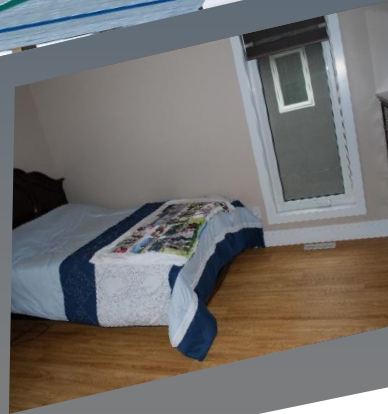




Martinsville Seniors Affordable Housing and Care Project Functional Plan



March 26, 2019

Prepared by
**preferred
choice** 
Development **Strategists**
www.preferchoice.ca

This Martensville Seniors Affordable Housing and Care Project Functional Plan has been prepared by Preferred Choice (DJ Leier Enterprises Ltd.) with support from the City of Martensville (Martensville), for the exclusive use of the City of Martensville and its partners.

The information included in this report is strictly confidential for the exclusive use of the City of Martensville, and its partner(s) and / or its designate(s), and is provided on the understanding that it will not be copied nor disclosed to third parties without the prior authorization of the City of Martensville.



Preferred Choice
DJ Leier Enterprises Ltd.
Saskatoon, SK
www.preferchoice.ca

D. James Leier, Project Lead
Development Specialist
306-380-0907
djleier@preferchoice.ca

***Preferred Choice's Development Strategists helping our
clients be prepared, be well known, and be connected***

Contents

Executive Summary	i
The Martensville Housing Market Opportunity.....	i
The Martensville Functional Plan for Affordable and Seniors Housing and Care Conclusions.....	ii
The Martensville Functional Plan for Affordable and Seniors Housing and Care Recommendations	iv
The Martensville Functional Plan for Affordable and Seniors Housing and Care Advancement	v
1.0 Project Objective.....	1
1.1. City of Martensville.....	1
1.2. Martensville Development and Growth	2
1.3. Martensville Functional Plan for Affordable and Seniors Housing and Care.....	2
1.4. Martensville Housing Corporation.....	3
1.5. The Preferred Choice Approach.....	3
1.6. The Martensville Functional Plan for Affordable and Seniors Housing and Care Parts	4
1.6.1. <i>The City of Martensville Seniors Housing and Care Functional Plan Community Session...</i>	4
1.6.2. <i>The Martensville Housing Need and Demand Market Assessment</i>	5
1.6.3. <i>The Martensville Demographic and Seniors Market Segments Supplement</i>	5
1.6.4. <i>The Martensville Housing Corporation Affordable & Seniors Housing Feasibility Assessment</i>	6
1.6.5. <i>The Martensville Housing Corporation Affordable & Seniors Housing Venture Business Plan</i>	6
2.0 Martensville Seniors Housing and Care Project Input	7
2.1. Martensville Project Representatives.....	7
2.2. Community Session Stakeholder Input.....	7
2.3. Project Resources and Knowledgeable Contacts.....	9
3.0 Martensville Housing Need and Demand Market Assessment	11
3.1. Housing Continuum	11
3.2. Seniors Housing Considerations	11
3.3. Growth in the Martensville Market	13
3.3.1. <i>Recent Employment Growth</i>	13
3.3.2. <i>Continual Population Growth</i>	14
3.3.3. <i>Recent Housing Growth</i>	14
3.4. Martensville Households Size and Tenure.....	14
3.5. Martensville Rental Housing Market	17
3.6. Martensville Housing Affordability	19
3.7. Martensville Social Housing Gap	20
3.8. Martensville Projected Market Forecast	21
3.8.1. <i>Employment Growth Forecast</i>	21
3.8.2. <i>Population Growth Forecast</i>	22
3.8.3. <i>Housing Growth Forecast</i>	23

4.0	Martensville Demographic and Seniors Market Segments Supplement	25
4.1.	Martensville Demographics by Age	25
4.2.	Seniors Housing Types	26
4.3.	Saskatchewan Seniors Housing Market	27
4.4.	Martensville Population Diversity.....	29
4.5.	Martensville Population Growth Forecast by Demographic Segments.....	31
4.6.	Martensville Housing Growth Forecast by Demographic Segments	32
4.7.	Martensville Population Growth Forecast by Age Segments	33
4.8.	Martensville Housing Growth Forecast by Age Segments.....	34
4.9.	Martensville and Area Long-Term Care Spaces Needs	36
4.10.	Implications of the Seniors Population Growth on the Martensville Housing Forecast ..	36
5.0	Martensville Housing Corporation Affordable & Seniors Housing Feasibility Assessment	38
5.1.	Martensville Housing Developments.....	38
5.2.	Martensville Housing Corporation Affordable & Seniors Housing Venture	38
5.2.1.	<i>Martensville Housing Corporation Affordable Housing</i>	<i>38</i>
5.2.2.	<i>Martensville Housing Corporation Affordable Housing Residents Support Services.....</i>	<i>39</i>
5.3.	Martensville Housing Corporation Site Considerations.....	39
5.4.	Martensville Housing Corporation Affordable Housing Design Considerations.....	39
5.5.	Martensville Housing Corporation Affordability Levels.....	40
5.6.	Martensville Housing Corporation Venture Financial Plan.....	40
5.7.	Martensville Housing Corporation Affordable & Seniors Housing Venture Feasibility	40
5.8.	Martensville Housing Corporation Affordable & Seniors Housing Venture Development	40
6.0	Martensville Housing Corporation Affordable & Seniors Housing Venture Business Plan	41
6.1.	Martensville Housing Corporation Affordable & Seniors Housing Venture Value Proposition.....	41
6.2.	Martensville Housing Corporation Affordable & Seniors Housing Business Venture	41
6.3.	Martensville Housing Corporation Ownership and Management	41
6.4.	Martensville Housing Corporation Key Attributes.....	42
6.5.	Martensville Housing Corporation Financial Considerations	43
6.6.	Martensville Housing Corporation Affordable & Seniors Housing Venture Advancement	43

7.0	Martensville Functional Plan for Affordable and Seniors Housing and Care Findings..	44
7.1.	The Martensville Functional Plan Components	44
7.2.	The Martensville Housing Market Opportunity.....	44
7.3.	The Martensville Functional Plan for Affordable and Seniors Housing and Care Conclusions	46
7.4.	The Martensville Functional Plan for Affordable and Seniors Housing and Care Recommendations	48
7.5.	The Martensville Functional Plan for Affordable and Seniors Housing and Care Advancement	50
	Appendix A: Components to Develop a Housing Project	51
	The Housing Development Checklist	51
	Appendix B: Glossary of Terms	57
	Appendix C: Sources of Information.....	88

Exhibits

Exhibit 0.1 - Martensville Functional Plan for Affordable and Seniors Housing and Care Conclusions.....	ii
Exhibit 0.2 - Martensville Functional Plan for Affordable + Seniors Housing + Care Recommendations.....	iv
Exhibit 1.1 - City of Martensville Map	1
Exhibit 1.2 - Martensville Future Growth Maps	2
Exhibit 1.3 - City of Martensville Seniors Housing Project Intent	3
Exhibit 1.4 - Preferred Business Development Services Values.....	3
Exhibit 1.5 - The Preferred Choice Functional Plan Core Phases	4
Exhibit 1.6 - Martensville Seniors Housing and Care Functional Plan Community Session Deliverables	4
Exhibit 1.7 - Martensville Housing Need and Demand Market Assessment Deliverables.....	5
Exhibit 1.8 - Martensville Demographic and Seniors Market Segments Supplement Deliverables	5
Exhibit 1.9 - Martensville Housing Corporation Affordable & Seniors Housing Feasibility Assessment Deliverables...	6
Exhibit 1.10 - Martensville Housing Corporation Affordable & Seniors Housing Venture Business Plan Deliverables .	6
Exhibit 3.1 - The Community Housing Continuum.....	11
Exhibit 3.2 - Martensville SK Health 2018 Population Age Distribution Comparisons	12
Exhibit 3.3 - Martensville Seniors Housing Need Considerations.....	13
Exhibit 3.4 - Martensville 1981 - 2016 Census Employment	13
Exhibit 3.5 - Martensville CSD 1971 - 2016 Census Population	14
Exhibit 3.6 - Martensville 2001 - 2016 Census Private Dwellings	14
Exhibit 3.7 - Martensville, CY 2016 Census Household Size by Tenure	15
Exhibit 3.8 - Martensville, CY 2016 Census Number of Bedrooms by Tenure	16
Exhibit 3.9 - CMHC Martensville (CY) Apartment Universe by Number of Bedrooms 2000 - 2018	17
Exhibit 3.10 - Canada, Saskatchewan, Saskatoon CMA, and Martensville (CY) CMHC Fall 2018 Apartment Average Rent (\$) Comparisons by Number of Bedrooms	18

Exhibit 3.11 - Canada, Saskatchewan, Saskatoon CMA, and Martensville (CY) CMHC Fall 2018 Apartment Vacancy Rate (%) Comparisons by Number of Bedrooms	19
Exhibit 3.12 - Martensville, CY 2016 Census Household Shelter Cost to Income Ratio for Private Dwellings	20
Exhibit 3.13 - SK and Martensville Social Housing Units by Population in Large Communities.....	21
Exhibit 3.14 - Martensville, City - Labour Market and Employment Forecast by 2019, 2021, 2026, and 2028	22
Exhibit 3.15 - Martensville, City - Population Forecast by 2019, 2021, 2026, and 2028	22
Exhibit 3.16 - Martensville, City - Housing Growth Projections to 2028 based on Growth Forecasts.....	23
Exhibit 3.17 - Martensville, City Housing Growth Projections by Tenure for 2018 to 2028 based on Growth Forecasts.....	23
Exhibit 4.1 - 2016 Census Population Age Distribution Comparisons	25
Exhibit 4.2 - Martensville and SK 2016 Census Population Age Distribution Comparisons.....	26
Exhibit 4.3 - Regular Seniors' Housing	27
Exhibit 4.4 - CMHC Seniors' Housing Survey Definitions of Residences	27
Exhibit 4.5 - 2009 to 2018 Saskatchewan Seniors' Universe Living Spaces and 2018 Space Type	28
Exhibit 4.6 - 2009 to 2018 Saskatchewan Seniors' Housing Average Rent (\$) of Standard Spaces by Unit Type	28
Exhibit 4.7 - Statistics Canada 2016 Census Overall Population Level Segment Comparisons.....	29
Exhibit 4.8 - Statistics Canada 2016 Census Martensville, City Population Age Group Distribution Segment Comparisons	30
Exhibit 4.9 - Statistics Canada 2016 Census Martensville, City Population Segments Age Distribution	31
Exhibit 4.10 - Martensville, City Population Growth Projections by Demographic Segments to 2028	31
Exhibit 4.11 - Martensville, City Housing Growth Projections by Demographic Segments to 2028.....	32
Exhibit 4.12 - Martensville, City Population Growth Projections by Age Group Segments to 2028.....	34
Exhibit 4.13 - Martensville, City Household Dwellings Growth Projections by Age Group Segments to 2028	35
Exhibit 4.14 - Martensville Forecast Current and Future Long-Term Care Bed Need	36
Exhibit 4.15 - Martensville, City Household Incremental Dwellings Growth with 65 Years + Seniors Segment Projections to 2028.....	37
Exhibit 5.1 - Martensville Housing Corporation Envisioned Affordable Units Mix	39
Exhibit 5.2 - Martensville Housing Corporation Affordable and Seniors Housing Venture Phases	40
Exhibit 6.1 - General Affordable Housing Project Human Resources Responsibilities	42
Exhibit 6.2 - Martensville Housing Corporation Affordable & Seniors Housing Venture Key Attributes	43
Exhibit 7.1 - The Preferred Choice Functional Plan Core Phases	44
Exhibit 7.2 - Martensville Functional Plan for Affordable and Seniors Housing and Care Conclusions.....	46
Exhibit 7.3 - Martensville Functional Plan for Affordable + Seniors Housing + Care Recommendations.....	49

Executive Summary

The Martensville Functional Plan for Affordable and Seniors Housing and Care consists of the Seniors Housing and Care Functional Plan Community Session, Housing Need and Demand Market Assessment, Demographic and Seniors Market Segments Supplement, Martensville Housing Corporation Affordable & Seniors Housing Feasibility Assessment, and the Martensville Housing Corporation Affordable & Seniors Housing Venture Business Plan.

The Martensville Housing Market Opportunity

The market need and demand and demographic analysis indicates that on average about 300-305 total new dwelling units per annum to 2028 are forecast for the City of Martensville to keep up with projected employment, population, and seniors population growth. Additional units are possible to address area housing demand fluctuations and attraction of new residents to the city from time to time.

The Martensville market has a growing opportunity for a range of housing options including affordable and seniors housing fuelled by these factors:

- Based on a thorough Need and Demand Assessment the City of Martensville forecast growth by an estimated 2,498 dwelling units between 2016 and 2028 with an average annual growth rate of 208.2 incremental dwellings per annum and considering seniors population growth up to 3,658 dwelling units or on average 304.8 total dwelling units growth per annum
- A need for about 9.0% of the new dwellings for about 226 units of affordable housing from 2016 to 2028 or about 19-20 affordable housing units on average per annum for future growth
- A current social housing gap of at least 140 social housing units in Martensville
- A current long-term care (LTC) beds gap of between 30 to 121 LTC beds which likely is going to grow to between 120 to 195 LTC beds in the city by 2028
- 65 years of age and older occupied dwellings growing by an estimated 1,393 dwelling units from 2016 to 2028 with an average annual growth rate of 116.1 dwellings per annum
- Total dwellings in the city reaching a potential 1,697 dwelling units with residents 65 years of age and older representing 29.5% of the dwelling units in City of Martensville by 2028
- Considering the rising aging population in the community, census metropolitan area, and across the province there is a growing need for this type of affordable housing facilities
- Martensville is a strong community with good educational facilities, good community recreational and leisure facilities, a growing retail and commercial business district, access to census metropolitan area employment opportunities, and access to regional health services

- The City of Martensville has investigated the opportunity for a new Affordable & Seniors Housing Development and determined this project is a good opportunity for the community

The Martensville Functional Plan for Affordable and Seniors Housing and Care has determined a strong need across the housing continuum for a combination of market, entry level, seniors housing, and care homes, along with the development of affordable and seniors housing through the proposed Martensville Housing Corporation project.

The Martensville Functional Plan for Affordable and Seniors Housing and Care Conclusions

The community of Martensville has a rich history of exceptional growth which is a key factor in the market strengths, need, demand, challenges, and opportunities. All of the stages of the Martensville Functional Plan for Affordable and Seniors Housing and Care have noted a range of important findings. The Martensville Functional Plan conclusions are noted in the next exhibit.

Exhibit 0.1 - Martensville Functional Plan for Affordable and Seniors Housing and Care Conclusions

Conclusion #1: *There is a strong anticipated need for additional housing and rental housing in the City of Martensville over the next 10 years with a further 2,200 to 2,250 dwelling units needed in the next decade should forecast population growth occur.*

Conclusion #2: *Potential additional housing growth in the City of Martensville at a healthy pace over the next 10 years would require about 1,325 to 1,600 lots for about 1,275 to 1,575 single family dwellings and about 425 to 525 multi-unit dwellings.*

Conclusion #3: *The City of Martensville population and housing growth will be driven by a combination of demographic segments with a range of housing needs across the housing continuum. Housing will need to be developed for Aboriginal Identity people, Immigrants, Non-Permanent Residents, and Non-Aboriginal Born Canadians through a range of housing projects for families, single persons, students, and seniors.*

Conclusion #4: *The City of Martensville area is anticipated to see the Seniors' Population Level grow at 3.30 times the overall population growth rate based on provincial Seniors' Growth Rates which is expected to grow the 65 Years and Older Population by on average 168.2 net additional Seniors per year to 2,482 Seniors or 15.1% of the Overall Population by 2028 should forecast resident employment, population, and seniors growth occur.*

Conclusion #5: *The City of Martensville is anticipated to need on average 116.1 net additional Seniors dwelling units for residents age 65 years and older per year or 1,393 additional Seniors 65 years + dwelling units from 2016 to 2028 should forecast Seniors population segments and overall resident employment and base population growth occur.*

Conclusion #6: *There is a healthy anticipated need for additional housing and rental housing in the City of Martensville over the 12 years from 2016 to 2028 with about a further 2,498 base dwelling units needed with up to 3,658 units needed, including a potential additional 1,160 seniors housing units, over the 12 years' timeframe should forecast resident employment, population, and seniors population growth occur in the community.*

Conclusion #7: *There is potential for additional housing growth in the City of Martensville above base forecast levels through active attraction of seniors, rural residents moving into the community, and attraction of individuals throughout the region and beyond.*

Conclusion #8: *A mix of income levels in the City of Martensville enables the community to afford housing across the housing continuum with the largest need for more market housing and addressing an over 140 unit current social housing gap in the community along with the need for more affordable and entry level housing.*

Conclusion #9: *Conditions exist in the City of Martensville for a range of new housing developments over the next decade to address the projected housing needs required in Martensville including the opportunity for a further 200 affordable housing units in the community.*

Conclusion #10: *Over 1.8 times more females than males were in collective Health Care and Related Facilities in Saskatchewan in 2016 with the vast majority (79.8%) of all Saskatchewan residents in Health Care and Related Facilities were age 65 years and older with over ½ (50.9%) of Health Care and Related Facility occupants Saskatchewan females age 75 years and older.*

Conclusion #11: *There currently is a significant LTC Bed gap for at least 30 to 121 beds in Martensville that is forecast to grow over the next 10 years to between 120 to 195 Long-Term Care beds required in the community by 2028.*

Conclusion #12: *The City of Martensville must actively engage developers and builders to encourage, facilitate, assist, and advance the development of housing to address the projected housing needs of Martensville.*

Conclusion #13: *Accessible Transportation Services within the City of Martensville are required for affordable housing residents, seniors, and people with disabilities in the community.*

Conclusion #14: *Given the market vacancy rates in Martensville have never been above 7.1% since 1990 and the lack of non-market affordable and social housing it is reasonable to anticipate strong occupancy for Affordable & Seniors Housing in Martensville.*

Conclusion #15: *Based on the reference information, project assumptions, and provincial affordable rental rate levels the Martensville Housing Corporation Affordable & Seniors Housing Venture is feasible.*

Source: Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019

The Martensville Functional Plan for Affordable and Seniors Housing and Care Recommendations

The Martensville Functional Plan for Affordable and Seniors Housing and Care was developed following industry accepted standards for market assessments, feasibility analysis, and business planning. The overall Martensville Functional Plan recommendations are noted in the next exhibit.

Exhibit 0.2 - Martensville Functional Plan for Affordable + Seniors Housing + Care Recommendations

Recommendation I *That the City of Martensville review the Martensville Functional Plan for Affordable and Seniors Housing and Care findings and provide direction regarding Implementation of the Functional Plan.*

Recommendation II *That the City of Martensville review the suggested affordable housing project parameters and provide direction for the envisioned Martensville Housing Corporation Affordable Housing Venture.*

Recommendation III *That the City of Martensville actively engage the Saskatchewan Housing Corporation and Canada Mortgage and Housing Corporation to access capital funding programs for the Martensville Housing Corporation Affordable & Seniors Housing Venture.*

Recommendation IV *Additional project preliminary design development, site technical assessments, construction cost estimates, and a further multi-year pro-forma projections will be needed to advance the venture planning.*

Recommendation V That the City of Martinsville follow-up the Functional Plan with development of an investment structure and strategy to secure all of the required resources to advance the Martinsville Housing Corporation project development and implementation as appropriate.

Recommendation VI That once the Martinsville Housing Corporation Affordable & Seniors Housing Venture is fully funded and construction ready, Accessible Transportation Services need to be established within the City of Martinsville for affordable housing residents and the community.

Recommendation VII Additional project validations will be required based on obtained construction bids, confirmed project management rates, and updated market factors at the project construction authorization stage.

Recommendation VIII THAT the City of Martinsville utilize information from the Housing Need and Demand Assessment and Martinsville Demographic and Seniors Market Supplement to encourage, facilitate, and assist developers and builders to advance the development of housing to address the projected housing needs of Martinsville.

Source: Martinsville Seniors Affordable Housing and Care Project Functional Plan, March 2019

The Martinsville Functional Plan for Affordable and Seniors Housing and Care Advancement

The City of Martinsville through its Economic Development Department has done its due diligence to assess, develop, and advance the Martinsville Functional Plan for Affordable and Seniors Housing and Care. The opportunity for a Martinsville Housing Corporation as an Affordable & Seniors Housing Venture is a good fit for the City of Martinsville, Affordable Housing Residents, Residents' Friends & Family, the overall community, area organizations, and various stakeholders from in the city and beyond.

The Martinsville Housing Corporation Affordable and Seniors Housing Venture provides the ideal solution to support the affordable housing needs of seniors, people with disabilities, and families and maintain links to support services, and connections to community services, venues, and amenities.

The Overall Martinsville Seniors Affordable Housing and Care Project Functional Plan will be utilized to encourage development of dwellings in Martinsville across the housing continuum.

1.0 Project Objective

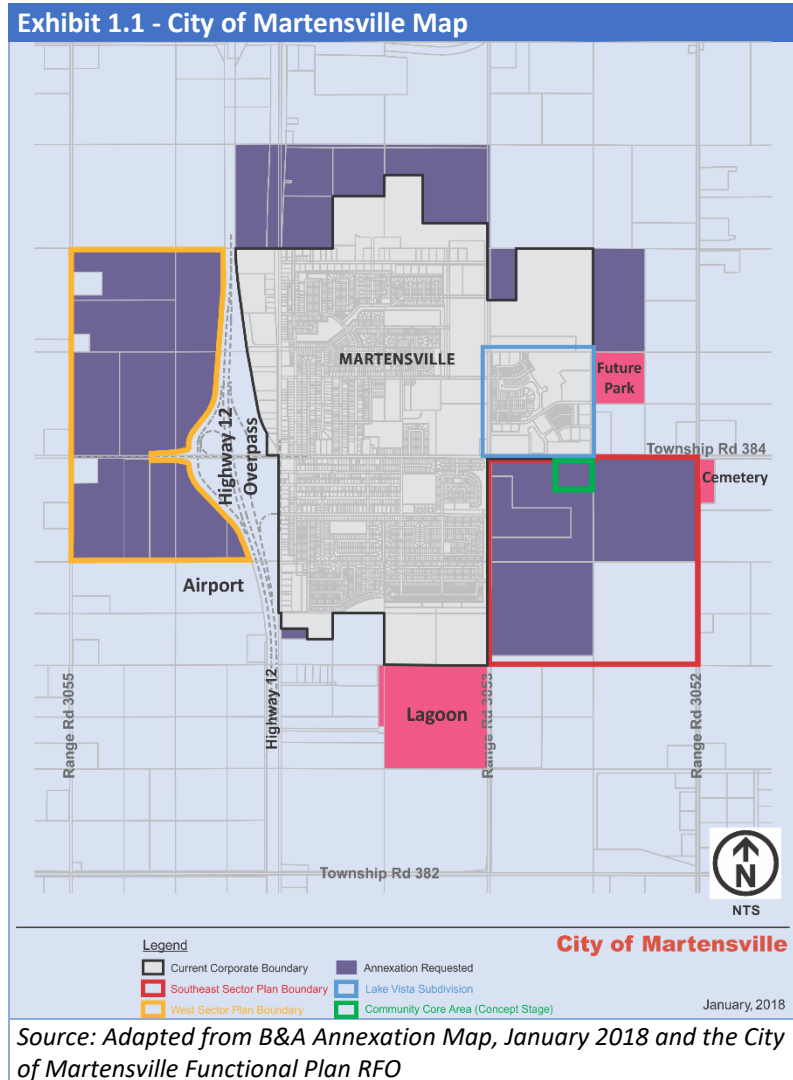
A Glossary of housing and other statistical terms is included in Appendix B of this report. Sources of information utilized for this project provided by various sources and the Martensville area are noted in Appendix C of this Seniors Affordable Housing and Care Functional Plan.

1.1. City of Martensville

The City of Martensville is situated on Highway #12 about 8 kilometres north of Saskatoon.

Martensville is Canada's prominent centre of growth. From its formation in 1939 to incorporation as a village in 1966 this young community has grown. In 1969 Martensville became a town and on November 3, 2009 a City.

The City of Martensville had a 2016 population of 9,645 people. The growth in Martensville has been incredible with the census population more than doubling from 2001 to 2016. Over the next 24 years from 2016 to 2040 according to the *Future Growth Plan 2040* Martensville could grow by 7,205 to 17,445 more people to between 16,850 to 24,650 people.



Martensville has all of the elements of success: • **Growth** • **Youth** • **Affluence** • **Business Friendly** • **Thriving** • **Ideal Location** • **Ready for Expansion** • **Active** • **Expanding Education Options** • **Additional Health Services** • **A Range of Superb Housing Options** •

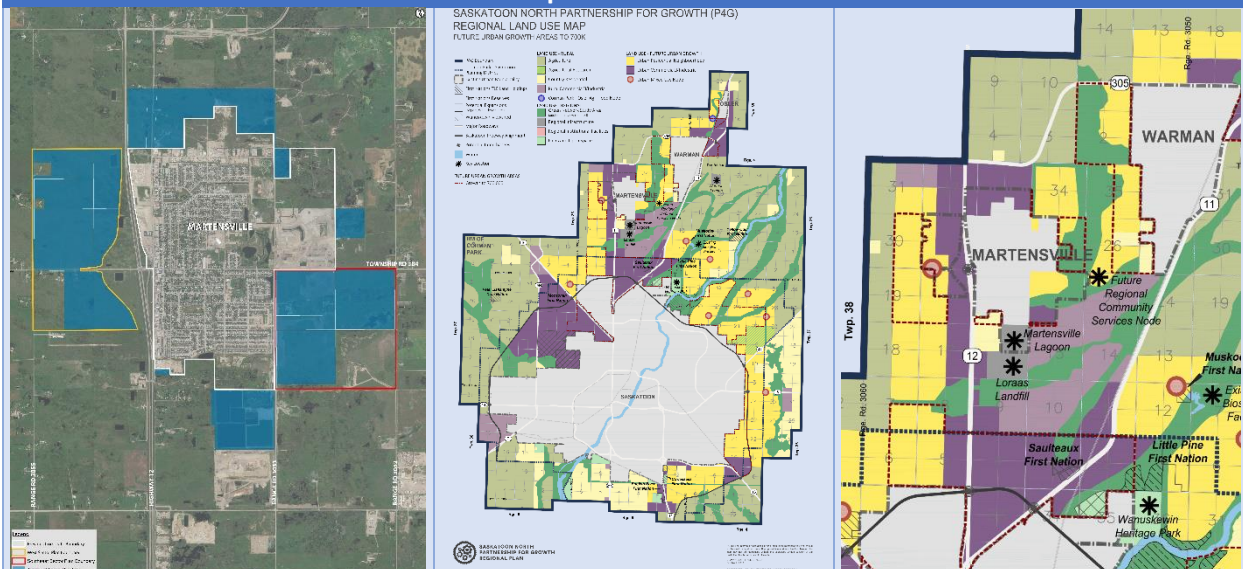
1.2. Martensville Development and Growth

Employed people grew by 90.4% or 2,550 jobs between 2006 and 2016 according to Statistics Canada Census data for the Martensville Census Subdivision (CSD).

