

CREATING OPPORTUNITIES
HOUSING OUR COMMUNITY

ACL = Affordable Communal Living

Apex Property Management
and The City of Hamilton

2020 – 2021

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INTRODUCTION

The “ACL” Affordable Communal Living Program is directly geared to transition current occupants in the shelter system or recently homeless, to their own affordable living space. The space is shared with others in a communal living environment specifically designed to meet the financial constraints of the tenants and work within the parameters of provincial and municipal benefits.

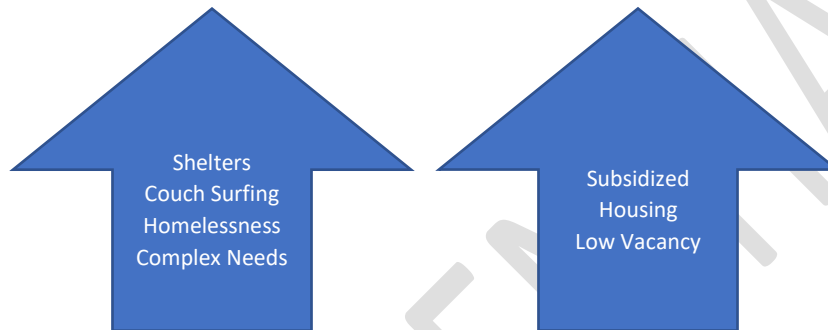
Apex Property management proposes a new streamlined approach to a complex issue, where problems are viewed as opportunities for collaborative action and investment that produce many dividends. The experience of communities across Canada show that investment in innovative housing solutions can produce social, economic, and environmental dividends such as stronger support networks, jobs in the residential construction industry and reductions in energy costs.

Implementation Strategies are herein identified along with analysis of how these strategies will be carried out as well as the financial implications.

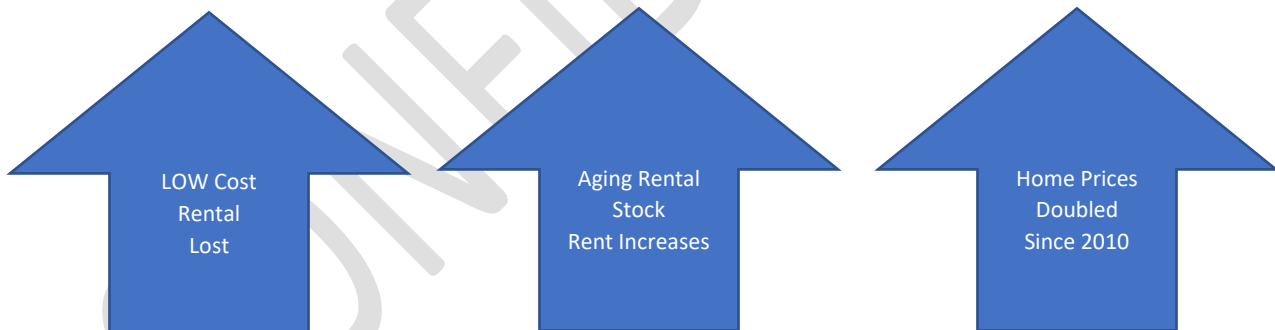
In addition to the strategies, our ACL plan sets out a concrete mandate; to create 100 affordable living accommodations in the City of Hamilton by the end of June 2021. The goal is not one that APEX Property Management can complete on its own. APEX will require the assistance of the City of Hamilton and placement partners for affordable housing to achieve this goal. This is the benchmark that will guide and inspire the action of the City partners as we work together to address to housing needs in our community. Finally, our plan includes and Evaluation and Community Section, which outlines how progress is monitored and regularly shared with our partners.

Apex Property Management looks forward to working with the City of Hamilton and its cooperative partners as we bring this vision to fruition.

**The Housing Continuum:
A Focus on the Loss of Affordable, Safe and Clean Housing**



GROWING GAP – ACL is the middle ground



GROWING GAP – Affordable Home Ownership?



