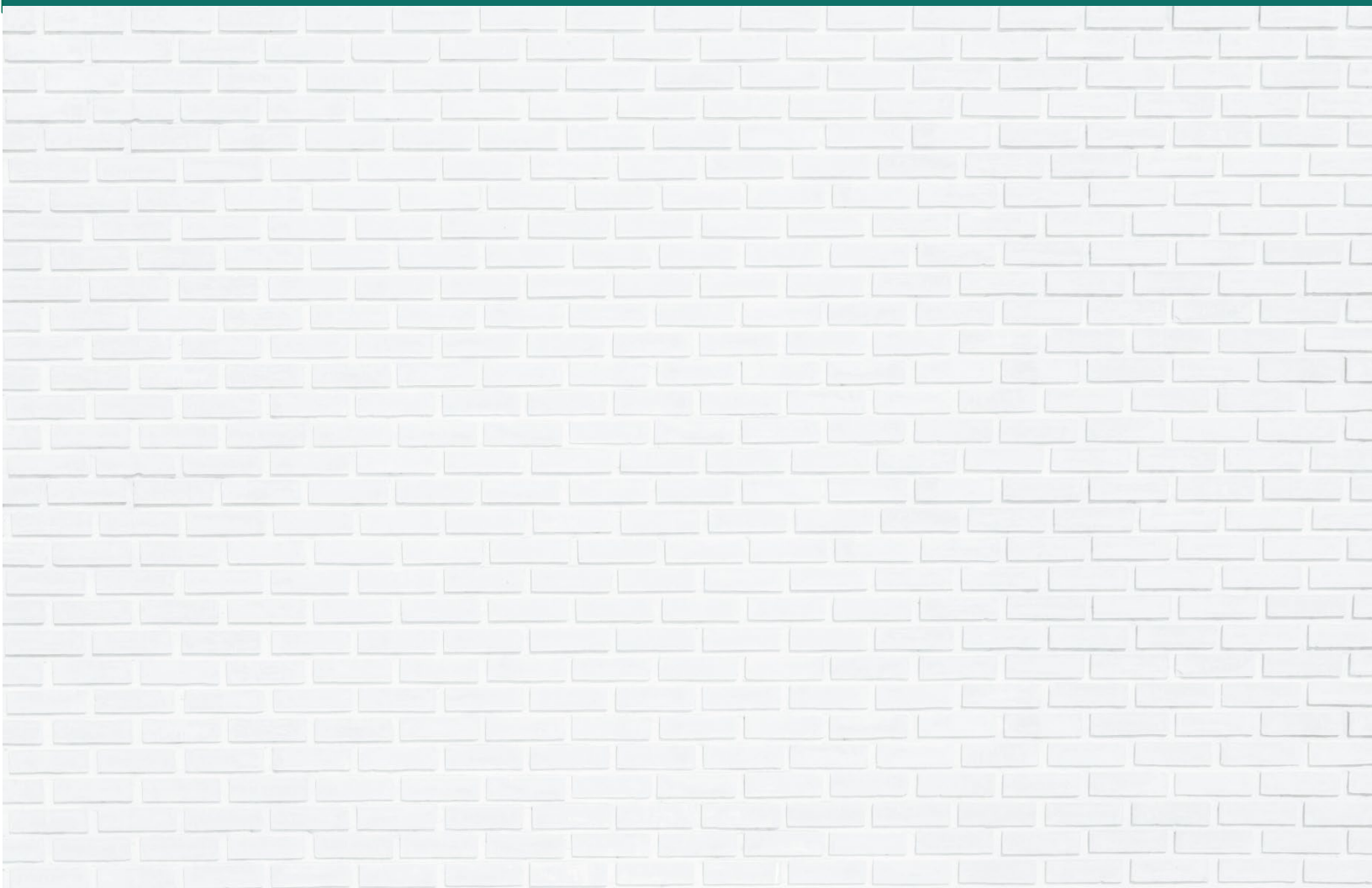




# Strategic Plan



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## Executive Summary

### Building Better communities through housing. Housing here is Perth-Huron

#### Creation Story

United Way Perth-Huron (UWPH)'s community committees meet to exchange ideas and discuss local issues and challenges and then they decide which one to address and the tactics to do so. Beginning in 2006, the issue of affordable housing became a common theme at community committee meetings as well as at social planning and economic development tables UWPH participated in.

There were no non-profit housing developers focused on rental units in the region. To address the growing community issue of housing unaffordability, UWPH's executive director approached non-profit housing developers outside Perth-Huron to establish a local branch and/or develop projects in the region. Due to a lack of capacity, none were willing to do so.

Consequently, in 2020 UWPH partnered with Impact Consulting to explore the feasibility of establishing a non-profit housing developer in Perth-Huron. The feasibility report led to a business case being prepared in 2021 and in December of that year the UWPH Board approved undertaking a non-profit housing initiative.

A director of the non-profit initiative was hired and started in January 2022. The UWPH Board established an Advisory Committee for the non-profit housing initiative and meetings began in September 2022. A strategic plan was developed and in 2023, UWPH's non-profit housing initiative was rebranded as:

#### **United Housing**

## Vision Mission and Vision

UWPH's non-profit housing initiative is designed to address the immediate needs of affordable housing in Perth-Huron primarily through the development of mixed income non-profit rental housing projects. In the longer term, it's also designed to advocate for and collaborate with other stakeholders to achieve systematic change and address needs across the housing spectrum.

**By 2030 United Housing is an established and sustainable non-profit housing developer in Perth-Huron.**

**By 2050 everyone in Perth-Huron lives in housing suitable and affordable to their needs.**

### Mission

**Building better communities by developing, creating, constructing and managing affordable housing in Perth and Huron**

## Definitions of Affordable Housing and Project Development Principals

Various levels of government define affordable housing differently. This lack of uniformity often leads to confusion and misunderstanding within general discourse of what counts as affordable across the housing spectrum.

Even with various 'official' definitions of affordable housing, it's generally accepted by those working in the housing sector that households spending more than 30% of pre-tax income on adequate housing are living in core housing need.

### **Core Housing Need = Housing Poverty**

This report outlines the assorted definitions of affordable and attainable housing (workforce housing) that are used by various levels of government within the region of Perth-Huron.

Rather than having its own definition of 'affordable' housing, which would then not align with one or more 'official' government definitions, the UH Advisory Committee decided to create Project Development Principles. Defining 'affordable' will be contextual and based on where a development project is located while keeping within the concept of core housing need (housing poverty).

### United Housing Project Development Principles

- ▶ UH is a not-for-profit initiative. Every dollar of project profit will be reinvested to develop and service more affordable housing.
- ▶ Every development project must be financially viable.
- ▶ Development projects will utilize partnerships as much as possible.
- ▶ Every housing project must have affordable units.
- ▶ Housing projects will strive to create/provide as many affordable units as possible.
- ▶ Normally, at least 50% of the housing units developed will be affordable.
- ▶ Most housing projects will focus on rental units.
- ▶ Most housing projects will be mixed use.
- ▶ Some projects will address access to services by including office/community space.
- ▶ Space for service organizations.
- ▶ Most housing projects will incorporate 'green' building techniques.
- ▶ Some of the affordable housing units will be offered to those on the By-Name List for Perth and Huron Counties' By-Name Lists (for homelessness)

### Strength Weakness Opportunities and Threats – SWOT

Strengths and weakness are internal to the organization while opportunities and threats are external.

#### Strengths

Leadership in community engagement and the Social Research & Planning Council are strengths of UWPH that are transferable to the UH initiative. UWPH's Resource Development team has extensive experience and long-standing success fundraising in the region, which will help UH in both its capital and community bond campaigns. The UH initiative has attracted experts in various fields to join its Advisory Committee, which acts in both governance and operational roles during the startup phase of the initiative.

#### Weaknesses

In the startup phase of the UH initiative, there is a shortage of financial operational capital, which leads to an inability to invest in the internal skillsets necessary to operate a fully functioning non-profit housing developer.

#### Opportunities

For several years there's been a growing awareness that Canada is facing a housing crisis. This is certainly the case in Perth-Huron. The population growth rates Perth-Huron has experienced the past several years are expected to continue in the coming decades. The gap in supply versus the demand for housing will continue to increase in our region. That gap is even wider for affordable and workforce housing.

Governments at all levels can no longer afford politically to ignore the issue of affordable housing and they are attempting to address the issue through various measures.

- ▶ Federal – National Housing Strategy (2017) — the first in Canada’s history
- ▶ Ontario – More Homes Build Faster Act – Bill 23 (November 2022)
- ▶ Municipalities – Community Improvement Plans (CIPs) – Goderich, St. Marys, Stratford

Even with government programs, funding and incentives in place, demand for housing — in particular, the demand for affordable housing — is not being met. This is an opportunity for UH to leverage its relationships with governments, UWPH volunteers/donors, builders/contractors and other non- profits to collaborate and partner in growing the number of affordable housing units regionally.

### Threats

Not-in-my-backyard (NIMBY) is perhaps one of the biggest threats to affordable housing developments in general and will affect any future development projects that UH undertakes. NIMBY movements often have the potential to stop projects entirely and add significant delays and added costs to projects.

