

CITY OF SASKATOON COUNCIL POLICY

NUMBER
C09-002

POLICY TITLE <i>Innovative Housing Incentives</i>	ADOPTED BY: <i>City Council</i>	EFFECTIVE DATE <i>September 10, 1990</i>
		UPDATED TO <i>January 25, 2021</i>
ORIGIN/AUTHORITY <i>Planning and Development Committee Report No. 261990; Legislation and Finance Committee Report No. 42-1990; City Commissioner's Report No. 291990, and further amendments up to and including Standing Policy Committee on Planning, Development and Community Services Item 8.1.6 – October 22, 2018 and amended by Standing Policy Committee on Planning, Development and Community Services Item 8.1.1 – January 25, 2021.</i>	CITY FILE NO. <i>CK. 750-0, 750-1 and 750-4</i>	PAGE NUMBER <i>1 of 16</i>

1. PURPOSE

In order to address the significant impact the quality, affordability and availability of housing has on the quality of life in Saskatoon, the objectives of this Policy are:

- a) To encourage the construction and renovation of a diversity of housing to accommodate low and moderate income households;
- b) To increase the availability of suitable and affordable housing units for low and moderate income households, regardless of the housing form or governance structure;
- c) To attract government and private sector financial support to ensure adequate amounts of affordable housing and purpose-built rental housing in the city;
- d) To provide stability in city neighbourhoods, particularly older neighbourhoods;
- e) To encourage and help individuals and families to become self-sufficient;
- f) To promote innovation in the housing market to fully address the continuum of housing needs in the city; and
- g) To encourage the development of rental units available in the Saskatoon market and remain rental units over the long term.

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2. DEFINITIONS

- 2.1 Housing Program - any program, including Federal/Provincial Programs, designed to increase the availability of suitable and affordable housing to meet the needs of low and moderate income households.
- 2.2 Low-Income Household - any household that has a gross annual household income at or below the Saskatchewan Household Income Maximums as calculated by the Saskatchewan Housing Corporation and adjusted from time to time.
- 2.3 Moderate-Income Household for Mortgage Flexibilities Support Program - any household that has a gross annual household income at or below 75 percent of median family income for one-person households, 80 percent of median family income for two-person households without dependents, 85 percent of median family income for households with one dependent, 90 percent of median family income for households with two dependents, and 95 percent of median family income for households with three or more dependents. Median family income is defined as the median total income for all census families in the Saskatoon Metropolitan Area for the year most recently published by Statistics Canada.
- 2.4 Affordable Housing – housing units that are affordable to low-income households with incomes below the Saskatchewan Household Income Maximums while spending no more than 30 percent of their income on housing.
- 2.5 Residential Portion – that portion of a housing development that provides direct physical services to residents, including rooms, housing units, common areas, and common facilities accessible by residents, but not including any office space or other facilities not directly required for the housing of household occupants.
- 2.6 Secondary Suite – any dwelling unit that meets the definition of a secondary suite according to the City of Saskatoon Zoning Bylaw.
- 2.7 Purpose-Built Rental Housing – is a multiple-unit dwelling comprised of, or partially comprised of, residential rental units which will remain as rental units for a period of not less than 15 years from date of completion.

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- 2.8 Approved Project – is a housing development which has been designated by City Council, via application, and approved for one or more of the incentives identified within this policy. An approved project may include more than one site in different locations of the city.
- 2.9 Mortgage Flexibilities Support Program – is a program created by City Council that provides a five percent down payment grant to eligible low and moderate income households who purchase a new home in a designated project. Projects must be approved by Canada Mortgage and Housing Corporation or Genworth Canada for mortgage loan insurance flexibilities.
- 2.10 Garden Suite – any dwelling unit that meets the definition of a garden suite, according to the City of Saskatoon Zoning Bylaw.
- 2.11 Garage Suite – any dwelling unit that meets the definition of a garage suite, according to the City of Saskatoon Zoning Bylaw.