The unemployment rate for the Martensville (CSD) of 6.1% in 2016 was below the Saskatoon Census Metropolitan Area (CMA) level of 6.6%, the provincial level of 7.1%, and national level of 7.7% based on 2016 Statistics Canada Census data.

The City of Martensville has taken additional steps to plan for growth with 896 hectares (2,214 acres) of land identified for future use to support growth with 566 hectares (1,399 acres) identified for future residential land uses to accommodate 16,980 more people in about 5,660 more residential units by 2040. The City of Martensville is a participant in the Saskatoon North Partnership for Growth (P4G) exploring growth for the Saskatoon area in the northern communities in the Saskatoon CMA. The City of Martensville has taken steps to annex 627 hectares (1,550 acres) additional land in 2018 as part of the long-term growth planning for the city.

Exhibit 1.2 - Martensville Future Growth Maps



Source: City of Martensville May 2018 Annexation Map and Adapted from Saskatoon North Partnership for Growth (P4G) Regional Land Use Map - Future Urban Growth Areas to 700,000, October 2, 2018

1.3. Martensville Functional Plan for Affordable and Seniors Housing and Care

The City of Martensville recognizes that recent and future growth can appeal to families and households of all ages. The affordable lifestyle, local amenities, and proximity to a full range of services that attracts young people to Martensville can be built on for seniors looking for these benefits and small community living. Families can stay and be together in Martensville.

The City of Martinsville decided to commission a Functional Plan to facilitate the development of a Seniors Affordable Care and Housing Project in Martinsville. The project was envisioned to have a multi-stage care component aimed at low and moderate-income residents. The approach may consider a mixture of options for quality living, an active lifestyle, a village or community approach, age in place options, affordable and modesty criteria, integrated services, community tie-ins, and partnership options to trigger development.

The City of Martinsville and the Encouraging Community Housing Options Program funded the Functional Plan. The City may also be able to participate with a land contribution for the project.

The Seniors Affordable Care and Housing Project Functional Plan is intended to address the elements noted in the following exhibit.

Exhibit 1.3 - City of Martinsville Seniors Housing Project Intent



Source: Martinsville Housing Need and Demand Assessment January 2019 prepared by Preferred Choice

1.4. Martinsville Housing Corporation

The City of Martinsville envisions establishing a local Housing Development Corporation to steer this project and represent local common interests. The Martinsville Housing Corporation would be responsible for the establishment and operation of affordable housing units for the community.

1.5. The Preferred Choice Approach

Preferred Choice utilizes industry accepted standards and sound project methodology to maintain efficient and effective processes. Our experienced professional Development Strategists understand various

Exhibit 1.4 - Preferred Business Development Services Values



Source: Preferred Choice fit for the Housing Projects

stakeholder considerations and the importance of risk management and mitigation. Our

commitment is to determine and advance viable and sustainable ventures by connecting the Big Picture to Achievable Results.

Preferred Choice has been a firm of choice with referrals from Canada Mortgage and Housing Corporation, Saskatchewan Housing Corporation, contractors, other development agencies, and existing clients.

Our Development Strategists have been active in 90 venture assessments including 41 components of 26 housing projects as well as 49 components of 24 other similar venture assessment assignments.

Exhibit 1.5 - The Preferred Choice Functional Plan Core Phases

Martensville Seniors Housing Project Functional Plan Core Phases



Source: Martensville Seniors Housing Functional Plan Phases prepared by Preferred Choice

1.6. The Martensville Functional Plan for Affordable and Seniors Housing and Care Parts

The City of Martensville entrusted Preferred Choice to deliver the Martensville Functional Plan for Affordable and Seniors Housing and Care. The project included a market review, demographic modelling, engaging stakeholders, feasibility assessment, business plan, and complementary services to develop the project.

1.6.1. The City of Martensville Seniors Housing and Care Functional Plan Community Session

Additional community stakeholder input was incorporated into the Seniors Housing and Care

Exhibit 1.6 - Martensville Seniors Housing and Care Functional Plan Community Session Deliverables

- Present Background Community Information
 - Community Growth
 - Community Demographics
 - Housing Market Gaps
 - The Functional Plan Project
 - The Importance of Community Solutions
- Present Seniors Housing and Care Information
 - Community Demographics
 - The Affordable & Seniors Housing & Care Project Intent
 - The Housing Continuum and Seniors Housing Spaces
 - Project Size Considerations, Group Services, and Individual Services
 - Seniors Housing Residents Service Delivery
 - Care Services, Affordable Housing, and Unit Size Considerations
 - Life Leases
 - Select Provincial Seniors Housing Market Information
- Facilitate Community Stakeholders Discussion
 - Amenities Desirable in Seniors Housing
 - Services Desirable in Seniors Housing
 - Seniors' Housing Price & Unit Size Factors Considerations
 - Seniors' Housing Community Tie-Ins Considerations
 - Overall Thoughts on Seniors' Housing Development in Martensville

Seniors Housing and Care Functional Plan Community Session

Source: Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019

Functional Plan to further define market, design, development, and investment considerations for seniors' housing projects in the community. The deliverables for this project component are noted in the previous exhibit.

1.6.2. The Martensville Housing Need and Demand Market Assessment

The cornerstone of the Seniors Housing and Care Functional Plan is built upon the Martensville Housing Need and Demand Market Assessment. The need and demand assessment brings together an optimal mixture of client and third party information on market housing composition to establish population, employment, and housing need and demand forecasts, and review the Martensville housing market opportunity. The deliverables for the market need and demand assessment are noted in the next exhibit.

1.6.3. The Martensville Demographic and Seniors Market Segments Supplement

The demographic supplement examines Aboriginal, Immigration, and Canadian Demographic segments and population age demographics. The demographic segments and population by age is utilized to establish housing need by demographic segment and seniors' population and housing need & demand forecasts, identify suitable seniors' housing options, and define the Martensville area seniors housing market opportunity. Additional seniors housing and living arrangements information further defines the seniors housing market significance to

Exhibit 1.7 - Martensville Housing Need and Demand Market Assessment Deliverables

- Project Background and Objective
- Community Demographic and Economic Profile
- Current Housing Market Need, Supply and Trends along the Housing Continuum
- Forecast Housing Market Need, Demand, and Gaps along the Housing Continuum
- Identify Target Groups in order of Priority and Need
- Provide a Gap Analysis for Current and future Housing Needs in Martensville
- Present the Market Opportunity for the Seniors Housing Project in Martensville
- Considering affordability, accessibility, adequacy, and suitability of accommodations

Market Need and Demand Assessment Report

Source: Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019

Exhibit 1.8 - Martensville Demographic and Seniors Market Segments Supplement Deliverables

- Project Background and Objective
- Martensville Population Demographic Segments
- Martensville and Seniors Population
- National and Provincial Seniors Living Arrangements
- Saskatchewan Seniors Housing Market and Industry
- SK and Area Care Homes and the Seniors Segment
- Martensville Seniors Market Growth Forecast, Implications, and Conclusions

Market Seniors Housing Need & Demand Demographic Supplement

Source: Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019

Martensville. The deliverables for the demographic and seniors market segments supplement are noted in the previous exhibit.

1.6.4. The Martensville Housing Corporation Affordable & Seniors Housing Feasibility Assessment

The City of Martensville upon review of the market analysis and stakeholder input defined parameters for non-market affordable and seniors' housing that can be utilized to assess the viability of an affordable and seniors housing development in Martensville. The feasibility assessment utilizes market information from the Market Assessment and Demographic Supplement, along with project scale & parameters, cost factors, and knowledge of our team with similar ventures to present a brief financial plan to enable Martensville to understand the venture's financial potential. The deliverables for the affordable & seniors housing feasibility assessment are noted in the next exhibit.

1.6.5. The Martensville Housing Corporation Affordable & Seniors Housing Venture Business Plan

The previous Functional Plan components will be utilized to develop an Affordable and Seniors Housing Venture Business Plan. The business plan framework will enable Martensville to have the core business plan package that presents the market opportunity and value proposition for the Affordable and Seniors Housing Development Project in Martensville.

The Overall Martensville Seniors Affordable Housing and Care Project Functional Plan will be utilized to encourage development of dwellings in Martensville across the housing continuum.

Exhibit 1.9 - Martensville Housing Corporation Affordable & Seniors Housing Feasibility Assessment Deliverables

- Housing and Seniors Housing Market Analysis
- Housing Types and Options
- Site Analysis and Project Fit
- Design and Market Considerations
- Proposed Facility Services and Local Services Connections
- Brief Financial Plan
- Project Implementation Plan

Feasibility Assessment

Source: Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019

Exhibit 1.10 - Martensville Housing Corporation Affordable & Seniors Housing Venture Business Plan Deliverables

- Executive Summary
- Company and Venture Overview
- Venture Management
- Venture Sales and Marketing
- Venture Financing
- Venture Operations
- Venture Environmental Statement
- Venture Business Plan Conclusion and Value Proposition

Business Plan Framework

Source: Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019

2.0 Martensville Seniors Housing and Care Project Input

Refer to the Martensville Housing Need and Demand Market Assessment, January 2019 prepared by Preferred Choice for additional information.

2.1. Martensville Project Representatives

From August 2018 through to March 2019, City of Martensville Community / Economic Development Manager Dillon Shewchuk discussed with Preferred Choice and provided information for the development of the Martensville Seniors Affordable Housing and Care Project Functional Plan. Discussion took place regarding the steps in the project, progress to date, and additional actions to advance the initiative.

A range of secondary information has been compiled by City of Martensville officials for the development of the 2019 Martensville Seniors Affordable Housing and Care Project Functional Plan.

2.2. Community Session Stakeholder Input

On November 28, 2018 a stakeholder input session with residents and seniors was held at the New Horizons Centre. Approximately 40 participants attended the meeting.

Mr. Shewchuk presented background information on the following areas:

- Community Growth
- Community Demographics
- Housing Market Gaps
- The Functional Plan Project
- The Importance of Community Solutions

Mr. D. James Leier of Preferred Choice reviewed information regarding these areas:

- Community Demographics
- The Affordable & Seniors Housing & Care Project Intent
- The Housing Continuum and Seniors Housing Spaces
- Project Size Considerations, Group Services, and Individual Services
- Seniors Housing Residents Service Delivery
- Care Services, Affordable Housing, and Unit Size Considerations
- Life Leases
- Select Provincial Seniors Housing Market Information

Group discussion regarding aspects of affordable and seniors housing had additional feedback for the following topics:

- Amenities Desirable in Seniors Housing
 - Open - green spaces - access to a garden - roof top with view
 - Individuals in own home
 - Yard
 - Garage
 - Workshop for Activities
 - All ages - no age barrier
 - Daycare
 - Pets
 - No smoking
 - Inside corridor and outside door - adjacent to park
 - Availability for exercising
- Services Desirable in Seniors Housing
 - Visiting health professionals
 - Homecare
 - Access to therapies - therapy rooms
 - Transportation
 - Resident support - laundry, housekeeping
 - Hairdresser - barber
- Seniors' Housing Price & Unit Size Factors Considerations
 - Occupancy
 - Service
 - Income levels - social - affordable - marketing
 - Split 4 bedroom pods with common areas - social aspect
- Seniors' Housing Community Tie-Ins Considerations
 - Pet refuge - visit
 - Daycare
 - Respite care
 - Walking - sport - water fitness
 - Visitor programs - drop in care - 1-2 respite beds
 - Day program for seniors care
 - Common rooms - rental
 - Shopping - grocery nearby
- Overall Thoughts on Seniors' Housing Development in Martinsville
 - Overdue

- Central location with community access
- An area for seniors aging in place near care home(s)
- Next step for aging in place should be nearby
- Transportation is important
- Fire - elevator - facility size
- Pool - balconies
- Bar - retail
- Do not want institution
- Want a home
- Everything you need on one place like a cruise ship

Overall stakeholders expressed strong interest in additional seniors and affordable housing options and care options.

2.3. Project Resources and Knowledgeable Contacts

Preferred Choice has had contact with a number of knowledgeable representatives regarding factors for housing development assessment and strategies. Contact has been made with a number of organizations including:

- Canada Mortgage and Housing Corporation
- Saskatchewan Housing Corporation
- Westcap Mgt Ltd. various representatives
- City of Martensville
- Martensville Housing Authority
- A number of Regional Care Home Providers
- Other development contacts

The project also utilized a range of information for the need and demand assessment including:

- Secondary data from national and provincial statistical agencies
- Secondary information and reports from the City of Martensville and community agencies

The City of Martensville and Preferred Choice toured the following seniors housing projects:

- Warman Mennonite Special Care Home and North View Haven Independent & Assisted Living
- Diamond House Ltd. by Golden Health Care in Warman
- Warm 'n' Cozy Personal Care Homes
- Bethany Manor 55 Plus Living by Saskatoon Mennonite Care Services Inc.

A range of support from the City of Martensville enabled the collection of relevant project information, secondary information, and overall guidance and direction throughout the project need and demand assessment.

Refer to Appendix A for an overview of the Canada Mortgage and Housing Corporation's Housing Development Checklist. A Glossary of housing and other statistical terms is included in Appendix B of this report. Sources of information utilized for this project provided by various sources and the Martensville area are noted in Appendix C of this Seniors Affordable Housing and Care Functional Plan.

3.0 Martensville Housing Need and Demand Market Assessment

Refer to the Martensville Housing Need and Demand Market Assessment, January 2019 prepared by Preferred Choice for additional information.

3.1. Housing Continuum

The Canada Mortgage and Housing Corporation (CMHC) has a range of reports, tools and programs to assist communities, agencies, developers, home owners, and tenants in addressing housing needs.

CMHC has defined the housing continuum to represent the range of housing typically seen in smaller communities with less than 25,000 population. The range of housing options view housing with government support to be 'social housing' while non-market housing fits under 'affordable housing'. The key difference is that affordable housing includes housing provided by the private, public, and not-for-profit sectors, below market rates.

Exhibit 3.1 - The Community Housing Continuum						
Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Rental Housing	Home Ownership
⇒	⇒	⇒	⇒	⇒	⇒	⇒
Government Subsidized Housing			Non-Market Housing		Market Housing	
Source: A Guide for Canadian Municipalities for the Development of a Housing Action Plan, Canada Mortgage and Housing Corporation, 2010						

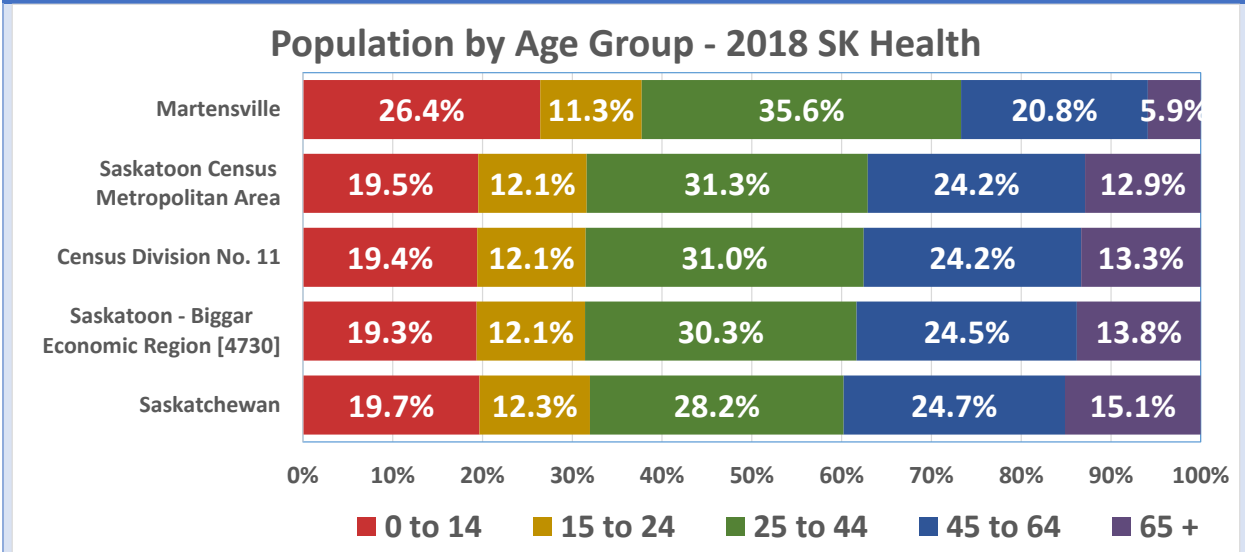
The proposed Martensville Housing Corporation development would focus on Non-Market Affordable Rental Housing for the community and surrounding area.

3.2. Seniors Housing Considerations

According to 2018 Saskatchewan Health Covered Population data there was 10,383 people in the City of Martensville, 319,165 people in the Saskatoon Census Metropolitan Area (CMA), and 1,187,629 people in the province of Saskatchewan in 2018.

Looking at the population 65 years and older there was only 5.9% in Martensville compared to 12.9% for the Saskatoon CMA and 15.1% for Saskatchewan. Martensville has less than half the proportion of seniors compared to the Saskatoon CMA and province.

Exhibit 3.2 - Martensville SK Health 2018 Population Age Distribution Comparisons



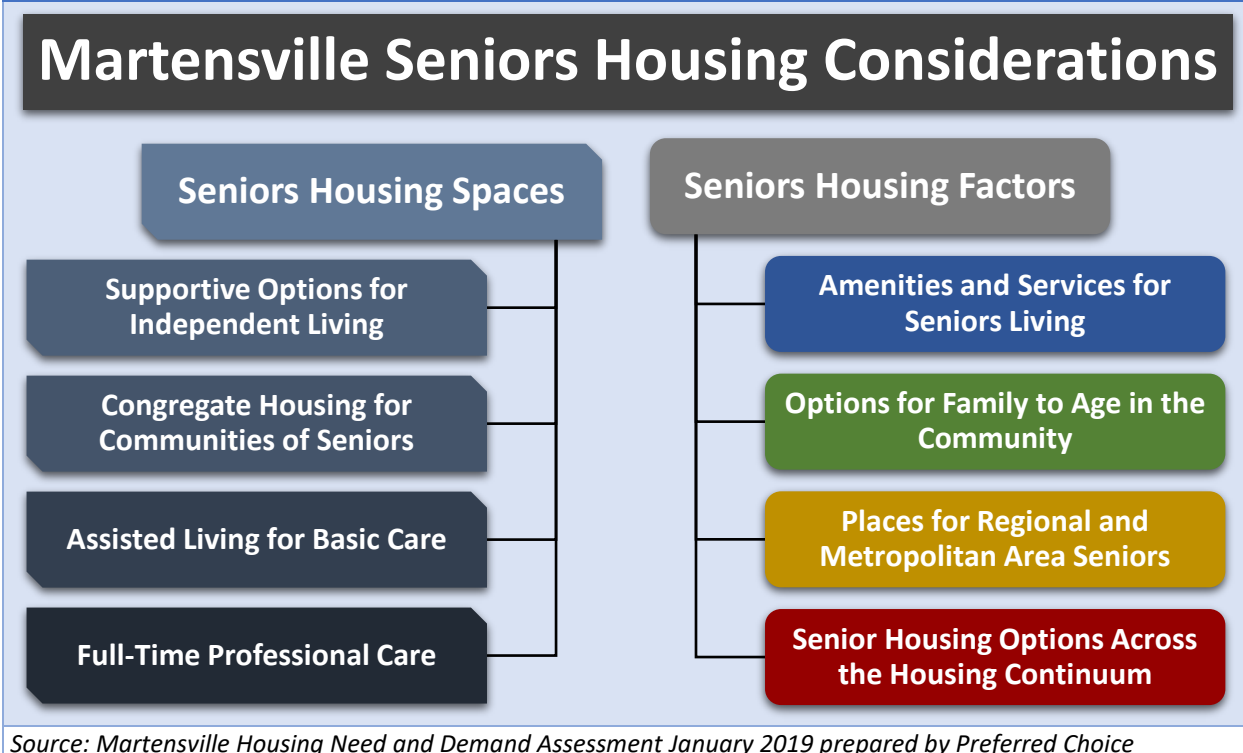
Source: Chart Prepared by Preferred Choice based on Saskatchewan Ministry of Health, Covered Population 2018

A key segment of the population with a housing need not being met is the seniors demographic. This is evident in the significantly lower proportion of seniors 65 years and older in the community compared to the rest of Saskatchewan. The City of Martensville has less than ½ the proportion of people ages 65 + compared to the Saskatoon CMA, Census Division No. 11, and the entire province of Saskatchewan.

The lack of seniors housing includes market needs for the following types of seniors housing spaces and factors:

- Supportive Housing Options for Independent Living
- Congregate Housing Options for Communities of Seniors
- Assisted Living Options for Basic Care
- Residential Care Housing for Full-Time Professional Care
- Amenities and Seniors Geared Towards Seniors Living
- Options for Family Members to Age in the Community
- Options for Regional and Metropolitan Area Seniors in Martensville
- A Range of Housing Options Across the Housing Continuum

Exhibit 3.3 - Martensville Seniors Housing Need Considerations



3.3. Growth in the Martensville Market

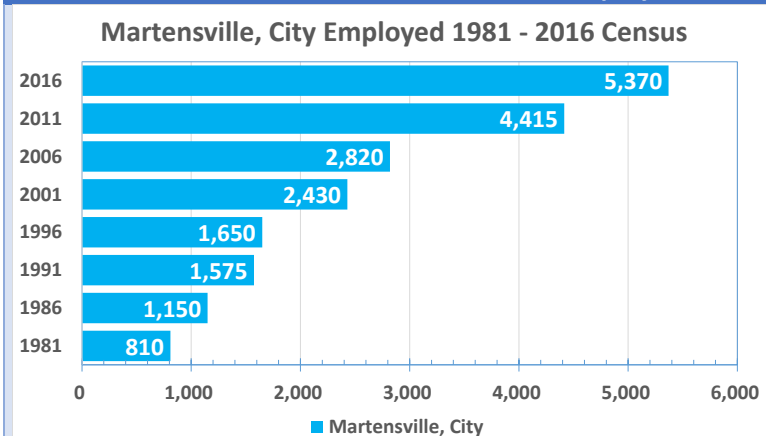
Martensville is Canada's prominent centre of growth. From its formation in 1939 to incorporation as a village in 1966 this young community has grown. In 1969 Martensville became a town and on November 3, 2009 a City. Since the time of formal establishment as a municipality in 1966 Martensville has experienced ongoing exceptional growth.

3.3.1. Recent Employment Growth

Martensville has continued to experience exceptional growth over the past decade:

- Employment grew by 2,550 jobs or 6.65% per annum between 2006 and 2016 according to Statistics Canada Census data for the Martensville Census Subdivision (CSD)

Exhibit 3.4 - Martensville 1981 - 2016 Census Employment



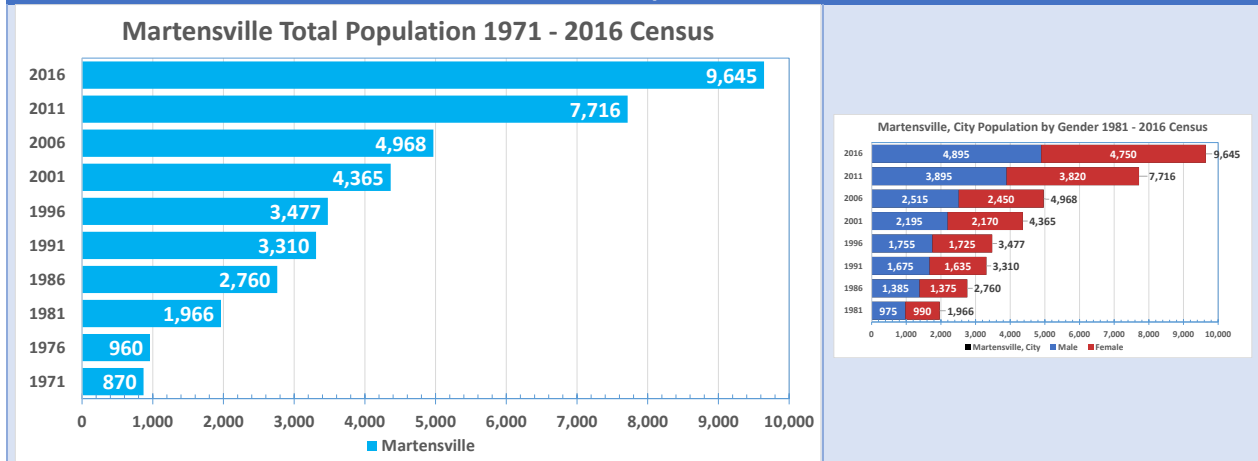
Source: Chart prepared by Preferred Choice for the Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019 based on Statistics Canada, Census Data 1981 - 2016

3.3.2. Continual Population Growth

For the 45 years that Census Population was available for the Martensville Census Subdivision (CSD) from 1971 to 2016 the average annual census population change for the Martensville CSD was 5.49% per annum.