Securing external start up operating capital is difficult for any new venture and for a non-profit housing initiative, even more so. While there are many government funding programs focused on affordable housing, the priority of these programs seems to target urban centres over rural communities.

### Housing Analysis

If there are not major interventions leading to affordable housing units being created at a scale to meet demand, the gap between the supply of affordable housing and demand is expected to grow significantly in the coming years.

Without such scaled intervention, the number of individuals and families being precariously housed and/or experiencing homelessness will continue growing. Some of the reasons for the limited supply of affordable housing include:

- ▶ Lack of government investment in housing for the last 30 years
- ▶ The financialization of the housing market
- ▶ House prices and rental rates have increased significantly faster than incomes

Due to these and other factors the number of individuals and families living in core housing need/housing poverty will continue growing. Based on Huron County Housing Revised Plan (April 2022) and Perth HAF Housing Needs Assessment (August 2023), over the next 10 years it’s projected more than 1,500 additional affordable rental units will be required in Perth-Huron.

## United Housing Goals

This strategic plan puts forward a 2050 vision for the region whereby, “Everyone in Perth-Huron lives in housing suitable and affordable to their needs.” UWPH’s contribution in moving toward that vision is the establishment of UH. This will be accomplished incrementally with short-term goals leading to mid-term goals which then lead to longer-term goals.

### Short-term goals

- ▶ UH brand awareness
- ▶ Internal capacity building
- ▶ Having at least one housing project in progress

### Mid-term Goals

- ▶ Having one or two housing projects operational
- ▶ Additional housing development projects identified
- ▶ Acquisition of property for new housing projects

### Long-term Goals

- ▶ An established and sustainable non-profit housing developer

## Key Performance Indicators (KPIs)

KPIs are a way to measure whether the actions undertaken are performing as expected to achieve set goals or if actions need adjusting. A full list of KPIs is in the body of the report including:

- ▶ The number of site locations approved for UH developments – both housing and access centres.
- ▶ The amount raised in Community Bonds (if a development project is proceeding).
- ▶ The amount raised in a Capital Campaign (if a development project is proceeding).
- ▶ The number of operational housing developments.
- ▶ The number and type of housing units created/developed.
- ▶ The number of people housed from regional By-Name Lists.

## Targeted Partners for UH Development Projects

- ▶ Municipal governments
- ▶ Private developers and/or housing facility operators
- ▶ Faith-based groups/organizations
- ▶ Other non-profits with housing facilities

## Services Offered by UH

- ▶ Community, stakeholder and government process engagement for the development of affordable housing development projects
- ▶ Pre-development planning, associated project-specific activities
- ▶ Financing/capital stack planning for housing development projects
- ▶ Environmental assessment processes
- ▶ Due diligence on site selection and assessment processes
- ▶ Construction procurement
- ▶ Construction period management (acting as general contractor and/or supervisor)
- ▶ Property/facilities/tenancy management
- ▶ Community Bond campaigns
- ▶ Capital fundraising campaigns

## Communications and Marketing Plan (outline)

A UH marketing and communications plan will be developed further in collaboration with UWPH's Marketing and Communications team. Elements of that plan will include:

- ▶ Community outreach and engagement
- ▶ Marketing materials
- ▶ Online presence and social media
- ▶ Unique proposition to potential partners, stakeholder and donors
- ▶ Positioning, conversation, referral and retention strategies
- ▶ Offers and promotions

## United Housing Team

### United Way Perth-Huron (UWPH)

- ▶ Ryan Erb – Executive Director, United Perth-Huron
- ▶ Mitchell Rhodes – Director, United Housing
- ▶ Jeanine Clarke – Director, Operations
- ▶ Rebecca Scott – Grants Manager

### UWPH Marketing and Communications

- ▶ Susan Faber – Director, Resource Development & Communications
- ▶ Sonya Heyen – Manager, Resource Development & Communications
- ▶ Chad Alberico – Specialist, Resource Development & Communications

### UH Advisory Committee

- |                                |                 |
|--------------------------------|-----------------|
| ▶ Dan Mathieson – co-chair     | ▶ John Marshall |
| ▶ Cyrille Fopoussi – co-chair  | ▶ Nancy Orr     |
| ▶ Caroline Baker               | ▶ Marty Rops    |
| ▶ Henry Boot                   |                 |
| ▶ Dennis DesRosiers            |                 |
| ▶ Keith Masterman (ex-officio) |                 |



## High-Level Operating Plan (outline)

UH has a portfolio of development projects located in the Municipality of North Perth, Stratford, Goderich and Exeter. The planning, execution and tracking of these projects will continue. See the body of the report for the status of each project.

The following are considered milestones in the development of the UH initiative and the full scope of details for each will be laid out in an operational plan to be developed during 2023.

- ▶ Onboarding of additional UH staff and team members
- ▶ Development of a land bank and potentially land trusts
- ▶ Setting a legal structure for the UH initiative
- ▶ Method of tracking Key Performance Indicators

## Short Pitch

United Housing (UH) is Perth-Huron's first rental focused entrepreneurial not-for-profit housing developer, building and operating new developments where people from diverse backgrounds live together.

Any profits generated from the development projects, or the operations of facilities, are invested in the creation of new affordable housing units.

Building Better communities through housing.  
Housing here in Perth-Huron

## Vision 2050

In Perth and Huron counties by 2050:

Everyone lives in housing suitable  
and affordable for their needs.

At nearly every community planning table, housing has become the number one concern. We have reached a point many are calling a housing crisis.

The journey toward a desired future where housing meets the needs of all those in our region requires a bold course of action. Such a journey begins with a long-term vision of success and moving toward it, step-by-step, in collaboration with like-minded partners.

With all three levels of government, including their social services, economic development, and planning departments — along with NGOs, private sector developers/builders, investors, donors, and volunteers working collaboratively — we'll develop strategies and take the actions needed to move toward a desired housing future. Only by doing so will we ensure Perth-Huron remains resilient and prosperous.

In Perth and Huron counties by 2030:

United Housing is an established and sustainable  
non-profit housing developer in Perth-Huron.

# MISSION

*To build better communities by developing, creating, constructing and managing affordable housing in Perth and Huron Counties.*

## Values

United Housing is an initiative of United Way Perth-Huron (UWPH). The values of UWPH are also the values of the UH:



Demonstrate trust, integrity, respect, inclusivity, diversity and transparency.



Energize and inspire volunteerism and volunteer leadership.



Endorse innovation, partnerships and collective action.

## UH Project Development Principles



### NON-PROFIT

Every dollar of project profit will be reinvested to develop and service more affordable housing.



### VIABILITY

Every development project must be financially viable.



### COLLABORATION

Development projects will utilize partnerships as much as possible.



### AFFORDABILITY

Every housing project must have affordable units, striving for as many as possible (at least 50%).



### RENTALS

Most housing projects will focus on rental units.



### MIXED USE

Most housing projects will be mixed use.



### COMMUNITY BUILDING

Some projects will address access to services by including space for service organizations.



### GREEN

Most housing projects will incorporate 'green' building techniques.



### HOMELESSNESS REDUCTION

Some of the affordable units will be offered to those on the *By-Name List* for Perth and Huron.

## Defining Affordability

Generally, there is a lack of understanding regarding the term ‘affordability’ when it comes to housing. The housing spectrum covers a wide range, and it’s important to understand where on that spectrum the affordability consideration/conversation is taking place – affordable to whom?

Most often when discussing ‘affordable housing’ it’s either in the context of the unaffordability of market housing or affordable housing (usually rental units). The range of housing is more nuanced than those two categories.



## Affordable Housing and Living in Core Housing Need | Housing Poverty

Canadian Mortgage and Housing Corporation

*Housing is considered affordable when a household spends less than 30% of its pre-tax income on adequate shelter. Households that spend more than 30% of their income on shelter are deemed to be in core housing need.*

Across Canada, the CMHC definition is a generally accepted definition of affordable housing and how to determine whether individuals and families are living in core housing need.

Note that 'Shelter' includes not only the direct cost of housing but also costs such as utilities and property taxes. The concept of living in core housing need is applied to renters and owners alike.

### City of Stratford

In their Housing and Homelessness Plan Five-year Update 2020-2024 it states:

*The term 'affordable housing' refers only to rental units constructed (since 2002) in which rents are maintained at or below 80% of Average Market Rent (AMR) for at least 20 years. This includes units built in both the community housing and private market sectors. 'Attainable housing' refers to the entire spectrum of housing options.*

The Ontario government has not yet defined attainable housing (workforce housing). Until there is a provincial definition, the Stratford Attainable Housing Project defines attainable housing as less than 90% of the average resale or market rental price.

### Perth County

Perth County's planning department follows Provincial Policy Statements when considering the issue of housing affordability.

1. In the case of ownership housing, the least expensive of:
  - a. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low- and moderate-income households; or
  - b. housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.
2. In the case of rental housing, the least expensive of:
  - a. a unit for which the rent does not exceed 30% of gross annual household income for low- and moderate-income households; or
  - b. a unit for which the rent is at or below the average market rent of a unit in the regional market area.

### Huron County

Huron County uses CMHC's definition of affordable housing.

## The Province of Ontario Government

The Ontario government passed Bill 23 (Ontario's More Homes Built Faster Act) in November 2022, changing Ontario's definition of affordable housing.

