europe, Scandinavia, and the United States (Barenstein et al., 2022; Saegert & Benítez, 2005). This is largely due to systemic factors such as a lack of awareness about these models, an industry preference/bias towards traditional housing development models, and lack of government support (CHF Canada, 2023 (2); CHF Canada, 2022; Kershaw, 2021; Kemeny, 2005). Similarly, alternative housing models have not been studied extensively in the Canadian context, much less in Edmonton's context. This has created a large knowledge gap, which makes it difficult to determine which actions might be effective in supporting alternative housing models. The purpose of this study was to, through the chosen methods, identify current challenges related to alternative housing, as well as the key tools, strategies and/or policies that could be used to better support alternative housing models. These findings have been synthesized into recommendations in the [Conclusion and Recommendations](#) section of this report.

Rationale

The United Nations has definitively described housing as a human right (OHCHR, 2021; UN Habitat, n.d.). Yet a lack of adequate, affordable housing is one of the greatest challenges facing Canadian cities to date (CMHC, 2022 (2)). In Alberta specifically, there are more than 24,000 people on affordable housing waitlists (Government of Alberta, 2021). Despite the introduction of the new National Housing Strategy in 2017, the effects of escalated real estate and rental prices continue to impact overall housing affordability (CERA, 2022). In the context of this housing crisis, alternative housing models such as housing cooperatives, cohousing, and community land trusts have the potential to provide meaningful housing options by increasing housing attainability, long-term affordability and security of tenure for residents (CHF Canada,

2022; Hagbert, 2020; Hawley & Roussopoulos, 2019; Ehlenz, 2018; Cole, 2008). These models have been tested in other jurisdictions and have achieved success from an economic standpoint (Barenstein et al., 2022; Hofer et al., 2016; Saegert & Benítez, 2005). They can also provide crucial social and well-being benefits through built-in values such as “intentional community” and shared resources (Reyes et al., 2022; McCamant, 2011). Importantly, they may also present viable solutions for some of the complex challenges arising from climate change, such as climate change vulnerability and community resilience (Lamp & Spicer, 2023). Given the existing evidence as well as their future potential, these models would greatly benefit from further study as to how to best support them in the Canadian context. In Edmonton in particular, the City has recently developed a focus on climate change adaptation (City of Edmonton, 2018) as well as improving the supply of affordable housing (City of Edmonton, 2016). By increasing the prevalence of and support for alternative housing models within relevant City plans, policies, practices and strategies, it may provide a unique opportunity to combine these two objectives within a single development approach.

Context

Definition of Alternative Housing Models

For the purpose of this study, I have focused on alternative residential development models, as well as alternative asset ownership and governance models. In this report, I define an alternative housing model as a residential development process, asset ownership structure or asset governance structure that is non-traditional in nature or sits outside current mainstream models of housing development, ownership and governance. Mainstream models of development are rooted in a neoliberal approach to housing which has been a mainstay in Canada for several decades, particularly since the 1990s (CHF Canada, 2023 (2); Bacher, 1988; Kemeny, 1981). Mainstream housing models favour private ownership over collective ownership, and typically include market-rate rental developments, condos, bare land condos, homeowners’ associations, and traditional private ownership. In Canada, 67% of all households are private home owners, and single-detached houses make up the majority of privately owned dwellings at 53% (CMHC, 2023 (1)). Mainstream affordable housing models are slightly different, and are often considered part of the “third housing sector,” which includes any housing that is non-profit, low-profit, or value-driven in nature, and generally focused on providing affordability in the market (Kjærås & Haarstad, 2022). Examples of mainstream affordable housing models include non-market or subsidized rental developments, rent-to-own

developments, as well as mixed-market rental developments. The differences between alternative housing models and mainstream affordable housing models includes the approach to the development process (which is often more grass-roots in nature), the asset ownership structure (which is typically based on collective ownership as opposed to ownership by a single entity), and the governance structure (which is more focused on democratic participation and resident engagement in the organization). The specific alternative housing models explored in this study include: non-profit cooperatives, limited equity cooperatives, full equity cooperatives, co-housing and/or baugruppen (building/owner groups), and community land trusts. What makes these models “alternative” is a mix of factors, but largely boils down to their legal, financial and ownership structure, their method of housing development and management, their governance structure, and oftentimes, their values.

For example, a non-profit housing cooperative offers housing as a product or service that is available at a specified price to members who own shares in the cooperative, much like a retail, gas or food cooperative offers products/services to its members for an agreed-upon price. In the example of a housing cooperative, members gain ownership of their residence or unit indirectly in the form of an ownership share in the cooperative organization as a whole, as opposed to directly owning the unit itself via mortgage financing in the traditional real estate market (CHF Canada, 2023 (1); Cole, 2008). In contrast, the more general term “alternative housing” is often used to describe non-traditional housing forms, such as micro-units, tiny homes, earth ships, and other architectural configurations that exist outside mainstream architectural norms (Region of Waterloo, n.d.). In this study, I focused solely on alternative housing models, and not alternative housing forms or specific architectural styles.

[History of Alternative Housing in Canada](#)

Alternative housing models in Canada can be traced back to the beginnings of (non-profit) cooperative housing and the cooperative movement in general, which took place in Rochdale, England. In 1840s Rochdale, a group of local weavers created one of the first known production and retail cooperatives (ICA, 2018). In Canada, housing cooperatives began appearing first in Nova Scotia with the Antigonish movement, where community members worked communally to build affordable houses for one another (MacPherson, 2013). Similarly, student cooperatives became popular during the 1930s/1940s in Ontario as a more affordable option for college and university students. Some examples include Campus Co-operative Residence at the University of Toronto (1936), and Science '44 Co-operative (1944) at Queen's University. Student focused cooperative housing continued to be popular through to the

1960s/1970s, and in 1968, CHF Canada—a nation-wide cooperative membership and advocacy organization—was formed. It began as a joint venture of the Co-operative Union of Canada and the Canadian Labour Congress, with a mission to spur the development of cooperative housing across the country. Between the 1970s and 1990s, the cooperative housing sector grew thanks to federal funding opportunities in favour of community housing development (CHF Canada, 2023 (2); Hulchanski, 2013).

In the 1990s however, government austerity and a rise in neoliberalism at the federal level led to a large reduction in funding opportunities, and a general movement away from supporting alternative housing models such as cooperatives (CHF Canada, 2023 (2)). It is only recently, with the launch of Canada's new *National Housing Strategy* in 2017 that the federal government has begun to take on a larger role as a funder for affordable and alternative housing projects since the pre-1990s. The *NHS* includes provisions for loans and grants to finance new cooperative housing construction, and also maintains rent-geared-to-income subsidies used by cooperatives to support low-income housing members (CHF Canada, 2023 (2); Government of Canada, 2017).

Types of Alternative Housing Models Examined in this Study

Non-Profit Cooperative

Non-profit housing cooperatives essentially deliver housing “at-cost,” meaning there is no profit motive built into the legal and financial framework of the organization. Members of these organizations purchase shares in the cooperative, which gives them access to a housing unit. Members living in the cooperative pay a monthly “housing charge” or membership fee—de facto rent—that covers a portion of the cooperative's expenses in order to live in their unit (CHF Canada, 2023 (1)). Many non-profit housing cooperatives in Canada also provide subsidized housing units. The majority of these organizations rely on federal rent-geared-to-income subsidies to support these low-income units (CHF Canada, 2022), however there are also cooperatives that provide subsidies internally through mixed-income housing delivery (e.g. Sundance Housing Co-operative, 2023).

