



hATCH

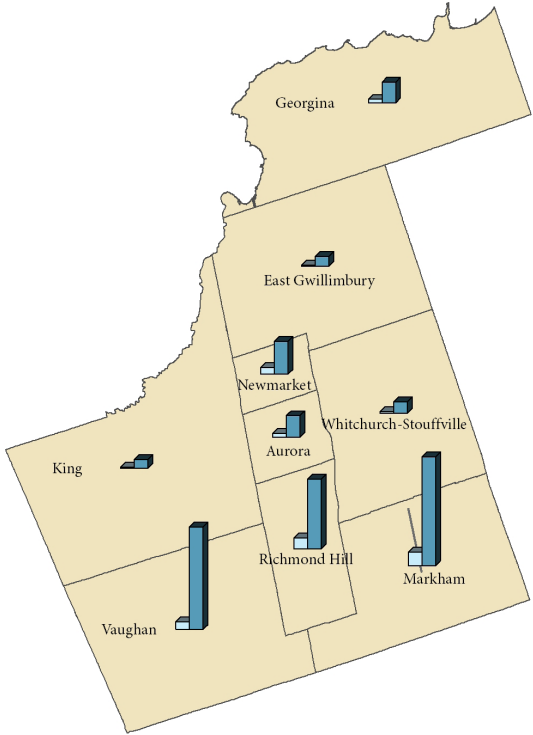
**HAVING AFFORDABLE TENURE CHOICES for HOUSING:
AN AFFORDABLE RENTAL HOUSING PROPOSAL FOR YORK REGION.**

Proposal by team ID no. 49683816
Make Rental Happen Challenge 2014

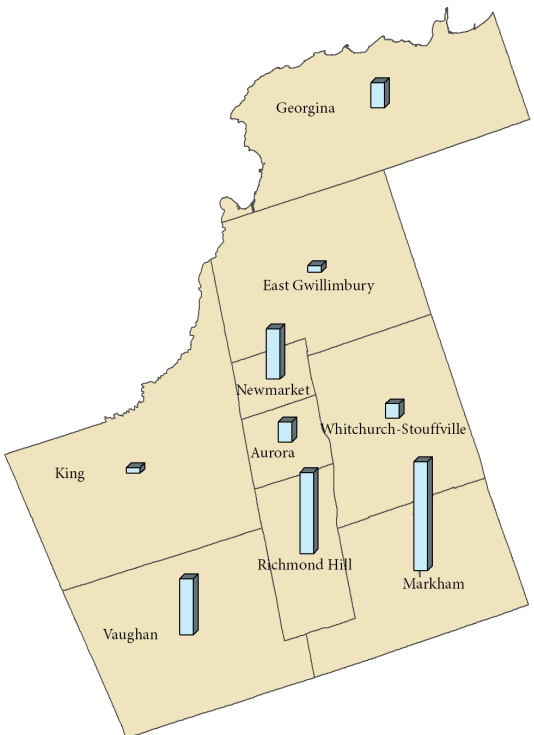
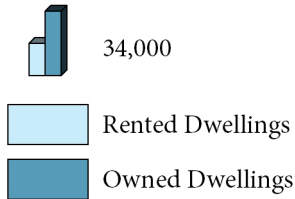
WHAT IS THE PROBLEM?

York Region is facing an affordable rental housing crisis.

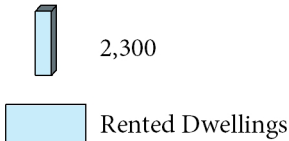
- Low vacancy rates and high rental demand indicate that creating rental housing is of the utmost concern.
- Even with increasing rental demand, York Region primarily consists of home ownership.
- Almost half of all York Region renters (48%) spend 30% or more of their household income on gross rent, indicating an increased risk of shelter poverty.¹



York Region: Housing Tenure (in households)



York Region: Tenant Households Spending 30% or more of household income on gross rent