Bill 23 defines affordable housing as:

*a residential unit for which rent is 80% or less of the average market rent, or the price is 80% or less of the average purchase price [for an area].*

Attainable housing is not yet defined, and a definition is expected sometime in 2023.

## CMHC's definition of affordability when applying to build/renovate rental units

**Method 1:** Determine the average income of a community (information per Stats Can) – an affordable rent is 30% of that average income.

**Method 2:** Rental rates being less than 80% of the Median Market Rates (MMR) for the type of unit (i.e., bachelor, 1-bd, 2-bd, etc.) in that community. For larger cities it can be by specific neighbourhoods.

Determining MMR

- ▶ CMHC determines the MMR for communities with populations of more than 10,000 residents.
- ▶ The calculation is done annually based on self-reported information obtained from landlords.
- ▶ Since MMRs are only calculated and reported once per year by CMHC, the MMR numbers are often lower than current rental rates.

MMRS are only calculated by CMHC for communities with populations over 10,000 and only includes buildings of three or more units. Consequently, most of the rental units in our region are excluded from MMR data collection. CMHC has several funding programs and the affordability method used depends upon the specific CMHC funding program.



## Creation Story

### In the Beginning

In various communities throughout Perth-Huron, UWPH community committees are formed. They meet to exchange ideas, learn, and discuss local issues and challenges before deciding on which matters to address.

In 2006, discussions on the issue of affordable housing first began to arise around community committee tables. The prevalence, consistency, and growing concern expressed prompted the Executive Director of UWPH to explore ways affordable housing could be addressed. Around the same time, at social planning and economic development tables, the conversations also began turning to affordable housing issues.

### Regional Gap in Non-Profit Housing

There were no non-profit affordable housing developers focused on rental units in the region. As a first step, UWPH's Executive Director approached non-profit housing developers from outside Perth-Huron to explore establishing a branch locally. Due to a lack of capacity, no non-profit housing developers were interested in doing so.

Once attempts to set up a non-profit housing developer or to lead projects within our region did not materialize, exploring the feasibility of UWPH establishing such an initiative emerged.

### Feasibility Study

In 2020, UWPH partnered with Impact Consulting to initiate a feasibility study exploring the possibility of establishing a non-profit housing developer in Perth-Huron. The feasibility study recommended that a business case be prepared.

### Business Case

In 2021, UWPH again partnered with Impact Consulting to produce a business case to determine whether there was merit in the UWPH establishing a non-profit housing developer. In part the conclusion stated:

"The UWPH has an opportunity to aggregate relationships and capital by building trust and generating results from community-based solutions through financial and technical assistance.

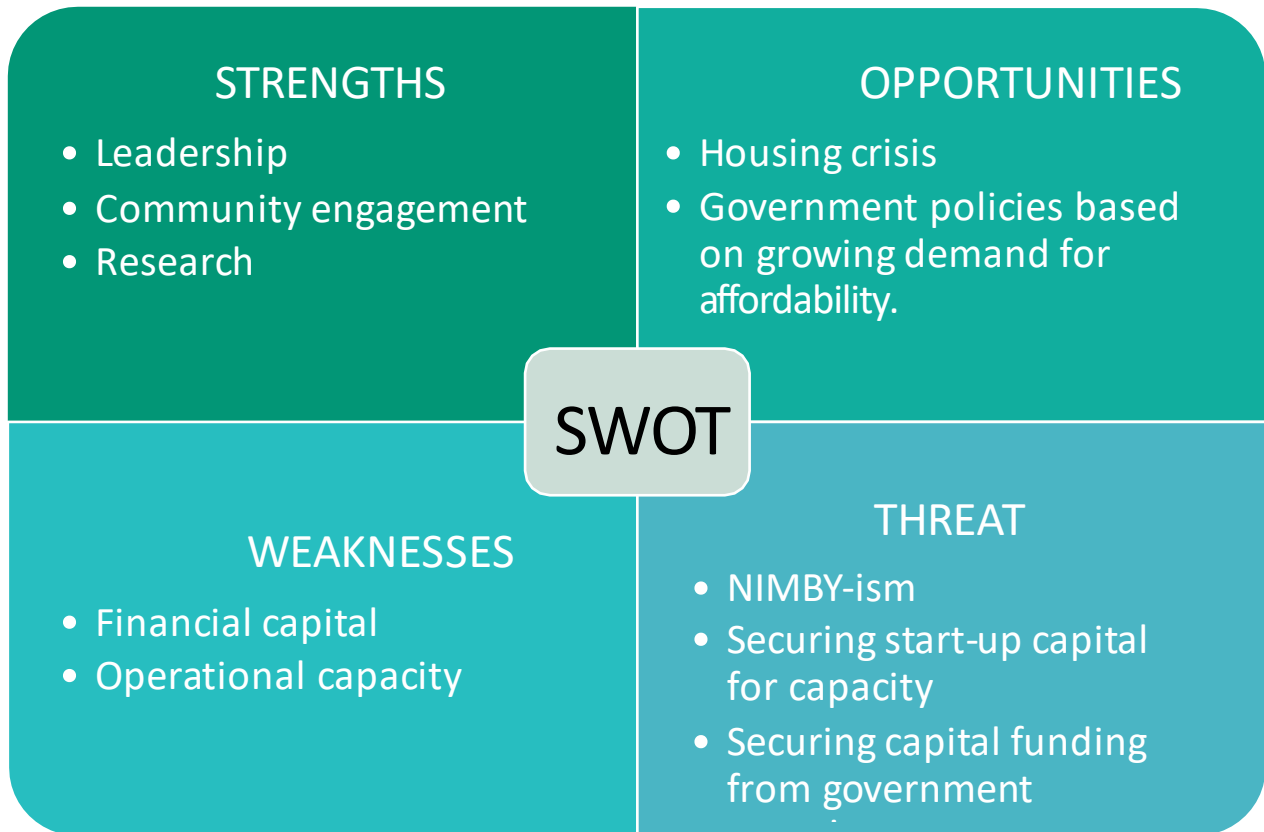
"The UWPH non-profit housing initiative will fill the void in the development of high need projects in our community with an entity that is willing to take the risk as an intermediary responsible for the effort and liability of financing and delivering on housing development projects."

### The Non-Profit Housing Initiative Becomes Official

The UWPH Board reviewed the feasibility study and business case and gave approval for UWPH to begin a non-profit housing initiative. A private donor provided startup capital, allowing for the hiring of a director to lead the non-profit housing initiative. The director, Mitchell Rhodes, started in January of 2022. In 2022, an Advisory Committee for the non-profit housing initiative was established by the UWPH Board. This committee included experts in the areas of housing policy, municipal planning, finance, politics, and non-profits. The Advisory Committee began meeting in September 2022. In 2023, UWPH rebranded its affordable housing initiative as: **United Housing**

## Strength, Weakness, Opportunities, Threats (SWOT)

The purpose of a SWOT analysis is to identify the strengths of the initiative and harness them toward targeted opportunities. A SWOT also identifies and informs which strengths must be developed in the short-term to improve the operating capacity to achieve the mid- and longer-term goals of the UH initiative.



### Internal Strengths

#### Leadership, Community Engagement, Research

UWPH is widely recognized and respected as a leader throughout Perth-Huron. The successes of deep-seated community work undertaken by UWPH puts the UH initiative in a unique position to take on one of the greatest challenges facing our region – affordable housing.

UWPH's experience working in collaboration and partnership with local governments, social service agencies, volunteers and private businesses is a strength that transfers to UH. Advantages include:

- ▶ Continuous engagement with UWPH community committees provides a current, in-depth understanding of local community needs and potential solutions.
- ▶ Research, data collection, analysis, and information distribution undertaken by UWPH's Social Research & Planning Council (SRPC) informs the root causes of the current housing crisis and those individuals and families living in core housing need (housing poverty).

- ▶ SRPC’s research informs UH to direct resources (human and financial) to where they are most needed. SRPC reports include:
  - The Future of Housing (2021).
  - Supportive Housing (2021).
  - Quality of Life Report Series (2023)
- ▶ UWPH’s Resource Development team (RD) has a long history of fundraising in the region. With that experience comes a unique, deep, and nuanced understanding of the most effective communication and engagement approaches for fundraising efforts in Perth-Huron communities.
- ▶ Years of dedicated and successful community engagement have made UWPH a trusted community leader. Consequently, staff have critically important contacts, connections and networks for UH to draw upon.
- ▶ UH has attracted individuals with significant experience, knowledge and expertise in areas such as housing policy, politics, finance, municipal planning and non-profit administration to join the UH Advisory Committee. As individuals and as a group, committee members will advise, guide and make recommendations to UH. They join in serving strategic direction, designing operational plans and undertaking specific tasks as needed. The strength and support of the UH Advisory Committee is a critical success factor in the startup phase of UWPH’s affordable housing initiative.

## Internal Weaknesses

Identifying weaknesses informs the strategic plan by designing goals and actions to eliminate, or at least reduce, the impact of those weaknesses.

### Financial Capital

There is a lack of startup capital to invest in building the operational capacity of a fully functioning and sustainable non-profit housing developer.