Limited Equity Cooperative

Limited equity cooperatives are similar in concept to non-profit cooperatives, however, the major difference between these two models is the accumulation of equity by members. This can occur in one of two ways: (1) members, instead of buying a full share in the cooperative,

buy a partial equity share (commonly between 25-40% of the share value). When a resident moves out/leaves the cooperative, the partial share is sold at whatever price the market will bear, and the resident receives their equity portion; (2) members buy a full share in the cooperative, but when they sell their share, their equity gains are capped to a certain percentage, and the cooperative receives the remainder of the equity gain (NAHC, n.d., NASCO, n.d.).

Full Equity Cooperative

Full equity cooperatives also enable the accumulation of equity by members. In a full equity cooperative, members buy full shares in the cooperative. They usually also pay monthly fees to the cooperative to cover expenses such as maintenance, security, and other items, similarly to a condo. When the member moves out/leaves the cooperative, their share is sold at whatever price the market will bear, and the member receives their full equity portion. This type of cooperative is more common in certain areas of the United States, such as New York City, and is typically not considered affordable, as share prices are often similar to what is available in the private property market (NAHC, n.d., NASCO, n.d.).

Cohousing

Cohousing projects differ from cooperatives in that they are most often structured as stratas or condo associations, and members purchase an actual unit as opposed to a share. Many cohousing projects are built around the idea of “intentional community” and feature common spaces such as lounges, gardens or communal kitchens for the purposes of community gathering. Cohousing projects are often developed by a group of citizens who work with an architect, developer and builder to design and build a multi-unit development that meets the group’s specific needs. For this reason, membership in a cohousing initiative is often time consuming and very involved. There are also significant up-front costs such as down payments and construction loans that tend to make cohousing a less affordable option than non-profit and limited equity cooperatives. Nevertheless, some cohousing projects feature affordable housing units that are internally subsidized by the condo or strata organization (CCN, 2023 (2)).

Community Land Trust

In 1972 the International Independence Institute defined a community land trust as “...a legal entity, a quasipublic body, chartered to hold land in stewardship for all mankind present and future while protecting the legitimate use-rights of its residents” (Davis, 2010, pp.221).

Today, that basic definition still stands, however community land trusts have come to be seen as an important vehicle for achieving specific aims such as protecting environmentally sensitive lands or, most applicable to this study, for creating long-term or even perpetually affordable housing. Through either purchase or donation, land is acquired and held in perpetual trust, thus removing it from the real estate market and, to a certain degree, decommodifying it. Land within the trust can then be leased to housing providers for the development of affordable housing, or even to individuals. Affordability is possible in this scenario because ownership is split between the CLT (which owns the land), and the individual or organization (which owns the housing development on the land). The CLT organization is governed by an elected board of directors, who are typically lease-holders and/or public servants (CHRA, 2023).

Housing Context in Edmonton

Edmonton is a prairie city in Alberta, situated on the North Saskatchewan River with a population of approximately 1,010,899 (Statistics Canada, 2021 (2)). Edmonton's housing mix is dominated by single detached houses, which make up just under 50% of dwellings in the city. The next most common dwelling types are medium density apartments (fewer than five storeys), which make up around 23% of total dwellings, and row housing, which accounts for just under 10% of total dwellings (Statistics Canada, 2021 (1)). Due to the low-density nature of existing development in Edmonton, the population density per square kilometre is just 1,320.4 (Statistics Canada, 2021 (1)). For comparison, Calgary's population density sits at 1,592.4, Toronto's at 4,427.8, and Vancouver's at 5,749.9 (Statistics Canada, 2021 (1)).

As of October 2022, Edmonton is experiencing a relatively strong post-pandemic economic recovery, coupled with record migration numbers. This has contributed to an increase in demand for rental units which outpaced rental housing supply. Overall increased migration can be attributed to higher levels of interprovincial migration, as well as higher levels of non-permanent resident migration, largely related to student demand. As of October 2022, total employment in Edmonton was up 3% year-over-year and 5% above pre-pandemic levels, and importantly, full-time employment among individuals aged 15 to 24 years—a demographic group that typically rents—increased by 18% (CMHC, 2023 (2)).

Regarding the rental market, while there has been strong growth in the purpose-built rental sector, apartment rents still increased 1.6% over 2021. This is largely owing to lower vacancy rates, with the purpose-built rental apartment vacancy rate at 4.3% in October 2022 as compared to 7.3% in October 2021. As of October 2022 the average rent for a purpose-built two-bedroom apartment in Edmonton was \$1,304, and the average rent for a two-bedroom

condominium apartment (i.e. private rental) was \$1,426 (CMHC, 2023 (2)). This speaks to Edmonton's overall affordability relative to other large Canadian cities such as Vancouver and Toronto, whose vacancy rates are much lower (0.9% and 1.7% respectively) and whose average rents are much higher (\$2,002 and \$1,765 respectively for a two-bedroom purpose built rental apartment) (CMHC, 2023 (2)).

The Northern Alberta Cooperative Housing Association (NACHA) currently lists 34 housing co-operatives as members (NACHA, n.d.), and there are also approximately six housing co-operatives in Edmonton who are not affiliated with NACHA (Lambert, 2022). These cooperatives provide an estimated 1,400 housing units, typically in the form of duplexes, townhomes and apartments (Lambert, 2022). Edmonton is also home to at least one cohousing development (Urban Green Cohousing, n.d.), and at one time was also home to a residential community land trust, but it is no longer in operation (CEDTAP, n.d.).

In the 2022 Federal Budget, the Canadian government has committed to creating “a new generation of co-op housing through the largest investment in new co-op housing in more than 30 years” (Government of Canada, 2022, Section 1.1). The budget promises 500 million to be allocated to the creation of a new Co-operative Housing Development Program in collaboration with the co-operative housing sector. It also promises an additional \$1 billion in loans to support co-op housing projects (CMHC, 2022 (4)). There are no specific provisions for cohousing or community land trusts, however there are several flexible funding streams which could potentially facilitate such projects, including a Housing Accelerator Fund, a renewed Rapid Housing Initiative, as well as direct support for home buyers (Government of Canada, 2022). Taken together, this context suggests that there is development potential in Edmonton for alternative housing models, particularly housing cooperatives.

Chapter 2: Method

Methods Used

Throughout this research project I made use of a variety of qualitative methods, including a literature review, the creation of a conceptual framework, semi-structured interviews with subject matter experts, deductive interview transcript analysis, and a limited analysis of publicly available data relevant to my study.

Literature Review

The literature review provided an opportunity to explore the theoretical and policy context for alternative housing in Canada and around the world. The findings of the literature review helped to form the basis of a conceptual framework in which to ground my research project, and also provided case studies to use as comparison tools during my analysis phase. I focused on both academic literature and grey (or policy) literature, to gain a well-rounded understanding of both the theoretical and practical contexts of alternative housing development.

Rationale: Conducting a literature review with both academic and grey literature provides a well-rounded range of perspectives on my research topic, and has enabled me to bolster my report and recommendations with both theoretical and practical examples that strengthen my own research findings.

Selection Criteria: Academic articles selected for review had to meet the following criteria:

- a) scholarly in nature;
- b) peer reviewed;
- c) published in a reputable journal focused on one or more of the subjects of urban planning, economics, land use, sociology, housing, affordable housing, urban design and architecture.