Context: Housing Market Realities in 2020

RENTAL HOUSING

- Local Rental Vacancy is low for tenants who do not have the required status of financial background
- Increases in market rent have outpaced inflation making people with fixed subsidized incomes unable to afford housing
- Most existing rental stock is aged, and new build rental inventory is scarce as developers have chosen to concentrate on new homes rather than rentals

SOCIAL HOUSING

- Vacancy Rates are low in social housing
- Little Inventory is being constructed
- There is extremely limited inventory for fixed subsidized incomes

Defining Affordable Communal Living

“The core belief that housing is a human right and that everyone needs and deserves a home that is affordable, clean and safe”

ACL creates a rental solution to accommodate the financial abilities of its potential tenants.

ACL = Personal Space within a shared living environment

Context: Demographic Realities Canada

- People living with disabilities (both mental and physical) are **twice** as likely to live below the poverty line.
- Nearly **15%** of people with disabilities live in poverty, 59% of whom are women.
- Estimates place the number of homeless individuals living with a disability or mental illness as high as **45%** of the overall homeless population.
- Children with disabilities are **twice** as likely to live in households relying on social assistance
- **21%** of single mothers in Canada raise their children while living in poverty (**7%** of single fathers raise their children in poverty).
- Women parenting on their own enter shelters at **twice** the rate of two-parent families.
- Indigenous Peoples (including First Nations, Métis, and Inuit peoples) are **overrepresented** among the homeless population in virtually all urban centres in Canada.
- **28%-34%** of shelter users are Indigenous.
- **1 in 5 racialized** families live in poverty in Canada, as opposed to 1 in 20 non-racialized families.
- Racialized women living in poverty were almost **twice** as likely to work in manufacturing jobs than other women living in poverty.
- Overall, racialized women earn **32%** less at work.
- Nearly **15%** of elderly single individuals live in poverty.
- Nearly 2 million seniors receive the Guaranteed Income Supplement and live on approximately **\$17,000** per year. The most basic standard of living in Canada is calculated at \$18,000 per year for a single person.

Context: Realities of COVID – 19

Shared or congregate housing residents often gather together for social, leisure, and recreational activities, shared dining, laundry facilities, stairwells, and elevators and may have challenges with [social distancing](#) to prevent the spread of COVID-19.

Communication: A lack of information or misinformation can lead to significant confusion and fear. Share as much information as possible with residents. This may include rationale and policies considered. Be sure data and guidance is from a reputable source, such as local public health department, emergency management agency, or the CDC.

- **Residents:** Anticipate resident fear and anxiety about continued service levels/ability to deliver services and about exposure to COVID-19.
- Communicate as an amplifier of already-available information, COVID-19 local distancing and safety requirements (e.g., wearing facial masks and other personal hygiene and/or universal precautions) to employees and residents.
- Ensure communications are broadcast in accessible formats as available.
- Lead and inform with empathy. Our units are the residents' homes.
- Stakeholders: Anticipate stakeholder anxiety or special attention.
- Disseminate information to residents, when appropriate, about COVID-19 planning efforts and provide them with up-to-date, relevant, consistent communications about health and safety, policy updates, and guidance. Communicate that they will receive this information through notices posted on bulletin boards in buildings.

SEEK ADVICE, AS NEEDED Hamilton Public Health and other reliable sources provide guidance to reduce the spread of COVID-19 . COVID-19 guidance is constantly being added and updated as new services and workplaces are permitted are permitted to re-open and as knowledge of COVID-19 evolves.

Housing Affordability = Housing Choices

People have different housing needs based on their, employment, ability, health, income, stage in life, and a host of other factors. ACL accommodation is about creating and promoting a range of shared housing choices as diverse as the city itself.