### Operational Capacity

UH’s lack of internal skillsets is a primary weakness of the initiative. Reducing or eliminating the weakness of operational capacity would include adding internal capacity in the areas of:

- ▶ Capital fundraising
- ▶ Community bond management
- ▶ Municipal planning
- ▶ Construction management
- ▶ Property management
- ▶ Accounting/finance for property development and management
- ▶ Social media and communications linked to community bonds/capital campaigns
- ▶ IT systems associated with property development and management

## External Opportunities

The growing number of individuals and families negatively impacted by the housing crisis compels UWPH to incubate UH into a regional non-profit housing developer.

### The Housing Crisis

The common belief is the current housing crisis has been building for several decades. At all levels of government there has been an absence of effective housing policy and investment to adequately address the lack of housing supply and meet the growing demand. When narrowing the focus to affordable housing, the situation is even more pronounced.

In roughly the last five years, there has been significant academic and media attention given to the lack of affordable housing and the growing issue of homelessness and its societal impacts.

Ontario's Housing Services Act (2011) states that Service Managers, including regional governments, cities, and district boards, are responsible for delivering and administering affordable and social housing as well as social services. One of the responses, from counties and municipalities, to comply with Act has been to collect data and develop action plans. Some of the associated reports include:

- ▶ Huron County Economic Development created a Workforce and Retention Strategy in 2018 (which included housing). Its 2021 Expansion and Retention Strategy cites adequate and suitable housing as a factor affecting the workforce.
- ▶ Stratford, Perth County and St. Marys have A 10-year Housing and Homeless Plan 2014–2024. The latest report covers the five-year period 2020–24 with annual updates to that Plan.
- ▶ Huron County has a Long-Term Affordable Housing and Homelessness Plan 2014–2014 with a 2021 update.
- ▶ Huron County published a Housing Renewal Plan (April 2022) and a Housing Update Report (August 2023).
- ▶ Perth HAF Housing Needs Assessment (August 2023).

For Perth-Huron, some of the impacts of a lack of affordable housing include:

- ▶ The need to “address the challenges in the availability and attainability of suitable and adequate housing...” – Stratford Attainable Housing Project (investStatford).
- ▶ Perth HAF Housing Needs Assessment indicates that 925 new affordable housing units are needed over the next 10 years.
- ▶ From 2015 to 2020 Huron County reported a 132% increase in the waitlist for RGI housing.
- ▶ There are several hundred homeless individuals and families on the By-Name Lists of Huron and Perth Counties' coordinated access systems.
- ▶ Anecdotally, there is an erosion of societal well-being associated with housing issues. Examples include:
  - Adult children living with their parents due to housing unaffordability.
  - Seniors with a lack of options to downsize to more suitable housing but unable to sell due to the high market value of their property.
  - Due to high rents, students are living at home and traveling to attend classes.
  - 40% to 60% of Stratford's workforce is commute to Stratford.

### Government Policies Based on the Growing Demand for Affordable Housing

Governments are attempting to address the housing crisis. Ontario's Bill 23 is an example. Goderich and St. Marys have implemented Community Improvement Plans (CIPs) and the City of Stratford is in the process of developing a CIP along with an attainable housing awareness campaign.

The primary goal of a CIP is to stimulate private sector investment in housing supply through various incentive- based programs.

The specific impact that any government measures will have on increasing the supply of housing is unknown. There are several Ontario municipalities and townships that stated they will be negatively impacted by Bill 23 with the potential that fewer new homes will be constructed.

Local governments do not have estimates, or at least have not reported, on the number of expected new housing units to be created through their CIP programs.

In 2022, Professor Michael Moffat made a presentation to the Perth-Huron Builders Association based on his report, *Baby Needs a New Home*. In that presentation, it was noted that for at least the next 25 years migration to the Perth-Huron region is expected to be high, primarily from the GTA but also from planned increases in federal immigration numbers. Perth and Huron counties project similar migration trends.

Regardless of the incentive measures taken to increase housing supply, and given projected migration into the region, the number of those living in core housing need (housing poverty) is likely to increase in the coming years.

The growing number of people receiving Ontario Works, not earning a living wage, or living on fixed income will be most severely impacted by rising housing prices and rents. Consequently provincial, regional and local governments will seek collaborations and partnerships with UH as one solution to address their growing housing affordability problem. It's conservatively projected that over the next 10 years, 1,500+ new affordable housing units are needed to meet growing demand for affordable housing in the Perth-Huron region.

The above macro conditions lead to some specific opportunities for the UH initiative including:

- ▶ Leveraging the strong relationships and networks established with local municipalities and regional governments, other non-profits agencies, volunteers and donors.
- ▶ These strong relationships facilitate:
  - Locating and acquiring properties for development.
  - Expediting approvals for zoning and permits required to proceed with development projects.
  - Raising awareness with politicians, bureaucrats and the public regarding the issues and challenges with housing affordability and the need for more housing supply owned and/or managed by UH.
- ▶ The factors influencing the increasing demand versus the decreasing supply of affordable housing impacts the well-being of individuals and society and is the motivation for all levels of government to seek solutions by partnering with UH as a non-profit housing developer.
- ▶ The increased media attention and public awareness of housing affordability has created pressure for political action. Examples include:
  - Ontario Bill 23 (November 2022)
  - Community Improvement Plans (in local municipalities)
  - The Stratford Attainable Housing Project
  - Housing working groups initiated by economic development agencies
- ▶ Under the National Housing Strategy there are various government agencies funding affordable housing projects:
  - Canada Mortgage and Housing Corporation (CMHC)
  - Federation of Canadian Municipalities (FCM)
  - Community Housing Transformation Centre (CHTC)

- ▶ Private sector developers approach the UWPH to partner on affordable/attainable housing developments and take advantage of government incentives, funding and financing programs as well as to potentially expedite local government development approvals.

## External Threats

### NIMBY

Not in my back yard (NIMBY) movements can derail any development project, and projects with an affordable housing component seem to generate a much higher degree of NIMBYism. The concerns most often voiced include increased crime, traffic congestion, strain on sewers and other infrastructure, overcrowding of schools, lower property values and a lesser quality of life.

NIMBY movements are usually driven by a vocal minority and attract media and political attention. When successful the political pressure stops projects. Even when not completely successful, the opposition frequently leads to increased costs and delays at the permitting stage.

### Securing Start Up Capital for Operational Capacity

Securing startup capital for any new venture without a track record is difficult. Doing so for a non-profit housing initiative, such as UH, is no exception. Finding sufficient investment capital to go from a startup to a fully operational non-profit housing developer is a difficult proposition and represents an external threat to achieving the goals of the UH initiative.

Building internal operational capacity in tandem with development projects is a possibility. The external threat is that this approach will not add internal operational capacity quickly enough for external stakeholders and investors to remain confident in the UH initiative to deliver on its goals in the medium to long term.

### Securing Capital Funding from Government Agencies

Funding under the National Housing Strategy is delivered in several programs through various agencies. The priority of these programs, however, seem to target urban centres over rural communities.

In summary, the external threats to the success of the UH initiative include:

- ▶ NIMBYism (Not In My Back Yard).
- ▶ The lack of political will and/or resistance to affordable housing developments due to political pressure created by NIMBYism.
- ▶ The lack of funding/financing for rural affordable housing development projects by federal and provincial funding agencies.
- ▶ The regional affordable housing sector, for both non-profit and private landlords, is not robust.
- ▶ There's a lack of UH brand awareness. Without a track record of completed projects, this could lead to hesitancy among potential funders, investors, and donors to financially support UH and its development projects.

## Housing Sector Analysis

### Supply of Affordable Housing Versus Demand

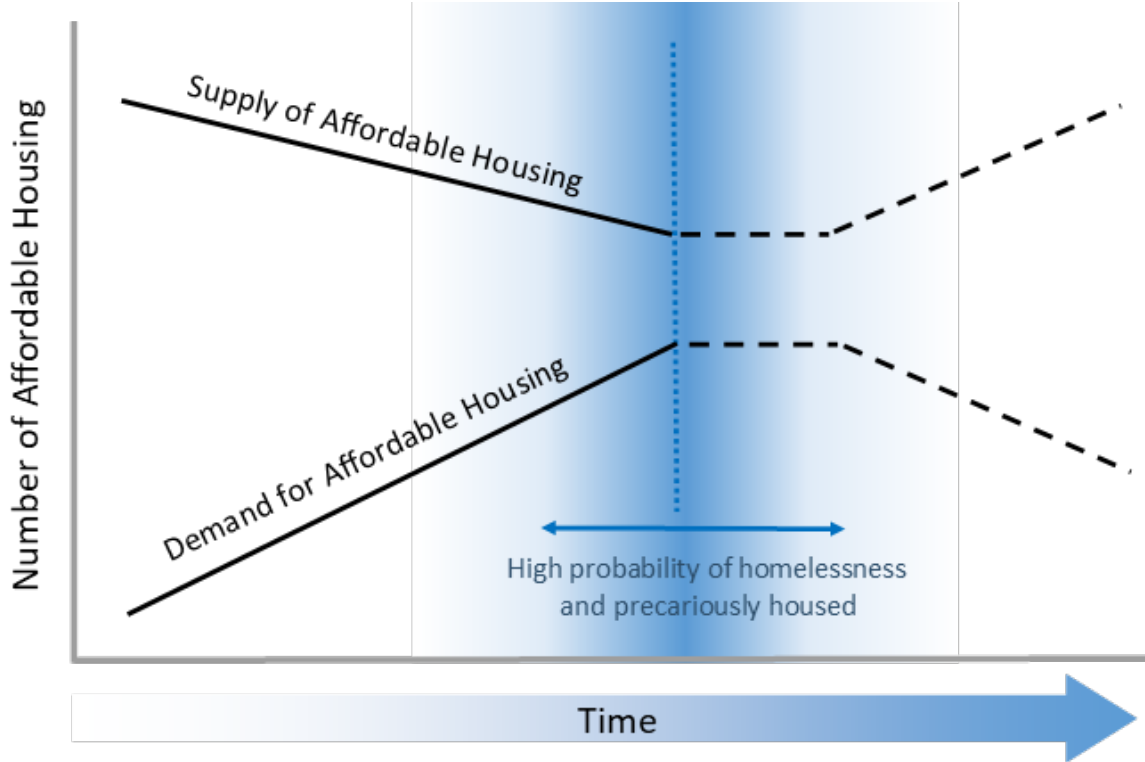


Figure 1: Conceptual graph of Supply vs Demand of Affordable Housing

The above graph is a high-level representation of the trajectory of the supply and demand for affordable housing in Canada, mirroring Perth-Huron.