- Population for the Martensville CSD grew by 4,677 people or 6.86% per annum between 2006 to 2016

Exhibit 3.5 - Martensville CSD 1971 - 2016 Census Population



Source: Chart prepared by Preferred Choice for the Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019 based on Statistics Canada, Census Data 1971 - 2016

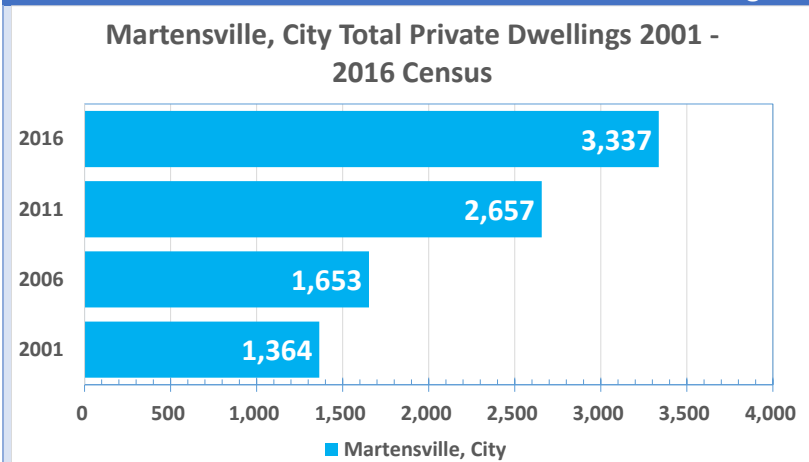
3.3.3. Recent Housing Growth

Recent housing growth in Martensville has also been very strong over the past decade:

- Total Private Dwellings between 2006 to 2016 for the Martensville CSD grew by 1,684 dwellings or 7.28% per annum

3.4. Martensville Households Size and Tenure

Exhibit 3.6 - Martensville 2001 - 2016 Census Private Dwellings



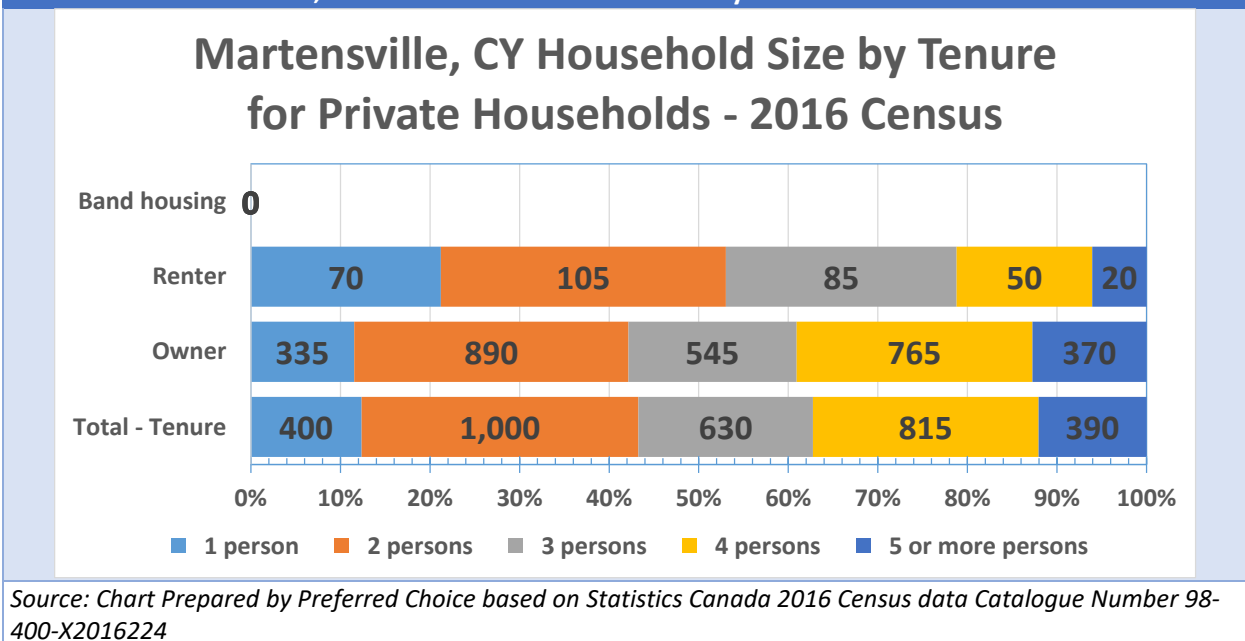
Source: Chart prepared by Preferred Choice for the Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019 based on Statistics Canada, Census Data 2001 - 2016

In 2016, Statistics Canada recorded 3,248 private dwellings in the City of Martensville with an average of 2.97 people on average per dwelling.

The size of City of Martensville households were distributed as follows by housing tenure:

- All dwellings in the City of Martensville
 - 12.4% are 1 person households
 - 30.9% are 2 person households
 - 19.5% are 3 person households
 - 25.2% are 4 person households
 - 12.1% are 5 or more person households
- 89.7% of all households are Owner Dwellings in the City of Martensville with 91.2% of the population
- 10.3% of all households are Renter Dwellings in the City of Martensville with 8.8% of the population
- 0.0% of all households are Band Dwellings in the City of Martensville

Exhibit 3.7 - Martensville, CY 2016 Census Household Size by Tenure

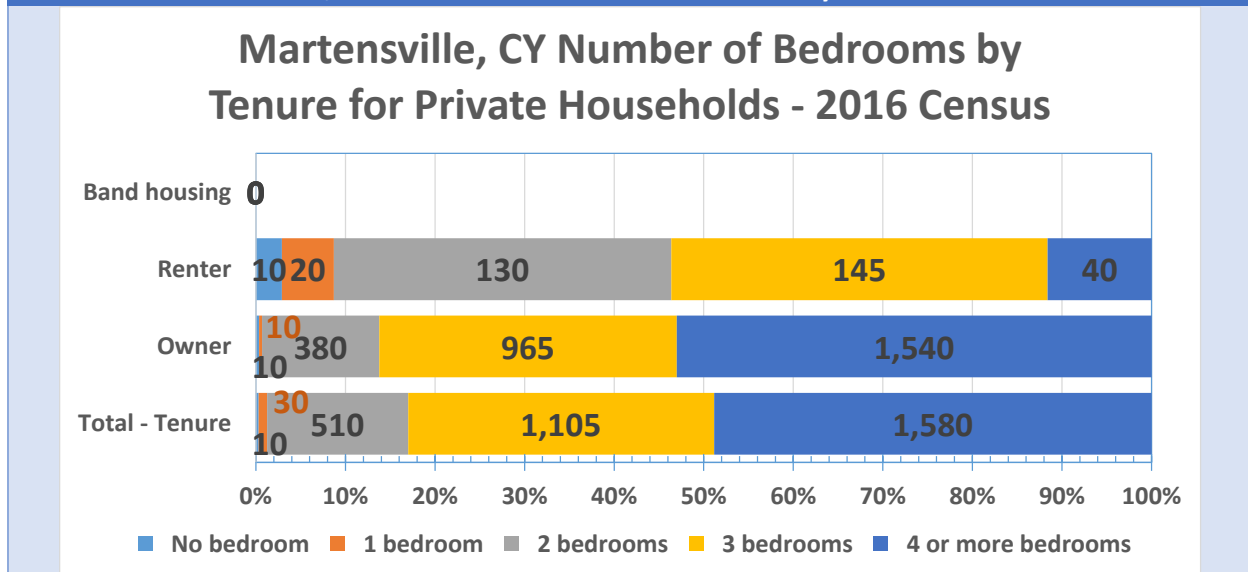


The key fact here is that most of rental residences (31.8%) are 2 person residences in the City of Martensville followed by 3 person residences (25.8%). The average number of persons per private rental household is 2.5 in Martensville. Over ½ of rental units (57.6%) are 2 or 3 person households.

The number of bedrooms of City of Martensville households were distributed as follows by housing tenure:

- All dwellings in the City of Martensville
 - 0.3% are no bedroom dwellings

- 0.9% are 1 bedroom dwellings
- 15.8% are 2 bedroom dwellings
- 34.2% are 3 bedroom dwellings
- 48.8% are 4 or more bedroom dwellings
- 89.7% of all households are Owner Dwellings in the City of Martensville
 - 0.3% are no bedroom dwellings
 - 0.3% are 1 bedroom dwellings
 - 13.1% are 2 bedroom dwellings
 - 33.2% are 3 bedroom dwellings
 - 53.0% are 4 or more bedroom dwellings
- 10.3% of all households are Renter Dwellings in the City of Martensville
 - 2.9% are no bedroom dwellings
 - 5.8% are 1 bedroom dwellings
 - 37.7% are 2 bedroom dwellings
 - 42.0% are 3 bedroom dwellings
 - 11.6% are 4 or more bedroom dwellings
- 0.0% of all households are Band Dwellings in the City of Martensville

Exhibit 3.8 - Martensville, CY 2016 Census Number of Bedrooms by Tenure


Source: Chart Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Number 98-400-X2016224

The key fact here is that the largest segment of residences (48.8%) are 4 bedrooms or more closely followed by 3 bedroom dwellings (34.2%) in the City of Martensville with a combined 83.0% of residences having 3 or more bedrooms.

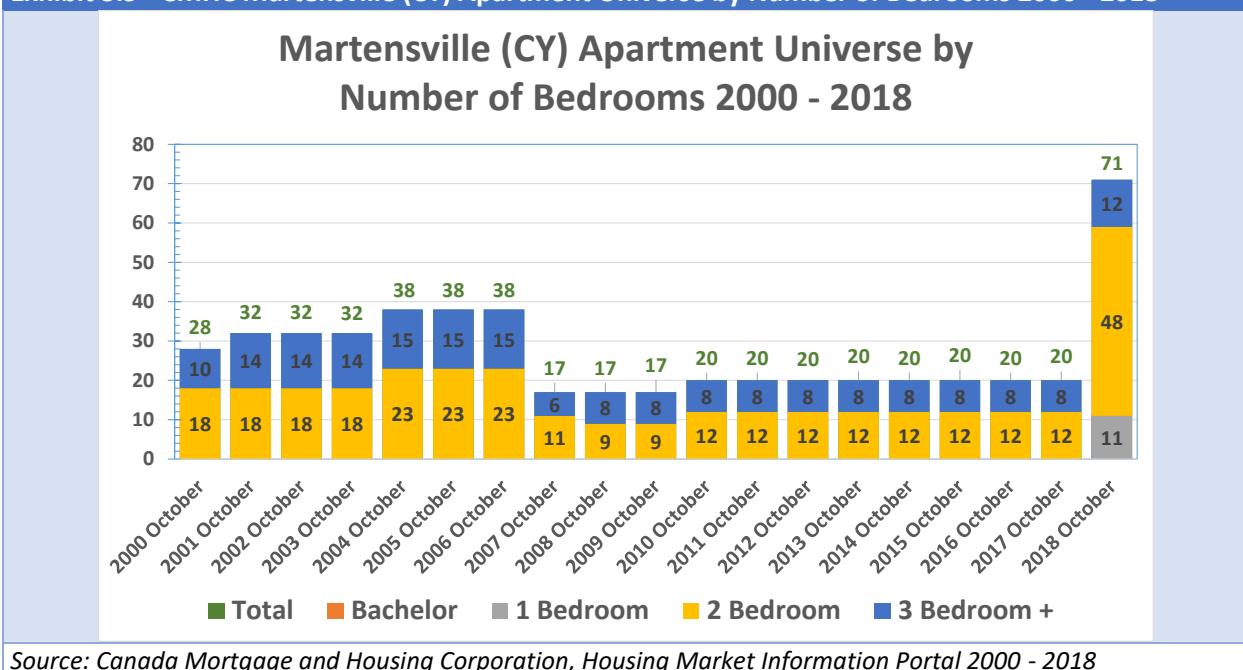
3.5. Martensville Rental Housing Market

The Canada Mortgage and Housing Corporation (CMHC) conducts semi-annual rental market surveys of centres with 10,000 plus populations, basically the Statistics Canada Census Agglomerations. The phone surveys represent a sampling of structures with 3 or more rental apartments. Basically 2 unit rentals or duplexes or single dwelling house rentals are excluded from the CMHC semi-annual surveys.

The City of Martensville market captured by the CMHC Rental Market Survey represents a rental housing universe comprised of 71 rental units in structures with 3 or more rental apartments:

- 0.0% of units sampled are Bachelor / Studio Apartments
- 15.5% of units sampled are 1 Bedroom Apartments
- 67.6% of units sampled are 2 Bedroom Apartments
- 16.9% of units sampled are 3 or more Bedroom Apartments

Exhibit 3.9 - CMHC Martensville (CY) Apartment Universe by Number of Bedrooms 2000 - 2018



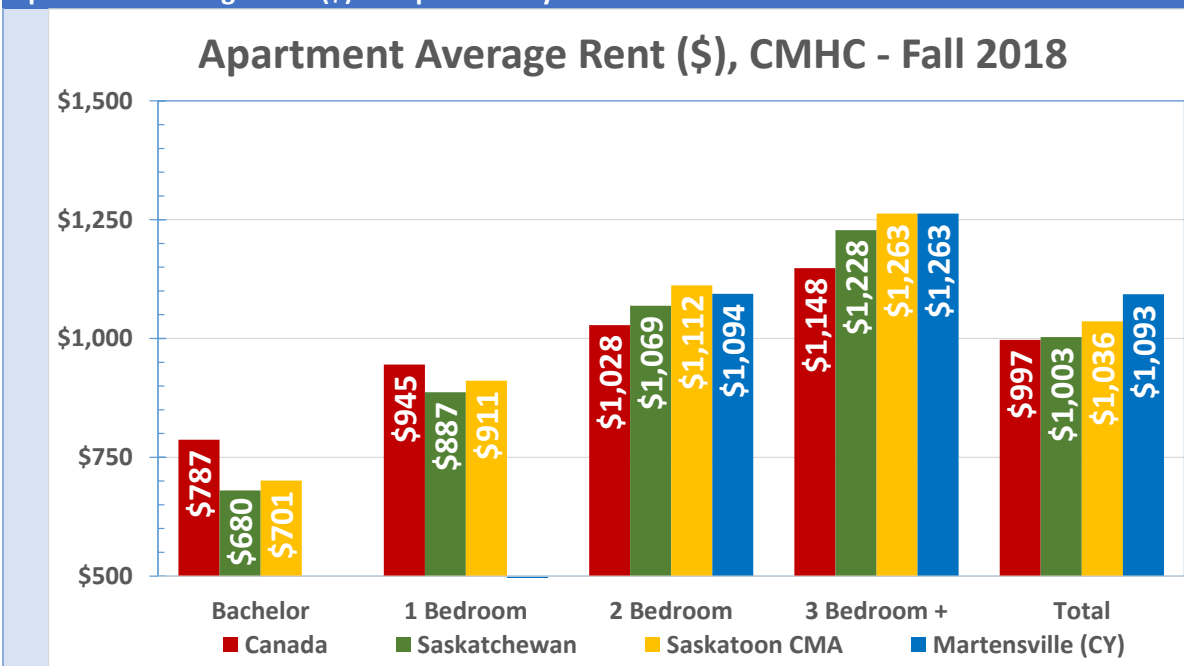
The key facts here are that the majority - over $\frac{2}{3}$ (67.6%) of Martensville (CY) units are 2 bedroom apartments. With 15.5% of rental units being 1 bedroom apartments means that 83.1% of Martensville (CY) apartment rental units are 2 or 1 bedroom apartments.

Fall 2018 CMHC surveyed apartment rental rates in Martensville (CY) are higher than the provincial average for Saskatchewan centres with over 10,000 people as noted as follows:

- There are no Bachelor / Studio Apartments noted in the Fall 2018 survey in Martensville (CY)

- 1 Bedroom Apartments rental data for Martensville (CY) in the Fall 2018 survey has been suppressed due to the limited number of those units
- Martensville (CY) 2 Bedroom Apartments rental rates of \$1,094 per month are 2.2% above the Saskatchewan 10,000+ average rate
- Martensville (CY) 3 or more Bedroom Apartments rental rates of \$1,263 per month are 7.3% above the Saskatchewan 10,000+ average rate
- Martensville (CY) Total Average Apartments rental rates of \$1,093 per month are 10.1% above the Saskatchewan 10,000+ average rate

Exhibit 3.10 - Canada, Saskatchewan, Saskatoon CMA, and Martensville (CY) CMHC Fall 2018 Apartment Average Rent (\$) Comparisons by Number of Bedrooms

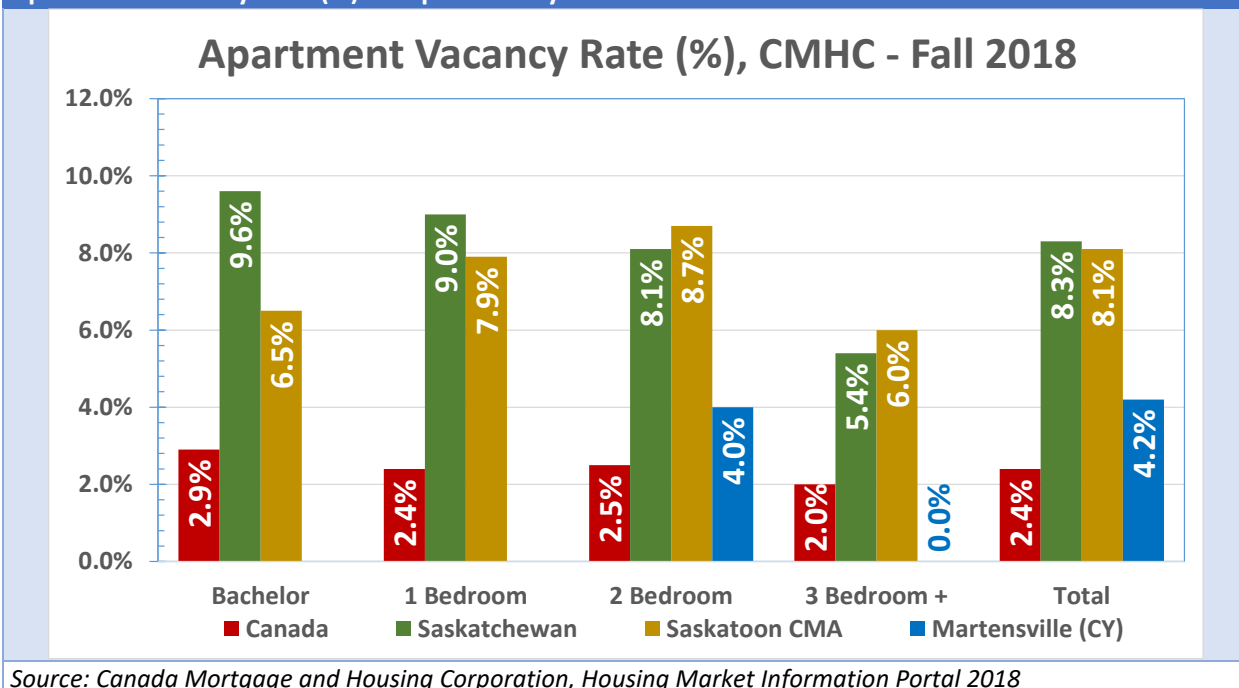


Source: Canada Mortgage and Housing Corporation, Fall 2018 Rental Market Report and Housing Market Information Portal 2018

The key fact here is that Martensville (CY) has the highest rental rates in Saskatchewan, well above than the Saskatchewan 10,000+ average.

Fall 2018 Saskatchewan vacancy rates were 8.3% well above the national rate of 2.4%. In the Fall of 2018 the Saskatoon vacancy rate was 8.1% or 1,144 units out of 14,123 rental units. Martensville (CY) rental vacancy rates decreased from 7.1% in 2000 to 0.0% for 15 of the past 20 years. The fall Martensville (CY) vacancy rate was 0.0% from 2013 to 2017. The number of rental units changed from just 20 in 2017 to 71 units in 2018. In the Fall of 2018 the Martensville (CY) vacancy rate was 4.2% or 3 units out of 71 rental units.

Exhibit 3.11 - Canada, Saskatchewan, Saskatoon CMA, and Martensville (CY) CMHC Fall 2018 Apartment Vacancy Rate (%) Comparisons by Number of Bedrooms



3.6. Martensville Housing Affordability

A key indicator of housing affordability defined by Statistics Canada is the ability to have average monthly household major payments for mortgage or gross rent, property taxes, and basic utilities be less than 30% of average household income. The 2016 Census noted the following housing affordability by housing tenure:

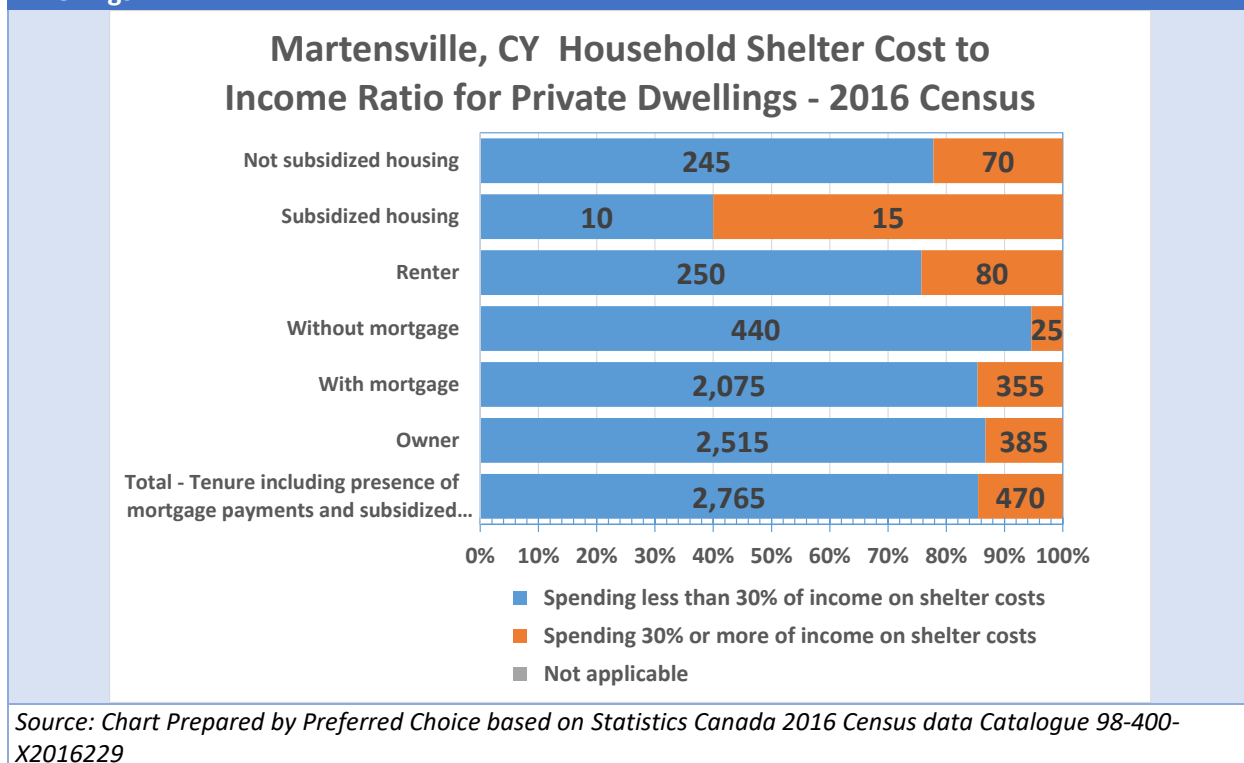
- 14.5% of all Martensville (CY) Households spent 30% or more of income on major payments
- 13.3% of Martensville (CY) Owner Households spent 30% or more of income on major payments
- 24.2% of Martensville (CY) Renter Households spent 30% or more of income on major payments

City of Martensville owned houses had 84.0% of housing with mortgages compared to 57.9% of Saskatchewan houses with the presence of a mortgage in 2016. This is likely due in part to the higher proportion of higher value newer built homes in Martensville compared to provincial levels.

Martensville rented dwellings had 6.0% with subsidized housing compared to 21.4% of Saskatchewan renters in subsidized housing. This is likely due to the mere 15 social housing units provided by the Martensville Housing Authority in the community representing just 4.5% of the rental households in Martensville in 2016.

The key fact here there are limited options for lower income earners to have options to own lower valued homes or be able to rent market or subsidized rental housing in Martensville.

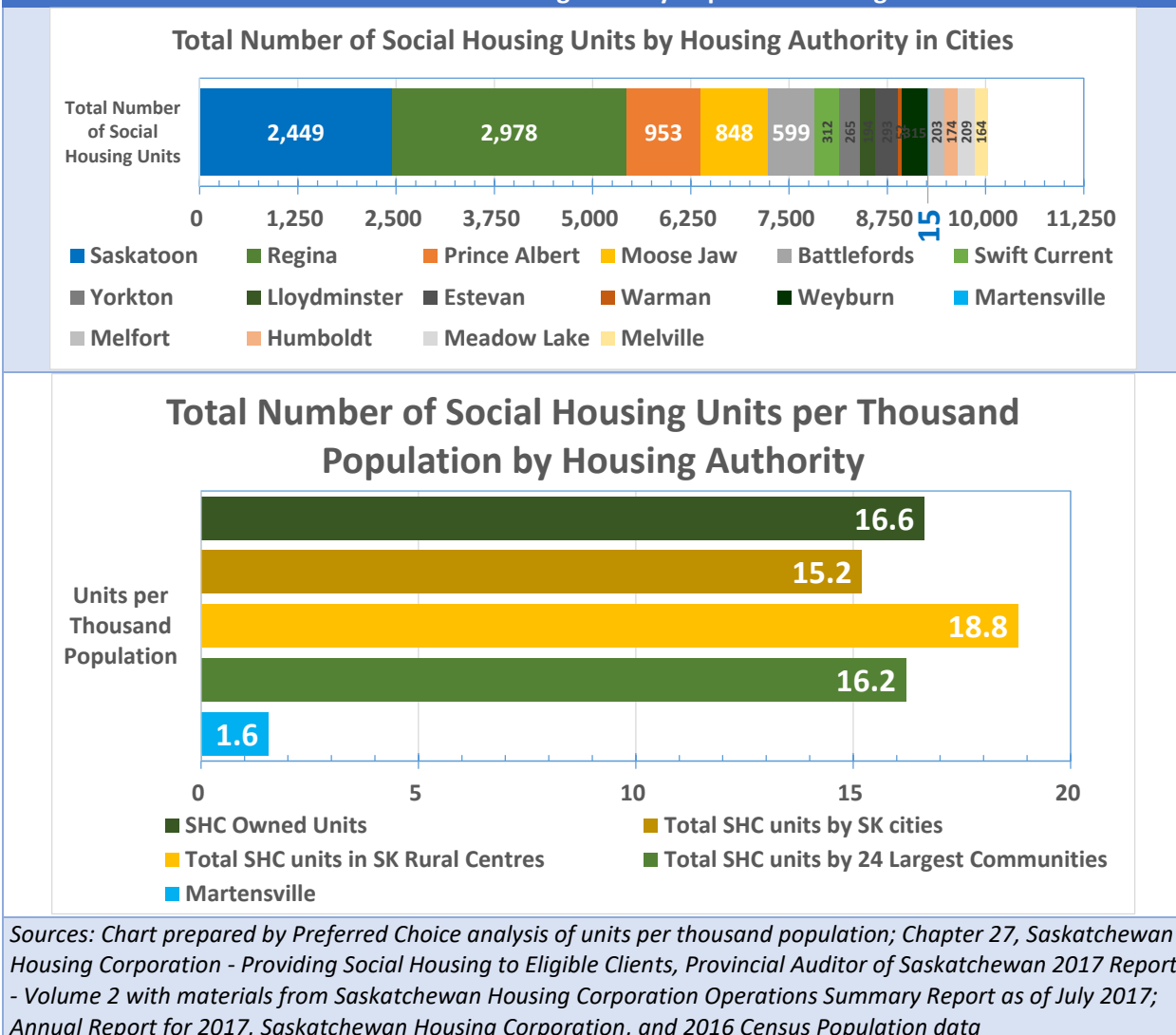
Exhibit 3.12 - Martensville, CY 2016 Census Household Shelter Cost to Income Ratio for Private Dwellings



3.7. Martensville Social Housing Gap

The Martensville Housing Authority has considerably less units than other larger Saskatchewan Centres with over 2,000 people. The average number of social housing units per one thousand people is 16.6 per thousand people in Saskatchewan, 16.2 per thousand people in the 24 larger centres, 15.2 in Saskatchewan's 16 cities, and 18.8 in smaller non-city Saskatchewan Rural Centres based on analysis derived from Saskatchewan Housing Corporation data with a range from 1.6 to 51.6 units per thousand population in large centres. Martensville has the smallest overall total number of units at 15 units and 1.6 units per thousand population. This has left a sizable gap of at least 140 social housing units in Martensville.