Grey literature selected for review had to meet the following criteria:

- a) related to a specific policy, program, initiative or study
- b) published by a reputable source organization with proven experience
- c) focused on one or more of the following topics: urban planning, economics, land use, sociology, housing, affordable housing, urban design and/or architecture.

Conceptual Framework

After conducting the literature review, I used the key themes and concepts that I identified to create a conceptual framework exploring the relationship between these themes/concepts. The framework guided my lines of questioning during the interview stage, and also formed the backbone of this research report.

Rationale: A conceptual framework is a useful way to conceptualize the relationship between different theories or concepts, and provides a structure through which to interpret study data. I chose to create and use such a framework in order to better organize my data, findings, and recommendations.

Criteria: In order for a concept to be included in the conceptual framework, it had to meet the following criteria:

- a) identified through the literature review
- b) related to housing, alternative housing, housing and/or land use economics, or urban planning
- c) foundational to the idea of supporting alternative housing

Discussion: The diagram shown below demonstrates the theorized relationship between eight central concepts or themes related to supporting alternative housing. It is important to note that the conceptual framework used and shown in this report is the product of many iterations and drafts, and the final framework diagram was honed throughout the entirety of the research process, including the semi-structured interviews, which helped to identify links between the themes identified during the literature review. A more detailed discussion of this conceptual framework is included in the [Literature Review](#) section of this report.

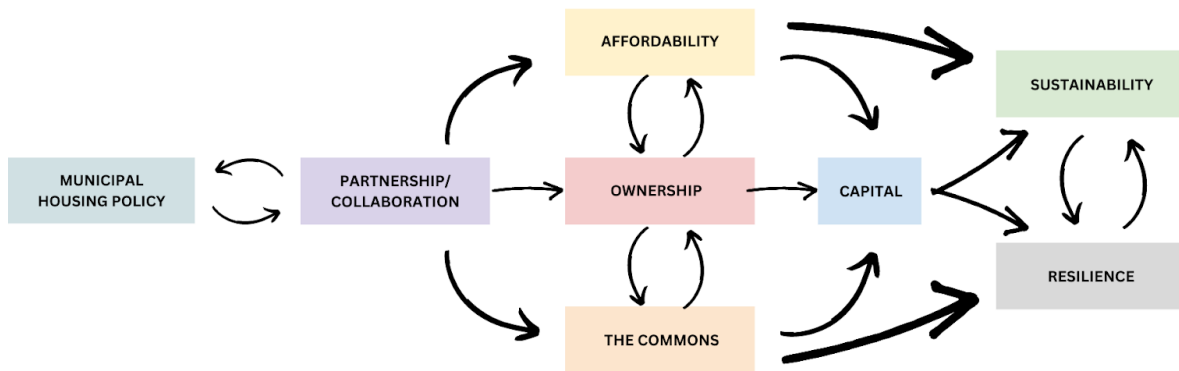


Figure 1. Conceptual framework diagram.

Semi-structured Interviews

Throughout fall 2022, I conducted ten semi-structured interviews with a range of housing experts from the non-profit, public and private sector. The purpose was to understand the nature of alternative housing development in Edmonton, identify existing challenges/barriers to development, and to gather tools, strategies and/or policies for better supporting these models in Edmonton. I spoke to a wide range of representatives working in affordable and alternative housing, to obtain a well-rounded understanding that would provide a foundation for my research, and for the recommendations in this project report. Interviewees remain anonymous in this report, and will each receive a copy of the report once approved by the School of Urban and Regional Planning and the University of Alberta.

Rationale: Semi-structured interviews allow for a flexible approach to interviewing subject-matter experts, where the direction of the interview can be guided both by the interviewer and the interviewee. This allowed me to adjust and tailor my approach to the needs and expertise of each interviewee, ultimately resulting in richer, more focused interview data.

Criteria: Participants were selected based on their direct involvement in housing, alternative housing, urban planning or housing economics/finance, either through a municipality, non-profit, or private organization. Specific inclusion criteria consisted of knowledge of Alberta's housing sector, alternative housing, specific alternative housing projects and/or housing-related policies and programs.

Analysis of Interview Data

Using a deductive analysis approach, I analyzed interview data and coded it according to the themes and concepts identified in my literature review and conceptual framework. The coded interview data formed the basis for the "Findings" section of my project report.

Rationale: A deductive approach to interview data analysis allowed me to use the conceptual framework I created to analyze each interview transcript according to the eight themes identified in the literature review. This made for a focused and deliberate analysis that enabled me to clearly identify findings and formulate recommendations rooted in the conceptual framework.

Criteria: Interview transcripts were sent to respective interviewees for editing, clarification and approval. Some sections of interview transcripts were removed during transcript approval, either at the request of the interviewee, or for the purpose of clarification and relevance.

Analysis of Publicly Available Data

To enrich my study, I also analyzed a range of publicly available data, including City of Edmonton open data, Statistics Canada Census data, and publicly available data on alternative housing projects in Edmonton, in order to better situate alternative housing development in Edmonton's context.

Rationale: The purpose of analyzing publicly available data is to add detail to my report, specifically on Edmonton's general housing context, or specific alternative housing context.

Criteria: Data was selected from reputable sources, such as City of Edmonton Open Data and Statistics Canada, based on its relevance and applicability to this report.

Chapter 3: Literature Review

Overview

The literature review focused on both academic and grey literature in order to capture a variety of perspectives on alternative housing models, both in the Canadian context and elsewhere. Eight key themes related to alternative housing models emerged from the literature review and subsequent semi-structured interviews: municipal housing policy, partnerships/collaboration, affordability, ownership, the commons, capital (both financial and social), sustainability, and resilience. For the sake of clarity and compatibility with the interview findings chapter, I have grouped the literature review findings according to these eight themes.

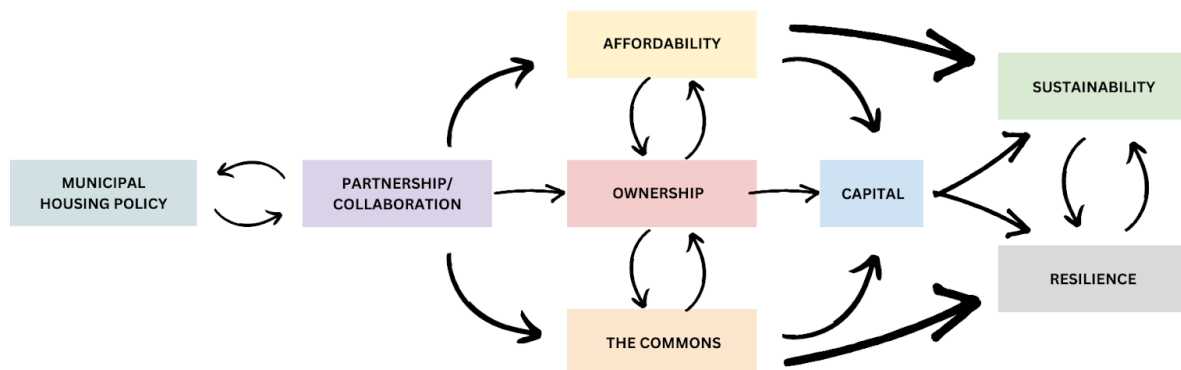


Figure 2. Conceptual framework diagram.