3. ELIGIBILITY CRITERIA

The City may extend financial support to housing projects that meet the following criteria:

3.1 Eligibility Criteria – Affordable Housing

- a) City of Saskatoon financial support must be used to support the residential portion of housing projects that meet the low-income household definition as defined in Section 2.2 of this Policy.
- b) Affordable housing projects receiving financial support under this Policy must be affordable to low-income households for a minimum of five years.
- c) Priority will be given to projects that include the following characteristics:
 - i) support other planning initiatives being undertaken by the City including, but not limited to, redevelopment projects, development of vacant sites, strategic infill projects, City Centre area housing or housing along transit corridors;

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- ii) meet clearly identified needs in the community;
 - iii) provide opportunities for resident involvement in the operation, management and/or ownership of their housing;
 - iv) are inclusive and integrated with the surrounding community; and
 - v) maximize the use of existing community amenities, facilities and resources, including Community Development Organizations and architectural heritage resources.
- d) The property (i.e. land and building) shall pay full property taxes or an equivalent grant-in-lieu, unless abated or exempted under this or other programs, policies or legislation.
- e) Financial contributions are subject to the project demonstrating that adequate additional financing and adequate and appropriate management and operations strategies are in place.

3.2 Eligibility Criteria – Purpose-Built Rental Housing

- a) Rental Units must be in a multi-unit development.
- b) Mixed-use development is acceptable but only rental units will be eligible for a rebate.
- c) Rental Units may be built in any part of the city, subject to zoning restrictions.
- d) Rental Units must be new construction or new additions to existing structures.
- e) Construction must not commence prior to successful application under this program, and there are no provisions for retroactive applications.
- f) Property owners must enter into a Contribution Agreement to ensure units are provided for rental purposes over 15 years.

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3.3 Eligibility Criteria – Garden, Garage and Secondary Suites

- a) All garden, garage and secondary suites are eligible for this incentive provided they comply with the City of Saskatoon Zoning Bylaw, or are seeking zoning compliance through the Legalizing Existing Suites Program.
- b) The property (i.e. land and building) shall pay full property taxes or an equivalent grant-in-lieu, unless abated or exempted under other programs, policies or legislation.
- c) Section 3.1, “Eligibility Criteria – Affordable Housing”, does not apply.

3.4 Eligibility Criteria – Mortgage Flexibilities Support Program

- a) Any affordable housing unit available for purchase must be part of an Approved Project as defined under 2.8 of this Policy.
- b) Prospective homeowners must obtain mortgage pre-approval through a Canada Mortgage and Housing Corporation or Genworth Canada approved lender.
- c) The grant is only available to individuals and families that are below the moderate-income definition for the Mortgage Flexibilities Support Program, as defined in Section 2.3 of this Policy. Applicants must enrol in an income screening process and a Homeownership training program administered by the City prior to receiving the 5% down payment assistance.
- d) Homebuilders who apply for project pre-designation must clearly demonstrate that units offered are provided at price points which satisfy the needs of households earning at or below the Maximum Income Limits as defined in 2.3 above.
- e) Applications from individuals and families for assistance under the Mortgage Flexibilities Support Program would be reviewed and approved by the City Administration, subject to successful income screening, and mortgage approval by the lending institution.

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4. FINANCIAL INCENTIVES

4.1 General Provisions Applying to all Incentives

- a) Applicants for City of Saskatoon financial support must be registered corporations in the Province of Saskatchewan.
- b) Requests for City of Saskatoon financial support must be made via application to the Community Services Department.
- c) The City of Saskatoon will only offer financial incentives to projects located within the city limits.
- d) All housing projects eligible to receive financial assistance under the City of Saskatoon Policy C09-002 (Innovative Housing Incentives), or built on sites pre-designated by City Council for affordable, purpose-built rental, or entry-level housing, are required to obtain underwritten new home warrantee coverage from a recognized third party warrantee provider. This is a condition upon which the funding is provided or the land is sold.

4.2 Affordable Housing Capital Contribution

- a) The financial assistance provided by the City for affordable housing projects shall be in the form of a grant of up to 10 percent of the total capital cost of the residential portion for new projects, including the conversion of existing buildings to affordable housing or up to 10 percent of the cost of renovation for existing affordable housing units. Projects applying for a capital grant will be evaluated using criteria based on priorities in the City's current Housing Business Plan (as summarized in Appendix 1) and may qualify for up to a 10 percent capital grant.
- b) The maximum contributions provided for projects qualifying for the full 10 percent will be: \$25,000 for units with three or more bedrooms; \$20,000 for units with two bedrooms; \$17,000 for one bedroom or bachelor units; \$10,000 per bedroom for residential care homes and shelters; and \$12,000 per unit for renovation of market apartments.