As the census population of Martensville grew 249.5% from 1986 to 2016 the number of social housing units in the community has not changed. The need for housing growth across the housing continuum was overlooked as the community worked hard to keep up with rapid housing growth driven by market developments. This is part of the reason the City of Martensville is interested in understanding and addressing the need for affordable housing in the community.

Exhibit 3.13 - SK and Martensville Social Housing Units by Population in Large Communities

3.8. Martensville Projected Market Forecast

The Need and Demand Assessment compiled and analyzed secondary data, developed employment, population, and housing forecasts, examined market segments, and explored considerations relevant to new housing development in the greater Saskatoon Census Metropolitan market (Saskatoon CMA Market) with a focus on the City of Martensville.

3.8.1. Employment Growth Forecast

The need for housing in Martensville is connected with employment opportunities growth in the area. According to Statistics Canada 2016 Census data, the labour force grew by 2,785 people with 2,550 more employed people from 2006 to 2016 in Martensville. The employment growth over 10 years was 90.4% (average annualized 10 year growth rate of 6.65% per annum) with a

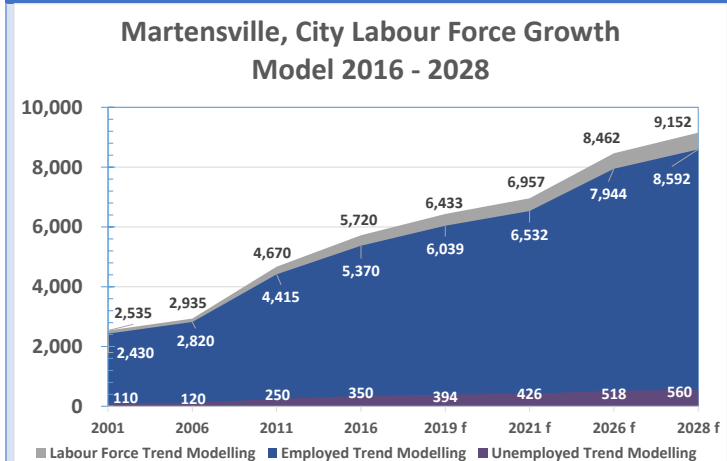
less rapid employment growth rate of 21.6% over the recent 5 years of 2011 to 2016 (average annualized 5 year growth rate of 3.99% per annum).

Employment growth is anticipated to generate 669 additional positions over the next few years by 2019, 492 over the next 2 years to 2021, 1,413 positions over the next 5 years to 2026, and 647 positions during years 11 and 12 in Martensville. Over the 12 years to 2028 employment growth of 3,222 positions is forecast for Martensville should the baseline growth model in Martensville occur, which would maintain the 3.99% average 2011 to 2016 employment growth rate.

3.8.2. Population Growth Forecast

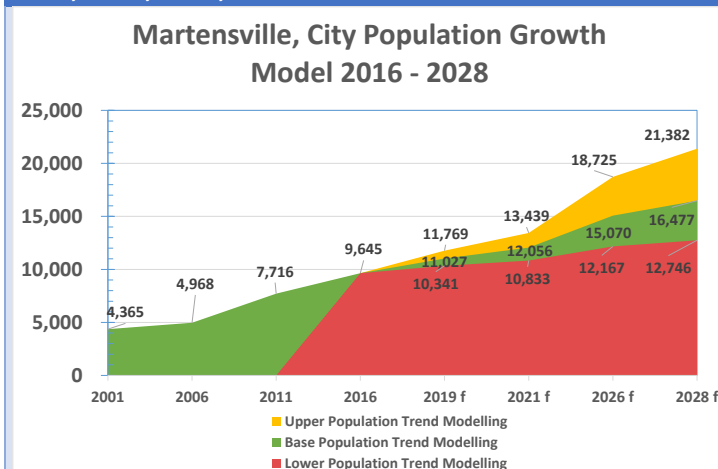
The City of Martensville had a 2016 Census population of 9,645 people and Saskatchewan Health Covered Population of 9,948 people. By 2018 the Saskatchewan Health Covered Population for the City of Martensville grew by 435 people to 10,383 people.

Exhibit 3.14 - Martensville, City - Labour Market and Employment Forecast by 2019, 2021, 2026, and 2028



Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2001, 2006, 2011 National Household Survey, and 2016 Census data Catalogue Number 98-401-X2016055

Exhibit 3.15 - Martensville, City - Population Forecast by 2019, 2021, 2026, and 2028



Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2006, 2011, and 2016 Census data and 2006 - 2018 Saskatchewan Health Covered Population data

The City of Martensville growth modelling baseline uses the 4.56% 2011 to 2016 5 year annual average Martensville census population growth rate applied to the 2016 Census Population.

The population forecast over the 12 years to 2028 is for population growth of 6,832 people for Martensville should the base trend continue. A lower than base model would see the 12 year increase in population limited to 3,101 people by 2028. Upper population growth modelling with higher levels of new residents coming

and staying in the community has the potential to realize 11,737 more people by 2028 since 2016 to double the population again.

3.8.3. Housing Growth Forecast

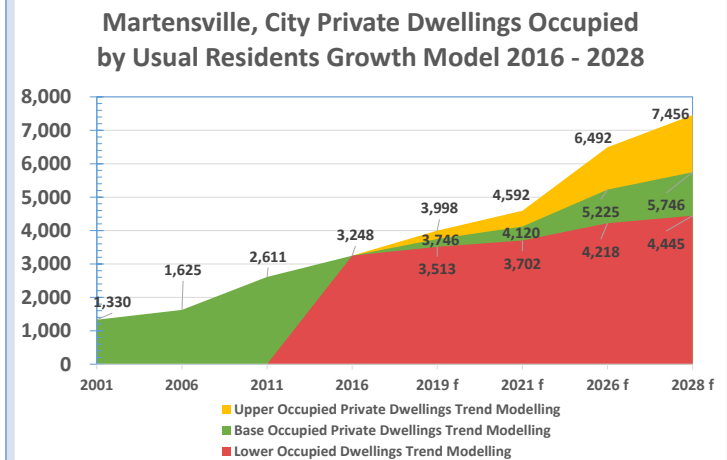
The City of Martensville area growth modelling baseline is forecast over the 12 years to 2028 growth of 2,498 dwellings units for the city should the base model of steady growth in Martensville occur. This is anticipated to generate 498 more dwellings over the next few years by 2018 (293 have already been built), 374 dwellings over the next 2 years to 2021, 1,105 dwellings over the next 5 years, and 521 dwellings during years 11 and 12 in the City of Martensville to 2028.

The average annual dwellings forecast for Martensville is at an average annual growth rate of 4.87% or 208.2 dwellings per annum. The City of Martensville experienced a similar average annual growth of 208 new dwelling units per annum from 2008 to 2013.

Assuming forecast population growth of 4.56% per annum for the City of Martensville and corresponding dwelling growth is realized then about 2,213 additional dwelling units in Martensville would be required over the next 10 years. This would include potentially 1,776 more owner dwelling units and 436 more tenant rental units by 2028 in

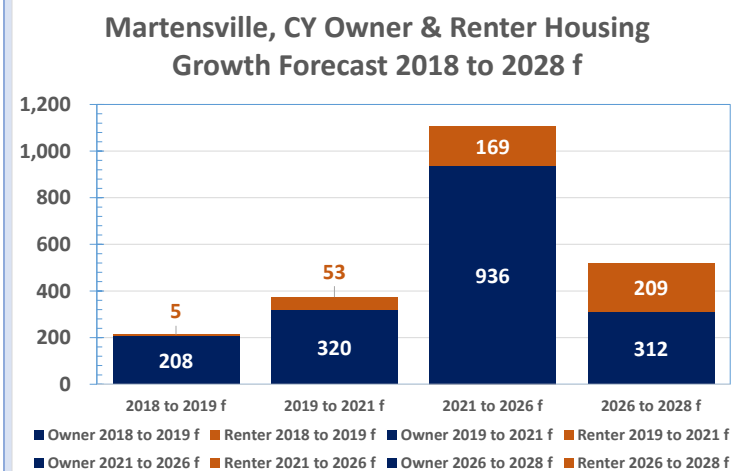
Martensville. The mix of rental and ownership units varies somewhat particularly in the

Exhibit 3.16 - Martensville, City - Housing Growth Projections to 2028 based on Growth Forecasts



Source: Preferred Choice Housing Market Calculations based on data from Statistics Canada 2001, 2006, 2011 National Household Survey, and 2016 Census data Catalogue Number 98-401-X2016055

Exhibit 3.17 - Martensville, City Housing Growth Projections by Tenure for 2018 to 2028 based on Growth Forecasts



Source: Preferred Choice modelling based upon Growth Analysis, Statistics Canada 2006 - 2016 Census data, 2011 National Household Survey, 2006 - 2018 Saskatchewan Health Covered Population data, City of Martensville, CHMC Housing Starts and Completions Survey info, plus Preferred Choice Modelling

condominium markets where the tenure of occupancy can vary from time to time. The level of rental units for the market is impacted by the availability of potential social housing and general economic conditions.

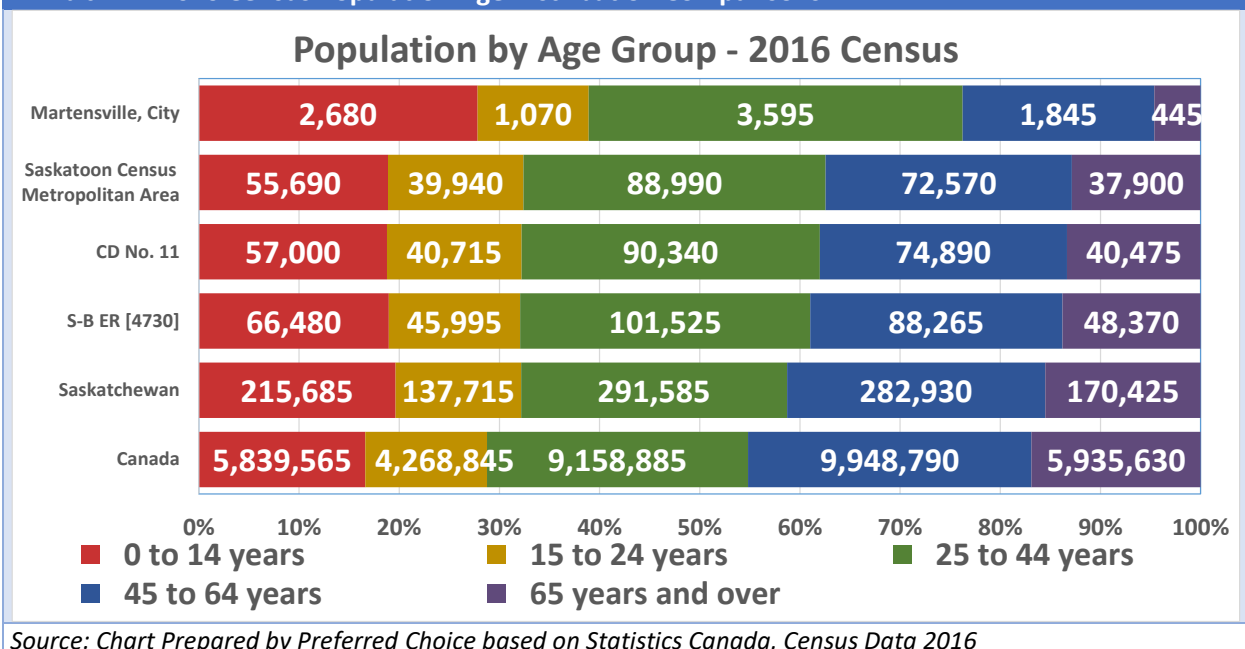
4.0 Martensville Demographic and Seniors Market Segments Supplement

Refer to the Martensville Demographic and Seniors Market Segments Supplement, February 2019 prepared by Preferred Choice for additional information.

4.1. Martensville Demographics by Age

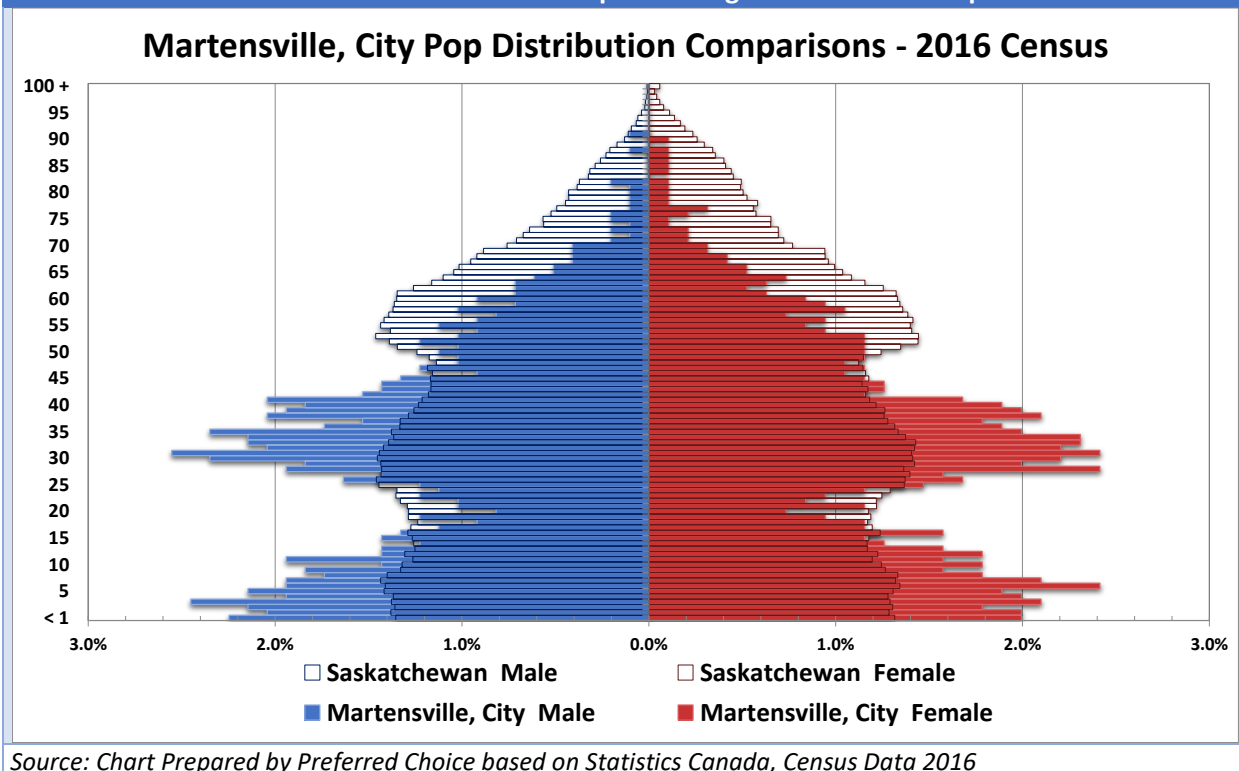
The City of Martensville has a relatively youthful population compared to the Saskatoon Census Metropolitan Area (CMA), broader regions, the province, and Canada.

Exhibit 4.1 - 2016 Census Population Age Distribution Comparisons



The next exhibit illustrates the differences in the higher proportion of young people in Martensville compared to the Province of Saskatchewan.

The small proportion of seniors in the community is connected to the long term strong population growth in the community. The 40 year average annual census population change for the Martensville Census Subdivision (CSD) was 5.94% per annum. The need for seniors housing was not actively addressed by the market and non-market as the community worked hard to keep up with rapid housing growth driven by market developments.

Exhibit 4.2 - Martensville and SK 2016 Census Population Age Distribution Comparisons

4.2. Seniors Housing Types

The Canada Mortgage and Housing Corporation (CMHC) conducts annual Seniors' Housing market surveys in February and March in all centres in each province. The survey is a census of all seniors' residences in Canada meeting an established criteria. The fax, e-mail, or phone survey is of private and non-profit residences in operation for over one year with at least one unit that is not subsidized. Residences must have at least 10 rental units (in Quebec, Ontario and the Prairies) or 5 rental units (in the Atlantic Provinces and B.C.). Facilities in the survey must have at least 50 percent of its residents who are 65 years of age or older. Facilities surveyed must offer an on-site meal plan. Residences included do not mandate high levels of health care (with less than 1.5 hours or more of care per day), thus nursing homes and long-care homes are not included in the survey. Offer rental units; life lease units, and owner-occupied units are excluded from the survey.

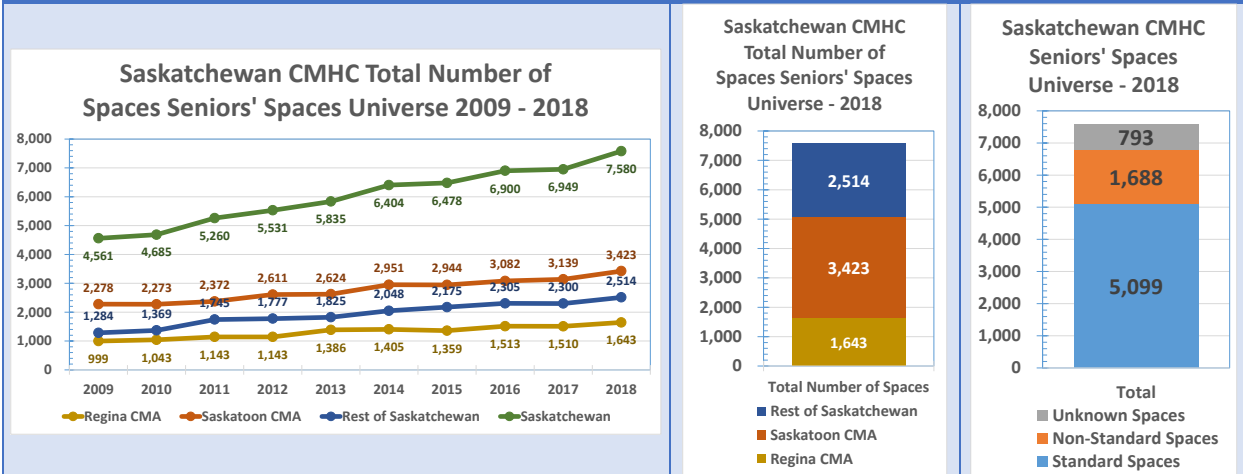
A summary of the types of seniors residences included in the CMHC Seniors' Housing Survey and general seniors housing is presented in the following exhibits.

Exhibit 4.3 - Regular Seniors' Housing		Exhibit 4.4 - CMHC Seniors' Housing Survey Definitions of Residences		
Normal Spaces		Standard Spaces		Heavy Care
Freestanding	Congregate	Congregate Residences		
Seniors Residence		Care Facilities		
Independent Housing without Support		Independent Housing with Support	Assisted Living	Residential Care
<ul style="list-style-type: none"> Independent housing <ul style="list-style-type: none"> › Ownership (House or Condo) or › Rental (Apartment, Co-op...) May be geared to easy access and mobility May be geared to low unit maintenance (no yard work...) 		<ul style="list-style-type: none"> Independent housing Some combination of: <ul style="list-style-type: none"> › Meals › Housekeeping › 24-hour response › Social Activities 	<ul style="list-style-type: none"> Independent housing Registered Typically includes: <ul style="list-style-type: none"> › Meals › Housekeeping › 24-hour response › Social activities › Personal care services 	<ul style="list-style-type: none"> Full-time professional care Licensed
Source: Preferred Choice		Source: adapted from "An Overview of Congregate Housing (Assisted Living) in Canada: Findings from CMHC's Annual Seniors Housing Survey", Sarena Teakles, Market Analyst, BC Market Analysis Centre, Canada Mortgage and Housing Corporation, May 2014 based on the CMHC Seniors' Housing Survey		

The proposed Martensville Housing Corporation would include Non-Market Congregate Affordable Independent Seniors and Accessible / Special Needs Rental Housing for the community and surrounding area.

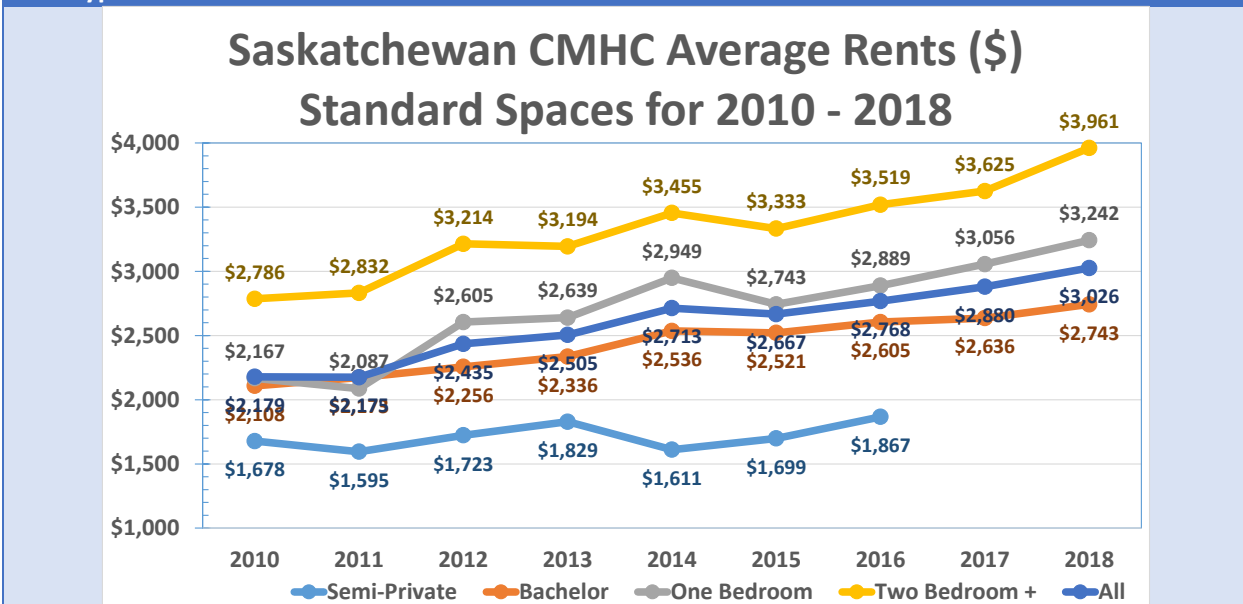
4.3. Saskatchewan Seniors Housing Market

The total number of spaces matching the CMHC Seniors' Housing Survey criteria in Saskatchewan has increased by 66.2% from 4,561 units in 2009 to 7,580 seniors' spaces surveyed in 2018. In 2018, the Saskatoon Census Metropolitan Area (CMA) contained 3,423 seniors' spaces for 45.2% of the spaces surveyed, with the Rest of Saskatchewan containing 2,514 seniors' spaces for 33.2% of the spaces surveyed, and the Regina CMA with 1,643 seniors' spaces for 21.7% of the spaces surveyed. The majority of surveyed spaces in Saskatchewan were part of the 5,099 standard spaces for 67.3% of seniors' spaces and 22.3% or 1,688 were non-standard spaces, with the remaining 10.5% or 793 spaces type unknown.

Exhibit 4.5 - 2009 to 2018 Saskatchewan Seniors' Universe Living Spaces and 2018 Space Type

Source: Prepared by Preferred Choice from Canada Mortgage and Housing Corporation, 2009 - 2018 Seniors' Housing Report - Saskatchewan and CMHC Housing Market Information Portal 2009 - 2018 Data

The Canada Mortgage and Housing Corporation (CMHC) Seniors' Housing Survey in Saskatchewan noted the number of seniors supported housing and care spaces included in the Saskatchewan survey increased by 66.2% between 2009 and 2018. The total average monthly rent for all seniors standard spaces in the survey increased by 38.9% between 2009 and 2018 to \$3,026 per month in Saskatchewan.