The eight themes identified in the literature review are closely linked through complex linear and circular relationships. Broadly speaking, municipal housing policy is closely linked to partnerships and collaboration, as policy environments can influence or encourage the creation of partnerships, and vice versa (Balmer & Gerber, 2018; Mullins, 2018; Ganapati, 2010). These partnerships and collaborations have the potential to then facilitate the creation of housing that provides various forms of ownership (for example, in the form of a community land trust or housing cooperative) (NCDF, n.d.). These ownership models can then create greater affordability for their members or residents (CHF Canada, 2022; Saegert & Benítez, 2005). They can also preserve a sense of “the commons” via shared communal resources such as space, services, or tools (McCamant, 2011, Cole, 2008). These ownership models are also, through

their unique structures and governance models, able to accumulate both social and financial capital for the organization and its members, which can ultimately influence the overall sustainability and resilience of the organization, as well as the larger community (CHF Canada, 2023 (1); CHF Canada, 2023 (3); CHF BC, n.d.;). There is an additional positive feedback loop between sustainability and resilience, as the two can strengthen each other over time.

Municipal Housing Policy

Municipal housing policy refers to any formal or informal policy, program or approach that a municipality uses with respect to housing. A policy, program or approach may work in conjunction with, or separate from, a policy, program or approach governed at the provincial or federal level. While federal and provincial housing policy in Canada have an enormous impact on housing, municipal housing policy also plays a key role in setting the stage for particular types of residential development (Atkey et al, 2022). When it comes to municipal land use policy, Debrunner and Hartmann (2020) break this umbrella term into two broad categories: public law instruments and private law instruments. Public law instruments include supply side measures such as direct loans and tax relief, and zoning tools such as affordable housing zones, affordable housing quotas, right of first refusal and land value capturing (often done through an up-zoning process). Private law instruments on the other hand include partnership approaches such as ground leases and urban development contracts, and property rights approaches such as targeted land purchases and expropriation (4). Municipalities have the option to use these tools to effectively incentivize alternative housing development. Municipal housing policy in Edmonton is typically focused around affordability through its Affordable Housing Investment Plan. The Affordable Housing Investment Plan was one of the priority implementation actions arising from the City of Edmonton Affordable Housing Strategy (2016-2025). Some examples of Priority Investment Areas in the Plan include:

- Permanent Supportive Housing
- Surplus School Site Redevelopment
- Affordable Housing Investment Grants
- Secondary Suites Grant Funding Program
- City-Owned Affordable Housing Inventory (Citizen Services, 2018)

While alternative housing models are not explicitly listed as a Priority Investment Area, they are nonetheless eligible to apply for Affordable Housing Investment Grants and enter into

purchase and/or lease agreements with the City for City-owned parcels (Citizen Services, 2018).

Partnership/Collaboration

Partnerships and collaboration with respect to housing can occur between individuals, groups of individuals, non-profit organizations, private organizations and governments at the municipal, provincial and federal level (Atkey et al., 2022). Partnership/collaboration and municipal housing policy are highly intertwined, as partnership stakeholders often play a defining role in the development of policies, programs and approaches. At the same time, municipal housing policy often encourages certain types of partnerships and collaboration. The two influence each other to create the environment in which alternative housing may or may not develop, therefore partnerships and collaboration are critical to the creation and ongoing health of alternative housing projects (Balmer & Gerber, 2018). Without such critical partnerships many alternative housing projects may not reach the development stage. Successful partnerships also tend to lead to more successful partnerships in the future, as key relationships are solidified and a foundation of trust is established (Atkey et al., 2022). In Edmonton's context, there has been almost no new alternative housing development since the 1990s (CHF Canada, 2023 (2)). In cases like this, it is possible that the networks of support and collaboration needed to facilitate alternative housing project development are either not present, or not robust enough to successfully develop housing projects (RDN, 2021).

Ownership

"Ownership," when it comes to housing, is a complex topic. In the context of property rights, "ownership" refers to the bundle of rights associated with a real estate asset or a parcel of land purchased by an individual or an entity. It can also be categorized more generally as "tenure" (Marcuse, 2020; Kemeny, 1981). The word tenure may be a more appropriate description, especially in the context of alternative housing models, which often have different legal and ownership structures to traditional residential developments. In the context of alternative housing—cooperatives in particular—ownership often has multiple layers, with members having legal ownership over a unit, share, or portion of the housing asset through a co-op or condo legal structure, as well as an ownership mindset for the housing asset and community as a whole (McCamant, 2011; Cole, 2008). This type of shared ownership is not common practice in Canadian cities. On the contrary, traditional private home ownership has

become a mainstay in Canadian society, and a goal that many Canadians feel compelled to pursue. Much of the cultural importance of traditional home ownership can be traced back to the work of W.C. Clarke, Canada's Deputy Minister of Finance from 1935-1952. Clark was responsible for drafting the Dominion Housing Act of 1935 as well as two subsequent national housing acts (1938 and 1944 respectively) which worked to bolster the development of the private housing sector while simultaneously restricting the development of social housing and non-market housing (Bacher, 1988). This, coupled with the post-war approach to housing and urban planning has led to the widespread acceptance of private home ownership as a tenet of the Canadian dream.

Affordability

Canada Mortgage and Housing Corporation currently defines affordability using the shelter-cost-to-income ratio, which typically sets the threshold of affordability at 30% of a household's before-tax income (CMHC, 2022 (1), CMHC, 2019). This means that the shelter costs associated with owning or renting a home should not exceed 30% of a household's income pre-tax. Affordability can also refer to the general state of affordability within a city or region (in this case, Edmonton) as measured by the Consumer Price Index. The Consumer Price Index measures affordability by comparing the cost of a fixed basket of goods and services (including housing or shelter) and is typically described in general terms as the "cost of living" (Statistics Canada, 2023). Alternative ownership models are able to create an impactful level of affordability for their residents, particularly over the long term. For example, CHF Canada released a report in 2022 titled "The Co-op Difference" which demonstrates the difference between average non-profit cooperative rents and average market rents in five Canadian cities (Victoria, Vancouver, Edmonton, Toronto and Ottawa) over a fifteen year period. The study found that, in relation to market rents, cooperative rents declined over the study period. By the end of the study period cooperative rents were roughly one third lower than market rents (or 67% of market rents) (CHF Canada, 2022, pp.17). This emphasizes the ability of the non-profit cooperative housing model to withstand inflationary market pressures and provide an affordable alternative to those priced out of the "traditional" rental market. Similarly, on the ownership side, limited equity cooperatives (LECs) also have the ability to ensure affordability for residents. In their article discussing limited equity housing cooperatives in the United States, Saegert & Benítez found that LECs can provide a form of permanent affordability that can "buffer residents against rising and falling economic tides..." (Saegert & Benítez, 2005, pp.428-429). Limited equity housing cooperatives are able to achieve this permanent

affordability by firstly lowering the cost burden on individual residents by spreading financial risk across multiple share-holders, and secondly by limiting the potential for financial gain upon the sale of cooperative shares, which ensures that the overall buy-in costs for new residents remain low over time (Saegert & Benítez, 2005, pp.429).

