

Attachment 1:

HelpSeeker report - *Naturally Occurring Affordable Housing (NOAH) in Canada*

To support evidence-based decision making, Administration recently commissioned an independent expert consultant to research Naturally Occurring Affordable Housing (NOAH) in the Airdrie context. Preserving and increasing NOAH is directly aligned with **Strategic Objective #3: Grow Housing Serving Airdrie's Labour Force** in Airdrie's **2024-2030 Affordable Housing Principled Action Plan**, which was unanimously endorsed by Council in June 2023.

The term Naturally Occurring Affordable Housing (NOAH) refers to rental housing that is typically more affordable than other housing available in an area because of its form (e.g., secondary suites), tenure (e.g., rental), size (e.g., studio/bachelor suites), location, age, and finishing. It is called "naturally occurring" because it does not require government subsidies to make it affordable. It is available in the private market and is more affordable because of its lower construction and maintenance costs and its lower market value.

The enclosed report provides detailed analysis, case studies, and implementation strategies to guide Airdrie's approach to preserving and expanding NOAH. It is supplementary material that is relevant to land use planning decisions coming before Council, including recommendations for a Land Use Bylaw amendment for Accessory Suites on November 5, 2024. Accessory suites are a prime example of NOAH.

A summary of the report's key findings and recommendations is provided below.

Key insights:

- Canada is losing NOAH faster than new affordable housing is being built. This is known as the "leaky bucket" phenomenon.
- The average rent for secondary suites is 32% lower than the average rent for purpose-built rentals.
- When implemented thoughtfully, NOAH can blend seamlessly with existing neighbourhood character and utilize existing infrastructure, reducing the need for more costly infrastructure expansion elsewhere.

Putting people first – the benefits of expanding NOAH in Airdrie:

- Adding any housing in Airdrie helps to increase housing supply to address demand. Making it easier to build accessory dwellings is one lever The City can pull to get more housing built relatively quickly and with minimal cost to the municipality, and therefore, taxpayers.
- Permitting accessory dwellings increases housing options across the city. Accessory dwellings provide different types of housing for different needs, and different price points for different incomes. This allows more housing options for every age and every stage.
- Adding an accessory dwelling to a property can help homeowners stay and thrive in Airdrie. The income from an accessory dwelling can help new buyers get into the market

and existing owners who are struggling to pay their mortgage stay in their homes. Accessory dwellings also provide an opportunity to improve homeowner wellbeing by enabling family members to live close together, provide natural supports to each other, and stay in their community.

The report also offers recommendations on ways The City of Airdrie can increase NOAH while balancing growth and budget concerns. These include:

- Review zoning bylaws to allow for more flexible housing options contributing to NOAH, including accessory suites. This is the most cost-effective action the municipal government can take to encourage NOAH supply.
- Streamline the development approvals process for small-scale housing additions within existing properties.
- Continue the Affordable Housing Public Information Campaign on the benefits of affordable housing and diverse housing types in the community, with a focus on both direct and indirect benefits, including housing for the labour force and supporting future economic prosperity.
- Establish robust data collection and monitoring systems to track housing supply and affordability, monitor infrastructure capacity, and to respond to other community concerns related to adding density, such as noise, garbage, traffic, and parking.
- Invest in local infrastructure, including green spaces, recreation facilities, and other community spaces, and expand alternative modes of transportation, to enhance community wellbeing and address concerns surrounding growth.
- Continue to advocate to other levels of government for necessary infrastructure funding and negotiate new agreements with regional partners to meet infrastructure requirements.
- Utilize planning tools (e.g., design guidelines, enforcement strategies) to ensure new housing options complement and enhance communities.

Lastly, the report identifies opportunities to leverage funding from other levels of government:

- The federal government is developing a housing infrastructure fund and a permanent public transit fund for municipalities. They have indicated that funding for both initiatives will be contingent on land use zoning that allows diverse types of housing.
- The federal government recently launched the Canada Secondary Suite Loan program, which offers low-interest loans up to \$40,000 for homeowners to add a secondary suite to their property. Expanding accessory dwellings as a permitted land use across the city would enable more homeowners in Airdrie to access this new funding.
- The Multigenerational Home Renovation Tax Credit allows families to deduct up to \$7,500 for building secondary units to accommodate seniors or adults with disabilities. Expanding accessory dwellings as a permitted land use across the city would enable more homeowners in Airdrie to use this tax credit.