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The maximum contributions per unit listed in this section will be prorated for projects qualifying for less than a 10 percent grant. For example: the maximum contribution for a two bedroom unit qualifying for an 8 percent contribution will be \$16,000.

- c) Projects qualifying for a capital grant of up to 10 percent for an affordable rental housing project under the provisions of section 4.2 a) may qualify for a supplemental grant of up to 5 percent of the total capital cost to offset the increased cost of land for locating in an area with a low concentration of affordable rental housing.

This supplemental grant will be equal to the price paid for the land selected for the project less the fair market value of a comparable site in an area with an existing high concentration of affordable rental housing to a maximum of 5 percent of the total capital cost of the project.

- d) Capital contributions towards the cost of renovating existing affordable rental housing will be to a maximum of 10 percent of the cost of the renovation, not including the value of the existing land and building. Projects will only be eligible to receive a capital contribution towards the cost of renovations once every ten years. Projects involving the renovation of existing affordable rental housing must meet the following criteria:
- i) the housing units must have been in the affordable rental market for at least ten years;
 - ii) the proponent must agree to keep the renovated units in the affordable rental market for at least ten more years;
 - iii) the renovation project must have funding support from the federal or provincial government;
 - iv) the project must be a renovation of major systems and finishes, such as structural components, foundation, roofing, insulation, doors, windows, mechanical systems, electrical, plumbing, exterior finishes, drywall, paint, floor covering, cabinets, and fixtures;

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- v) the project should incorporate upgrades to achieve a significant reduction in energy use at a minimum, any upgrades with an initial cost that will be recovered by projected energy savings within a ten-year period should be included in the renovation project; and
- vi) the application must include a ten-year business plan showing the sustainability of the project over the long term.
- e) The City will not provide funding for the on-going operations of an affordable housing project, including repairs, replacements of capital assets or other operational activities.
- f) This incentive is subject to the project meeting the eligibility criteria defined in section 3.1 “Eligibility Criteria – Affordable Housing”.
- g) In lieu of a cash grant, proponents purchasing land pre-designated for affordable housing under the Land Cost Reduction Program may receive a discount on the purchase price of the land equal to the grant that would have been provided under section 4.2 a) and 4.2 c).

4.3 Affordable Housing Property Tax Abatement

- a) The City will provide a five-year property tax abatement of the incremental tax increase for the affordable residential portion of any eligible affordable housing project. The property tax abatement will be applied to eligible affordable housing projects based on the type of development in the following manner:
 - i) Projects that contain all affordable units will receive a five-year property tax abatement equal to 100 percent of the incremental tax increase.
 - ii) Mixed-market developments that contain both market and affordable rental units will receive a five-year property tax abatement on the incremental tax increase, pro-rated by the percentage of units that are affordable in the project.

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- iii) The pro-rated calculation for mixed-market developments will be done using the ratio of affordable units to the overall development of the project (e.g. 10 affordable units in a 50 unit mixed-market project will result in the applicant receiving an abatement equal to 20% of the incremental tax increase over five years).
- iv) Any commercial space in the project is not eligible for a property tax abatement.
- b) In addition to complying with section 3.1, “Eligibility Criteria – Affordable Housing”, projects must meet the following criteria in order to qualify for a property tax abatement:
 - i) applicants shall provide a ten-year business plan to verify that the project will be viable for at least five years after the conclusion of the abatement;
 - ii) the project must be in the form of rental or cooperative housing, and must maintain this type of tenure for the duration of the abatement;
 - iii) the project may be ownership housing only if the housing is built by a non-profit organization with a mission to provide affordable home ownership including mixed-market developments;
 - iv) applicants must be non-profit corporations, or must be providing the affordable housing on a non-profit basis; and
 - v) for-profit applicants shall provide documentation in their business plan, and ongoing verification that the project will be provided and operated on a non-profit basis for the duration of the abatement.

4.4 Waiving Offsite Levies for Affordable Housing

- a) City Council, at its discretion, may waive the payment of offsite levies payable as the result of the development of affordable housing in very specific circumstances.
- b) Eligible housing projects must meet all eligibility criteria for affordable housing projects as listed in section 3.1 of this Policy.