ACL – Specifically Targets potentially at-risk occupants who use the shelter system or are homeless for an extended period – Apex Property Management offers a range of different properties with different floor plans

Housing Choices = Opportunities

When the problem of an affordable housing shortage is viewed as an opportunity to create housing diversity it shifts perspective positively and radically.

Home Builder Communities across Canada are already beginning to realize the practical benefits of engaging partners from all sectors to create more diverse housing choices as a part of their regular 'business'. Collaborative investments in innovative solutions produce economic, social and environmental dividends for the entire community:

Economic Dividends

- Adequate supply of high quality and affordable housing attracts and retains young talent
- Construction and renovation create employment; and can be an opportunity to engage marginalized members of the labour force, such as youth at promise.
- Creates housing for workers in the service and hospitality industry near to their workplace
- Home ownership increases household equity, economic security, investment in the local economy.
- Building affordable rental housing creates local small business opportunities.
- Pilot projects provide opportunities for businesses to build capacity and skill to open new housing market niches (such as age friendly housing, energy efficient construction, affordable condos)
- Housing construction and renovation generates revenue for all levels of government

Social Dividends

- Housing is the fundamental basis from which to pursue health, employment, and basic social needs.
- Accessible, age friendly housing promotes healthy aging in place, which is not only more desirable for most households but also more cost effective for society.
- Evidence from several national studies shows that proactive investment in housing solutions is far more cost effective than reactive, emergency responses for people experiencing housing crisis.

Environmental Dividends

- Higher density housing promotes affordability and makes more efficient use of land: that reduces the community's ecological footprint and prevents costly urban sprawl.
- Increasing energy efficiency in homes produces incredibly significant and highly cost-effective reductions in a community's greenhouse gas emissions.
- Remediation of brownfield sites as housing makes a community more beautiful and liveable in addition to cleaning up contamination

Engaging Partners to Create Opportunities

Apex Property Management seeks partnerships with the City of Hamilton and its partner Non-Profit Organizations such as Mission Services and Housing Up! These partnerships will allow for the repurposing of existing facilities, creation of new ones and growth of the ACL Program.

ACL – Growth and Adaptation

Key Points

- The conversion of existing properties into ACL Affordable Housing
- Reduced time to occupancy, small and frequent growth (as soon as 30 days from Acquisition)
- Well Managed and Maintained
- Growth by Acquisition
- 100 units within 12 months
- Inclusive costs (Gross Rental) utilities, maintenance, management, and cleaning
- Differences in property amenities allowing for a change in the level of cost
- Centralized Communication

The Benchmark – 43 London Street North Hamilton ON

The creation of 43 London Street North is APEX's 1st ACL Home in Hamilton. With cooperation from Mission Services 43 London St N was made available for occupancy within 25 days of acquisition. During that time, several meetings and conversations were held to determine the repurposed level the building needed to meet in accordance with required standard. We have a winning formula!

Highlights of 43 London Street North

The 13 Room building has central air conditioning, a new common kitchen, a bathroom with shower on each floor, centralized Wi-Fi, and television for each room. Room costs range from \$400 to \$850.

Common Space is limited to the kitchen and outdoor areas in this property.

The property is fully secured with a singular point of entry, the property has common area cameras and alarm monitoring.

Apex Property Management – 1 TEAM 1 GOAL

Our Core Competence

Apex Property Management is a result-driven property management company specializing in the power of sale industry supporting, lenders of all sizes and the law firms in which act for them. Our results-driving platform is second to none within the industry. Competitors processes slow the result, at Apex we seek the result required and customize the process to obtain that specific goal. We strive as a company to over-perform our client's expectation in all categories, specifically performance, price, and result.

Where we are Headed!

Apex Property Management has carved its own niche in Affordable housing. 10 years in property management and rental property acquisitions has led us in the direction of creating a greater yield in the rental market as well as creating positive solutions in the process. ACL started as a student living program at York University which has now brought us to where we are today. Currently with an ACL rental inventory of 100 units in North York, Toronto, Brampton, and Now HAMILTON!