Exhibit 4.6 - 2009 to 2018 Saskatchewan Seniors' Housing Average Rent (\$) of Standard Spaces by Unit Type

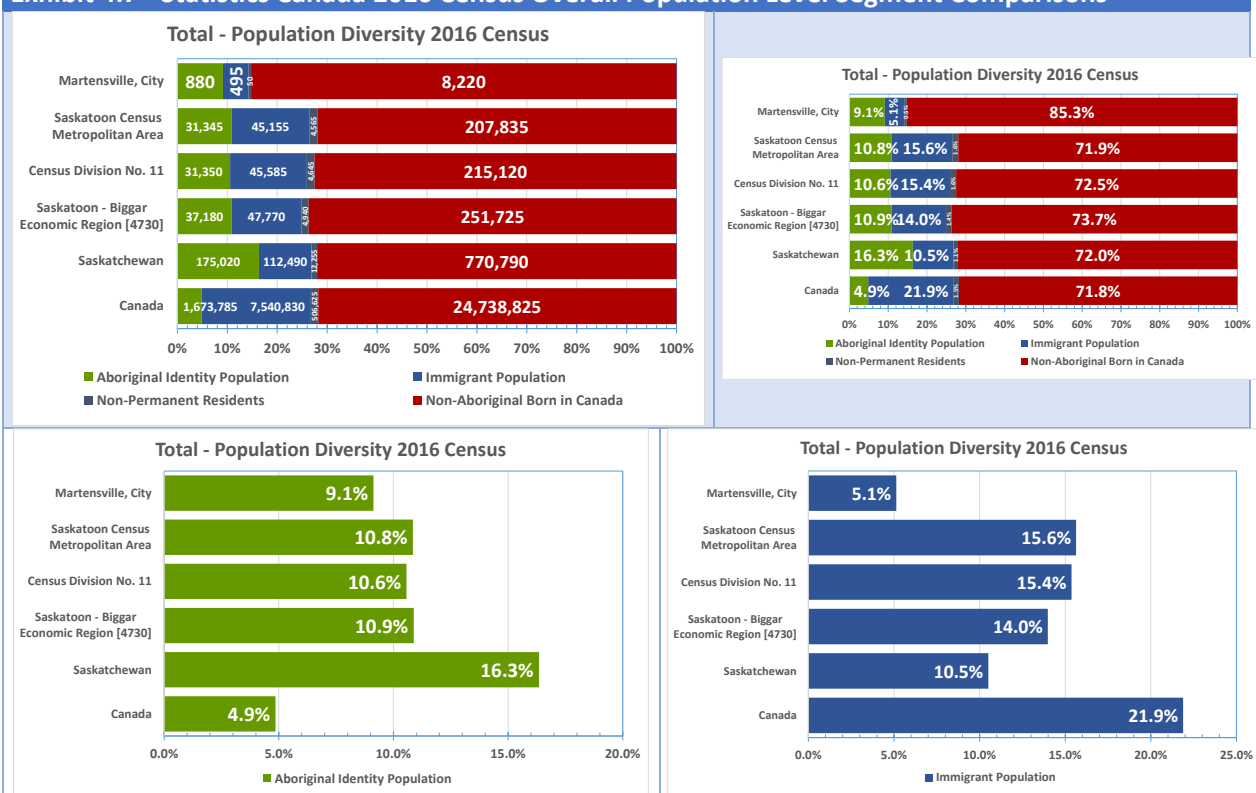
Source: Prepared by Preferred Choice from Canada Mortgage and Housing Corporation, 2009 - 2018 Seniors' Housing Report - Saskatchewan and CMHC Housing Market Information Portal 2009 - 2018 Data

4.4. Martensville Population Diversity

The City of Martensville consisted of the following 2016 Census population composition:

- 9.1% Aboriginal and 5.1% Immigrant population in the Martensville CSD in 2016
- The City of Martensville has a higher concentration of Aboriginal People compared to the national level, and a lower concentration of Aboriginal People compared to the provincial level and Saskatoon CMA according to the 2016 Census
- Martensville has a lower concentration of Immigrants compared to the national level, provincial level, and the Saskatoon CMA according to the 2016 Census

Exhibit 4.7 - Statistics Canada 2016 Census Overall Population Level Segment Comparisons



Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055 and 98-401-X2016041

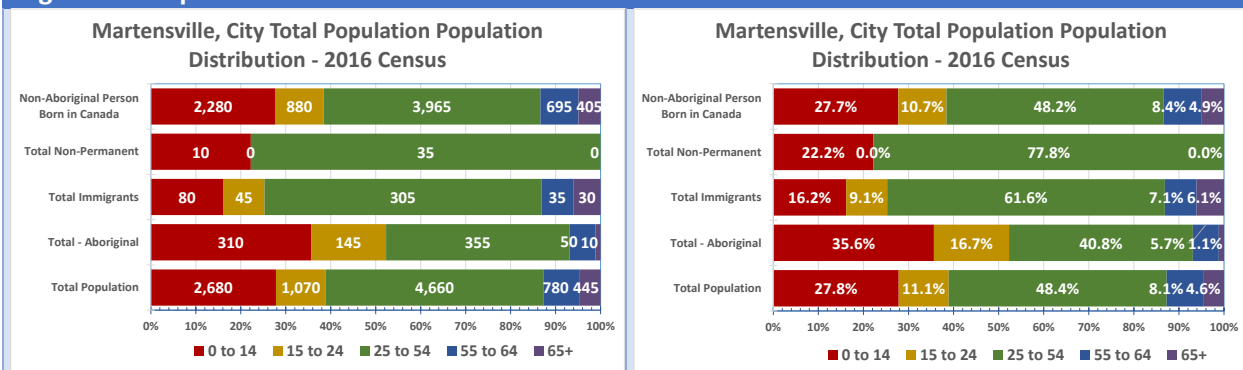
The composition City of Martensville population by age group according to 2016 Census data is noted in the next exhibit:

- The largest population age group of 25 to 54 year olds contained 4,660 people with 48.4% of the Martensville CSD population
 - The 25 to 54 year old group has the largest segment of Immigrants, Non-Permanent Residents, Aboriginal Identity, and Non-Aboriginal Born in Canada

- The 2nd largest age group of 0 to 14 year olds contained 2,680 people in the Martensville CSD with 27.8% of the population
- The 15 to 24 year olds are age group with 1,070 people in the Martensville CSD with 11.1% of the population
- The 55 to 64 year olds age group contained 780 people in the Martensville CSD with 8.1% of the population
- The 65 years and older age is the smallest group in the Martensville CSD which contained 445 people with 4.6% of the population

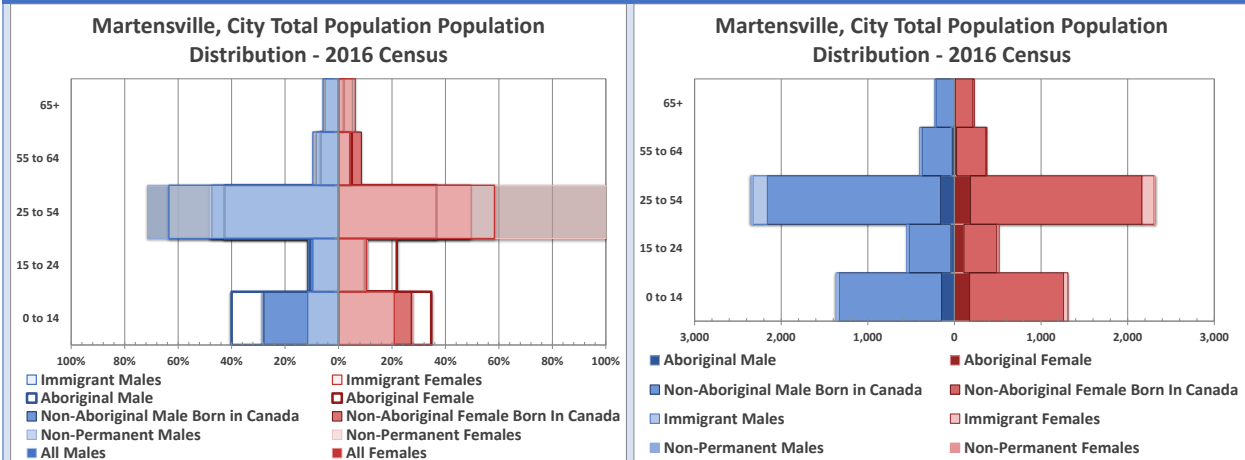
The key facts here is that the working age 25 to 54 year old group is the largest segment of the Martensville population for all demographic segments including over ½ of the Immigrant population while over ½ of all Aboriginal Identity population are less than 25 years old according to 2016 Census data.

Exhibit 4.8 - Statistics Canada 2016 Census Martensville, City Population Age Group Distribution Segment Comparisons



Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055, 98-400-X2016185, and 98-400-X2016156

Overlaying the percentage of population age distribution by segment and stacking the population age distribution by segment illustrates the segments composition in the following exhibit. Overall a small seniors' segment, young Aboriginal segment, Immigrants supplementing the workforce, and aging population are notable demographic segments impacting the City of Martensville over the next several years.

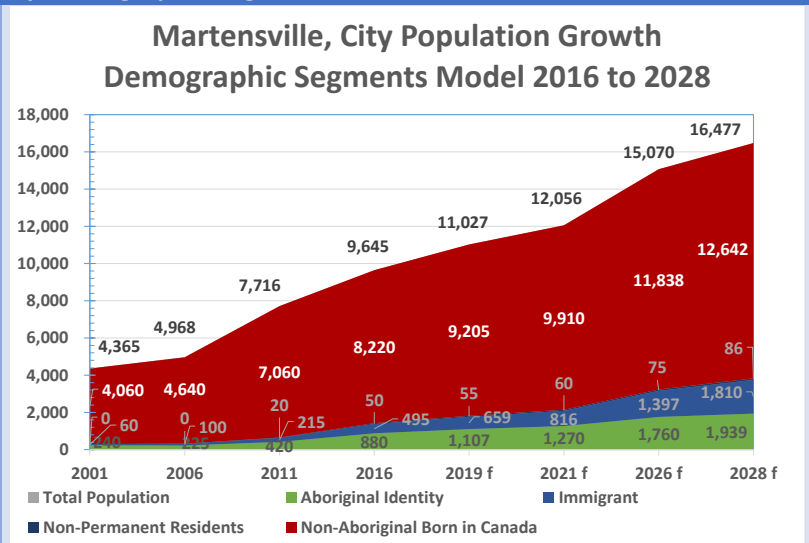
Exhibit 4.9 - Statistics Canada 2016 Census Martensville, City Population Segments Age Distribution

Source: Charts Prepared by Preferred Choice based on Statistics Canada 2016 Census data Catalogue Numbers 98-401-X2016055, 98-400-X2016185, and 98-400-X2016156

4.5. Martensville Population Growth Forecast by Demographic Segments

Statistics Canada Population Projections for Canada (2013 to 2063), Provinces and Territories (2013 to 2038) released in May 2015 forecasts with a number of growth rate scenarios for Canada and the Provinces. In September 2015 Statistics Canada released Projections of the Aboriginal Population and Households in Canada, 2011 to 2036 with a range of growth models for Canada and the Provinces.

Statistics Canada Provincial Population Growth, Provincial Aboriginal Population Growth, and community Immigrant Growth rate patterns were applied to the Martensville Population Forecast Model.

Exhibit 4.10 - Martensville, City Population Growth Projections by Demographic Segments to 2028

* Note: Demographic Segments modelling is based on a number of growth factors applied to the Martensville, City. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, 2011, and 2016 Census data and Saskatchewan Ministry of Health 2001 - 2018 Covered Population Data

The Martensville Population Growth Forecast Model with Growth by Population Origin Segment is presented in the following exhibit. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.

The Total Population growth for the City of Martensville from 2016 to 2028 by population segment may have the following composition as noted in the next exhibit:

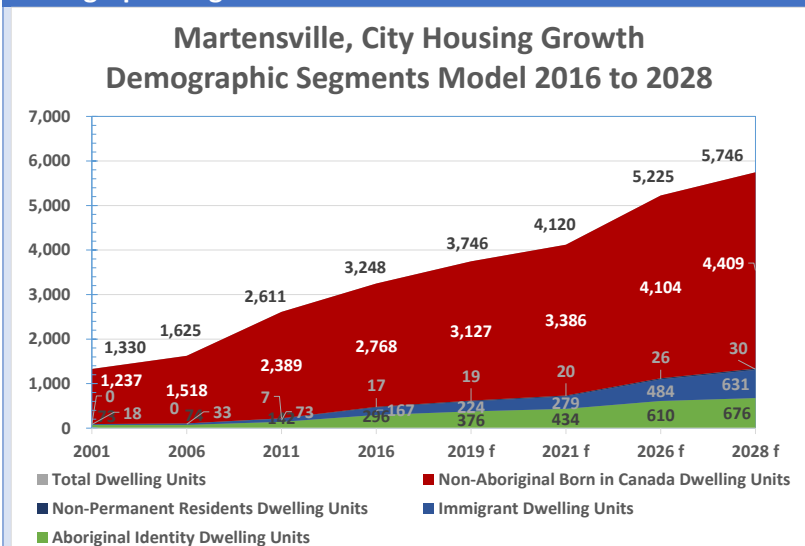
- Aboriginal Identity proportion of the Total Population reaching a potential 1,939 Aboriginal Identity people representing 11.8% of the population in the City of Martensville by 2028
- Immigrant proportion of the Total Population reaching a potential 1,810 Immigrant people representing 11.0% of the population in the City of Martensville by 2028
- Non-Permanent Resident proportion of the Total Population reaching a potential 86 Non-Permanent Residents representing 0.5% of the population in the City of Martensville by 2028
- The balance of the population growth would be Non-Aboriginal Born in Canada reaching a potential 12,642 people representing 76.7% of the population of Martensville by 2028

4.6. Martensville Housing Growth Forecast by Demographic Segments

The Total Housing Dwelling Units growth for the City of Martensville from 2016 to 2028 by population segment may have the following composition as noted in the next exhibits:

- Aboriginal Identity dwellings in the community reaching a potential 676 Aboriginal Identity dwelling units representing 11.8% of the dwelling units in the City of Martensville by 2028
 - The projection estimates an increase of 380 additional Aboriginal dwelling units from 2016 to 2028 or on average 31.6 net additional Aboriginal dwellings per year in the City of Martensville

Exhibit 4.11 - Martensville, City Housing Growth Projections by Demographic Segments to 2028



** Note: Demographic Segments modelling is based on a number of growth factors applied to the Martensville, City. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.*

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, 2011, and 2016 Census data and Saskatchewan Ministry of Health 2001 - 2018 Covered Population Data

- Immigrant dwellings in the community reaching a potential 631 Immigrant dwelling units representing 11.0% of the Dwelling Units in the City of Martensville by 2028
 - The projection estimates an increase of 465 additional Immigrant dwelling units from 2016 to 2028 or on average 38.7 net additional Immigrant dwellings per year in the City of Martensville
- Non-Permanent Resident dwellings in the community reaching a potential 30 Non-Permanent dwelling units representing 0.5% of the Dwelling Units in Martensville by 2028
 - The projection estimates an increase of 13 additional Non-Permanent Resident dwelling units from 2016 to 2028 or on average 1.1 net additional Non-Permanent Resident dwellings per year in the City of Martensville
- The balance of the housing dwellings growth would be Non-Aboriginal Born in Canada reaching a potential 4,409 dwelling units representing 76.7% of the dwellings in the City of Martensville by 2028

4.7. Martensville Population Growth Forecast by Age Segments

Statistics Canada Population Projections for Canada (2013 to 2063), Provinces and Territories (2013 to 2038) released in May 2015 forecasts with a number of growth rate scenarios for Canada and the Provinces. The City of Martensville had a relatively smaller concentration of seniors 65 or older compared to regional, provincial, and national levels.

Based on this information and the previous population growth rates by segment modelling and the composition of Martensville demographics with a lower proportion of seniors, a seniors 65+ growth rate of 15.08% was used which would forecast seniors 65+ growing to 15.1% of the overall City of Martensville population by 2028. The proportion of seniors by segment was forecast to grow at 3.30 times the normal growth rate for the overall population.

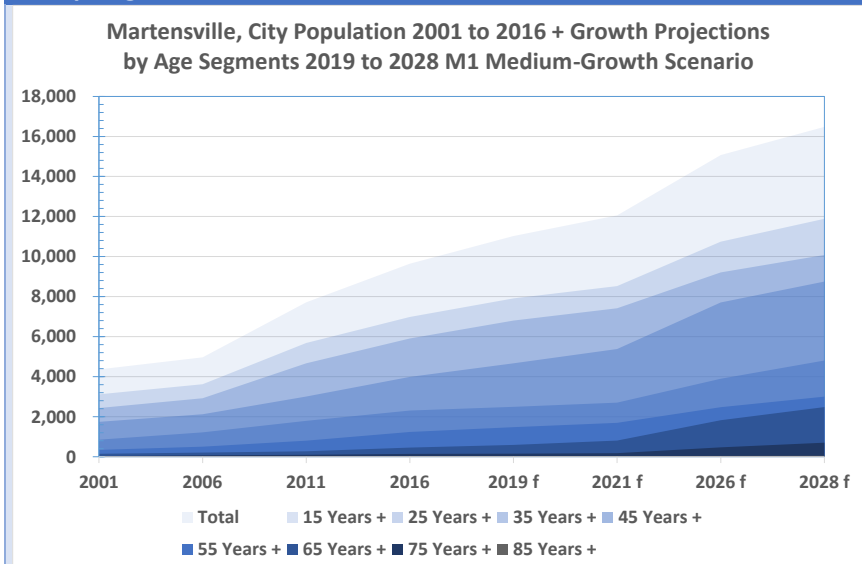
The City of Martensville Population Growth Forecast Model with Growth by Population Age Segment is presented in the next exhibit. The chart presents growth by age groups including the Seniors' 65 years and older, 75 years and older, and 85 years and older segments. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only, as the variables are sensitive to a number of factors.

The Total Seniors Population growth for the City of Martensville from 2016 to 2028 by population segment may have the following composition as noted in the next exhibit:

- Total Seniors 65+ years old population growing to 2,482 seniors by 2028 representing 15.1% of the population in the City of Martensville with on average 168.2 seniors per annum growth

- Total Seniors 75+ years old growing to 705 seniors by 2028 representing 4.3% of the population in the City of Martensville with on average 46.7 seniors per annum growth
 - Total Seniors 85+ years old growing to 51 seniors by 2028 representing 0.3% of the population in the City of Martensville with on average 1.3 seniors per annum growth

Exhibit 4.12 - Martensville, City Population Growth Projections by Age Group Segments to 2028



** Note: Demographic Segments modelling is based on a number of growth factors applied to the Martensville, City. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.*

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, 2011, and 2016 Census data, on data from Statistics Canada, Census in Brief, Living Arrangements of Seniors, Families, Households and Marital Status Structural Type of Dwelling and Collectives, 2011 Census of Population, and Saskatchewan Ministry of Health 2001 - 2018 Covered Population Data

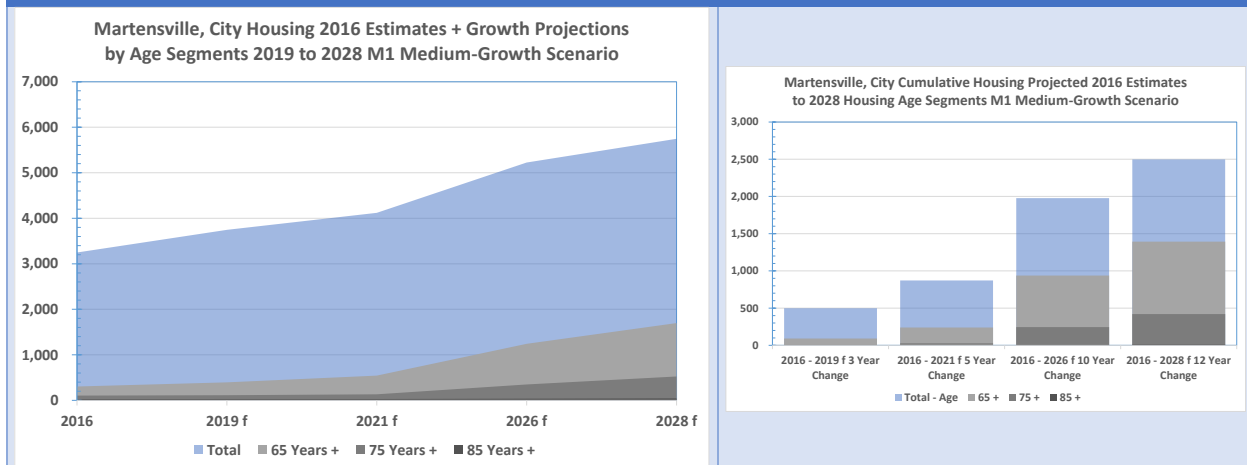
4.8. Martensville Housing Growth Forecast by Age Segments

Statistics Canada, Census in Brief, Living Arrangements of Seniors, Families, Households and Marital Status Structural Type of Dwelling and Collectives, released in September 2011 noted living arrangements by seniors age in years. Utilizing the seniors living arrangements and 2011 Census data some estimates were prepared on the seniors population per dwelling considering those noted to be living in couples, seniors living alone, and seniors living with others. Data for the 2016 Census is not available for seniors by age and dwelling. Individual units of a collective dwelling are each considered to be separate dwelling units. Based on the modelling the following population is estimated per dwelling:

- The 2011 Census Average was 2.51 Canadians per Dwelling Occupied by Usual Residents
 - An estimated 1.52 Canadians per Dwelling for those age 65 years and older
 - An estimated 1.40 Canadians per Dwelling for those age 75 years and older
 - An estimated 1.24 Canadians per Dwelling for those age 85 years and older

The Martensville Population Growth Forecast by Age Segments Modelling was applied to the Martensville Housing Need and Demand Market Assessment Dwelling Modelling of a growing population with a declining population per dwelling unit scale from 2016 through 2028. The City of Martensville Housing Growth Forecast Model with Growth by Population Age Segment is presented in the next exhibit. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.

Exhibit 4.13 - Martensville, City Household Dwellings Growth Projections by Age Group Segments to 2028



** Note: Demographic Segments modelling is based on a number of growth factors applied to the Martensville, City. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.*

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, 2011, and 2016 Census data, on data from Statistics Canada, Census in Brief, Living Arrangements of Seniors, Families, Households and Marital Status Structural Type of Dwelling and Collectives, 2011 Census of Population, and Saskatchewan Ministry of Health 2001 - 2018 Covered Population Data

The resulting potential realized housing growth for the City of Martensville from 2016 to 2028 by population segment may have the following composition as noted in the previous exhibit:

- The Base Total dwellings in City of Martensville growing by an estimated 2,498 dwelling units between 2016 and 2028 with an average annual growth rate of 208.2 incremental dwellings per annum
 - 65 years of age and older occupied dwellings growing by an estimated 1,393 dwelling units from 2016 to 2028 with an average annual growth rate of 116.1 dwellings per annum
 - Total dwellings in the city reaching a potential 1,697 dwelling units with residents 65 years of age and older representing 29.5% of the dwelling units in City of Martensville by 2028
 - 75 years + occupied dwellings growing by an estimated 420 dwelling units from 2016 to 2028 with an average annual growth rate of 35.0 dwellings per annum
 - Total dwellings including a potential 524 dwelling units with occupants 75 years of age and older representing 9.1% of the dwelling units in City of Martensville by 2028

- 85 years + occupied dwellings growing by an estimated 14 dwelling units from 2016 to 2028 with an average annual growth rate of 1.2 dwellings per annum
- Total dwellings including a potential 43 dwelling units with residents 85 years of age and older representing 0.7% of the dwelling units in Martensville by 2028

The level of seniors' population growth and resulting housing need will grow at a faster rate compared to the base population growth model for the community.

4.9. Martensville and Area Long-Term Care Spaces Needs

The current access to Long-Term Care beds based on seniors 75 years and older for the former Saskatoon Health Region area is less than the provincial average beds per 1,000 population 75 years and older. In 2018 Martensville was the 12th largest centre in Saskatchewan, yet did not have any licensed long-term care facilities. The next exhibit notes a current 2019 gap of about 30 to 121 long-term care beds in the community. The exhibit notes a range of 120 to 195 LTC beds in the city would be needed based on current provincial and provincial 75+ years' levels applied to the forecast Martensville population changes over the next 10 years by 2028, provided a consistent level of care is needed.

Exhibit 4.14 - Martensville Forecast Current and Future Long-Term Care Bed Need



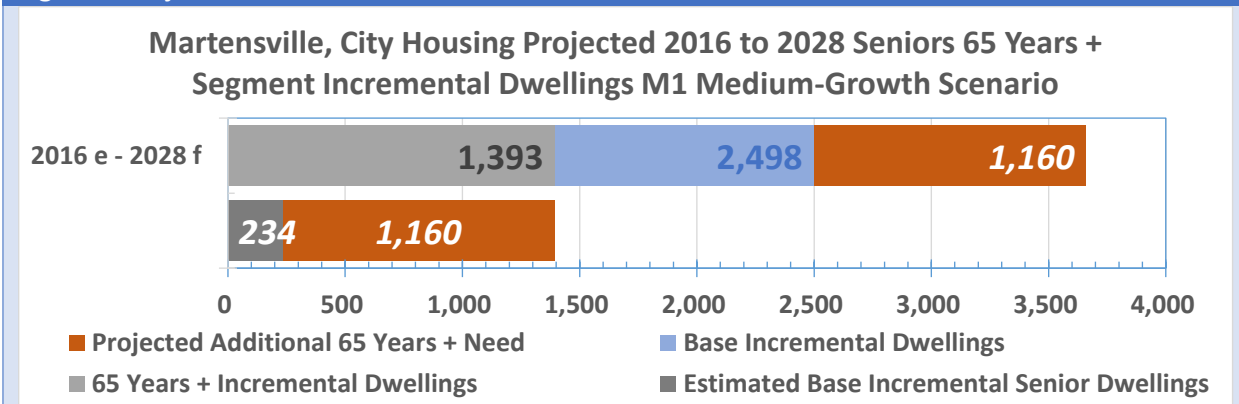
Source: Preferred Choice with modelling based on information from Saskatchewan Regional Health Authorities (Health Regions) various reports and web-sites accessed in March 2016 and Government of Saskatchewan, Saskatchewan Personal Care Home Listing, March 2016 & February 2019 and Statistics Canada, Projected population, by projection scenario, age and sex, as of July 1, Canada, provinces and territories & CANSIM No. 052-0005 and Statistics Canada Estimates of population, by age group and sex for July 1, Canada, provinces and territories & CANSIM No. 051-0001 plus Statistics Canada, Census Data 2016 and Saskatchewan Ministry of Health, Covered Population 2011 - 2019

4.10. Implications of the Seniors Population Growth on the Martensville Housing Forecast

Based on the City of Martensville Population Growth Forecast by Age Segments Modelling and corresponding Housing Growth Forecast Model with Growth by Population Age Segment a further analysis of housing needs by age was determined. The forecast estimates that the base

seniors housing need in the core community model was 234 out of the forecast 2,498 additional housing units in City of Martensville over the next 12 years from 2016 to 2028.

Exhibit 4.15 - Martensville, City Household Incremental Dwellings Growth with 65 Years + Seniors Segment Projections to 2028



** Note: Demographic Segments modelling is based on a number of growth factors applied to the Martensville, City. The forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.*

Source: Preferred Choice analysis and modelling of information from Statistics Canada: 2001, 2006, 2011, and 2016 Census data, on data from Statistics Canada, Census in Brief, Living Arrangements of Seniors, Families, Households and Marital Status Structural Type of Dwelling and Collectives, 2011 Census of Population, and Saskatchewan Ministry of Health 2001 - 2018 Covered Population Data

Given the higher seniors population growth rate and lower number of senior persons occupying dwellings by age group, the number of incremental seniors dwellings under the supplemental analysis is estimated at 1,393 more seniors 65 years + over the next 10 years as noted in the next exhibit. Therefore, the City of Martensville may require a further 1,160 additional seniors dwellings over the 12 years from 2016 to 2028 in addition to the base 2,498 dwellings forecast for potential need for up to 3,658 dwellings in the community over the 12 years forecast provided a healthy level of seniors population is attracted and retained in the community over the next decade. The seniors housing forecast presents rough estimates of what may occur and should be used with caution for illustration purposes of potential growth by segments only.

The key item here is that on average about 300-305 total new dwelling units per annum to 2028 are forecast for the City of Martensville to keep up with projected employment, population, and seniors population growth. Additional units are possible to address area housing demand fluctuations and attraction of new residents to the city from time to time.

5.0 Martensville Housing Corporation Affordable & Seniors Housing Feasibility Assessment

The Martensville Housing Corporation Affordable & Seniors Housing Feasibility Assessment, March 2019 prepared by Preferred Choice contains detailed proprietary information prepared for the establishment of the Martensville Affordable & Seniors Housing Venture.

5.1. Martensville Housing Developments

The City of Martensville projected base Housing Continuum Needs and Thresholds suggests the potential need for about an additional 172 units by 2028 as Government Subsidized Social Housing for this market segment. Non-Market Housing is projected to require about an additional 200 Affordable units by 2028. From Non-Market to Market Entry Level Housing about 244 units by 2028 is projected. Market housing needs is projected to require about 1,590 more units by 2028. The City of Martensville may require a further 1,160 additional seniors dwellings over the 12 years from 2016 to 2028 in addition to the base 2,498 dwellings forecast for potential need for up to 3,658 dwellings in the community over the 12 years forecast provided a healthy level of seniors population is attracted and retained in the community over the next decade.