The Commons

Álvaro Sevilla-Buitrago defines the commons as “a collective capacity to appropriate, forge, and manage shared resources and social spaces through collaborative practices that increase popular autonomy from markets and states by intertwining dynamics of production and self-reproduction” (Against the Commons, pp.205). In the context of housing, the commons relates to a collaborative, shared approach to housing production and management that creates a sense of autonomy for the collective that is distinctly separate from the traditional capitalist approach to housing and real estate. Housing produced in this context has a focus on shared resources such as space, services, products and capital, as well as the nurturing of the necessary social relationships to support the sharing of these resources (Tummers, 2016; McCamant, 2011). Alternative housing models harken back to the bygone era of “the commons,” while simultaneously existing in today’s current setting of neoliberal capitalism and private property rights. By taking an innovative approach to the management and distribution of such property rights, alternative housing models are able to preserve a sense of the commons by providing a variety of shared communal resources such as space (oftentimes the housing asset itself, or communal spaces such as kitchens, lounges, yards, or libraries), services (such as insurance, maintenance, and child care), or products (such as shared vehicles, tools, and equipment) (McCamant, 2011, Cole, 2008).

Capital

These ownership models are also, through their unique structures and governance models, able to accumulate capital for the organization and its members. Capital can be broken down into two main categories: financial capital and social capital. In the housing sector, financial capital typically takes the form of real estate assets, investments, debt and/or cash. Regarding financial capital, when it comes to alternative housing models, it is often collective capital that accumulates through a central housing organization (i.e. a real estate asset owned by a non-profit, cooperative or condo association) (CHF Canada, 2023 (1)). Individuals may also accumulate capital through ownership of their cohousing unit, their partial equity share in a

limited equity co-op, or their full equity share in a full equity co-op (NAHC, n.d.). Financial capital is a critical component for housing development, as it can be continuously reinvested in the development of additional housing projects over time. It is also a key aspect of wealth-building, whether for community or individual purposes (Piketty & Goldhammer, 2014).

Sustainability

Sustainability emerged as a relevant theme with respect to alternative housing models. Sustainability, as defined in the United Nations' 1987 Bruntland report, essentially means finding ways to meet the present needs of society without over-exploiting resources to the point that future generations are then unable to meet their needs (World Commission, 1987; United Nations, n.d. (1)). The United Nations has also outlined seventeen Sustainable Development Goals (SDGs), which are meant to guide action on addressing global sustainability challenges. Of these SDGs, numbers 3 (Good Health and Well-being), 10 (Reduced Inequalities), 11 (Sustainable Cities and Communities) and 17 (Partnerships for the Goals) are particularly applicable to housing (United Nations, n.d. (2)). In the context of alternative housing models, both environmental and financial sustainability is often a primary goal for stakeholders pursuing alternative housing development. This is particularly evident in the community land trust model, which seeks to preserve land for affordable housing for future generations (CHRA, 2023; Davis, 2010), and in cohousing projects, which are often built to higher environmental standards at the direction of their membership (Tummers, 2016; McCamant, 2011). These approaches to both financial and environmental sustainability have the potential to benefit not only alternative housing organizations and their members, but the larger community as well (CHF Canada, 2023 (3); CHF Canada, 2022; CHF BC, n.d.;). Cohousing in particular has emerged as an important housing model for sustainability, but this can sometimes come at the expense of affordability within the housing development (Hagbert, 2020; Tummers, 2016).

Resilience

Resilience is a less overt theme but is present in the literature to varying degrees. Resilience today refers to the capacity of a system to absorb and adapt to change or adversity, and the process of enhancing this kind of adaptive capacity through planning and interventions (Folke et al., 2002). Housing and real estate are an important asset class in the Canadian economy. When it comes to housing, an individual's financial resilience depends in large part on whether their monthly housing payments (whether a mortgage, rent, or other housing-related

expenses) are within CMHC's defined measures of affordability (CMHC, 2022 (1), CMHC, 2019). Financial resilience also depends on an individual's overall debt to income ratio, and on the security of tenure provided by their housing choice (i.e. the degree to which they are at risk of losing their housing) (Statistics Canada, 2021 (3)). Alternative housing organizations have the ability to remain resilient to various financial stressors due to their financial and legal structures, which are less prone to sudden economic changes and housing market shifts as compared to the traditional private ownership and rental markets (CHRA, 2023; CHF Canada, 2022).

Social or community resilience focuses on the overall adaptive capacity of a community, and takes into account factors such as racial and income inequality, housing security, food security, and the availability of key services in order to determine the overall resilience of a particular community (Plough, 2021). Alternative housing models are well-positioned to create community resilience, due to the built-in social connections and social capital within the organization (McCamant, 2011, Cole, 2008). When resilience is considered as an important factor in housing policy and development, communities may be better able to adapt to a variety of stressors, such as extreme weather events and public health crises (Fuchs et al., 2022; Webster & Bogunovich, 2021). As such, alternative housing models may be an important pathway toward increasing overall community resilience within a neighborhood, city or region.

Chapter 4: Findings

Semi-Structured Interviews

While the ten interviews conducted for this study varied in terms of discussion topics, as well as the experience and knowledge set of the interviewees, there were several common threads throughout all of the interviews. I have broken the findings down according to the eight key themes/concepts identified in the literature review and semi-structured interviews.

Municipal Housing Policy

The City of Edmonton has a variety of municipal housing policy tools that it uses to support housing development. This includes municipal land inventory that can be sold to housing providers, the ability to enter into land lease agreements with housing providers, grants and financing. Interviewees with knowledge/expertise of municipal housing policy in Edmonton confirmed that there are currently no specific priorities related to alternative housing models, as the City has focused its efforts on supporting deeply-subsidized supportive housing and non-market affordable rental housing, and they have determined that these housing models best fit the demographics most in need of housing. However, the City does have pre-existing land lease agreements with a number of non-profit housing cooperatives which it has committed to maintaining. Despite the City's critical role in housing policy and funding programs, several interviewees identified a disconnect between municipal, provincial and federal funders. Often described as "stacking" or "stacked funding," many affordable and alternative housing projects require funding and/or support from two or more levels of government. When these funding elements do not line up, either due to timing, program constraints, or other factors, this can often result in a project not being developed.

Interviewees identified a number of challenges related to the municipal housing policy context itself. A number of interviewees spoke about the difficulty in finding land that is suitable and affordable for alternative housing development. They expressed a desire for more land to be made available by municipalities specifically for alternative housing developments, in order to give alternative housing organizations a leg-up when it comes to buying land for development. Interviewees also spoke about the challenges faced by alternative housing projects when applying for rezoning, development permits, and/or building permits which cause delays in receiving necessary approvals. These challenges include the Development Authority's lack of awareness about alternative housing models and/or less conventional architectural design

proposals, as well as poor quality development proposals submitted by alternative housing organizations themselves or on their behalf by developers, consultants and builders. Generally speaking, any time there is a delay in the typical development approval timeline (e.g. when revisions or clarifications are required by the Development Authority) this results in added development costs due to the lengthened development timeline which impacts project financing. Interviewees stressed that while such delays might not significantly impact a traditional developer, they can be detrimental to an alternative housing organization who may not have the so-called “deep pockets” that traditional developers do.

In general, interviewees expressed a desire for greater incentives, as well as reduced administrative and regulatory barriers for alternative housing projects—the rationale being that alternative housing organizations are more adversely affected by high application fees, long approval timelines, and extra requirements (such as community consultation processes and community amenity contributions).