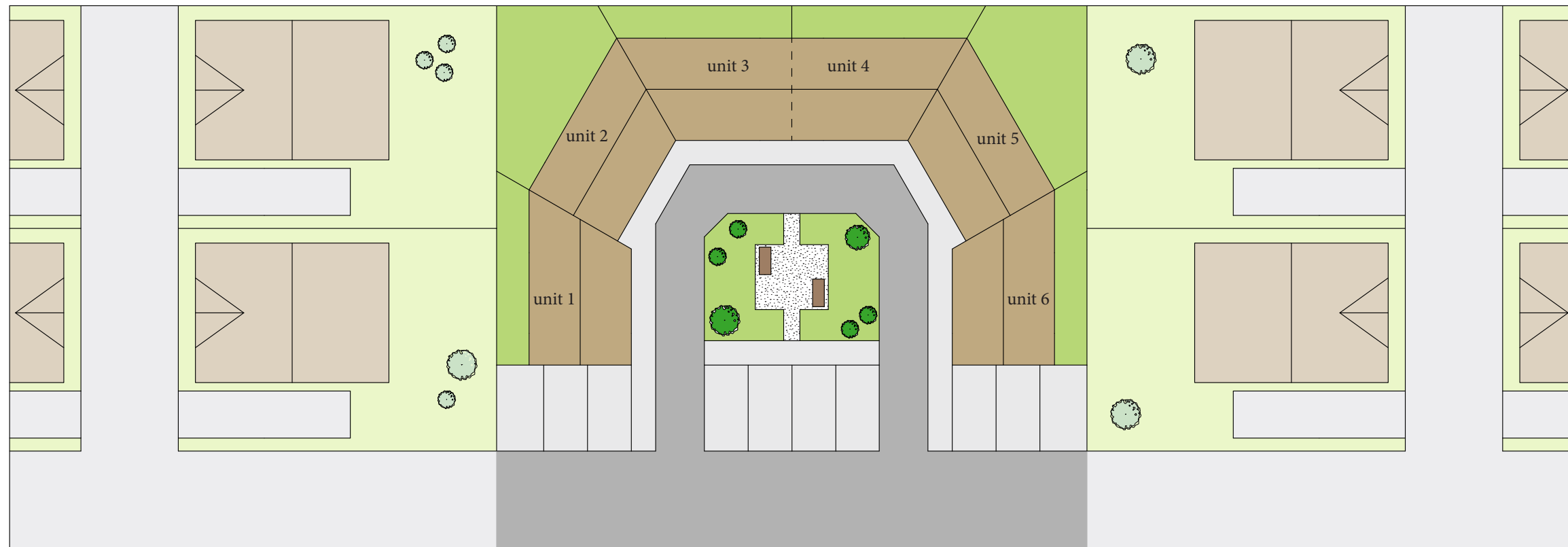
¹Data Source: Canadian Census, 2006.

PROPOSED STRATEGY: hATCH

RENTAL HOUSING IN YORK REGION: A PEOPLE-BASED APPROACH

This proposal addresses the severe need for affordable rental housing as an attempt to mitigate the economic and social stress for York Region renters. Based on current trends and population forecasting, there is existing rental housing demand from families¹ and will be an increasing demand from seniors.² Therefore, this proposal incorporates two floor, medium density residential units, consisting of two bedroom homes for families and one bedroom units for seniors. Family homes are two story row houses, while one bedroom units are in the form of a duplex, with the structure horizontally divided into two private dwellings. Small, modular units with identical footprints are designed to provide flexibility on the part of the developer, allowing the proportion of one and two bedroom units to respond to changing demographics. The modularity of the design decreases development costs, resulting in lower monthly rents, and increasing affordability.

The creation of this row house complex enables the possibility of ‘suburban living’ to renters in York Region, offering amenities such as private entrances and outdoor space. However, suburban living is reimagined for renters with a community based ideology. The trapezoid shape of the complex is integral to the design, creating an inward facing space that encourages a sense of community amongst the tenants, highlighted by the central public green space. Since the complex is compact and adaptable, it can easily be incorporated into new subdivisions, creating a smaller physical imposition on the urban environment. Therefore, the hATCH community will reduce the risk of stigmatization of the development and of the tenants by the surrounding homeowners.



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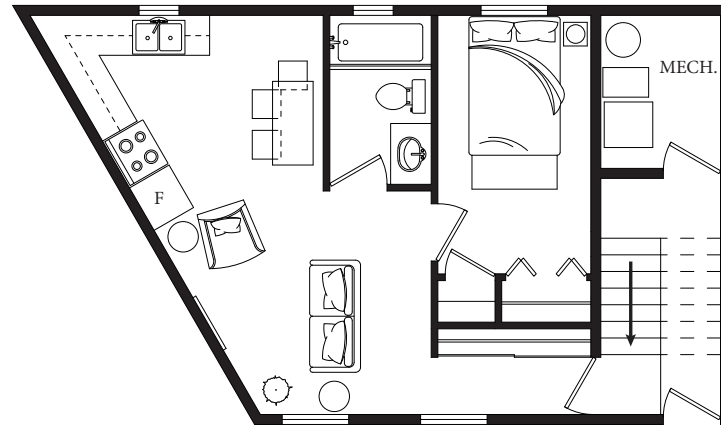