The Martensville Housing Need and Demand Market Assessment and Martensville Demographic and Seniors Market Segments Supplement noted some significant housing gaps in the community. A current social housing gap of at least 140 social housing units exists in Martensville. There also is a current 2019 gap of about 30 to 121 long-term care (LTC) beds in the community which likely is going to grow to between 120 to 195 LTC beds in the city by 2028.

The lack of market, social, affordable, and near market seniors housing and care spaces in the community represents a serious gap to be addressed. The City of Martensville will be encouraging developers, builders, operators, and entrepreneurs to address the current and growing care home gap in the community. Market housing will play an important role in addressing the growing seniors' housing and supportive seniors' housing need in the community.

5.2. Martensville Housing Corporation Affordable & Seniors Housing Venture

The proposed Martensville Housing Corporation development would focus on Non-Market Affordable Rental Housing including Congregate Affordable Independent Seniors and Accessible / Special Needs Rental Housing for the community and surrounding area.

5.2.1. Martensville Housing Corporation Affordable Housing

The Martensville Housing Corporation Affordable & Seniors Housing Venture is envisioned to provide affordable housing for seniors, accessible / special needs, and families in Martensville.

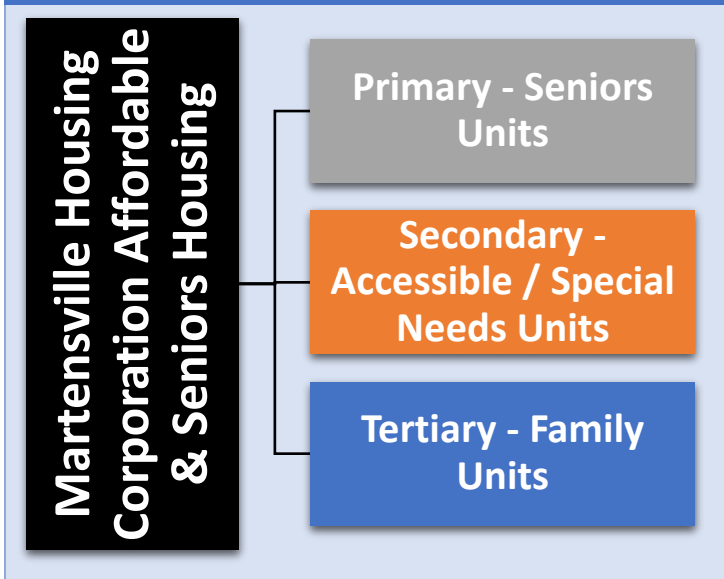
5.2.2. Martensville Housing Corporation Affordable Housing Residents Support Services

The proposed Martensville Housing Corporation should work with government agencies, non-profit organizations, private businesses, health care, and other professionals in Martensville and the Saskatoon Census Metropolitan Area (CMA) to ensure access to support services for affordable housing residents.

Accessible Transportation within the City of Martensville is a needed support service for affordable housing

residents, seniors, and people with disabilities in the community. Residents of the Main Seniors & Accessible / Special Needs Complex will access available health and special needs services in the community and greater metropolitan area as appropriate. The Martensville Housing Corporation offices will also be available for various support programming or services that may be offered through partner entities or organizations from time to time for affordable housing residents.

Exhibit 5.1 - Martensville Housing Corporation Envisioned Affordable Units Mix



Source: Prepared by Preferred Choice for the Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019

5.3. Martensville Housing Corporation Site Considerations

The proposed Martensville Housing Corporation would require a suitable site for the potential affordable and seniors' housing development and connection & fit to the overall community. Factors under consideration in the site selection process include the amount of land available, location, potential for adjacent development, transportation linkages, community linkages, financial considerations, development readiness, and proximity to various community amenities and features.

5.4. Martensville Housing Corporation Affordable Housing Design Considerations

The Martensville Housing Corporation Affordable & Seniors Housing building design and unit finishing will be aligned with provincial and national affordable housing specifications and standards. The intent is for the unit finishing will match affordable housing modesty guidelines.

5.5. Martensville Housing Corporation Affordability Levels

The Saskatchewan Housing Corporation and Canada Mortgage and Housing Corporation have various guidelines for affordable housing resident annual income, total assets, and corresponding affordable rent criteria.

The potential Martensville Housing Corporation Affordable & Seniors Housing Venture would utilize an affordable rent level compliant with available affordable housing funding that may be available and at levels sustainable for the venture operations.

5.6. Martensville Housing Corporation Venture Financial Plan

The Martensville Housing Corporation Affordable & Seniors Housing Feasibility Assessment examined a number of parameters in an initial financial model based on typical capital and operating costs for housing projects. A number of reference project costs were utilized for the project feasibility assessment including several multi-unit housing projects in the community.

5.7. Martensville Housing Corporation Affordable & Seniors Housing Venture Feasibility

Based on the reference information, project assumptions, and applicable affordable rental rate levels the feasibility of the potential Martensville Housing Corporation Affordable & Seniors Housing Venture was determined. Additional project validations would occur during the advancement of the proposed non-market affordable housing venture.

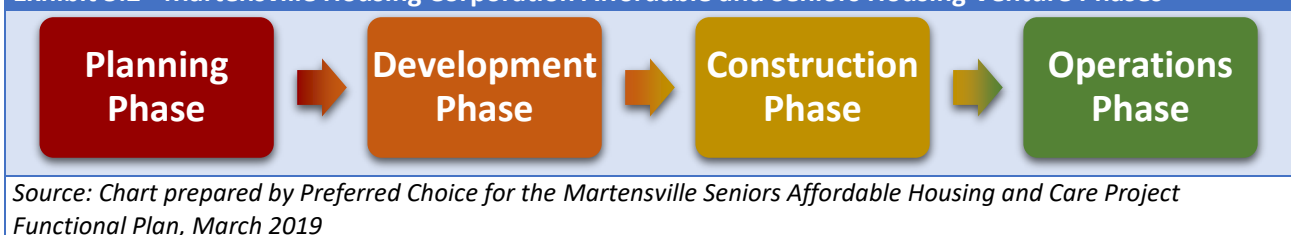
5.8. Martensville Housing Corporation Affordable & Seniors Housing Venture Development

The City of Martensville has developed a solid foundation to define, examine market need and demand, determine seniors and demographic segments need and demand, and assess the feasibility of an affordable and seniors housing development.

The implementation of the Martensville Housing Corporation can proceed over these phases:

- Venture Planning
- Facility Construction
- Venture Development
- Venture Operations

Exhibit 5.2 - Martensville Housing Corporation Affordable and Seniors Housing Venture Phases



6.0 Martensville Housing Corporation Affordable & Seniors Housing Venture Business Plan

The Martensville Housing Corporation Affordable & Seniors Housing Venture Business Plan, March 2019 prepared by Preferred Choice contains detailed proprietary information prepared for the establishment of the Martensville Affordable & Seniors Housing Venture.

6.1. Martensville Housing Corporation Affordable & Seniors Housing Venture Value Proposition

The proposed Martensville Housing Corporation Affordable & Seniors Housing Venture is geared towards seniors, people with disabilities, and families with low incomes. The project will support community connections for people in need.

The Martensville Housing Corporation Affordable & Seniors Housing Venture will fulfill this need for affordable housing and supportive services with a strong business solution, good governance, sound management, and delivering efficient and effective rental housing and support services.

6.2. Martensville Housing Corporation Affordable & Seniors Housing Business Venture

The Martensville Housing Corporation Affordable & Seniors Housing Venture would provide a non-market housing option to meet the affordable housing needs of seniors, people with disabilities, and families.

A suitable project site would be in place to facilitate the development of non-market affordable and seniors housing over a number of phases. An envisioned number of units would be developed to meet current and future needs based on the available capital funding for the affordable housing development.

A number of affordable housing funding options are available for this type of housing project.

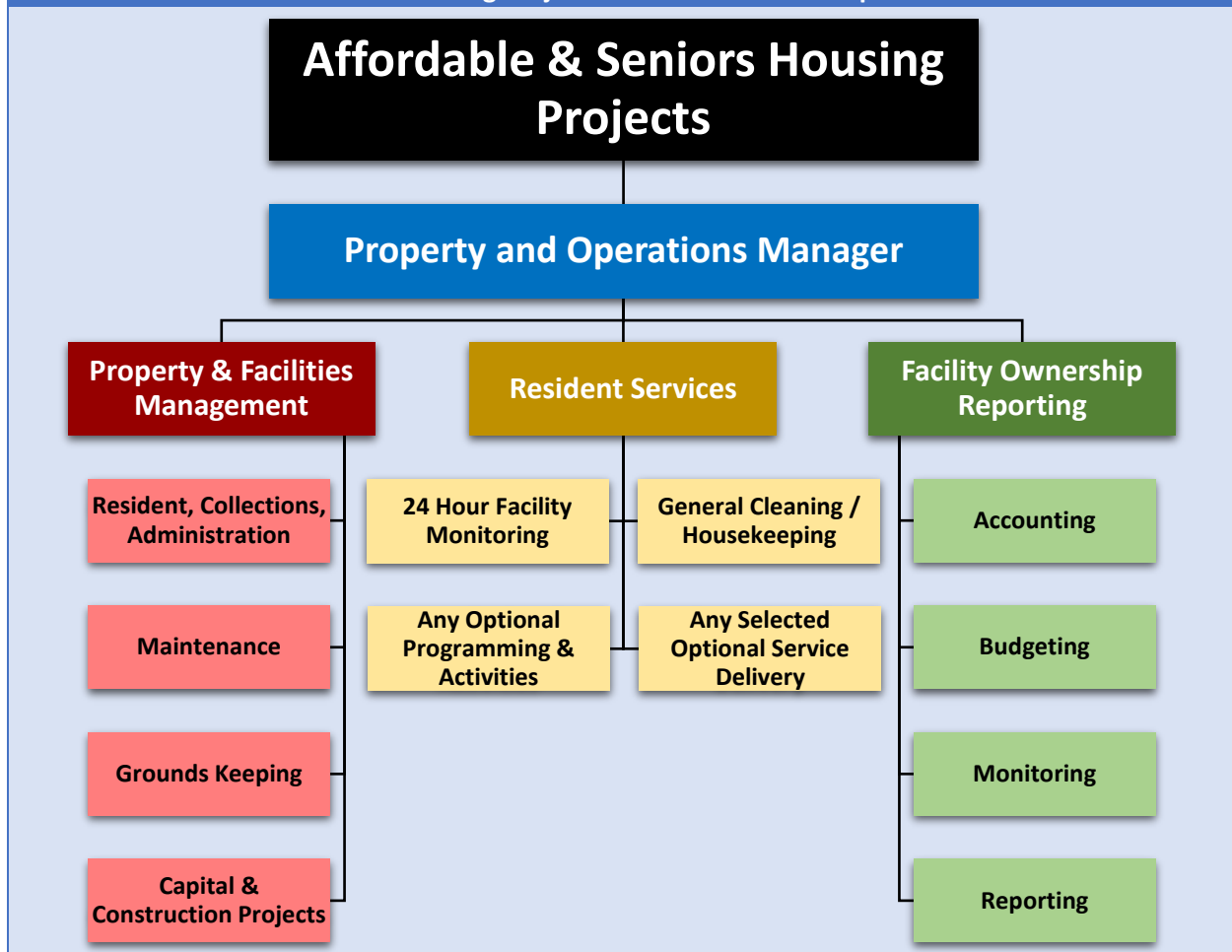
6.3. Martensville Housing Corporation Ownership and Management

The proposed Martensville Housing Corporation is envisioned to be a new not-for-profit organization formed by the City of Martensville to establish and operate affordable and seniors housing in the community.

The Martensville Housing Corporation would utilize the experience of a qualified team of professionals to ensure strong reporting and construction management during the feasibility, pre-development, and construction phases of the project.

Affordable & Seniors' Housing facilities have human resources that manage the property and administrate the services including ensuring facility maintenance, grounds keeping, and general cleaning and upkeep of common areas. Along with ownership reporting from administration.

Exhibit 6.1 - General Affordable Housing Project Human Resources Responsibilities



Source: Prepared by Preferred Choice for the Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019

6.4. Martensville Housing Corporation Key Attributes

The Martensville Housing Corporation Affordable & Seniors Housing Facilities is intended to put forward a strong business model to reduce risks, provide assurances to residents, and mitigate risk for the community through:

- Affordable Housing that Provides Residents Solid Financial Footing
- Accessible Units for Seniors and People with Disabilities
- Partnerships for Residents Support Services

- A Financial Model that Ensures the Building is Well Maintained
- Community Linkages to Facilities and Accessible Transportation
- A Business Approach that Ensures a Solid Value Proposition for Residents and the Community

The Martensville Housing Corporation Affordable & Seniors Housing Venture is based upon proper financing for good results for all residents and the community.

6.5. Martensville Housing Corporation Financial Considerations

The Martensville Housing Corporation Affordable & Seniors Housing Venture Business Plan utilized project specifications, capital cost parameters, affordable housing rental levels, identified funding options, operating cost factors, suitable repairs and maintenance thresholds, and an ample capital and replacement reserve structure for the proposed affordable and seniors housing venture.

6.6. Martensville Housing Corporation Affordable & Seniors Housing Venture Advancement

The Martensville Housing Corporation Affordable & Seniors Housing Venture has established an implementation plan with a number of items that can be pursued simultaneously across the project phases of Venture Planning, Venture Development, Facility Construction, and Venture Operations.

The current demographic and aging population provides a good opportunity for additional affordable and senior housing dwellings currently and into the future. Meeting this affordable & seniors' living need will impact seniors, people with disabilities, and area families.

Exhibit 6.2 - Martensville Housing Corporation Affordable & Seniors Housing Venture Key Attributes



Source: Prepared by Preferred Choice for the Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019

7.0 Martensville Functional Plan for Affordable and Seniors Housing and Care Findings

Refer to Appendix A for an overview of the Canada Mortgage and Housing Corporation's Housing Development Checklist. A Glossary of housing and other statistical terms is included in Appendix B of this report. Sources of information utilized for this project provided by various sources and the Martensville area are noted in Appendix C of this Seniors Affordable Housing and Care Functional Plan.

Refer to the Martensville Housing Need and Demand Market Assessment, January 2019 prepared by Preferred Choice and the Martensville Demographic and Seniors Market Segments Supplement, February 2019 prepared by Preferred Choice for additional information.

7.1. The Martensville Functional Plan Components

The Martensville Functional Plan for Affordable and Seniors Housing and Care includes the Seniors Housing and Care Functional Plan Community Session, Housing Need and Demand Market Assessment, Demographic and Seniors Market Segments Supplement, Martensville Housing Corporation Affordable &

Seniors Housing Feasibility Assessment, and the Martensville Housing Corporation Affordable & Seniors Housing Venture Business Plan.

Exhibit 7.1 - The Preferred Choice Functional Plan Core Phases

Martensville Seniors Housing Project Functional Plan Core Phases



Source: Martensville Seniors Housing Functional Plan Phases prepared by Preferred Choice

7.2. The Martensville Housing Market Opportunity

Martensville has continued to experience exceptional growth over the past decade:

- Employment grew by 2,550 jobs or 6.65% per annum between 2006 and 2016 according to Statistics Canada Census data for the Martensville Census Subdivision (CSD)
- Population for the Martensville CSD grew by 4,677 people or 6.86% per annum between 2006 to 2016
- Total Private Dwellings between 2006 to 2016 for the Martensville CSD grew by 1,684 dwellings or 7.28% per annum

The Martensville Housing Need and Demand Market Assessment and Martensville Demographic and Seniors Market Supplement forecast a number of key growth indicators:

- Employment is forecast to grow by 3,222 jobs over the 12 year period from 2016 to 2028
 - Average annual employment growth is forecast at about 268.5 positions per annum or 3.99% average annual growth for residents in the City of Martensville
- Population is forecast to grow by 6,832 people over the 12 year period from 2016 to 2028
 - Average annual population growth is forecast at about 569.4 people per annum or 4.56% average annual growth for the City of Martensville
- Dwelling units is forecast to grow by 2,498 dwelling units over the 12 year period from 2016 to 2028
 - Average annual dwelling units growth is forecast at about 208.2 dwelling units per annum or 4.87% average annual growth for the City of Martensville
- Dwelling units growth considering the Seniors Market is forecast to increase the housing for the 12 years between 2016 to 2028 from the 2,498 base estimate to 3,658 more dwelling units
 - Updated average annual total dwelling units growth is forecast at about 304.8 dwelling units per annum
 - 1,393 Seniors Dwelling Units growth is forecast between 2016 to 2028 or 38.1% of additional dwellings needed
 - Additional Housing Growth is possible through attraction of more new residents to the area

The key item here is that on average about 300-305 total new dwelling units per annum to 2028 are forecast for the City of Martensville to keep up with projected employment, population, and seniors population growth. Additional units are possible to address area housing demand fluctuations and attraction of new residents to the city from time to time.

The Martensville market has a growing opportunity for a range of housing options including affordable and seniors housing fuelled by these factors:

- Based on a thorough Need and Demand Assessment the City of Martensville forecast growth by an estimated 2,498 dwelling units between 2016 and 2028 with an average annual growth rate of 208.2 incremental dwellings per annum and considering seniors population growth up to 3,658 dwelling units or on average 304.8 total dwelling units growth per annum
- A need for about 9.0% of the new dwellings for about 226 units of affordable housing from 2016 to 2028 or about 19-20 affordable housing units on average per annum for future growth
- A current social housing gap of at least 140 social housing units in Martensville

- A current long-term care (LTC) beds gap of between 30 to 121 LTC beds which likely is going to grow to between 120 to 195 LTC beds in the city by 2028
- 65 years of age and older occupied dwellings growing by an estimated 1,393 dwelling units from 2016 to 2028 with an average annual growth rate of 116.1 dwellings per annum
- Total dwellings in the city reaching a potential 1,697 dwelling units with residents 65 years of age and older representing 29.5% of the dwelling units in City of Martinsville by 2028
- Considering the rising aging population in the community, census metropolitan area, and across the province there is a growing need for this type of affordable housing facilities
- Martinsville is a strong community with good educational facilities, good community recreational and leisure facilities, a growing retail and commercial business district, access to census metropolitan area employment opportunities, and access to regional health services
- The City of Martinsville has investigated the opportunity for a new Affordable & Seniors Housing Development and determined this project is a good opportunity for the community

The Martinsville Functional Plan for Affordable and Seniors Housing and Care has determined a strong need across the housing continuum for a combination of market, entry level, seniors housing, and care homes, along with the development of affordable and seniors housing through the proposed Martinsville Housing Corporation project.

7.3. The Martinsville Functional Plan for Affordable and Seniors Housing and Care Conclusions

The community of Martinsville has a rich history of exceptional growth which is a key factor in the market strengths, need, demand, challenges, and opportunities. All of the stages of the Martinsville Functional Plan for Affordable and Seniors Housing and Care have noted a range of important findings. The Martinsville Functional Plan conclusions are noted in the next exhibit.

Exhibit 7.2 - Martinsville Functional Plan for Affordable and Seniors Housing and Care Conclusions

Conclusion #1: *There is a strong anticipated need for additional housing and rental housing in the City of Martinsville over the next 10 years with a further 2,200 to 2,250 dwelling units needed in the next decade should forecast population growth occur.*

Conclusion #2: *Potential additional housing growth in the City of Martinsville at a healthy pace over the next 10 years would require about 1,325 to 1,600 lots for about 1,275 to 1,575 single family dwellings and about 425 to 525 multi-unit dwellings.*

Conclusion #3: *The City of Martensville population and housing growth will be driven by a combination of demographic segments with a range of housing needs across the housing continuum. Housing will need to be developed for Aboriginal Identity people, Immigrants, Non-Permanent Residents, and Non-Aboriginal Born Canadians through a range of housing projects for families, single persons, students, and seniors.*

Conclusion #4: *The City of Martensville area is anticipated to see the Seniors' Population Level grow at 3.30 times the overall population growth rate based on provincial Seniors' Growth Rates which is expected to grow the 65 Years and Older Population by on average 168.2 net additional Seniors per year to 2,482 Seniors or 15.1% of the Overall Population by 2028 should forecast resident employment, population, and seniors growth occur.*

Conclusion #5: *The City of Martensville is anticipated to need on average 116.1 net additional Seniors dwelling units for residents age 65 years and older per year or 1,393 additional Seniors 65 years + dwelling units from 2016 to 2028 should forecast Seniors population segments and overall resident employment and base population growth occur.*

Conclusion #6: *There is a healthy anticipated need for additional housing and rental housing in the City of Martensville over the 12 years from 2016 to 2028 with about a further 2,498 base dwelling units needed with up to 3,658 units needed, including a potential additional 1,160 seniors housing units, over the 12 years' timeframe should forecast resident employment, population, and seniors population growth occur in the community.*

Conclusion #7: *There is potential for additional housing growth in the City of Martensville above base forecast levels through active attraction of seniors, rural residents moving into the community, and attraction of individuals throughout the region and beyond.*

Conclusion #8: *A mix of income levels in the City of Martensville enables the community to afford housing across the housing continuum with the largest need for more market housing and addressing an over 140 unit current social housing gap in the community along with the need for more affordable and entry level housing.*

Conclusion #9: *Conditions exist in the City of Martensville for a range of new housing developments over the next decade to address the projected housing needs required in Martensville including the opportunity for a further 200 affordable housing units in the community.*

Conclusion #10: *Over 1.8 times more females than males were in collective Health Care and Related Facilities in Saskatchewan in 2016 with the vast majority (79.8%) of all Saskatchewan residents in Health Care and Related Facilities were age 65 years and older with over ½ (50.9%) of Health Care and Related Facility occupants Saskatchewan females age 75 years and older.*

Conclusion #11: *There currently is a significant LTC Bed gap for at least 30 to 121 beds in Martensville that is forecast to grow over the next 10 years to between 120 to 195 Long-Term Care beds required in the community by 2028.*

Conclusion #12: *The City of Martensville must actively engage developers and builders to encourage, facilitate, assist, and advance the development of housing to address the projected housing needs of Martensville.*

Conclusion #13: *Accessible Transportation Services within the City of Martensville are required for affordable housing residents, seniors, and people with disabilities in the community.*

Conclusion #14: *Given the market vacancy rates in Martensville have never been above 7.1% since 1990 and the lack of non-market affordable and social housing it is reasonable to anticipate strong occupancy for Affordable & Seniors Housing in Martensville.*

Conclusion #15: *Based on the reference information, project assumptions, and provincial affordable rental rate levels the Martensville Housing Corporation Affordable & Seniors Housing Venture is feasible.*

Source: Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019

7.4. The Martensville Functional Plan for Affordable and Seniors Housing and Care Recommendations

The Martensville Functional Plan for Affordable and Seniors Housing and Care was developed following industry accepted standards for market assessments, feasibility analysis, and business planning. The overall Martensville Functional Plan recommendations are noted in the next exhibit.

Exhibit 7.3 - Martensville Functional Plan for Affordable + Seniors Housing + Care Recommendations

Recommendation I *That the City of Martensville review the Martensville Functional Plan for Affordable and Seniors Housing and Care findings and provide direction regarding Implementation of the Functional Plan.*

Recommendation II *That the City of Martensville review the suggested affordable housing project parameters and provide direction for the envisioned Martensville Housing Corporation Affordable Housing Venture.*

Recommendation III *That the City of Martensville actively engage the Saskatchewan Housing Corporation and Canada Mortgage and Housing Corporation to access capital funding programs for the Martensville Housing Corporation Affordable & Seniors Housing Venture.*

Recommendation IV *Additional project preliminary design development, site technical assessments, construction cost estimates, and a further multi-year pro-forma projections will be needed to advance the venture planning.*

Recommendation V *That the City of Martensville follow-up the Functional Plan with development of an investment structure and strategy to secure all of the required resources to advance the Martensville Housing Corporation project development and implementation as appropriate.*

Recommendation VI *That once the Martensville Housing Corporation Affordable & Seniors Housing Venture is fully funded and construction ready, Accessible Transportation Services need to be established within the City of Martensville for affordable housing residents and the community.*

Recommendation VII *Additional project validations will be required based on obtained construction bids, confirmed project management rates, and updated market factors at the project construction authorization stage.*

Recommendation VIII *THAT the City of Martensville utilize information from the Housing Need and Demand Assessment and Martensville Demographic and Seniors Market Supplement to encourage, facilitate, and assist developers and builders to advance the development of housing to address the projected housing needs of Martensville.*

Source: Martensville Seniors Affordable Housing and Care Project Functional Plan, March 2019

7.5. The Martensville Functional Plan for Affordable and Seniors Housing and Care Advancement

The City of Martensville has determined a strong market need and viable business case exists for the Martensville Housing Corporation Affordable & Seniors Housing Venture. The Martensville Housing Corporation Affordable & Seniors Housing Venture can be established over a couple of years.

The City of Martensville has demonstrated a substantial need for a range of housing options across the housing continuum to address gaps and future need and demand in Martensville. The City has made working with developers and builders a priority to address current and future growth.

The City of Martensville through its Economic Development Department has done its due diligence to assess, develop, and advance the Martensville Functional Plan for Affordable and Seniors Housing and Care. The opportunity for a Martensville Housing Corporation as an Affordable & Seniors Housing Venture is a good fit for the City of Martensville, Affordable Housing Residents, Residents' Friends & Family, the overall community, area organizations, and various stakeholders from in the city and beyond.

The Martensville Housing Corporation Affordable and Seniors Housing Venture provides the ideal solution to support the affordable housing needs of seniors, people with disabilities, and families and maintain links to support services, and connections to community services, venues, and amenities.

The intent is to generate action to advance the goals of the seniors, accessible / special needs, and family affordable housing development as well as creating a complimentary community fit across the City of Martensville and stimulating a range of housing developments across the housing continuum.

The Overall Martensville Seniors Affordable Housing and Care Project Functional Plan will be utilized to encourage development of dwellings in Martensville across the housing continuum.

Appendix A: Components to Develop a Housing Project

The following information on developing a housing projects has been compiled from the Canada Mortgage and Housing Corporation Housing Development Checklist.