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- c) Eligible housing projects must meet the needs of low-income households as defined in Section 2.2 of this Policy.
- d) The following criteria have been developed to identify specific circumstances where the payment of offsite levies may be waived by resolution of City Council:
 - i) only registered non-profit organizations will be considered, including faith based groups;
 - ii) only that portion of off-site levies related to affordable housing will be waived (this will allow collection of levies for market units in mixed projects which contain market and affordable units);
 - iii) only neighbourhood revitalization and major redevelopment projects as designated by resolution of City Council will be considered;
 - iv) the value of the off-site levies is payable if affordable units become market units within ten years (e.g., through sale); and
 - v) the waiver of off-site levies does not include capacity expansion costs. All costs for capacity expansion, as a result of redevelopment, must still be paid by the developer.

4.5 Purpose-Built Rental Housing Capital Contribution

- a) The financial assistance provided by the City for Rental Housing Projects shall be in the form of a grant up to \$5,000 per rental unit.
- b) The City will not provide funding for the on-going operations of a Purpose-Built Rental Housing Project, including repairs, replacements of capital assets, or other operational activities.
- c) This incentive is subject to the project meeting the eligibility criteria defined in section 3.2 “Eligibility Criteria – Purpose-Built Rental Housing Projects”.

4.6 Purpose-Built Rental Housing Property Tax Abatement

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- a) The City will provide a five-year property tax abatement of the incremental tax increase for the residential portion of any eligible Purpose-Built Rental Housing Project.

4.7 Incentives for Secondary, Garden and Garage Suites

- a) The City will provide rebates or partial rebates of the following fees for the creation of new secondary, garden, or garage suites, or the legalizing of existing secondary suites:
 - i) building permit;
 - ii) development permit;
 - iii) plumbing permit;
 - iv) legalizing an existing suite occupancy permit; and
 - v) discretionary use application fee.

4.8 Mortgage Flexibilities Support Program

- a) The City will provide a grant equal to a 5% down payment towards the purchase of an affordable housing unit for homeownership purposes.

4.9 Approval

- a) Applications for financial assistance under this Policy are subject to City Council approval.
- b) Individual applications by potential homeowners under the Mortgage Flexibilities Support Program will not be reviewed by City Council. City Council will designate housing projects to signify that potential homeowners may be eligible for the grant.

5. RELEASING FINANCIAL INCENTIVES AND HOLDBACKS

5.1 Affordable Housing Capital Contribution and Purpose-Built Rental Housing Capital Contribution

- a) Grant payments will not be made in whole or in part until units are ready for occupancy (rental) or occupied (ownership).

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- b) Grant payments may be made in phases if some units or phases in a project are complete before other units.
- c) The City will hold back payment of 10 percent of the total grant approved by City Council for the project until all work is complete as defined in Section 5.1 f).
- d) The City's holdback can be reduced to as little as five (5) percent of the total grant approved for the project if there is other financial security in place to ensure completion of the project, such as funding being held back by another level of government or a letter of credit or bond held by the Provincial Ministry of Justice. The amount the holdback is reduced will be equal to the value of the other financial security to a maximum of five (5) percent of the total grant approved for the project.
- e) The holdback retained for any project is not to be less than \$5,000.
- f) A project will be considered complete when the following occurs:
 - i) all building and plumbing permits are closed;
 - ii) an inspection to ensure compliance with Zoning Bylaw No. 8770 has been completed;
 - iii) there is no unrepaired damage to municipal infrastructure as a result of construction;
 - iv) the site is fully landscaped and free of construction debris;
and

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- v) in the case of an ownership project, the units have been sold to eligible homebuyers, the condominium corporation has been created, (if applicable), or any other condition set out in the Incentive Agreement is met.

5.2 Down Payment Grants under the Mortgage Flexibilities Support Program

- a) City contributions of down payment grants approved for low and moderate-income homebuyers under the Mortgage Flexibilities Support Program must be paid in trust to the lawyer acting on behalf of the homebuyer.
- b) Prior to issuing the down payment grant, the City must receive documentation from the mortgage lender verifying that the names on the mortgage documents are consistent with the individual or individuals approved for the down payment grant and that the mortgage is being provided by a Canada Mortgage and Housing Corporation or Genworth Canada approved lender.