SITE PLAN

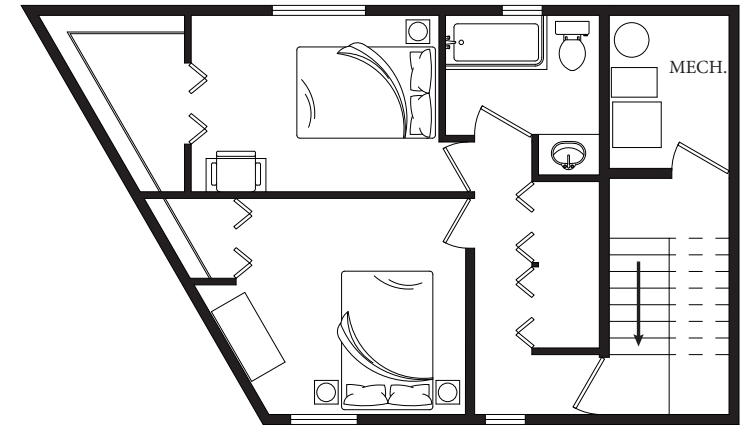
¹ According to 2006 Canadian Census data. ² According to HSPB-YR Make Rental Happen Challenge document.

PLANS

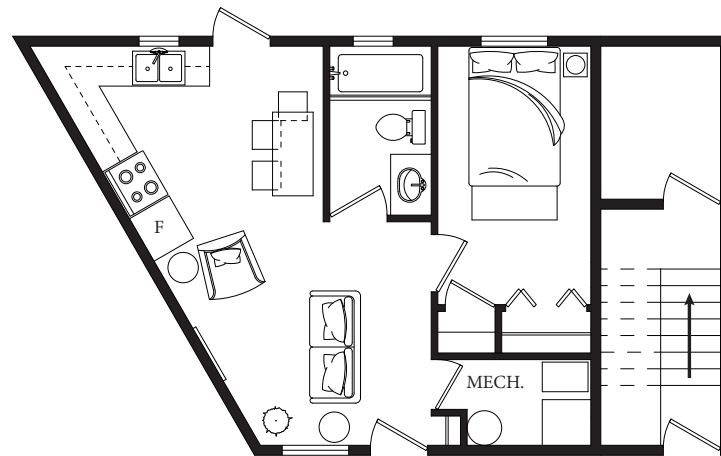
ONE BEDROOM DUPLEX
TOP FLOOR (UNIT 2)
476 SQ. FT.



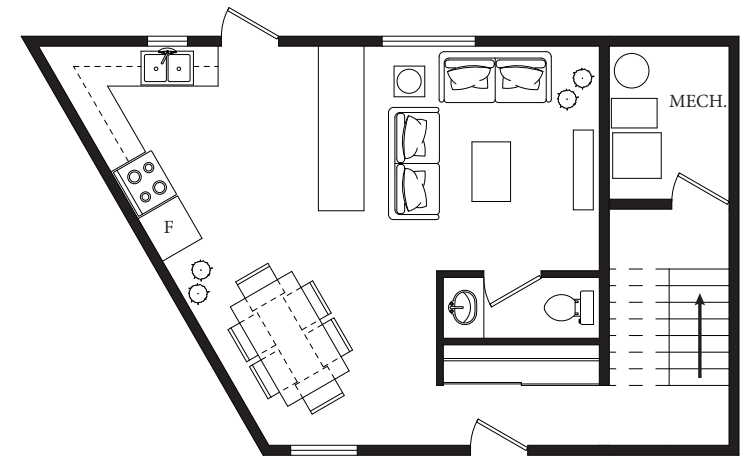
TWO BEDROOM HOME
TOP FLOOR



ONE BEDROOM DUPLEX
GROUND FLOOR (UNIT 1)
476 SQ. FT.



TWO BEDROOM HOME
GROUND FLOOR
952 SQ. FT. TOTAL



- NOTES:
1. FLOOR AREAS DO NOT INCLUDE INTERIOR STAIRWELL.
 2. BASED UPON THE SHAPE OF THE HOUSING COMPLEX, UNITS WILL BE IN VARIOUS ORIENTATIONS.