The lines in this graph form the walls of a 'funnel.' Hitting the walls represents the place where individuals and families become precariously housed or homeless. As the walls of the funnel close in over time, more individuals and families are precariously housed or become homeless. As the graph illustrates, the trend will worsen over time without significant intervention.

The solid lines represent the trend and the dotted lines are a potential future as Vision 2050 is achieved. When the dotted lines flatten the current trajectory stops. The expanding dotted lines represent a reversal of the trend — reaching a desired future where the number of individuals and families living in core housing need (housing poverty) continues to decrease.

To stop the walls of the funnel from collapsing further and achieve Vision 2050, a radical change in government policy and direct action with an 'all hands on deck' approach from stakeholders in the housing sector is required. UWPH's direct action is the UH initiative.

There are many interconnected and complex reasons for the current affordable housing crisis. A sampling of those reasons include:

- ▶ Canada did not have a national housing strategy until 2017, and for the last 30 years federal and provincial governments have not made significant investments in housing supply, especially not in affordable housing.

- ▶ Housing has been financialized. Like precious metals or pork bellies, houses and apartments are treated as a commodity, another vehicle for wealth and investment growth with incentive to drive up prices.

*“There’s a huge difference between housing as a commodity and gold as a commodity. Gold is not a human right, housing is.”*

- Lelani Farha, UN Special Rapporteur for Housing (former)

- ▶ House prices are increasing faster than incomes. The multiple of the average annual household income it now takes to purchase the average home has gone from three times in the 1980s to seven times in 2020.

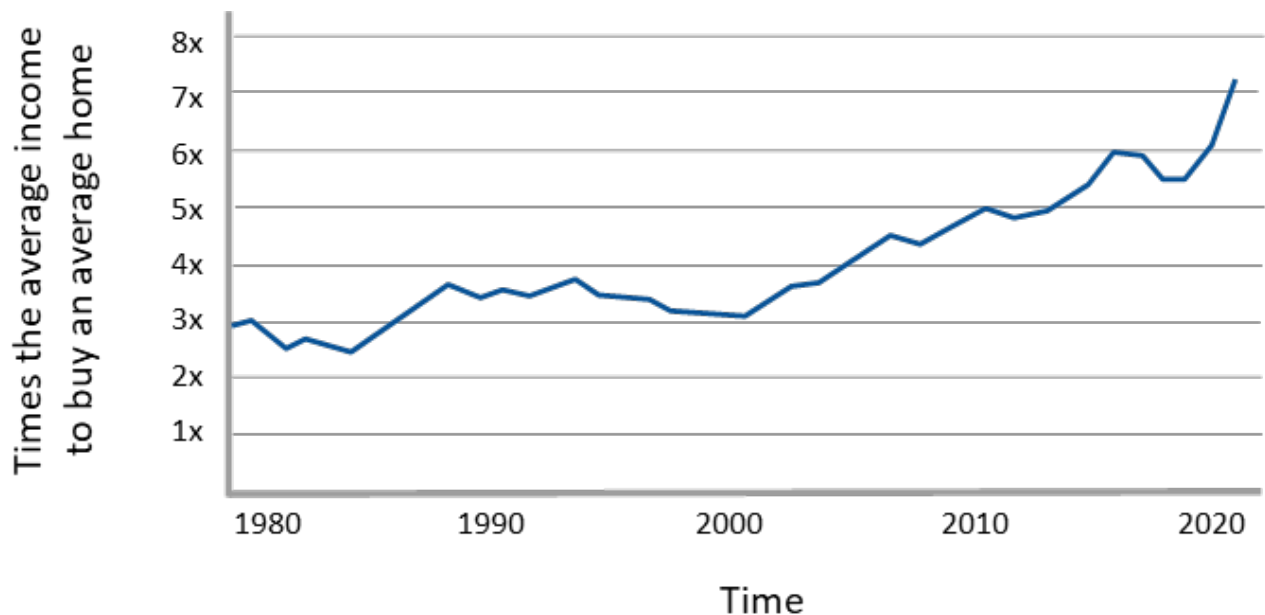


Figure 2: It takes many times the average household income to buy an average home Source: CREA and Statistics Canada  
Source: CREA and Statistics Canada

For two years, the Bank of Canada kept its key interest rate at 0.25%. Then in March 2022 it began incremental interest rate increases reaching 5 % in July 2023. The primary intention of the interest rate increases was to ease inflation, with a secondary consequence of cooling Canada’s housing market, which was perceived as being over- inflated. Consequently, according to the Bank of Canada the average posted rate for a one-year fixed mortgage was 7.79% as of August 4, 2023.



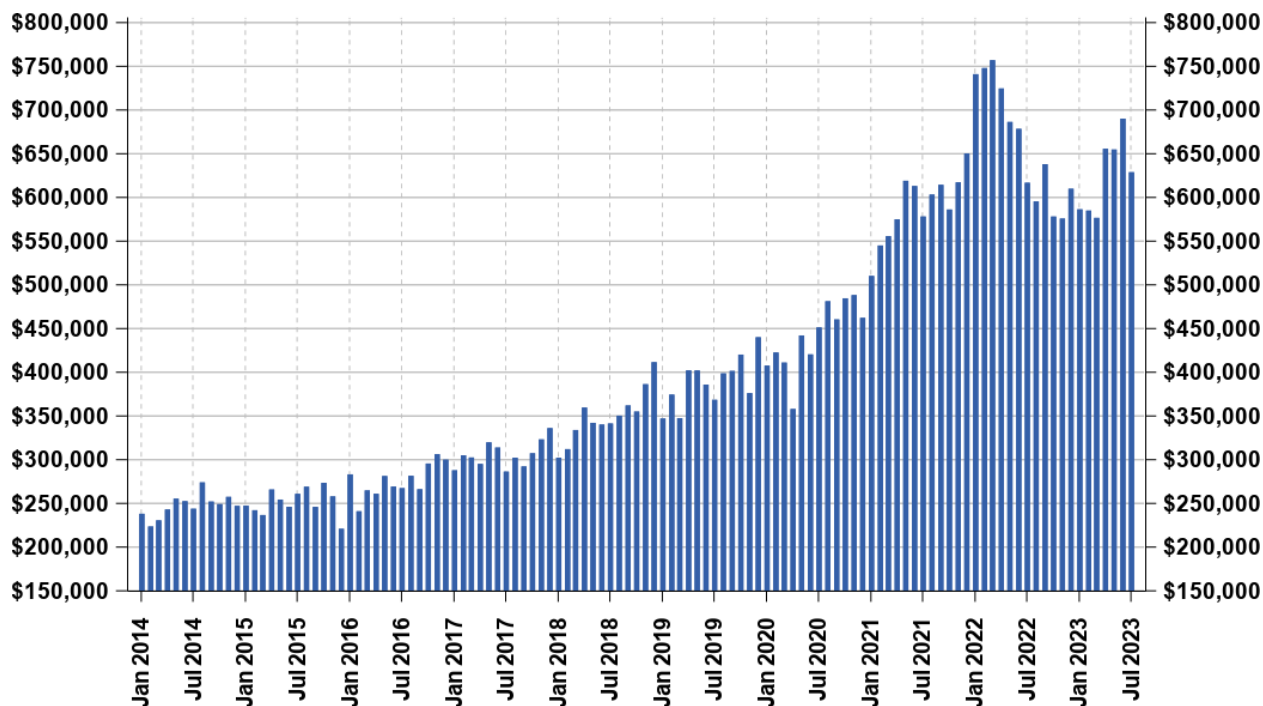


Figure 3: Residential average price Huron Perth.

Source: The Canadian Real Estate Association

The above graph shows that Perth-Huron housing prices are off their peak of approximately \$750k in July 2022, down to approximately \$630K in July 2023. While there's been a drop of approximately 15% since the peak, housing prices are still 80% higher than they were in July 2019.

Historically, rental unit pricing follows the pattern of housing prices. Data on rental rates is collected by CMHC and there is a one-year lag in the data. Anecdotally, rental rates have continued to increase in 2023.