The Housing Development Checklist

The Feasibility Phase

Preparing the Organization

- Strong, shared housing vision
- Organizational strategy compatible with developing new affordable housing
- Financial stability
- Core group with experience in housing development, property management, financial management, and raising government and non-government funds
- Strong links with local groups
- One member equipped to lead the project
- Well-defined accountability structure
- Adjusted workloads to reflect development responsibilities
- Appropriate insurance coverage

Building a Professional Team

- A development consultant
- Lawyer with non-profit and development experience
- Architect for quality housing within a tight budget
- Cost consultant

Proving Need and Demand

- Housing need and demand assessment, including:
 - Market data, such as vacancy rates, average rents, sales, existing stock and construction starts
 - Demographic data, such as age, income, family size and population growth trends
 - Waiting lists - our own list, referring agencies, municipal or regional waiting lists
 - Information from municipalities and social planning councils
- Identified target group(s) and income levels
- Needs of our future residents (e.g. location, unit types, design requirements)

Creating a Development Plan

- Choosing an approach
 - General contract (group secures land, hires architect, seeks fixed construction bids)
 - Turnkey development (development company completes entire development package - design, approvals, and construction - for a fixed price)
 - Design-build (similar to turnkey, but group has direct relationship with architect)
 - Construction management (group manages trades - usually recommended only for small renovation projects)

Finding a Site

- Developing land you already own
- Partnering with a church, agency or other organization to develop land they own
- Contracting with a turnkey developer and landowner
- Responding to a Request for Proposals for public land
- Seeking a property through a real estate agent

Assessing the site

- Servicing Costs
- Zoning and approvals needed, restrictions
- Environmental constraints
- Compare purchase cost to appraised values in the area
- Preliminary design concept based on:
 - The target group's needs
 - Zoning and neighbourhood "fit"
 - Building codes
 - Environmental impact
 - Preliminary budget

Testing Financial Feasibility

- Preliminary capital budget that identifies:
 - All capital costs, including purchase price, site preparation and servicing, professional fees, construction and landscaping, fees and permits, carrying costs during construction, marketing, contingency
 - All equity contributions, including donated land, cash and in-kind contributions, waivers of taxes or fees
 - Financing (loans, mortgages)
 - Funding (government subsidies and grants)
- Preliminary operating budget that identifies:
 - Expenses, including mortgage payments, taxes, insurance, utilities, maintenance, capital reserves, administration, service contracts, legal and audit, contingency and vacancy loss
 - Revenues, including rents our target group(s) can afford, parking, laundry and other service charges, commercial space leases, operating subsidies or grants (if any)
- Pro forma and financing requirements
- Equity and subsidy requirements
- Secured pre-development funding
- Development cash flow plan

Planning for Community Engagement

- Building support among decision-makers
- Building active community support
- Addressing possible community concerns
- Protecting and exercising legal rights
- Using or responding to the media

Writing a Business Plan

- Project description
- Organizational structure
- Development team
- Market analysis summary
- Financial plan
- Management plan
- Implementation plan (development, construction, and operation)

The Pre-Development Phase

Securing Funding

- Developed and Ready to implement Capital Campaign for private cash, labour or in-kind donations from foundations, corporations, faith groups and individuals.
- Explored all potential sources of funding, including:
 - Non governmental sources
 - Financial institutions
 - CMHC housing programs
 - Provincial housing programs
 - Municipal grants, waivers on fees and taxes
 - Other government grants or funds (e.g. programs, accessibility, “green features”)
- Secured written funding commitments
- Written agreements from funders of operating, program or support costs
- Written agreements from partners who will share space or provide services
- Lender’s agreement and mortgage insurance for any borrowed funds

Designing the Building

- Secured the property
- Completed an environmental assessment
- Architect prepared drawings based on input from technical experts (e.g. servicing, soils, traffic, heritage)
- Revised capital and operating budgets

Obtaining Municipal Approvals

- Architect submitted application for any necessary municipal planning approvals (e.g. Official Plan Amendments, re-zoning, variances, site plan approval) [In a “turn-key” or contract the builder usually takes on the responsibility for this work]
- Implementing a community engagement plan, working with local council and planning staff
- Any appropriate modifications have been made to secure these approvals

Seeking a Builder

- Architect (or builder) has prepared detailed construction drawings
- References of the builders/developers have been checked, assessed, and reviewed
- Called for proposals from builders OR have entered into a turnkey agreement with a developer
- Updated capital and operating budget based on new projected costs

The Construction Phase

Construction Begins

- Secured all servicing needed for the site
- A building permit has been issued
- Reviewed construction insurance needs
- Construction financing is in place
- Utilized a system for obtaining and disbursing capital advances
- Established a system for monitoring construction and approving change orders
- Equipped to recognize and agree to “substantial completion”

Marketing the Homes

- Marketing plan in place, based on a thorough understanding of target market and local competition
- Written agreements with municipal waiting lists or referral agencies (if applicable)
- Resident selection policies in place
- Lease, occupancy or purchasing agreement

Preparing for Management

- Selected a management approach, such as:
 - Hiring employees
 - Sharing employees with another organization
 - Hiring a professional property management company
- If hiring staff, the company have approved a:
 - Personnel policy
 - Accountability structure
 - Job descriptions
 - Recruitment strategy
- If hiring a property management company, there is:
 - Scope of work
 - Procurement process
- If sharing employees with another organization, there is a written service agreement
- Management policies are in place, including:
 - Spending/financial controls
 - Maintenance and service standards
 - Arrears/Non-payment
 - Use of common areas
 - Resident involvement

- Emergency preparation
- Risk management

Preparing to Welcome Residents

- Established a system for communicating with future residents throughout the construction phase
- Adopted a move-in plan and schedule in place, allowing staggered move-ins while meeting mortgage payment commitments
- Adopted a staffing plan to ensure residents have the support needed throughout move-in, including a 24-hour phone line
- Prepared a written information kit or handbook to introduce residents to the building and neighbourhood
- Representatives are ready to greet each new resident and tour each unit to identify any deficiencies
- Established a plan to address unit and building deficiencies with minimum disruption to tenants
- Prepared a plan to introduce residents to each other, such as a move-in party
- Developed a plan for an official opening celebration

Turning Over the Building

- All utility and service contracts are in place
- Property insurance is in place
- All leases or other occupancy agreements are signed
- Staff and/or property managers have been oriented and begun work
- Deficiency inspections are completed for units, common areas, the building envelope and building systems
- Building records, including contract documents, as-built drawings, warranties, equipment serial and model numbers and manuals, tools inventories and supplies are securely stored
- Maintenance schedules are established, based on warranty requirements
- Filing system is in place, including corporate records, resident files, unit files and financial records

Source: Canada Mortgage and Housing Corporation, Housing Development Checklist

http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/lere/lere_004.cfm

Appendix B: Glossary of Terms

The following glossary of terms has been compiled from the Canada Mortgage and Housing Corporation, Statistics Canada, the Government of Saskatchewan and other sources.

Acceptable Housing

Acceptable housing refers to housing that is adequate in condition, suitable in size, and affordable.

Source: Canada Mortgage and Housing Corporation 2010 Annual Report

Acquiring and Renovation Building

Cost - effective strategy of providing affordable housing that can save up to 40 per cent of the cost of new construction. Acquisition and renovation is also useful sometimes for increasing affordable ownership opportunities in cities where house prices are relatively low and where inner city areas are experiencing social and physical decline.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Adequate Housing

Adequate housing does not require any major repairs, according to residents.

Source: Canada Mortgage and Housing Corporation 2010 Annual Report

Affordability Criteria

One of the eligibility criteria for determining affordability is 30% of the units in the project must be at or below the 80th percentile of rents in the subject market for units of a similar type (i.e. number of bedrooms). Rent Level I is where the majority of rents in the project are below the 80th rent percentile, i.e. the point in the distribution of surveyed rents below which 80% of the rents fall.

A given rent percentile is the point in the distribution (smallest to largest) of surveyed rents below which that per cent of rents would fall. For example, if the 80th percentile rent is a certain amount in \$, then 80% of all surveyed units would have rents that fall below that certain \$ amount. CMHC publishes the rent levels annually. Project rents must also be deemed to be below the market rent of comparable properties in the neighbourhood.

Source: Canada Mortgage and Housing Corporation Affordability Criteria Various past documents

Affordable Housing

In Canada, housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income (2009 Canadian Housing Observer). For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

Source: Canada Mortgage and Housing Corporation 2010 Annual Report and Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Affordable Housing Strategy

Housing with a purchase price that is affordable to low-and moderate-income households, which are households within the lowest 60 per cent of the income distribution of a community, as determined by Statistics Canada. Affordable in this context means monthly housing costs (that is, mortgage principal and interest payment amortized over 25 years and assuming a 25 per cent down payment, and taxes) do not exceed the average monthly rent for the community by unit type, as reported annually by the Canada Mortgage and Housing Corporation. Affordable ownership price includes GST and any other mandatory costs associated with purchasing the unit.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Affordable Infill

Strategy that allows new construction on previously developed land. There are many advantages to infill development: promotes efficient use of land; reduces development costs because the infrastructure (streets and services) already exists; is easier for small builders to build this type of housing, and; building materials and maintenance costs are lower because the houses are smaller.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Affordable Rental

Affordable Rental: is defined as rental housing at or below average municipal market rent by unit type and 'housing costs less than 30% of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services.

Source: Canada Mortgage and Housing Corporation 2010 Annual Report

Aging in Place

The ability to live in the same home or community safely, independently, and comfortably, as you age.

Source: Canada Mortgage and Housing Corporation (CMHC)

Amenities

Conveniences such as stores, malls, transit, parking, restaurants, theatres, service outlets, needed from day to day.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Apartments

The definition of apartments used is taken from the Census. It includes apartments in a building with fewer than five storeys, and apartments in a building with five or more storeys. It does not include apartments or flats in a duplex; these are included in “other” dwellings.

Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011

Apartment or Flat in a Duplex

One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

Source: 2016 Census Dictionary

Apartment in a Building that has Five or More Storeys

A dwelling unit in a high-rise apartment building which has five or more storeys.

Source: 2016 Census Dictionary

Apartment in a Building that has Fewer than Five Storeys

A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

Source: 2016 Census Dictionary

Assisted Living

Assisted living units are self contained apartments for seniors or people with disabilities who need some support but who do not need 24 hour facility care.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

A number of terms are noted relevant to assisted living features. A brief overview of items that may be provided under the assisted living area include:

- Meals
- Housekeeping
- 24 hour Support
- Social Activities
- Home Care / Personal Care Activities

Source: Preferred Choice based on various definitions

Availability

A rental unit is considered available if the existing tenant has given, or has received, notice to move, and a new tenant has not signed a lease; or the unit is vacant (see definition of vacancy below).

Source: Canada Mortgage and Housing Corporation (CMHC), Rental Market Report

Brownfield Redevelopment

A form of sustainable development, offering opportunities to revitalize older neighbourhoods, lower municipal infrastructure costs, increase municipal property tax revenues and lessen urban sprawl.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Building Codes

The National Building Code (NBC) was created to ensure that all building construction meets an acceptable standard of fire safety, structure soundness, accessibility, and a healthy environment. The NBC outlines requirements to ensure that renovation and new construction complies with these intentions. Modifying building code requirements can lower renovation or construction costs.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Capitalization Rate or Cap Rate

Capitalization rate (or Cap Rate for short) is commonly used in real estate and refers to the rate of return on a property based on the net operating income (NOI) that the property generates. In other words, capitalization rate is a return metric that is used to determine the potential return on investment or payback of capital.

The formula for cap rate is equal to Net Operating Income (NOI) divided by the current market value of the asset.

$$\text{Capitalization Rate} = \frac{\text{Net Operating Income}}{\text{Current Market Value of Asset}}$$

Net operating income is the annual income generated by the property after deducting all expenses that are incurred from operations including managing the property and paying taxes.

Current market value of the asset is the value of an asset on the marketplace.

- The capitalization rate can be used to determine the riskiness of an investment opportunity - a high capitalization rate implies lower risk while a low capitalization rate implies higher risk.
- The rate also indicates the amount of time it takes to recover an investment in a property.
- The capitalization rate should be used in conjunction with other metrics and investors should never base a purchase on the capitalization rate of a property alone.

Source: Corporate Finance Institute

Another way to think about the cap rate is that it's just the inverse of the price / earnings multiple.

Cap Rate	12.0%	11.0%	10.0%	9.0%	8.0%	7.0%	6.0%	5.0%	4.0%
Multiple	8.33	9.09	10.00	11.11	12.50	14.29	16.67	20.00	25.00

As shown above, cap rates and price / earnings multiples are inversely related. In other words, as the cap rate goes up, the valuation multiple goes down.

Source: Property Metrics

Capture Rate

The main age group living in seniors' residences are persons aged 75 years and older. Capture rate in a centre is the ratio of the total number of residents living in the survey universe divided by its estimated 75+ population and then expressed as a percentage.

Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011

Coach House

A secondary suite on a single family lot that is detached from the main housing unit (also known as a garden suite). It may be located over a vehicle garage.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Community Housing

Community housing is a catch-all term used in this document to include all types of housing a community needs to create to meet the needs of those who are identified in the local housing needs assessment.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Collective Dwelling Types

The 2016 Census also collected information about collective dwelling type. Collective dwellings are organized into 10 broad categories: hospital, nursing home and/or residence for senior citizens, residential care facility, shelter, correction or custodial facility, lodging or rooming house, religious establishment, Hutterite colony, establishment with temporary accommodation services and other establishment. These categories have been established based on the services provided by the establishment and the type of residents. Data about the types, levels of services offered and the clientele are used to derive a more detailed classification of collective dwellings.

Collective dwellings can also be classified as institutions or non-institutions. This variant classification is used to create the institutional resident indicator which is used for some Census data products.

Source: Statistics Canada, 2016 Census Dictionary

Collective Dwelling

Refers to a dwelling of a commercial, institutional or communal nature. It may be identified by a sign on the premises or by an enumerator speaking with the person in charge, a resident, a neighbour, etc. Included are lodging or rooming houses, hotels, motels, tourist establishments, nursing homes, hospitals, staff residences, military bases, work camps, jails, group homes, and so on. Published data for collective dwellings is for dwellings occupied by usual residents.

Source: Statistics Canada, 2016 Census Dictionary

Community Land Trust

A private non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Comprehensive Development Zoning

Zoning that creates a custom development zone, where a municipality has the flexibility to negotiate with developers in relation to large, complex, multi-use sites.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Contributions and Loans

Funds (i.e.: direct grant, low-interest or forgivable loan) that are offered to developers in order to make the creation or preservation of affordable housing more financially feasible.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Co-operative Housing

A housing development where residents or members own and manage the building. It is a legal association formed for the purpose of providing homes to its members on a continuing basis. Each member has one vote and members work together to keep their housing well-managed and affordable.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Core Housing Need

A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability housing standards and it would have to spend 30% or more of its before-tax income to pay the median rent (including utility costs) of alternative local market housing that meets all three of these standards.

Source: Canada Mortgage and Housing Corporation 2010 Annual Report

Correctional or Custodial Facility

Facilities where persons (inmates, young offenders, or other persons) serve a sentence to custody or where they are detained to await court proceedings, judgement, sentence, or release.

Included are federal correctional institutions, provincial and territorial custodial facilities, young offenders' facilities, jails/police lock-ups.

Excluded are transition homes.

Source: Statistics Canada, 2016 Census Dictionary

Debt Service Coverage Ratio

The debt service coverage ratio measures a company's ability to make debt payments on time. The debt service coverage ratio shows how much cash a company generates for every dollar of principal and interest owed. It is calculated by dividing a company's EBITDA (Earnings Before Interest, Taxes, Depreciation and Amortization) by all outstanding debt payments of interest and principal.

Source: Business Development Bank of Canada

The debt service coverage ratio is based on Earnings Before Interest, Taxes, Depreciation and Amortization (EBITDA) divided by Total Principal + Interest Payments. Debt Service Ratio = $\text{EBITDA} \div (\text{Total Principal} + \text{Interest Payments})$.

Source: Preferred Choice

Density Bonus

Voluntary scheme in zoning bylaws that enables developers to build additional units in return for public amenities such as affordable housing, public art, parkland, and daycare facilities.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Development Charges

Fees imposed by a local government on applicants to recover some of the cost of infrastructure (water, sewer, storm drain, roads and parks) upgrades that are required because of new development.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Development Plan

The document that pulls together the Development Team and a specific project. This plan lays out all the details of the proposed project to take it from approval through to completion.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Development Standards

Rules that municipalities use to guide the design and construction of residential communities. Changes to planning and engineering standards can reduce the costs of residential development.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Donating Land or Facilities

Strategy when municipalities support the construction of affordable housing by donating land (or facilities), selling it below market value, or leasing it at a normal fee to non-profit or faith-based organizations.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Dwelling-Type Rate

The term dwelling-type rate refers to the proportion of households of a given age group living in single-detached, apartment, and “other” dwellings.

Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011

EBITDA

Earnings Before Interest, Taxes, Depreciation and Amortization (EBITDA) is the primary calculation used to determine how much of a company's cash flow comes from ongoing operations. It is an important indicator of the health of a business.

EBITDA is calculated from contents of the income statement using the following formula:

Net profit + interest + taxes + depreciation + amortization

EBITDA can be either positive or negative. A business is considered healthy when its EBITDA is positive for a prolonged period of time. Even profitable businesses, however, can experience short periods of negative EBITDA.

Bankers and other finance professionals use EBITDA to decide how much money they are willing to lend a company. They may use other measures as well, but EBITDA is one of the strongest and most consistent measures.

EBITDA is also used to:

- Help determine the value of a company
- Assess a company's ability to pay its debts
- Determine the ability of a business to generate surpluses for activities like paying dividends

Source: Business Development Bank of Canada

Emergency Shelters

'Emergency shelters provide single or shared bedrooms or dormitory type sleeping arrangements with varying levels of support to individuals.' Emergency shelters provide a temporary short-term solution to immediate needs for homeless and other displaced individuals.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Encouraging Smaller Units

The affordability of a unit is influenced by size and design. The smaller a unit is, the more affordable it is.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Energy Efficient Housing

Energy-efficient housing can be achieved at costs well within the accepted limits for affordable, while resulting in annual savings in operating costs that contribute to affordability over the life of the building

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Establishment with Temporary Accommodation services such as a hotel, campground, YMCA, Ronald McDonald House or hostel

Establishments (mostly commercial and may charge for accommodations) that serve as temporary accommodations for business travellers, persons on pleasure trips, or persons travelling for other purposes (such as medical treatment).

Included are hotels, motels, campgrounds, parks, and other establishments with temporary accommodation services. Generally, the clientele stay at the collective dwelling for a short period of time; however, there may be some people who reside there long term or use the collective dwelling as their usual place of residence.

Source: Statistics Canada, 2016 Census Dictionary

Expedited Approval Process

Strategy where the municipal development approval process may be streamlined to cut costs to the developer. Lengthy and complicated development approvals can add to the cost of producing housing because of the high upfront costs associated with holding land. Decreasing the length of approvals reduces the costs of residential development and, therefore, reduces housing costs. For instance zoning and development permit applicants may be reviewed simultaneously. Another tool that can be available to municipalities is to give priority to proposals that include affordable rental or ownership housing. By accelerating the approval of one project over another, municipalities can reward developers who include these housing types.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Family Household

A family household contains at least one census family, defined by Statistics Canada as a married or common-law couple living together (i.e., in the same dwelling) with or without children, or a lone parent living with one or more children. 'Children' include all unattached biological or adopted children, regardless of age.

Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011

Flexible Housing/FlexHousing™

A housing concept that incorporates, at the design and construction stage, the ability to make future changes easily and with minimum expense, to meet the evolving needs of its occupants.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Headship Rate

An age-specific headship rate represents the propensity of people in a given age group to form households, and is calculated as the number of primary household maintainers in that age group divided by the total number of people in the same age segment. Statistics Canada defines a primary household maintainer as the person or one of the persons responsible for the major costs - such as rent or mortgage, property taxes, and electricity - in a private household.

Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011

Health Care and Related Facilities

The Health care and related facilities category is a subtotal of the following categories: general and speciality hospitals, nursing homes, chronic care and long-term care hospitals, residences for senior citizens, group homes or institution for the physically handicapped and treatment centres and group homes or institutions for people with psychiatric disorders or developmental disabilities.

Source: Statistics Canada, 2011 Census of Canada, Selected Collective Dwelling and Population Characteristics and Type of Collective Dwelling for the Population in Collective Dwellings of Canada, Provinces and Territories, 2011 Census, Catalogue No. 98-313-XCB2011024

Heavy Care Space

A space where the residence provides 1.5 hours or more of healthcare per day to the resident. Examples include Alzheimer, Dementia and mobility support residents. Heavy care space estimates for occupied spaces may only include those where the resident is required to pay for a high level of care.

Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011

Home Ownership

Home Ownership is housing costs borne by the occupants priced at local municipal market rates based upon supply and demand factors at the time of purchase.

Source: Preferred Choice

Hospital

Institution, licensed to be a hospital, providing medical or surgical diagnosis and treatment to the ill or injured.

Also included in this category are institutions that are not licensed as hospitals but provide continuous medical, nursing and professional health care supervision for persons who are not independent in all activities of daily living, such as chronically ill persons. Facilities, not licensed as hospitals, which are specifically for elderly persons are excluded from this category.

Included are general hospitals, specialty hospitals, chronic care or long-term care hospitals, rehabilitation hospitals, and other types of licensed hospitals.

Excluded are hospitals located within another collective dwelling, such as a hospital in a correctional facility or a hospital on a military base. The residents of these hospitals are counted as residents of the larger collective dwelling.

Source: Statistics Canada, 2016 Census Dictionary

Household Composition Rate

The term household composition rate refers to the proportion of households in a given age group belonging to households comprised of couples with children, couples without children, lone parents, multiple families, single persons, and two or more unrelated persons.

Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011

Housing Action Plan

A detailed plan to produce a range of housing types, sizes and tenures to meet an identified need in a community. The plan identifies quantities to be produced, sites to be utilized and the stakeholders responsible for delivering various segments.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Housing Affordability (HouAff)

Refers to the proportion of the average monthly total household income which is spent on owner's major payments (in the case of owner-occupied dwellings) or on gross rent (in the case of tenant-occupied dwellings). Includes private households in occupied non-farm, non-reserve dwellings with household income greater than \$0 (i.e., excludes negative or zero household income).

Source: Statistics Canada, 2006 Census definitions

Housing Agreement

A covenant registered on the title of a property stipulating specific limitations to the use of the property. Such agreements can be utilized to ensure that housing on the property is occupied by individuals who have qualified for its use, and to ensure that the housing unit remains affordable to low or moderate income households.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Housing Fund

Account set up by a municipality or a regional district to receive funds that will be used to create affordable housing.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Housing Organization

An organization dedicated to the creation and management of a range of housing stock for specific user groups.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Hutterite Colony

A group of people of the Hutterite religion who live in dwellings that belong to the community and use their land for agricultural purposes.

Source: Statistics Canada, 2016 Census Dictionary

Inclusionary Housing Policies

Inclusionary housing policies require that all developments over a certain size dedicate a percentage of new units as affordable housing.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Independent Housing with Support

A number of terms are noted relevant to supported independent housing features. A brief overview of items that may be provided under the independent housing with support area include some combinations:

- Meals
- Housekeeping
- 24 hour Support
- Social Activities

Source: Preferred Choice based on various definitions

Independent Housing without Support

A number of terms are noted relevant to individuals in need with independent housing features. A brief overview of items that may be part of the independent housing without support for individuals with special needs area include some combinations:

- May be easy access and geared to occupant mobility
- May be geared to low unit maintenance
 - Internal
 - Yard Work

Source: Preferred Choice based on various definitions

Inclusionary Housing Policies

Inclusionary housing policies require that all developments over a certain size dedicate a percentage of new units as affordable housing.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Inclusionary Zoning

Zoning regulations that require the provision of affordable housing as part of the rezoning for a development.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Intensification

Redevelopment of existing neighbourhoods, corridors or commercial areas at higher densities to achieve affordability, reduce automobile reliance and promote healthy interactions within a community.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Land Banking

The acquisition of property for affordable housing by an organization or a local government in anticipation of developing affordable housing units on the site in the future.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Living in a Couple

Includes married spouses and common-law partners.

Source: Statistics Canada, Selected Collective Dwelling and Population Characteristics and Type of Collective Dwelling for the Population in Collective Dwellings of Canada, Provinces and Territories, 2011 Census, Catalogue No. 98-313-XCB2011024

Living Alone

Persons living with no other resident presence in the dwelling.

Source: Preferred Choice definition

Living with Others

Includes living with adult children, with relatives and/or non-relatives. No married spouse or common-law partner of the person is present.

Source: Statistics Canada, Selected Collective Dwelling and Population Characteristics and Type of Collective Dwelling for the Population in Collective Dwellings of Canada, Provinces and Territories, 2011 Census, Catalogue No. 98-313-XCB2011024

Lodging or Rooming House

Commercial establishments (which may originally have been a private dwelling) that have furnished rooms for rent. Residents receive no type of care. They generally have access to common facilities such as the kitchen and/or bathroom. Generally, the clientele are transitioning between housing tenures or locations, and have no other place of residence.

Some types of non-institutional collective dwellings provide furnished accommodations without any type of care, but they are not 'lodging or rooming houses.' Usually, they serve a specific clientele. To illustrate, religious establishments are for members of a religious group; hotels or motels are for business travellers or persons on pleasure trips; school residences are for students; or, work camps are for employees of an industry. Such collective dwellings are excluded from this category.

Source: Statistics Canada, 2016 Census Dictionary

Low Income After-Tax Cut-Offs (LICO-AT)

Low income after-tax cut-offs are set at after-tax income levels, differentiated by size of family and area of residence, where families spend 20 percentage points more of their after-tax income than the average family on food, shelter and clothing.

Source: Statistics Canada definitions

Low Income Before Tax Cut-Offs (LICO-BT)

Low income before tax cut-offs are income levels at which families or persons not in economic families spend 20% more than average of their before tax income on food, shelter and clothing.

Source: Statistics Canada definitions

Low Income Measure (LIM)

Low Income Measure (LIM) measures low income from a distributional perspective. It is simply defined as half of the median adjusted economic family income, where “adjusted” indicates that different needs of families of different sizes and compositions are taken into consideration.

Source: Statistics Canada, Xuelin Zhang, 75F0002MWE Income Research Paper Series, Low income Measurement in Canada: What do different Lines and Indexes tell us? May 26, 2010

Market Basket Measure (MBM)

The Market Basket Measure (MBM) measures the cost of a basket of goods and services that are deemed essential to maintain physical health and to moderately participate in community activities. A distinctive feature of MBM is that, while the basket of goods and services is identical, the thresholds are community and community size specific, reflecting differences in costs of living across communities.

Source: Statistics Canada, Xuelin Zhang, 75F0002MWE Income Research Paper Series, Low income Measurement in Canada: What do different Lines and Indexes tell us? May 26, 2010

Market Housing

Market Housing: are housing units where the price is set at rates the local market can bear based on supply and demand factors without further support or subsidy.

Source: Canada Mortgage and Housing Corporation 2010 Annual Report

Mixed Use Node

Mixed-use development (such as commercial, office and higher-density residential) that is concentrated into centres with existing infrastructure capacity providing required densities and service to make transit affordable and to foster community hubs where daily services can be reached within walking distance.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Mobile Home

A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt.

Source: 2016 Census Dictionary

Mobility

'Mobility status, one year' refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier.

'Mobility status, five years' refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date five years earlier.

'Location of residence one year ago' refers to the person's usual place of residence one year prior to the reference day.

'Location of residence five years ago of person' refers to the person's usual place of residence five years prior to the reference day.

The locations may include - the geographical regions of Canada, provinces and territories, census divisions (counties, regional municipalities) and census subdivisions (municipalities).