Partnership/Collaboration

Interviewees stressed the importance of communication between the three levels of funders (municipal, provincial and federal governments), and the need for greater synergy between different housing programs and funding streams in order to better support alternative housing projects. They also shared how the concept of alternative housing models is not always well-understood by their funders. This creates additional barriers to receiving funding, as the applicant has to dedicate time and resources to educating the funder about their model and “proving its legitimacy.” With respect to municipalities specifically, interviewees shared how critical this relationship is to the success of alternative housing developments. Successful alternative housing projects rely on open-minded municipalities and development authorities who are willing to negotiate, particularly in cases that require rezoning. Additionally, interviewees touched on the relative lack of developers and builders who have experience working with alternative housing models. Here again, education about the model(s) in question is often required, and this results in more time and resources being dedicated to legitimizing the development models. Interviewees expressed a desire for the development industry to become more familiar with these models so that they could successfully collaborate on alternative housing projects, and so that the developers/builders could successfully advocate on behalf of their alternative housing clients when seeking development approval from a municipality.

Affordability, Ownership and The Commons

The interviewees highlighted many positive financial aspects related to living in alternative housing models, including lower monthly housing costs, and lower food, transportation and childcare costs owing to shared resources within the building or organization. Interviewees discussed how this internal affordability can also contribute to overall affordability in a community, neighbourhood and city by offering competitively low monthly housing costs. Community land trusts were brought up on several occasions as a unique, community-based solution to housing affordability challenges, especially in areas where there is already surplus or vacant land available. Many participants expressed a desire for more widespread use of alternative housing models—particularly cooperatives and community land trusts—in order to make a larger impact on overall affordability within municipalities. Another key finding that emerged from the interviews is that cohousing, cooperatives and community land trusts, while outside the norms of more traditional models of ownership, do still constitute forms of ownership. Members of alternative housing organizations feel and behave as owners—they simply have less of a focus on individual ownership, and more of a focus on community or common ownership of the housing asset. Interviewees with lived experience in alternative housing highlighted the fact that this particular form of ownership is an attractive feature for many members, who feel that it aligns with their own personal values, or who simply do not aspire to individual ownership of a housing asset.

Capital

Similarly to the community ownership facilitated by alternative housing models, the capital that is accumulated through alternative housing assets can be considered “community” or “organizational” capital. When it comes to this form of capital, interviewees from the alternative housing sector identified a crucial challenge, which is that, despite having accumulated this capital, organizations have not been leveraging it to pursue growth. Interviewees spoke about stagnant growth in the alternative housing sector—with housing cooperatives in particular—and remarked that although there were several factors that contributed to this (including reduced government support and increased financialization of housing in general), there is still much that remains within the sector’s control. A key theme touched on by interviewees was the need for more self-sufficiency. Housing cooperatives in particular have been largely focused on organizational survival and delivering housing to existing members. They have not focused on organizational growth, asset acquisition, or asset

renewal. This has resulted in an ever-greater need for government funding. Due to the capricious nature of these funding opportunities, many cooperatives are considering mergers in order to better utilize management and governance resources, and reduce overall management costs, thus combining their capital for greater efficiency. Similarly, some alternative housing organizations are looking at expansion opportunities in order to grow their organization, membership and asset portfolio. Taking a portfolio-based approach and leveraging housing assets to fund additional housing development was noted as a key strategy for growth in the sector, as was collaboration between different housing organizations.

Sustainability and Resilience

Several interviewees stressed the importance of ecological sustainability as an integral part of the development and management process in alternative housing projects, particularly in the case of cohousing. Participants shared success stories of cooperatives and cohousing projects that had greatly reduced the carbon footprint of their development through various strategies, including: passive house design, smaller unit sizes, and internal waste diversion programs. Though these stories are anecdotal, they demonstrate that there is at least an interest in sustainable design and management in the alternative housing sector. Some interviewees also discussed the positive impact of alternative housing models on their wider neighbourhoods and communities. Some examples included the creation of more social opportunities for both members and non-members of the housing organization, the provision of semi-public space open to the broader community, a general increase in neighbourhood safety, as well as the provision of affordable and/or subsidized housing units. All of these externalities have the potential to positively contribute to overall community resilience within a community or neighbourhood.

Chapter 5: Discussion

Municipal Tools, Strategies & Policies

Development Objectives

The City of Edmonton has a number of key policies, plans and strategies which outline development objectives that either indirectly or directly affect housing in the city. With regard to resilience and sustainability, the City's *Climate Resilient Edmonton: Adaptation Strategy and Action Plan* stresses the importance of "policies that advance climate-proofing in new neighbourhoods" and calls for all forms of infrastructure to be "newly developed or retrofitted to meet a new climate future" (City of Edmonton, 2018 (1), pp.6). This speaks to the need for sustainable residential development in both new and mature neighbourhoods in Edmonton, and presents an opportunity for greater use of alternative housing models associated with sustainability, whether cohousing, cooperatives, community land trusts or any combination of these. Interviewees spoke of the unique ability of cooperatives, cohousing, and community land trust models to foster sustainability and resilience. This can be done through the physical development process and the housing asset itself, which may achieve a higher development density, a more efficient use of previously underutilized land (as is often the case with community land trusts), or even a more energy efficient building design (which is common with cohousing especially). Sustainability and resilience goals can also be supported by the social aspect of alternative housing models, wherein there is often a trend towards sharing resources such as equipment, tools, childcare, and even cars.

Interview participants from the alternative housing/non-profit sectors spoke about the need for greater support and incentives for alternative housing projects at the municipal level in recognition of the affordability that these developments provide to their residents and the municipality as a whole. *The City of Edmonton Affordable Housing Strategy 2016-2025* provides detailed information related to Edmonton's goals around residential affordability, including housing models that the City has decided to prioritize. The City estimates that, as of 2015, around twenty percent of Edmonton households did not have their needs met by private rental or ownership housing (City of Edmonton, 2016, pp.1). As of 2011, around 47,000 renter households in Edmonton spent more than 30% of their household income on shelter costs, and more than 24,000 renters spent more than 50% of their household income on shelter costs (pp.1). These numbers have likely risen significantly since being estimated eight and twelve years ago respectively.

A large portion of the *Affordable Housing Strategy* is rightly focused on reducing homelessness and providing a greater number of deeply-subsidized and supportive units in Edmonton. There is no overt mention of alternative housing models such as cooperatives or community land trusts. That being said, a few of the strategies outlined in the plan could be applicable to alternative housing models. For instance, Strategy 1.1.2 is to “Acquire and dedicate land for the purposes of affordable housing development,” and Strategy 1.1.3 is to “Leverage the existing City owned housing portfolio to increase supply” (pp.9). In examining ways to both acquire new land and leverage its existing housing portfolio, the City could consider a community land trust model that combines existing housing assets under one property trust. This could enable both the City as well as its non-profit partners operating on these lands to secure greater amounts of financing for retrofits, expansions on existing sites, and the purchase of new sites to incorporate into the trust. Another approach which would align well with Strategy 1.2.1 (to “Provide capital grants and surplus City-owned land to external organizations to increase the supply of affordable housing, including supportive and supported housing” (pp.9)) could be to focus the provision of a small portion of newly available City-owned land and/or grants specifically to alternative housing developments. This would provide a greater incentive for these types of developments, and more certainty for alternative housing developers and providers.

Strategy 4.2.1 in the *Affordable Housing Strategy* is to “Bring housing sector partners, including both the private and public sectors, together to coordinate action and identify shared objectives” (pp.9). This echoes the finding that, in order for alternative models to thrive in Edmonton, greater overall collaboration and coordination are needed between the City and local housing providers, and a common understanding and vision for alternative housing development in Edmonton needs to be established. Strategy 4.2.2 also calls on the City to “Provide support to external organizations to guide action, build organizational capacity and foster leadership development (pp.9). This speaks to the finding—as expressed by interview participants from the alternative housing sector—that the sector itself needs to be better connected, coordinated and growth-minded in order to succeed. It also speaks to the finding—as expressed by a City of Edmonton housing expert—that many applications to the City for development support (whether in the form of a grant, loan, land lease, or land purchase) are insufficient or in need of revisions, which causes additional delays to development.