Figure 4 shows data from 2020-21 with rental rates increasing between 39% and 90% depending on the apartment type.

According to an article in the Financial Post, *Prices are falling but rents are rising in Canada's paradoxical housing market* (August 3, 2022), there are several factors contributing to the increase in demand for rental units, and thus price, versus the supply of rental units. Some of these include:

- ▶ With pandemic restrictions eased, students who primarily stayed with parents and attended classes remotely are back seeking rentals.
- ▶ With housing prices still high compared to income levels, there are more would-be buyers continuing to rent.
- ▶ Rising interest rates are forcing many homeowners who purchased homes at lower interests to sell because they can no longer afford the payments at the higher rates. They have returned to the rental market.
- ▶ In 2022, Canada welcomed over 430,000 new immigrants and the plan is to continue with these numbers for many years to come. Historically 60% of new immigrants go to Ontario and they often start with rentals.

- ▶ While there have been government programs introduced to incentivize purpose built rental (PBR) units, they have not been sufficient to lure developers into building rental housing.
- ▶ Both Professor Moffat’s findings and Perth County’s assessments show there has been significant migration from the GTA to this region and the trend is expected to continue.

Figure 5 shows data related to income for various individuals in Perth and Huron for the year 2022. Comparing the average income of various individuals against rental rates and the price of housing, it can be determined that many are living in core housing need (i.e., more than 30% of a household’s gross, pretax income going toward housing costs).

	2021 Oct AMR CMHC	2022 Service Manager Area Rental Scan Perth	Dollar Difference	% Increase
<b>Bachelor</b>	\$732	\$1,088	\$356	39%
<b>1 Bedroom</b>	\$947	\$1,403	\$458	48%
<b>2 Bedroom</b>	\$1,142	\$1,782	\$640	56%
<b>3+Bedroom</b>	\$1,226	\$2,332	\$1,106	90%

Figure 4: Rental Housing - Stratford, Perth County & St. Marys  
Source: CMHC Rental Market Survey, Stratford

Income of one person	Monthly Income (after tax)	Annual Income (after tax)	Monthly Cost to Rent*	% of Income	Monthly cost of Mortgage	% of income
<b>Ontario Works</b>	\$863	\$10,358	\$1,403	163%	\$2,449	284%
<b>ODSP</b>	\$1,309	\$15,710	\$1,403	107%	\$2,449	187%
<b>Minimum Wage</b>	\$2,125	\$25,496	\$1,403	66%	\$2,449	115%
<b>Living Wage</b>	\$2,791	\$33,501	\$1,403	50%	\$2,449	88%
<b>Nurse</b>	\$4,715	\$56,583	\$1,403	28%	\$2,449	52%
<b>Retail or Hospitality Worker</b>	\$2,125	\$25,496	\$1,403	66%	\$2,449	115%

Figure 5: Sample Incomes of One Person  
Source: Statistics Canada; Ontario Ministry of Finance  
\*Average rent for one bedroom apartment in Perth

## Core Housing Need / Housing Poverty

According to Statistics Canada data from 2021, 38.4% of Ontario renter households spent 30% or more of their gross income on shelter costs. In Perth County it's 33% and for Huron County it's 31%.

## Quantifying the Affordable Housing Need in the Region

Income of one person	Current Housing Need			Future Housing Need			Total Housing Need		
	Affordable	Market	Total	Affordable	Market	Total	Affordable	Market	Total
Perth South	25	-	25	15	55	70	40	55	95
West Perth	25	-	25	80	345	425	105	345	450
Perth East	50	-	50	50	215	265	100	215	315
North Perth	215	-	215	465	1,955	2,420	680	1,955	2,635
<b>Perth County</b>	<b>315</b>	<b>-</b>	<b>315</b>	<b>610</b>	<b>2,570</b>	<b>3,200</b>	<b>925</b>	<b>2,570</b>	<b>3,515</b>

Figure 6: Housing Needs – Existing and Future (Ten-year) – by Area Municipalities  
Source: Watson & Associates Economics Ltd. 2023

In the Huron County Housing Renewal Plan (April 2022) it was reported the wait list for rent geared to income (RGI) housing increased by 132% from 239 in 2015 to 554 in March 2022. While Huron County does not have a projection for the number of affordable housing units needed over the next 10 years, given the numbers on waitlists in 2022, it is reasonable to conservatively estimate 600.

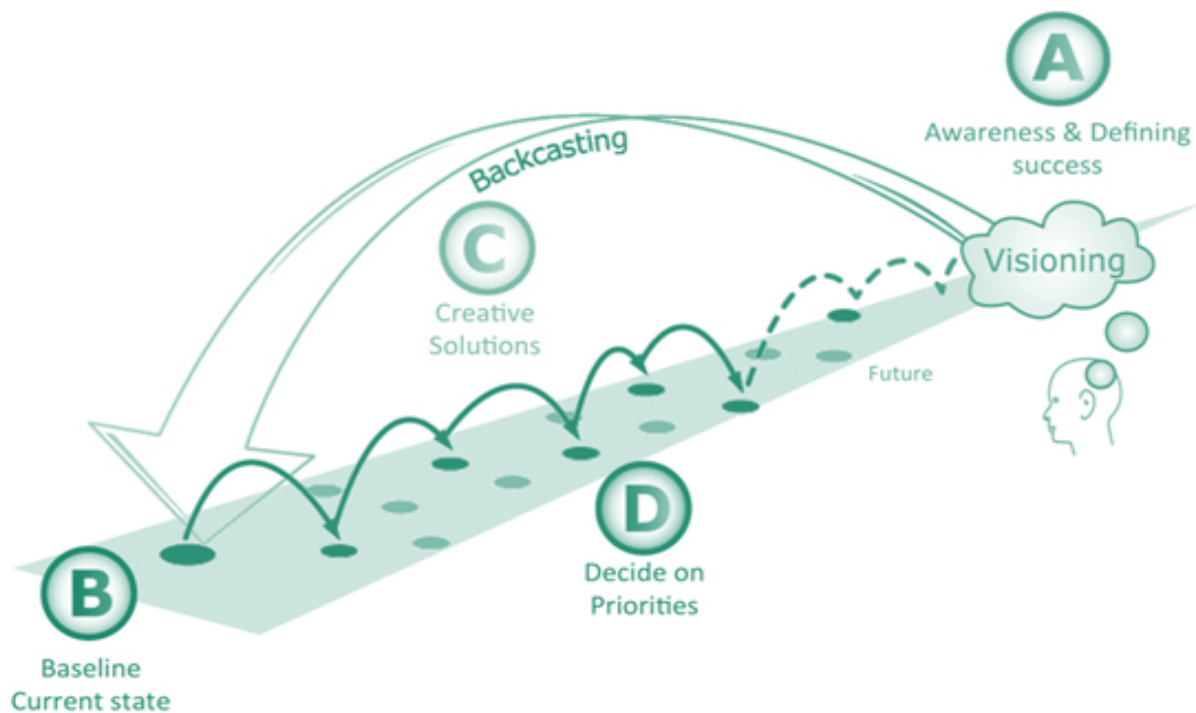
When combining the Huron County number of 600 with the 925 identified in the Perth County HAF Housing Needs Assessment (Figure 6) the Perth-Huron region can conservatively estimate the need for affordable housing units to be 1500+ over the next 10 years.

## Goal Setting

Setting and achieving goals is the hallmark of any successful initiative and is a critical element of the UH's strategic plan. Setting UH goals is done within the context of being one tactic in achieving Vision 2050 across Perth-Huron. This section addresses the broader framework into which the UH strategic plan's goals fit.

To ensure the right trajectory in achieving Vision 2050, UH short- and mid-term goals are the priority steps for getting to the longer-term ones.

**Backcasting** is a planning method starting with defining a desirable future and then working backwards to identify the strategic goals, principles, policies and actions connecting that specific future to the present. This planning method consists of four steps progressing towards a Vision 2050 future, often referred to as the ABCD Framework.



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Backcasting is used to continually assess decisions and actions to see whether they are moving Perth-Huron toward a Vision 2050 future.

Societal learning is essential to move people, organizations and governments into new ways of thinking to affect change by working together.

The ABCD Framework is a design element of the UH's strategic plan. It's based on systems thinking, which sets ambitious goals and develops actions for UH to achieve those goals.

## A • Awareness and Visioning

This first 'A' step is an attempt to align Perth-Huron around a collective understanding of the housing spectrum and where affordable housing fits within a 'whole system' context. It also creates a common language, shared definitions and a shared vision of success for 2050 by all stakeholders.

### **Everyone lives in housing suitable and affordable for their needs.**

In this step, participants/stakeholders review the state of the current housing situation, including the social, economic, and potentially ecological trends undermining our region's ability to create and manage healthy and prosperous communities for everyone.

A shared desired future encourages ambitious goals/outcomes which may require radical changes in how stakeholders in the Perth-Huron region operate and interact. This includes governments, businesses, developers/builders and non-profit organizations. Some goals within this desired future will take five or more years to achieve.

In this 'A' step the principles, strategies, and goals adopted by UH are shared with governments, businesses, developers/builders, non-profits, volunteers, investors, donors and other stakeholders. The intention of this awareness/vision engagement by UH is to build upon work already done by others and to assist in unleashing innovation by letting go of preconceived limitations on how moving toward Vision 2050 can be achieved.