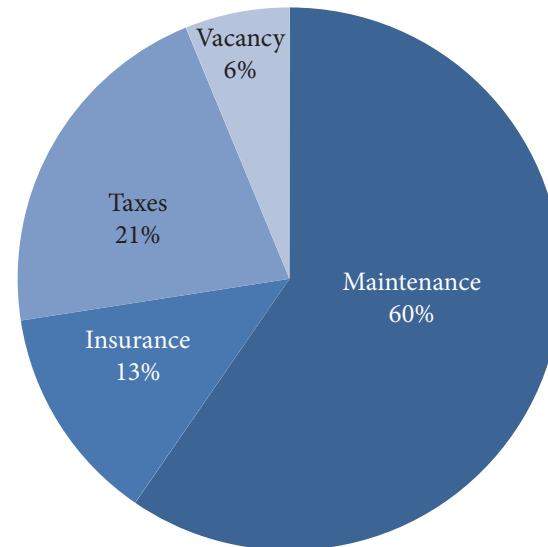
FINANCIAL INFORMATION

Financial Estimates

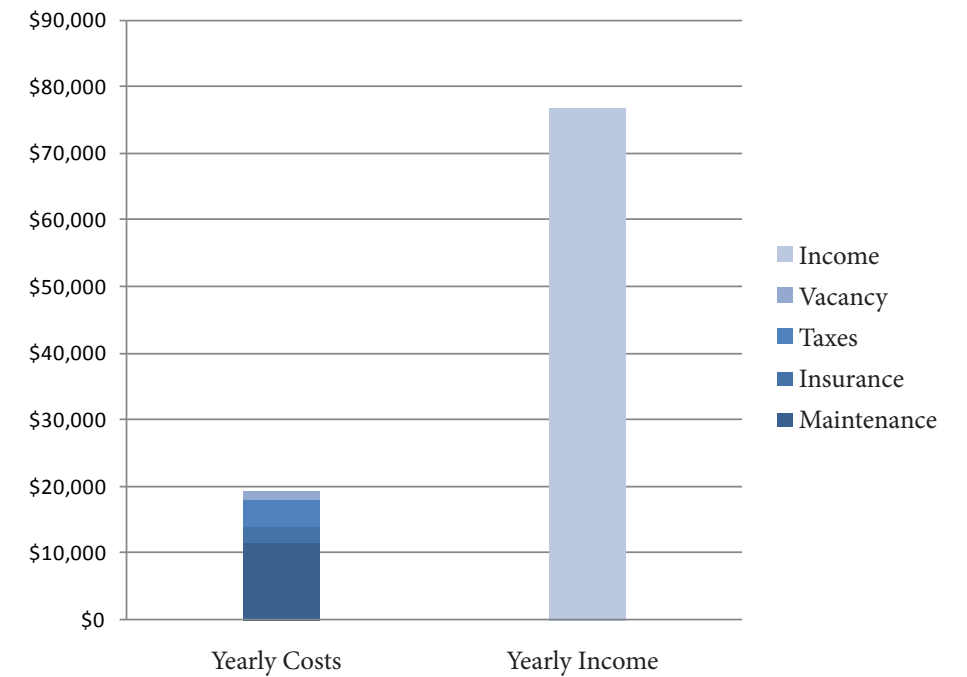
Costs	
Initial Cost	(\$)
Land & Construction	780,000
Yearly Costs	(\$/year)
Maintenance	11,500
Insurance	2,500
Taxes	4,100
Vacancy	1,200
Total	19,300

Income	
Monthly Rent	(\$/month)
One Bedroom	500
Two Bedrooms	1,000
Parking Spot	40
Yearly Income	76,800
Payback Period (I=2%)	
	15 years

Cost Breakdown



Yearly Cost vs. Income



All costs are based on assumptions relevant to data for York Region. Some assumptions include using a tax rate of 0.4347%, as per the 2013 York Region approved tax rate for new multi-residential developments, and using a vacancy rate of 1.6% for York Region as applicable to this development.

Income was calculated such that a two bedroom unit collected double the rent of a one bedroom unit. Thus, the yearly income from the development will be the same regardless of the combination of units. Furthermore, the monthly rents were minimized to achieve a payback period of 15 years, allowing the rental cost per unit to be below the maximum affordable rent limit for York Region.

LOOKING FORWARD

POLICY MATTERS:

Integrating a policy framework is essential for the promotion of rental housing as a viable affordable housing model in York Region. To strengthen this proposal, the following planning policies are suggested:

- Mandating that a certain proportion of new developments should be affordable *rental* housing, as opposed to the general affordable housing requirement stated in the York Region Official Plan.
- The ability to increase the density of a residential development (i.e. from low to medium density) when a certain proportion of the development is affordable rental housing.

WHY hATCH WORKS:

hATCH is a small, compact community development that can be easily integrated with a neighborhood, with modular units allowing for a dynamic design that can be modified to suit changing demographics. Implementing hATCH will increase access to affordable housing for York Region renters, providing socio-economic mix, and increasing housing security that will improve their quality of life. hATCH attempts to satisfy the present and future demand for rental housing, utilizing a design that provides affordability and community interaction to address the crucial economic and social housing needs plaguing York Region renters.