In Edmonton’s *City Plan*, one of the targets within the Inclusive and Compassionate Big City Move is to ensure that “Less than 35% of average household expenditures are spent on housing and transportation” (City of Edmonton, 2020, pp.10). This aligns with the goal of

alternative development models, particularly cooperatives and community land trusts, to provide units to residents at near-market or below-market rents. Interviewees in the alternative housing sector spoke about the need for housing to be effectively de-financialized in order to bring average rents down in major cities. While total de-financialization of Edmonton's rental housing market is likely not realistic or achievable, allowing and incentivizing greater numbers of alternative housing projects that do not have financialization built into their development and management practices could have the potential to slow down the upward pressure on rental rates in the city. The large caveat here is that the amount of alternative housing development needed to create this effect may be greater than the actual demand for these types of housing. However, all of this is difficult to quantify without a specific study on this topic.

Development Regulations

The City of Edmonton is currently in the process of renewing its Zoning Bylaw. Many of the proposed changes will make it easier to build more densely within central neighbourhoods in Edmonton. This will greatly increase the development potential on previous low-density lots, as well as reduce the need for parcel rezoning, which is typically lengthy, adding both time and cost to residential developments (City of Edmonton, 2023 (5)). All of this has the potential to benefit alternative housing developers. Interview participants, particularly those involved with cohousing projects, spoke about municipal-level financial barriers to alternative housing development, including the requirement of community amenity contributions during the development approval process. The City of Edmonton currently requires Community Amenity Contributions from developers when a parcel is being rezoned to Direct Control and an increase in floor area of more than five percent is sought by the developer (City of Edmonton, 2023 (2)). Although through the Zoning Bylaw Renewal, the need for Direct Control provisions will ideally be reduced, the City could consider reducing or eliminating the Community Amenity Contribution requirements for alternative housing developments that are seeking rezoning to Direct Control. This would recognize the fact that organizations that develop alternative housing projects typically do not have the same financial flexibility as more traditional developers, and would also recognize the inherent community contributions that are often provided by alternative housing projects (such as semi-public space, free or low-cost community programming, commercial space, or internally subsidized housing units). These unique aspects of alternative housing model development were described by interview participants as “built-in” benefits to the larger community, and this was their rationale for suggesting the lessening or removal of community amenity contributions during the development approval process.

City-Owned Land

Several interview participants identified land availability and affordability as a major challenge facing alternative housing projects, and suggested a need for municipalities to play a greater role in providing land for alternative housing projects. The City of Edmonton currently provides City-owned land to affordable housing providers, either through direct sale or via lease agreements. However, they have strict criteria regarding which organizations can be considered eligible for these opportunities. Land set aside for affordable and supportive housing is only made available to “experienced non-profit housing developers and operators” (City of Edmonton, 2023 (4)). Many alternative housing projects and organizations begin as grass-roots initiatives through community connections, so these types of groups may struggle to meet this criteria due to lack of experience (though there are also alternative housing providers who are more experienced). While there is no easy solution for the lack of experience, there are potentially opportunities for the City to provide connection and capacity-building opportunities to grass-roots community groups who are interested in developing alternative housing. Similarly, there are opportunities for greater partnerships between these groups and more traditional for-profit and non-profit developers to submit joint applications for City-owned land and leasing opportunities, combining the alternative housing approach with existing housing development and management experience.

Combining Cooperatives with CLTs

There is tremendous potential for the community land trust model, particularly when paired with cooperative housing projects. A recent partnership between the Cooperative Housing Federation of British Columbia (CHF BC) and the Vancouver Affordable Housing Agency (VAHA) is enabling the creation of 1,000 affordable units for vulnerable populations developed on seven different sites in Vancouver. Within this model, affordability is created by combining different real estate assets into one community land trust portfolio, creating efficiency for financing, development, maintenance and redevelopment (CHF BC, n.d.; CHF BC, 2018). There is potential for similar types of projects in Edmonton, through strategic partnerships between organizations like the Northern Alberta Cooperative Housing Association, Home Ed, Right at Home Housing Society, Cividia, GEF Seniors Housing, Habitat for Humanity, Homes for Heroes, Metis Capital Housing Corporation and the City of Edmonton, with the help of mission-driven developers.

Creating Favourable Tax Conditions

Given that alternative housing models have the potential to provide affordable and/or sustainable housing, and given some of the financial barriers and challenges that alternative housing projects face during their development, the question emerges of whether there should be specific tax exemptions or incentives provided for such developments. For example, in some jurisdictions, alternative housing developments such as limited equity cooperatives receive property tax exemptions in recognition of the affordable units they provide (Department of Revenue, 2022). Under the *Municipal Government Act*, Edmonton's City Council has the authority to exempt some non-profit organizations from municipal property tax (Government of Alberta, 2022). However, not all non-profit housing providers are eligible for an exemption, therefore the City must still collect municipal property taxes from these providers. For this reason, the City recently created a grant program that off-sets the cost of the municipal property taxes that these affordable housing providers pay (City of Edmonton, 2023 (1); Financial and Corporate Services, 2022; City of Edmonton, 2018 (2)). The City of Edmonton is also pursuing advocacy at the provincial level on behalf of affordable housing providers, and has explored recommending that the Government of Alberta provide offsetting tax grants for affordable housing properties. This would remove property tax burdens on affordable housing providers without the side effect of reducing municipal revenue (Financial and Corporate Services, 2022). These are both important interventions, however, they are focused on the broader categories of affordable housing and non-profit housing providers. In order to truly incentivize alternative housing development, tax exemptions and/or grants may need to be targeted towards specific housing models, particularly in the case of limited equity cooperatives, which may or may not be registered as non-profit organizations, and thus may not qualify for exemptions or grants. A third area that the City of Edmonton is also exploring are potential changes to its existing residential property tax subclasses in order to reduce the tax burden on higher-density residential developments (Financial and Corporate Services, 2021). This type of change could have the effect of incentivizing higher density development, while ensuring that lower density developments pay their fair share of municipal infrastructure costs. Reducing property tax burdens on higher density developments would indirectly benefit alternative housing models, which are typically developed with higher floor area ratios.

Chapter 6: Conclusion and Recommendations

Conclusion

In this report I have discussed the purpose, rationale, methods, and findings of this study, as well as the recommendations for supporting alternative housing models in Edmonton arising from the research. In addition to exploring the context of housing and alternative housing models in Edmonton, I have discussed the opportunities and challenges related to these models as evidenced by the literature and interview data. The findings highlight that alternative housing models provide important financial, social and environmental benefits to their residents and to the broader community. In terms of challenges or barriers, this study found that a lack of awareness about these models, a lack of coordination among stakeholders, the gradual financialization of housing and a cultural preference towards traditional home ownership, as well as regulatory and policy barriers have all contributed to challenges in the development of alternative housing models in Edmonton. The recommendations stemming from this research apply to several stakeholder groups, including the municipality, the development industry, non-profit housing providers and alternative housing organizations. Education about the unique opportunities and challenges faced by these models, a collaborative development approach and strengthened development networks, as well as tailored development incentive programs at the municipal level are all recommendations arising from this research. These recommendations are primarily applicable to the Edmonton context, but may also be applicable to other Canadian cities interested in better supporting alternative housing models in their municipality. Finally, I have called for further research on the topic of alternative housing models in Canadian cities, in order to identify in greater detail the tools, strategies and policies that could be used to best support them.