## B • Baseline Analysis and Mapping

The 'B' step uses data to conduct a gap analysis of where we are today in our affordable housing needs compared to where we want to be. How might current policies and activities in government and civil society be running counter to achieving Vision 2050?

The baseline analysis and mapping include housing needs assessments, an inventory of housing across the spectrum and an evaluation of housing programs, social services, capital and the human resources available in Perth-Huron. The analysis also looks at the social context and culture to better understand how to positively introduce change that moves towards Vision 2050.

This process allows governments, businesses, private developers/builders and non-profits to identify critical housing needs/issues, including any services and assets available to facilitate opportunities for change. Some of this work has already been completed in reports produced by both Huron and Perth. For example, Huron County Housing Revised Plan (April 2022) and Perth HAF Housing Needs Assessment (August 2023).

## C • Creative Solutions

In the 'C' step all potential solutions addressing the needs/issues are put forward. One example is the Rural Talks to Rural Conference (R2R) held in Brussels, Ontario in October 2022, hosted by the Canadian Centre for Rural Creativity and the Municipality of Huron East. The overall theme of R2R was to explore where we are now and what a roadmap to the future could look like for housing.

With potential actions/solutions highlighted, governments, businesses, private developers/builders and non-profits look backwards from a Vision 2050 future to develop workable strategies to get there.

Backcasting helps prevent developing strategies and actions that only address a specific project or issue rather than addressing the broader systemic challenges standing in the way of achieving the affordable

housing Vision 2050. Keeping the end in mind ensures each strategy and action provides a platform for further improvement toward success in our affordable housing goals.

UH's short- and mid-term goals are solutions — the steps taken to move us toward the longer-term ones.

## D • Decide on Priorities

After identifying the actions/solutions, the next step is to prioritize those moving the Perth-Huron region toward achieving our goals the fastest.

At the R2R conference, there were over a hundred ideas put forward addressing action housing and housing affordability. A continuation of that work would involve an effective step-by-step implementation and action planning — a process to prioritize those strategies and actions. This could potentially lead to a shared Vision 2050 among stakeholders.

This process would also include determining which stakeholders assume the responsibility for undertaking each identified strategy and action. To build stakeholder support and excitement, actions that are easy to implement (low-hanging fruit) and offer a rapid return on investment would take priority.

For UH strategic planning purposes, the short- and mid-term goals are the ones that will move us toward the longer-term visionary goals the fastest.

## The ABCD Framework in the Design of UH's Strategic Plan

### A. Visioning, Awareness and Defining Success

**By 2030, United Housing is an established and sustainable non-profit housing developer in Perth-Huron.**

**By 2050, everyone lives in housing suitable and affordable to their needs.**

This is the vision for the UH's strategic plan. It defines success and the desired future for the UWPH in its UH initiative as well as for the region in the long term.

All strategies, goals and actions will be assessed as to whether they head toward that vision of success.

### B. Baseline Analysis and Mapping

The Social Research & Planning Council (SRPC) has conducted research and produced reports providing valuable information to assess baseline conditions associated with housing affordability and housing poverty.

In addition to the SRPC reports addressing housing baseline data and quality of life, there several others including:

- ▶ Housing and Homelessness 2021 Annual Report – The County of Huron, Social and Property Services.
- ▶ Housing and Homelessness Plan – Year 9 Annual Report – Stratford, Perth County and St. Marys.
- ▶ Huron County Housing Revised Plan (April 2022)
- ▶ Perth HAF Housing Needs Assessment (August 2023)

The baseline data from SRPC reports and other sources informs the UH's strategic plan. Refer to Section 7 – Housing Sector Analysis.

### C. Creative Solutions

UH's short- and mid-term goals are solutions — the steps taken to move toward the vision of success for the initiative and for the region.

Governments, non-profit agencies, private/developers and other stakeholders have also developed, and are working on, housing and affordable housing solutions. Exploring ways to collaborate and partner will make those efforts more effective.

### D. Deciding on Priorities

A fully developed operational plan is the place where specific actions are identified and decisions on which ones to move ahead with and in which order will be decided. In Section 14 there is a high-level operational plan outline.

## United Housing Goals

Vision 2050 can only be achieved if there is a strong and vibrant non-profit housing developer in Perth-Huron. UWPH is moving towards that goal by establishing the UH initiative.

Setting and achieving goals is the hallmark of any successful initiative and this section is a critical element of UH's strategic plan. UH's longer-term goals are in the five-year plus range and set the direction for the initiative.

The short- and mid-term goals are more specific and set priorities for the one-to-three-year plus range. These provide a step-by-step approach that moves us closer to the longer-term vision-goals.

### Longer-Term Goals

#### *Vision, Awareness, Defining Success*

#### *An Established and Sustainable Non-Profit Housing Developer*

1. The visionary goal (2030) is for UH to be an established and sustainable non-profit housing provider developing, constructing, operating and managing affordable rental housing in Perth and Huron.
2. As an established and sustainable non-profit housing developer, UH is a recognized and trusted leader with a proven track record of excellence in developing, building and operating rental housing projects.
3. As a developer of rental housing projects, UH is an expert with a history of raising the necessary capital to complete housing projects.
4. Financial sustainability is a hallmark of UH, both organizationally and with all its housing projects.
5. UH is the leader for rural affordable housing advocacy in Perth and Huron.

### Mid-Term Goals

#### *Priority Steps toward the Longer-Term Vision*

The short- and medium-term goals are designed for two purposes. The first is to move UH toward its longer-term visionary goals faster. The second is to address the weaknesses and threats identified in the SWOT analysis, which are challenges and potential barriers to achieving the longer-term goals.

#### *Operational Housing Projects*

In the mid-term, having one or two housing projects operational is the single most important step in achieving the longer-term UH goals. "Success breeds success."

The weaknesses and threats identified in the SWOT analysis will have been mostly overcome for UH to achieve its mid-term goal of having housing projects operational.

NIMBYism efforts to stop the project have not been successful in the face of UH's strengths. The years of engagement within the community, the connections with government and other stakeholders, the data gathered in support of affordable housing, the advocacy, guidance and support of the UH Advisory Committee were unified factors mitigating any NIMBY movement.

Capital for the development project(s) will have been secured because the internal capacity gained through the community bond and capital campaign training were successful.



The capital raised to develop and build the housing projects and other fundraising efforts will have facilitated adding internal capacity with the hiring of staff for the development and construction phases of the housing projects.

Operating and managing the housing facilities has required financial sustainability of the housing projects and the internal operating capacity of UH. Sufficient revenue is generated from the property operations to cover the costs of property management, accounting and IT.

#### Additional Affordable Housing Projects Identified

For UH to be a trusted leader in the non-profit housing sector, it must continually explore opportunities to expand its portfolio of affordable housing inventory by developing or creating as many affordable housing units as possible.

In the mid-term range of three to five years, other affordable housing projects will have crossed the predevelopment phase and are progressing toward full development, with capital stacks developed and construction plans in place.

#### Acquisition of Property for New Housing Projects

The model UH uses to develop affordable housing projects is to first identify potential sites. These properties can be owned by any level of government, non-profit agencies, faith groups, private developers or individuals.

Once it is determined a property is a suitable development site for UH to pursue, the property is secured. The transaction involves either a purchase and sale agreement for a nominal dollar amount or the property is donated for a tax receipt. In some cases, a negotiated purchase price may be required.

Acquiring land for affordable housing developments and moving toward the longer-term goal of having sufficient land to leverage new housing developments is a mid-term goal UH will pursue.

## Short-Term Goals

### Priority Steps Toward the Mid-term Goals and Longer-Term Vision

#### *UH Brand Awareness*

As a startup, UH must increase awareness of its presence in the region and of its goals and housing development projects.

Since the feasibility study and business case in 2021, brand awareness of the UWPH initiative has grown. One of the short-term goals is to take that regional awareness to the next level and have it be more widely recognized.

This will be achieved through presentations, meetings and conversations across a wide breadth of stakeholder groups in the region, advocating the need for rural affordable housing and promoting the services offered by UH in the development of affordable housing projects.

Through a UH brand awareness campaign, collaboration and/or partnerships for affordable housing developments with governments, businesses, private developers, and non-profits are well established.

#### *Internal Capacity*

Acquiring the training and developing internal staff capacity to conduct capital campaigns and offer community bonds is a short-term goal leading to success for the mid-term and longer-term goals.

*A Housing Development Project in Progress*

Having at least one project actively progressing toward construction and operational viability is a critical short-term goal.

Reaching that short-term goal includes having:

- ▶ A site selected and a property secured
- ▶ Site and building concept plans completed and approved by a municipal planning department
- ▶ A project budget completed
- ▶ A capital campaign established
- ▶ A community bond offering established

The process of acquiring government funding is a multi-year process with no certainty of success, especially for an affordable housing development project in a rural region.

To achieve the short-term goal of having at least one project actively progressing, a smaller-scale affordable housing development project that does not require substantial government funding to progress will be undertaken.