5.3 Secondary, Garden and Garage Suite Incentives

- a) Permit rebates for the creation of secondary, garden, or garage suites or legalizing of suites will not be made until the suite is complete.
- b) A suite will be considered complete when all plumbing and building permits relating to the suite and principal dwelling are paid and closed and a Legalizing an Existing Suite Occupancy Permit has been issued (where applicable).
- c) The payment will be made to the individual(s) or corporation that owned the property on the date that the suite was complete.

6. RESPONSIBILITIES

6.1 Administration

- a) Receive, review and approve/reject applications for permit and application fee rebates for the creation of new garden, garage and secondary suites.
- b) Receive and review applications for the Affordable Housing Capital Contribution, the Affordable Housing Property Tax Abatement, the

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Waiving of Offsite Levies for Affordable Housing, the Purpose-Built Rental Housing Capital Contribution, the Purpose-Built Rental Housing Property Tax Abatement and the Mortgage Flexibilities Support Program and provide recommendations to the Standing Policy Committee on Planning, Development and Community Services.

- c) Facilitate awareness of this program to encourage innovative additions to and enhancement and preservation of the City's affordable housing stock.
- d) Facilitate discussions with other public funding agencies to monitor and identify housing needs in the community.
- e) Advise the Standing Policy Committee on Planning, Development and Community Services on the achievement of the objectives of this Policy.

6.2 Standing Policy Committee on Planning, Development and Community Services

- a) Review all applications for the Affordable Housing Capital Contribution, the Affordable Housing Property Tax Abatement, the Waiving of Offsite Levies for Affordable Housing, the Purpose-Built Rental Housing Capital Contribution, the Purpose-Built Rental Housing Property Tax Abatement, and the Mortgage Flexibilities Support Program. Approve or reject applications that do not include a property tax abatement, tax redirection or the waiving of offsite levies. Provide recommendations to City Council on all applications that include tax abatements, tax redirection, or the waiving of offsite levies.
- b) Review and recommend updates to this policy to City Council.

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6.3 City Council

- a) Review and approve/reject applications for financial assistance that include a tax abatement, tax redirection, or the waiving of offsite levies.
- b) Review and approve amendments to this policy.
- c) Annually review and, when appropriate, direct application of this policy to better serve target populations identified as being in greatest need for housing assistance.

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Appendix One - Points System for Calculating Affordable Housing Capital Contributions

All projects applying for a capital contribution under section 4.2 of the Innovative Housing Incentives Policy No. C09-002 will be evaluated using the criteria in the following table to determine the percentage of the capital grant that the project qualifies for to a maximum of 10 percent.

Housing Business Plan Priority	Criteria	Amount of Grant (percentage of total capital cost)
Base Grant	Projects must serve households below provincial Saskatchewan Household Income Maximums	3 percent
Leveraging Funding provided by Other Levels of Government	Secured funding from federal or provincial government under an eligible grant program	2 percent
Significant Private Partnership	There is a significant donation (at least 10 percent in-kind or donation) from a private donor, faith group or service club.	1 percent
Accessible Housing	At least 5 percent of units meet barrier free standards	1 percent
Neighbourhood Revitalization	a. Project improves neighbourhood by renovating or removing rundown buildings; and/or	1 percent
	b. developing a vacant or brownfield site.	1 percent
Mixed Tenure Development	Project has a mix of affordable/market units or a mix of rental/ownership	1 percent

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Safe and Secure Housing	a. Landlord is committed to obtaining Crime Free Multi Housing certification for the project, and/or	1 percent
	b. Incorporates Crime Prevention Through Environmental Design (CPTED) principles into design	1 percent
Supportive Housing	The proposal includes ongoing supports for the residents to assist them in staying housed such as drug and alcohol free, cultural supports, elements of Housing First.	1 percent
Meets an Identified Housing Need	Project meets an identified housing need from a recent study such as: <ul style="list-style-type: none"> a. Homelessness b. Large Family housing (three bedrooms or more) c. Accommodation for students d. Aboriginal Housing 	2 percent
Innovative Housing	Project uses innovative design, construction technique, materials or energy saving features.	1 percent
Innovative Tenure	Innovative Housing tenures such as Rent to Own, Life Lease, Land Trust, Sweat Equity, Co-op Housing or Co-Housing	1 percent