Recommendations

The recommendations in this section are a culmination of the research done during this study, and are based on the findings from the literature review and semi-structured interviews. Each recommendation is meant to provide an approach, policy or tool that the relevant stakeholder group could use to better support alternative housing models in Edmonton. I have organized all recommendations by stakeholder group, as it would be difficult to apply the same recommendations to all stakeholders. For this report I have focused on four different key stakeholder groups: municipalities, developers, non-profit housing providers and alternative

housing organizations. This list is not exhaustive, and it is also important to note that it is context-specific to Edmonton and the unique challenges and opportunities that exist in this particular municipality. I have also included a section on recommendations for further research related to the topic of alternative housing models in the Canadian context.

Municipality

There are a number of general recommendations that apply to municipalities, and Edmonton in particular. These include: 1) Educating the local Development Authority as well as City staff members who work in housing on the various alternative housing models; 2) Educating the general public about alternative housing models (much in the same way that the City educates the public about non-market and supportive housing), and; 3) Seeking out feedback directly from alternative housing organizations and providers about how the City can better support alternative housing models and foster greater collaboration and partnership within the sector. With regard to specific regulatory and policy approaches, recommendations for the City of Edmonton include: 1) Considering reduced development permit and/or building permit fees for alternative housing development applicants in recognition of the increased financial barriers faced by these development groups; 2) Considering reduced community amenity contributions for alternative housing providers who provide community value in other ways (such as through a common space or asset open to neighbourhood residents, or through the provision of internally subsidized units), and; 3) Considering implementing specific tax exemptions, grants, or incentives specifically for alternative housing developments. The City's current exploration of density-based changes to taxation subclasses holds potential in this regard.

When it comes to land and financing for housing projects, recommendations for the City include: 1) Giving priority consideration to alternative housing organizations and/or developers for the lease or purchase of specific City-owned land in order to foster growth in the alternative housing sector; 2) Creating a "first funder" commitment for alternative housing development proposals that meet the necessary affordable housing criteria for financing and/or grants from the municipality. This approach would make it easier for applicants to obtain other layers of funding at the provincial and federal levels, and would also help to provide a more stable and consistent funding environment for the alternative housing sector, and; 3) Establishing one or more community land trusts in Edmonton that are dedicated to affordable alternative housing projects such as non-profit cooperatives or limited equity cooperatives. These land trusts could be developed in partnership with specific qualified housing organizations and could be used to drive growth in the alternative housing sector as well as provide perpetually affordable homes.

Non-Profit Housing Providers

Non-profit housing providers play a critical role in the development of affordable housing in Edmonton, and the City relies on these organizations to meet key affordability targets outlined in policies such as the *Affordable Housing Strategy*. There is tremendous opportunity within the non-profit housing sector for greater experimentation with alternative housing models in order to achieve varying levels of affordability. Greater experimentation necessarily requires more collaboration with community groups, alternative housing organizations and developers, and would also require non-profit housing providers to become more educated on the various alternative housing models and how they work. These are the general recommendations for non-profit housing providers. Other, more specific recommendations include: 1) Adopting a growth-minded portfolio-based approach to housing development in order leverage existing affordable housing assets to fund new alternative housing development, and; 2) Pursuing projects that combine cooperative housing with the community land trust model in order to create perpetual affordability, particularly in areas where land values are already high.

Development Industry

The feedback from interviewees regarding developers, consultants and builders was that in general they lacked awareness of and experience with alternative housing models. The recommendations for the development industry are therefore focused on: 1) Educating developers, consultants and builders about the various alternative housing models, as well as the unique development processes associated with alternative housing projects, so that these agents are able to submit higher quality development and funding applications to the City or Development Authority. This is particularly true for cohousing projects, as they often require a high level of collaboration and engagement between the members of the cohousing housing organization and their developer, consultant and/or builder; 2) Building and strengthening relationships with alternative housing organizations and non-profit housing providers in general to improve processes for alternative housing development, and; 3) Encouraging developers, consultants and builders to advocate more effectively on behalf of alternative housing clients when negotiating with the City or Development Authority on a development or funding application, thus ensuring that precious time and money are not lost due to preventable delays.

Alternative Housing Organizations

Alternative housing organizations often begin as grass-roots community initiatives. Because of this, interviewees shared, a challenge that has plagued this sector is a perceived lack of legitimacy and coordination surrounding alternative housing models. For this reason, recommendations for alternative housing organizations include: 1) Strengthening existing networks of alternative housing knowledge and practice in order to legitimize alternative housing models and strengthen the collective voice of the sector; 2) Seeking out new collaborators, especially among the residential development industry and the existing network of non-profit housing providers in order to strengthen the pipeline for alternative housing project development; 3) Implementing more widespread social engagement campaigns to educate the general public and other stakeholders about alternative housing models, thus increasing overall awareness and understanding of these models; 4) Creating user-friendly development toolkits for grass-roots community groups who are interested in starting an alternative housing project, thereby eliminating some of the knowledge barriers that exist; 5) For existing alternative housing providers, adopting a growth mindset and portfolio-based approach in addition to the existing service delivery mindset. A growth mindset and portfolio-based approach could facilitate consolidation of assets or organizations in order to make more efficient use of resources and capital to facilitate sustainable growth. An example of this would be cooperative or organization mergers that pull a number of different housing assets into the same portfolio, thereby increasing the amount of leverage available for securing financing for renewal, expansions and new developments. Lastly; 6) Alternative housing organizations could consider combining cooperative and cohousing projects with the community land trust model in order to create maximum long-term affordability for future generations.

Further Research

Alternative housing development, while not a new phenomenon, is one that has not been a large focus in Canadian housing scholarship. This study and report encompasses one analysis of one Canadian city (Edmonton), and should not be taken as a full assessment of the state of alternative housing in Canada as a whole. More analysis is needed on how housing policy at the municipal, provincial, and federal levels could better support alternative housing models in Canadian cities, and such analysis should seek to take into account the nuances of local contexts. In particular, community land trusts hold a great deal of potential, and require further exploration in order to understand how their development could be supported and scaled

by municipalities and other entities. It would also be beneficial to examine how community land trusts can be combined with other alternative housing models (such as cooperatives), or with non-market rental development to create lasting, long term affordability for targeted populations (CHF BC, n.d.; CHF BC, 2018).

Similarly, there is very little research on shared equity and full equity cooperative models in the Canadian context. While limited equity and full equity housing cooperatives are more common in certain areas of the United States such as New York City (Saegert & Benítez, 2005), they are not common in Canada. More exploration into their potential benefits, as well as their overall potential effect on Canadian housing markets, would be beneficial and would help fill the large knowledge gap around these particular housing models. In general, more research is also needed on the health of existing alternative housing projects in Canada. For example, many of the non-profit housing cooperatives created between the 1970s-1990s are now requiring renewal or consolidation, and this brings with it challenges as well as opportunities (CHF Canada, 2023 (3); CHF Canada, 2018). Overall, alternative housing models are a relatively unexplored area of study in Canada. Given the present challenges in Canadian cities related to affordability and climate change, further research on the use, challenges and potential of alternative housing models could provide valuable insights for municipalities who are seeking to address both affordability and climate change through municipal housing policy.

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