*Explore Creating a UH Property Management Service*

Upon the opening of the first facility operated by UH, property management will be required. In the short- and mid-term, the UH initiative will explore the viability of offering property management services to other organizations (e.g., service providers, co-ops, municipal housing operations).

## Key Performance Indicators (KPIs)

Understanding metrics and tracking KPIs is a way to measure whether the actions undertaken are performing as expected to achieve set goals or if actions need adjusting.

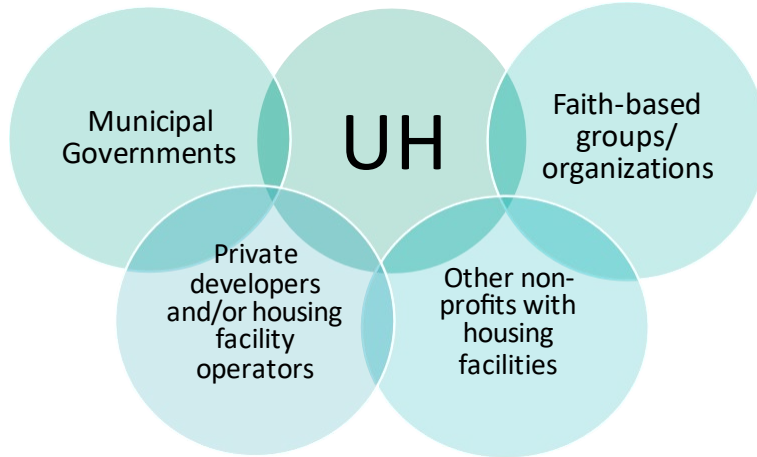
It's critical to identify the KPIs that will be tracked, the methods of tracking, the frequency of data collection and a review of the results. These details will be finalized in an operations plan.

### Key Performance Indicators for the UH Initiative



## Target Partners and List of Services Offered

With limited staff resources available, especially in the short term, it's important to focus on partners with projects that have the most likelihood of success. UH will concentrate on working with:



### Services Offered or To Be Offered by UH:



## Communications and Marketing Plan Outline

This is a brief outline of a UH Marketing and Communications Plan. This plan will be developed further in collaboration with UWPH's Marketing and Communications Team with community bond and capital campaign consultants.

### Community Outreach and Engagement

- ▶ Politicians, bureaucrats, Chambers of Commerce, Economic Development offices, Community Foundations, civil society groups, faith-based groups, social service agencies and potentially the healthcare sector.

### Marketing Materials

- ▶ Develop UH branding to promote awareness of affordable housing issues as well as specific development projects. Among others, these will include a website and potentially print materials such as brochures, project-specific flyers and business cards.

### Online Presence and Social Media

The four key components to UH's online marketing strategy:

- ▶ Keyword Strategy: identify the keywords to optimize a UH website.
- ▶ Search Engine Optimization Strategy: document updates to be made to make a UH website show up more prominently for the top keywords.
- ▶ Paid Online Advertising Strategy: research the online advertising programs that could be used to reach stakeholders.
- ▶ Social Media Strategy: document how social media websites will be used to attract attention: Instagram, Facebook, Twitter, others. Developing an in-depth and impactful online presence may require external expertise.

### Unique Proposition to Potential Partners, Stakeholders and Donors

- ▶ The tag line – **Building better communities through housing. Housing here in Perth-Huron!**

### Positioning Strategy

United Housing is Perth-Huron's first entrepreneurial not-for-profit housing developer, building and operating new developments where people from diverse backgrounds live together.

Any profits generated from the development projects, or the operation of facilities, are invested in the creation of new affordable housing units.

### Offers

- ▶ UH can develop specific and niche offers to attract more engagement with governments, private developers/builders, non-profits and faith-based groups.

### Promotions

- ▶ There are numerous promotional tactics UH can engage in such as trade shows, conferences, press releases, online notices, events and radio spots.

### Conversation strategy

- ▶ UH can develop conversion strategies that refer to the techniques used to turn contacts into prospective collaborators and partners. For example, improving elevator pitches and meeting scripts to boost conversion effectiveness.

### Referral Strategy

- ▶ UH can develop a strong referral program. For example, if every one of the community bond investors was encouraged to refer one new investor the campaign goals would be achieved much faster.

### Retention Strategy

- ▶ Retention strategies save on time and resources required by UH to retain existing investors and donors rather than seeking new ones. Methods such as direct contact, newsletters and social media can be used to do so.

## The United Housing Team

### United Way Perth-Huron (UWPH)

- ▶ Ryan Erb – Executive Director, United Perth-Huron
- ▶ Mitchell Rhodes – Director, United Housing
- ▶ Jeanine Clarke – Director, Operations
- ▶ Rebecca Scott – Grants Manager

### UWPH Marketing and Communications

- ▶ Susan Faber – Director, Resource Development & Communications
- ▶ Sonya Heyen – Manager, Resource Development & Communications
- ▶ Chad Alberico – Specialist, Resource Development & Communications

### UH Advisory Committee

- ▶ **Dan Mathieson**
  - Mayor of Stratford (former)
  - Stratford Perth Community Foundation, Board
  - Co-Chair, UH Advisory Committee
- ▶ **Cyrille Fopoussi**
  - CFO, Leis Pet
  - Co-Chair, UH Advisory Committee, UWPH Board Member,
- ▶ **Caroline Baker**
  - Baker Planning Group
  - Perth-Huron Builders Association
- ▶ **Henry Boot**
  - Agricultural Specialist
  - UWPH, Board Member
- ▶ **Dennis DesRosiers**
  - Auto Canada, Governance & Compensation Committee
  - DesRosiers Automotive Consultants Inc., founder
- ▶ **Keith Masterman**
  - VP, CI Financial Group (retired)
  - UWPH President
  - UH Advisory Committee (ex-officio)
- ▶ **John Marshall**
  - President, John Marshall & Associates
  - Huron County Economic Development, Board Chair (former)
- ▶ **Nancy Orr**
  - President, Nancy Orr & Associates
- ▶ **Marty Rops**
  - Regional Manager, Libro Credit Union

## High-Level Outline of an Operational Plan

An operational plan helps transform the goals and opportunities of the strategic plan into reality.

This section provides a high-level outline of the operational plan and what will be included. In a fully constructed operational plan, information on specific details and timelines for each development project will be mapped out in three phases as will the general steps in moving toward a fully functioning non-profit housing developer. The four phases are not distinct time markers. Rather, they are associated with activities and will blend and overlap on the time horizon.

- ▶ Phase 1 – Startup
- ▶ Phase 2 – Predevelopment
- ▶ Phase 3 – Development
- ▶ Phase 4 – Property and Facilities Management

### UH Internal Operations (Phase 2)

#### Development of a Land Bank

The feasibility of creating and operating a land bank will be explored. This is potentially a way to achieve the longer-term goal of having sufficient assets to leverage the financing of development projects. This could also include properties currently owned by governments, social service agencies and others.

#### Legal Structure of the UH Initiative

Currently, UH is a UWPH initiative. An operational plan will explore the advantages and disadvantages of various legal structural alternatives including:

- ▶ UH as a subsidiary of UWPH.
- ▶ UH as a separate legal entity and not a subsidiary of UWPH.
- ▶ Under either scenario, each development project could potentially be its own legal entity.

The timing for a change in the legal structure, if any, will likely occur in fiscal 2024-25. Regardless of the final legal structure, UH will remain a non-profit.

#### Key Performance Indicators (KPI)

The methods of tracking, the frequency of data collection and a review of the KPI results will be finalized in an operational plan. Data to inform the KPIs will come from both internal and external sources.

#### Exploring UH Property Management Services

Offering property management services to other organizations (e.g., service providers, co-ops, municipal housing operations) will be explored. UH will manage and operate the facilities it develops.

### UH Internal Operations (Phase 2 and 3)

#### Onboarding of UH Staff/Team Members

The preferred method of building the internal capacity in municipal planning, project development, financing/accounting, capital fundraising and community bonds campaigns, property management and IT is to secure donors willing to invest in the UH initiative. Otherwise, this will be done in tandem as development projects progress or as government agency funding becomes available.



## Development Projects (Phase 3)

### Municipality of North Perth (Listowel)

This development project is on the library site in Listowel. The project plan currently includes:

- ▶ Demolition of the existing library, excluding the Carnegie building, and the construction of a new library.
- ▶ An Access Centre with offices for approximately 15 social service agencies and public health.
- ▶ Forty-one rental housing units – mostly affordable.

### Sites in the City of Stratford

UH is in early-stage discussions with two organizations about developing affordable housing on excess land that is not currently utilized. This would involve severance, zoning changes and Official Plan amendments.

### South Huron (Exeter)

There is a five-acre site just outside the town limits of Exeter. There is an official community plan process in Exeter scheduled for 2023. Discussions with the town determined their intention of having town boundary expanded to include the site. Discussions with the owners of the property and the town will continue to progress during the official community plan process. Initial site plans for potential development will be pursued.

### Town of Goderich

UH is in early-stage discussions with property owners in Goderich who have expressed an interest in redeveloping a joint site. This is a larger scale development that would include commercial and community space, potentially an access centre and affordable housing units.

### Listowel Pilot (Project)

UH is exploring the financial feasibility and process required to renovate unused space in the downtowns of rural communities into mixed use rental units, including affordable units. The first pilot will be in Listowel.