Source: Statistics Canada, 2016 Census definitions

Mobility Status

Mobility status refers to the status of a person with regard to the place of residence on the reference day (May 10, 2016) in relation to the place of residence on the same date 1 year or 5 years earlier.

Persons who, on the reference day, lived in the same residence as on the same date 1 year or 5 years earlier are referred to as non-movers, and persons who, on the reference day, did not live in the same residence as they did 1 year or 5 years earlier are referred to as movers.

Movers include non-migrants and migrants. Non-migrants are movers who lived in the same census subdivision on the reference day as they did on the same date 1 year or 5 years earlier. Migrants include internal migrants and external migrants.

Internal migrants includes migrants who lived in Canada 1 year or 5 years ago. This includes persons who moved to a different city, town, township, village, municipality or Indian reserve within Canada. Greater detail can be provided for internal migrants by identifying if they have crossed a provincial boundary or the limits of a large municipality, specifically a census metropolitan area (CMA) or a census agglomeration (CA).

External migrants includes migrants who did not live in Canada 1 year or 5 years ago.

Source: Mobility and Migration Reference Guide, Census of Population, 2016

Municipal Housing Committee

A group consisting local housing stakeholders including elected officials, municipal staff, housing providers, developers, land owners, funding and financial providers, architects and builders that us mandated to develop and implement a local Housing Action Plan.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Net Household Formation

Net household formation, also referred to as household formation, is the change in the number of households between two years.

Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011

Non-Family Household

According to Statistics Canada, a non-family household can be a person living alone or two or more unrelated persons sharing the same dwelling.

Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011

Non-Market Housing

Housing that is rented or sold at a price that is not set by market forces but set and controlled over time by some other means. Social Housing is a subset of non-market housing.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Non-market or Subsidy Space

A space where the rent received for the unit is less than market rent or where the resident occupying the unit is subsidized.

Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011

Non-Profit Housing

Housing that is owned and operated by non-profit housing providers. This housing is typically built through government-funded housing supply programs.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Nursing Home and / or Residence for Senior Citizens

Facilities for elderly residents that provide accommodations with health care services or personal support or assisted living care.

Health care services include professional health monitoring and skilled nursing care and supervision 24 hours a day, 7 days a week, for people who are not independent in most activities of daily living.

Support or assisted living care services include meals, housekeeping, laundry, medication supervision, assistance in bathing or dressing, etc., for people who are independent in most activities of daily living.

Included are nursing homes, residences for senior citizens, and facilities that are a mix of both a nursing home and a residence for senior citizens.

Excluded are facilities licensed as hospitals, and facilities that do not provide any services (which are considered private dwellings).

Source: Statistics Canada, 2016 Census Dictionary

Other Dwellings

The “other” category of dwellings is an aggregation of other multiples and movable dwellings. It comprises row houses, semi-detached or double houses, apartments or flats in a detached duplex, other single-attached houses, mobile homes and other movable dwellings.

Source: Canada Mortgage and Housing Corporation, Socio-economic Series 11-008, Research Highlight, Long-term household projections - 2011 update, 2011

Other Establishment such as a School Residence, Military Base, Work Camp or Vessel

Establishment that meets the criteria of the collective dwelling definition, but does not fall into any other specified type.

Included are school residences, training centre residences, work camps, military bases (including other buildings on the base), vessels (government or commercial), and other types of collective dwellings.

Generally, the clientele of these collectives are less transient than the clientele of hotels, motels and campgrounds.

The population of Canadian commercial and government vessels is assigned to special collective enumeration areas in port areas. The overall number of such enumeration areas is one per port.

Source: Statistics Canada, 2016 Census Dictionary

Owner Household

'Owner household' refers to a private household where some member of the household owns the dwelling, even if it is still being paid for.

Source: Statistics Canada, 2016 Census definitions

Owner's Major Payments

Average monthly total of all shelter expenses paid by households that own their dwelling. The owner's major payments include, for example, the mortgage payment and the costs of electricity, heat and municipal services.

Source: Statistics Canada, 2006 Census definitions

Other Movable Dwelling

A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

Source: 2016 Census Dictionary

Other Single-Attached House

A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).

Source: 2016 Census Dictionary

Parkland Dedications Fees

Strategy where a municipality can reward developers for building affordable housing by reducing or waiving the amount paid in parkland dedication fees. Parkland dedication fees are normally calculated according to the area of a new development. The amount paid can be reduced if the developer provides an amenity, such as affordable market housing, which benefits the municipality.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Public Housing

Housing that is built, operated, and owned by a government and that is typically provided at nominal rent to low income families or individuals.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Public-Private Partnerships

Occurs when a private sector organization works with a government agency or a non-profit association to provide a service or community amenity.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Redeveloping or Converting Non-Residential Buildings or Sites

Redevelopment provides opportunities for creating affordable housing. It enables the provision of affordable housing because of the increased density and the use of existing infrastructure. Conversion of non-residential buildings into affordable housing involves the adaptive reuse of surplus or outmoded buildings such as old schools, hospitals, inns or warehouses into affordable housing.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Religious Establishment such as a Convent, Monastery or Seminary

Establishments such as a convent, seminary, monastery or religious commune which provide accommodations to members of a religious group.

Source: Statistics Canada, 2016 Census Dictionary

Rent

Refers to the actual amount a resident pays per month for their accommodation space and all mandatory services. For vacant spaces, the rent is the amount the owner is asking for the space.

Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011

Rental Housing

Rental Housing: is tenant housing by unit type priced at local municipal market rates based upon supply and demand factors.

Source: Preferred Choice

Renter Household

'Renter household' refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid.

Source: Statistics Canada, 2016 Census definitions

Resale Price Restrictions

Covenants registered on the title of a property to control the resale price and maintain affordability over time. These are known as Deed Restrictions in the U.S.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Residential Care

A number of terms are noted relevant to residential care. A brief overview of items under the residential care are include:

- Licensed Full-Time Professional Care
- Acute Care (Treatment of a Disease or Severe Illness for a Short-period of time includes Emergency Treatment, Critical Care, and Recovery Care [Surgical])
- Convalescent Care (Recovery / Recuperative Care)
- Long Term Care (24 hour professional nursing)
 - Level 2 Personal Care (Some Personal Care and Assistance)
 - Level 3 Intensive Personal or Nursing Care (Advanced Physical or Mental Illness reasonably stabilized)
 - Level 4 Extended Care (Require Regular and Continuous 24 hour medical attention)
- Respite Care (Relief Care up to 60 days)
- Palliative Care (End of Life)

Source: Preferred Choice based on various definitions

Residential Care Facility such as a Group Home for Persons with Disabilities or Addictions

Residential facilities that provide accommodations with health care and/or social assistance services, such as counselling, supervision or custody, personal support or assisted living care, diagnosis or treatment.

Generally, residential care facilities provide a level of care that is below that found in hospitals.

Included are group homes or institutions for the physically disabled, treatment centres, group homes for children and youth, and group homes or institutions for people with psychiatric disorders or developmental disabilities.

Excluded are facilities that accommodate elderly residents who require services, and facilities for persons who need shelter or assistance. These facilities have a separate collective type category. Private dwellings with foster children are also excluded and are still considered private dwellings.

Source: Statistics Canada, 2016 Census Dictionary

Respite Space

A space used to provide temporary accommodation for a senior who normally lives in another place and not at the residence.

Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011

Retaining Affordable Housing

Municipal by-laws may limit conversions or demolitions of affordable rental housing or require replacement units at similar rents. In some jurisdictions, transferring development right from affordable rental housing to other sites is used to preserve such housing.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Row House

One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

Source: 2016 Census Dictionary

Secondary and Garden Suites

A secondary suite is a self-contained rental unit constructed within or as an addition to a house. A garden suite is a stand-alone, self-contained rental unit on the same property of the principal residence.

A secondary suite, sometimes called an in-law suite, is a self-contained separate unit within an existing home or an addition to a home. This means there are full kitchen and bath facilities as well as a separate entrance.

A garden suite is a separate living unit that is not attached to the principal residence, but built on the same property. Garden suites are sometimes referred to as “granny flats” because they were originally created to provide a home for an aging parent of a homeowner. Like a secondary suite, a garden suite is a self-contained unit.

Source: Adapted from the CMHC A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Self-Contained Unit

A unit that provides living, sleeping, eating, food preparation, and bathroom facilities.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Semi-Detached House

One of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

Source: 2016 Census Dictionary

Shared Equity Home Ownership

Housing that is purchased at a price that is affordable to the occupant and has restricted price appreciation so that it remains affordable for successive occupants. The purchase price is typically below market, the owned equity (value) then appreciates according to a formula or index. The equity is, in effect, “shared” between the community, the first purchaser and the subsequent purchasers.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Shelter

Establishments for persons lacking a fixed address or for persons needing transitional shelter or assistance.

Included are shelters for persons lacking a fixed address (such as homeless shelters or shelters for street youth), shelters for abused women and children, and transition homes or halfway houses for ex-inmates or persons on conditional release.

Source: Statistics Canada, 2016 Census Dictionary

Single-Detached House

A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

Source: 2016 Census Dictionary

Smaller Communities

Communities with a population of 25,000 or less.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Social Housing

Usually refers to housing that receives subsidy assistance from the government. 'Social housing refers to housing built under Federal, Federal/ Provincial or Provincial housing programs and is designed to accommodate households with low to moderate incomes in core housing need. Social housing includes public housing as well as non-profit and co-op housing.'

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010 and Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Space

A space is a residential area that is rented out. Examples of spaces include: one-half of a semi-private unit, a private or bachelor unit, a one-bedroom unit and a two-bedroom unit. In most cases a space is the same as a unit. The exception is the case where a unit has been divided to rent to multiple residents. Semi-private and ward units are an example of this. Unless otherwise indicated, data for spaces are for all unit types.

Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011

Standard Space

A space occupied by a resident who does not receive a high level of care (i.e. the resident receives less than 1.5 hours of care per day.) Regional terms for this type of space vary across the country. In cases where there is no additional charge paid for a high level of care, the estimate of the number of standard spaces may include units where the resident receives a high level of care.

Source: Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011

Strata Title Housing

A system for registering ownership of space within a multilevel building, under which the owner's title applies to the space (unit) and a proportion of the common property.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Structure Type

Structure Type refers to the structural characteristics and/or dwelling configuration, that is, whether the dwelling is a single-detached house, an apartment in a high-rise building, a row house, a mobile home, etc.

Source: 2016 Census Dictionary

Subsidized Space

Subsidized Space is a space 'where the resident occupying the unit is subsidized.'

Source: Adapted from Housing Market Information, Seniors' Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011

Suitable Housing

Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).

Source: Canada Mortgage and Housing Corporation 2010 Annual Report

Supportive Housing

Supportive housing is housing which includes on-going supports and services to assist those who cannot live independently. There is no time limit on the length of stay for supportive housing.

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Tenure

'Tenure' refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

For historical and statutory reasons, shelter occupancy on Indian reserves or settlements does not lend itself to the usual classification by standard tenure categories. Therefore, a special category, band housing, has been created for census purposes.

Source: Statistics Canada, 2016 Census definitions

Total - Living Arrangements

Living arrangements for persons in residences for senior citizens refers to their living arrangement in their unit/apartment within the seniors' residence collective dwelling.

Source: Statistics Canada, Selected Collective Dwelling and Population Characteristics and Type of Collective Dwelling for the Population in Collective Dwellings of Canada, Provinces and Territories, 2011 Census, Catalogue No. 98-313-XCB2011024

Transitional Housing

'Transitional housing also referred to as second stage housing can include a stay of anywhere between 30 days to two or three years. Transitional housing provides access to services and supports needed to help individuals improve their situation and is viewed as an interim step on the housing continuum.'

Source: Municipal Strategies to Address Homelessness in British Columbia, Knowledge Dissemination and Exchange Activities on Homelessness, Homelessness Knowledge Development Program, SPARC BC, Social Planning and Research Council of British Columbia, September 2009

Using Development Levies

Strategy where development fees are used to facilitate the provisions of affordable housing, either by requiring the developers of certain types of developments to pay a fee to support affordable housing as a condition of approval, or by waiving, reducing or adjusting development levies for affordable housing. When waived or adjusted for affordable housing, they are sometimes referred to as “reserve exactions.” The best known type of development levies related to affordable housing are “linkage fees.”

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Vacancy

A space is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental.

Source: Housing Market Information, Seniors’ Housing Report Saskatchewan, Canada Mortgage and Housing Corporation, 2011

Waiving or Reducing Development Charges and Fees on New Rental Housing

Strategy where a municipality could encourage affordable housing projects through reducing or waiving development charges and planning fees. Waiving or reducing these costs results in savings for the developer which are then translated into lower selling prices.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Waiving or Reducing Property Taxes

Strategy where a municipality can chose to waive or reduce property taxes on all or a portion of the assessed value of the affordable housing project, over a period of time. Often taxes are waived (or granted back) on the increased valued of the assessment due to the proposed private investment.

Source: Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, January 2010

Appendix C: Sources of Information

Sources of information utilized for this project and document include the following:

- Canada Business Network, Starting a Business; Corporation, Partnership or Sole Proprietorship web-site
- Canadian Institute for Health Information, Hospital Beds Staffed and In Operation, 2013-2014
- Canadian Institute for Health Information, 2015: Based on Statistics Canada 2013 Long-Term Care Facilities Survey
- Canadian Health Services Research Foundation, Better with Age: Health Systems Planning for the Aging Population, October 15, 2010
- Canada Mortgage and Housing Corporation (CMHC), Affordability Criteria for 2017
- Canada Mortgage and Housing Corporation (CMHC), Affordable Housing Ideas, Strategies, and Case Studies Series
- Canada Mortgage and Housing Corporation (CMHC), Affordable Housing Innovation Fund Application Guide
- Canada Mortgage and Housing Corporation (CMHC), Affordable Housing Innovation Fund Fact Sheet
- Canada Mortgage and Housing Corporation (CMHC), Multi-Unit Affordable Housing, Mortgage Loan Insurance At A Glance
- Canada Mortgage and Housing Corporation (CMHC), National Housing Co-Investment Fund, Highlight Sheet
- Canada Mortgage and Housing Corporation (CMHC), National Housing Co-Investment Fund, Minimum Environmental & Accessibility Requirements - New Construction
- Canada Mortgage and Housing Corporation (CMHC), National Housing Co-Investment Fund, Required Documentation
- Canada Mortgage and Housing Corporation (CMHC), Housing For Older Canadians: The Definitive Guide to the Over-55 Market, Volume 3 Planning the Project, 2012, 67662 5-10-12
- Canada Mortgage and Housing Corporation (CMHC) Rental Market Reports 2002 to 2018
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, Sustainable Community Planning and Development: Participation Tools and Practices, February 2002
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, Ideas that Work: Best Practices in Affordable Housing Management, February 2005

- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, Affordable Housing Solutions: Fifteen Successful Projects, June 2001
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, Understanding the Relative Underdevelopment of REITs in Canada, December 2002
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, Philanthropic Support for Affordable Housing, August 2000
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, An Examination of Life Lease Housing Issues, April 2007
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, Issues and Strategies for Shared Accommodation, October 2005
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, Intergenerational Homesharing and Secondary Suites in Québec City Suburbs, April 2004
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, Life Lease Housing in Canada: A Preliminary Exploration of some Consumer Protection Issues, August 2003
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, Alternate Tenure Arrangements, February 2007
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, Brownfield Redevelopment for Housing: Literature Review and Analysis, April 2005
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, Brownfield Redevelopment for Housing: Case Studies, August 2006
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, Life Lease Supportive Housing: Combining the Best Aspects of Housing and Complex Care, November 2005
- Canada Mortgage and Housing Corporation (CMHC), Research Highlight, A Legal Framework for Supportive Housing for Seniors: Options for Canadian Policy Makers, June 2005
- Canada Mortgage and Housing Corporation (CMHC) Seniors' Housing Reports 2009 to 2018
- "An Overview of Congregate Housing (Assisted Living) in Canada: Findings from CMHC's Annual Seniors Housing Survey", Sarena Teakles, Market Analyst, BC Market Analysis Centre, Canada Mortgage and Housing Corporation, May 2014
- Canada Mortgage and Housing Corporation (CMHC) Housing Market Information Portal 2000 to 2018 Fall & Spring Data
- Canada Mortgage and Housing Corporation (CMHC) various reports

- Canada Mortgage and Housing Corporation (CMHC), A Guide for Canadian Municipalities for the Development of a Housing Action Plan, prepared by Tim Wake - Affordable Housing Consultant, January 2010
- Canada Mortgage and Housing Corporation, Housing Development Checklist
- Canada Mortgage and Housing Corporation, 2015 Saskatchewan Housing Outlook Conference, Saskatchewan Regional Roundup, Braden Batch, Market Analyst
- Canadian Life and Health Insurance Association Inc., CLHIA Report on Long-Term Care Policy, Improving the Accessibility, Quality and Sustainability of Long-Term Care in Canada, June 2012
- Canadian Real Estate Association Annual MLS® Statistical Survey 2000 - 2017
- City of Martensville various files:
 - Building Permits Reports 1993 - October 2018
 - Existing Housing Stock Composition
 - Available Lots
 - City of Martensville Future Growth Plan 2040 prepared by Associated Engineering in January 2016
 - City of Martensville May 2018 Annexation Map
 - Saskatoon North Partnership for Growth (P4G) 2017 Annual Report
 - Saskatoon North Partnership for Growth (P4G) Regional Land Use Map - Future Urban Growth Areas to 700,000, October 2, 2018
 - City of Martensville Official Community Plan, Crosby Hanna & Associates, September 2016
 - City of Martensville Municipal Sustainability Plan 2017 - 2020, prepared by Strategic Steps Inc. 2017
 - City of Martensville Municipal Sustainability Plan 2017 - 2020 Highlights, prepared by Strategic Steps Inc. 2017
 - City of Martensville 2017 Economic Development Priority Areas
 - City of Martensville, Transportation Master Plan, prepared by WSP, August 2017
 - City of Martensville Recreation and Parks Master Plan, prepared by RC Strategies + PERC and aodbt architecture + interior design, June 2017
 - Current Martensville Health Care Inventory and Surveying, February 2017
 - Lake Vista Subdivision various files
 - Kinsmen Park Master Plan Update, Crosby Hanna & Associates, January 2016
 - Various maps
 - Various images
 - Various other reports
- Government of Alberta, Establishing a Company, Choose A Business Structure web-site

- Government of Saskatchewan, Saskatchewan Health Drug Plan and Extended Benefits Branch, Annual Report, 2012-13
- Government of Saskatchewan, Home Care Policy Manual, September 2015
- Government of Saskatchewan, Outreach and Prevention Services Multi-Disciplinary Outreach Services - Information
- Government of Saskatchewan, Publicly Accessible Health Indicators Data: Statistics Canada & CIHI, June 2013
- Government of Saskatchewan, Saskatchewan Personal Care Home Listing, March 2016
- Government of Saskatchewan, The Personal Care Homes Act, October 1991 and amendments through 2014 c. 5
- Government of Saskatchewan, The Personal Care Homes Regulations, 1996 and amendments through 89/2003
- Government of Saskatchewan, The Personal Care Homes Reporting Regulations, March 28, 2014
- Government of Saskatchewan, Our Experience, Our Voice The Reality of Today, the Opportunity to Shape Tomorrow, Saskatchewan Disability Strategy Consultation Report, prepared by the Citizen Consultation Team, December 2014
- Government of Saskatchewan, Transforming the Experience of Disability in Saskatchewan, The Saskatchewan Disability Strategy, June 2015
- ISC, Corporate Registry, Register a Business or Incorporate web-site
- Martensville Community Based Housing Information
 - Martensville Housing Authority
 - 171 Beaudry Crescent Martensville Townhouses Information
 - Lake's Edge Villas Martensville Townhouses Information
 - Parkside Flats Martensville Apartments Information
 - Aspen Point Condominiums Information
- Martensville Housing Need and Demand Market Assessment Report, January 2019, prepared by Preferred Choice
- Martensville Demographic and Seniors Market Segments Supplement, February 2019, prepared by Preferred Choice
- Martensville Housing Corporation Affordable & Seniors Housing Feasibility Assessment, March 2019, prepared by Preferred Choice

- Martensville Housing Corporation Affordable & Seniors Housing Venture Business Plan, March 2019, prepared by Preferred Choice
- RBC Insurance, Long Term Care Insurance, Long Term Care in Saskatchewan, July 2008
- Saskatchewan Housing Corporation, Annual Report for 2017
- Saskatchewan Housing Corporation, Saskatchewan Ministry of Social Services, Rental Development Program RFP #RDP05-1117
- Saskatchewan Housing Corporation, Saskatchewan Ministry of Social Services, A Guidebook to Housing Programs in Saskatchewan, April 2012
- Saskatchewan Ministry of Health, 2015 RHA CEO Long-Term Care Facility Visits Tour
- Saskatchewan Ministry of Health, Covered Population data 2001 - 2018
- Saskatchewan Ministry of Health, Focus on the Future: Long-Term Care Initiative, A Report to the Honourable Don McMorris, Minister of Health, Prepared by Laura Ross, MLA, Legislative Secretary to the Minister of Health, Long-Term Care Initiative, 2010
- Saskatchewan Ministry of Health, Housing Options for Saskatchewan Seniors, Provincial Advisory Committee of Older Persons, October 2008
- Saskatchewan Ministry of Health, Hollander Analytical Services Ltd., Canadian Institute for Health Information, Health Care Use at the End of Life in Saskatchewan, 2008
- Saskatchewan Ministry of Health, Medical Services Branch, Annual Statistical Report for 2014-15
- Saskatchewan Ministry of Health, Patient Centred Community Designed Team Delivered, A framework for achieving a high performing primary health care system in Saskatchewan, Primary Health Care putting the Patient First, 2012
- Saskatchewan Ministry of Health, Personal Care Homes, Licensees' Handbook, March 2004
- Saskatchewan Ministry of Health, Personal Care Homes, Pre-Licensed Sample Inspection Report
- Saskatchewan Ministry of Health, Personal Care Homes, Operating Sample Inspection Report
- Saskatchewan Ministry of Health, Programs and Services of Interest to Seniors, February 2013
- Saskatchewan Ministry of Health, Selecting a Personal Care Home That Is Right for You, 2009
- Saskatchewan Ministry of Health, Saskatchewan Communities Working Together, Saskatchewan's Action Plan for Citizens With Cognitive Disabilities

- Saskatchewan Ministry of Health, Special Care homes, Institutional Care Home Manual, October 2013
- Saskatchewan Ministry of Health, Specialized Procedures in Personal Care Homes, A Guide for Nursing Professionals and Personal Care Home Licensees, February 2011
- Saskatchewan Ministry of Social Services, Cognitive Disability Strategy, Guide to Completing CDS Packages, July 2014
- Saskatchewan Ministry of Social Services, Cognitive Disability Strategy Application Package, April 2014
- Saskatchewan MLS® Residential Real Estate Data for Martensville, 2008 - 2018
- Saskatchewan Population Health and Evaluation Research Unit (SPHERU), Developing a Framework to Support Rural Healthy Aging - Poster
- Saskatchewan Population Health and Evaluation Research Unit (SPHERU), Evaluation of the Government of Saskatchewan's FASD-Related Services: Cognitive Disabilities Consultants and Community-Based Support Programs, March 31, 2014
- Saskatchewan Population Health and Evaluation Research Unit (SPHERU), Healthy Aging in Place: Improving Rural Seniors' Health Through Policy and Community Level Interventions
- Saskatchewan Population Health and Evaluation Research Unit (SPHERU), The Role of Social Systems in the Health of Seniors Living in Rural Saskatchewan, Pilot Project Report, 2011
- Saskatchewan Population Health and Evaluation Research Unit (SPHERU), Saskatchewan KidsFirst Program Evaluation: Report of the Quantitative Study, 2010
- Saskatchewan Population Health and Evaluation Research Unit (SPHERU), Saskatchewan KidsFirst Program Evaluation: Report of the Qualitative Study, 2010
- Saskatchewan Regional Health Authorities (Health Regions) various reports and web-sites accessed in March 2016:
 - Sun Country
 - Five Hills
 - Cypress
 - Regina Qu'Appelle
 - Sunrise Health Region
 - Saskatoon
 - Heartland
 - Kelsey Trail
 - Prince Albert Parkland

- Prairie North
- Mamawetan Churchill River
- Keewatin Yatthé
- Athabasca Health Authority
- Saskatchewan Voice of People with Disabilities Inc. (SVOPD), Annual Report 2013-2014
- Saskatchewan Voice of People with Disabilities Inc. (SVOPD), Programs & Services for People with Disabilities, Directory for Saskatchewan, 2014
- Saskatchewan Voice of People with Disabilities Inc. (SVOPD), Self Help Guide To Independent Living
- Statistics Canada and Bank of Canada data
- Statistics Canada, CANSIM Data
- Statistics Canada, Census Data for 1981, 1986, 1991, 1996, 2001, 2006, 2011, and 2016
- Statistics Canada, Census in Brief, Living Arrangements of Seniors, Families, Households and Marital Status Structural Type of Dwelling and Collectives, 2011 Census of Population, Catalogue No. 98-312-X2011003
- Statistics Canada, Consumer Price Index
- Statistics Canada, Insights on Canadian Society, Senior Care: Differences by Type of Housing, by Martin Turcotte and Carole Sawaya, Catalogue no. 75-006-X, ISSN 2291-0840, Release date: February 25, 2015
- Statistics Canada, Article, Insights on Canadian Society, Emerging Trends in Living Arrangements and Conjugal Unions for Current and Future Seniors, by Anne Milan, Irene Wong and Mireille Vézina, Catalogue no. 75-006-X, ISSN 2291-0859, February 2014
- Statistics Canada, Labour Market Survey
- Statistics Canada, National Household Survey Data for 2011
- Statistics Canada, Long-term Care Facilities Survey, 2013, released May 4, 2015
- Statistics Canada, Canada's Population Estimates: Age and Sex, July 1, 2015, released September 29, 2015 and various CANSIM data
- Statistics Canada, Population Projections for Canada (2013 to 2063), Provinces and Territories (2013 to 2038), Catalogue no. 91-520-X released May 26, 2015
- Statistics Canada, Projections of the Aboriginal Population and Households in Canada, 2011 to 2036, Catalogue no. 91-552-X released September 17, 2015

- Statistics Canada, Xuelin Zhang, 75F0002MWE Income Research Paper Series, Low income Measurement in Canada: What do different Lines and Indexes tell us? May 26, 2010
- Sun Country Health Region, Orientation Presentation, Long Term Care Placement, Debra Laurent RN, July, 2011
- Taking Care Inc., Long Term Care in Saskatchewan 2014
- Warman Select Seniors Housing Facilities
 - Warman Mennonite Special Care Home and North View Haven Independent and Assisted Living Home
 - Diamond House Ltd. by Golden Health Care



preferred choice ✓

Development Strategists

www.preferchoice.ca