Naturally Occurring Affordable Housing (NOAH) in Canada

Lessons on the Challenges and Opportunities
for Preserving Affordable Housing in Airdrie
Through Innovative Solutions

Submitted to: City of Airdrie, Alberta

October 4, 2024





Land Acknowledgement

As we live, work, and play on this land, we wish to pay our respects to the traditional lands of Treaty 7. We extend our gratitude to our neighbours and friends of the traditional Blackfoot Territory and the **Blackfoot Confederacy**, which includes **Siksika Nation**, **North & South Piikani Nations**, and the **Kainai Nation**. In addition, we acknowledge the other members of **Treaty 7** First Nations, including the **Tsuut'ina Nation** and the **Īyāñé Nakoda** (Stoney Nakoda) comprising the **Chiniki**, **Bearspaw**, and **Wesley** First Nations. Our acknowledgement also extends to the home of the Métis peoples of **Region 3 of the Métis Nation of Alberta**.

For generations, these lands have been cared for and inhabited by the many First Nations, Métis, and Inuit communities. We are grateful for the traditional **Knowledge Keepers** and **Elders** who have guided us and those who have passed on. Our acknowledgement is an expression of **reconciliation** and appreciation to those who call this territory home, or to those who are visiting.

Executive Summary

Context

As one of Alberta's fastest-growing communities, Airdrie faces unique challenges in maintaining housing affordability. This report explores strategies to preserve and expand Naturally Occurring Affordable Housing (NOAH) - residential properties that remain affordable without government subsidies or formal programs.

For this report and Airdrie's bylaws, the term 'Accessory Suites' is used to describe a range of additional dwelling units on a property, including Secondary Suites, Garage Suites, Garden Suites, and any other types of accessory dwelling units (ADUs). This terminology aligns with Airdrie's new bylaw recommendations.

Key Insights

- NOAH, which includes older apartments, smaller rental homes, and accessory suites, comprise 75% of all affordable rental units nationwide (Joint Center for Housing Studies, 2022).
- Between 2011 and 2016, Canada lost 322,600 NOAH units, far outpacing new affordable housing creation (Pomeroy, 2020).
- Small-scale, distributed housing solutions within NOAH can offer rents up to 32% lower than traditional rental units (CMHC, 2015).
- Airdrie has secured \$24.8 million through the federal Housing Accelerator Fund, providing an opportunity to invest in NOAH preservation and creation (CMHC, 2024).

Benefits of Preserving and Expanding NOAH

- Increases affordable housing supply while maintaining neighborhood character
- Creates potential additional income streams for homeowners
- Supports diverse living arrangements, including multigenerational families
- Allows for more efficient use of existing infrastructure
- Diversifies housing options across neighbourhoods

Considerations for Council

1. Review zoning bylaws to allow for more flexible housing options contributing to NOAH, including accessory suites (Secondary Suites, Garage Suites, Garden Suites, and other ADUs).
2. Streamline approval processes for small-scale housing additions within existing properties.
3. Establish a NOAH preservation program to maintain existing affordable units.
4. Consider financial incentives for homeowners who create affordable rental options on their properties.
5. Implement design guidelines to ensure new housing options complement existing neighbourhoods.
6. Launch public engagement campaigns to educate residents on the benefits of NOAH and diverse housing types.
7. Develop a robust monitoring system to track NOAH stock and the impact of new housing policies on affordability.

Addressing Redevelopment Pressures

Airdrie faces significant redevelopment pressures due to its proximity to Calgary and rapid growth. The rapid influx of people into the region is pushing up housing demand, while at the same time, there are many constraints to bringing on new supply. These constraints include labour shortages, supply chain disruptions, an uncertain lending environment, and other factors that make it challenging to keep pace with the growing need for affordable housing options (CMHC, 2023; Alberta Urban Municipalities Association, 2024).

By acting now to preserve NOAH and encourage innovative housing solutions, including various types of accessory suites, Airdrie can proactively address its housing affordability challenges while maintaining its character as a fast-growing, family-friendly community. This approach aligns with federal and provincial housing initiatives and positions Airdrie as a leader in sustainable housing strategies.

The full report provides detailed analysis, case studies, and implementation strategies to guide Airdrie's approach to preserving and expanding NOAH. We recommend Council review the full report and consider these recommendations as part of Airdrie's comprehensive housing strategy.

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Introduction

Canada is facing a severe affordable housing crisis, with existing affordable units disappearing faster than new ones can be built. This phenomenon, known as the "leaky bucket" approach, highlights the urgent need for municipalities to address the preservation and creation of Naturally Occurring Affordable Housing (NOAH) (BillionBricks, 2024). For fast-growing communities like Airdrie, located close to major urban centers like Calgary, this issue is particularly pressing. This report examines the current state of NOAH in Canada, factors contributing to its loss, and potential municipal strategies to preserve and increase affordable housing stock, focusing on secondary suites and accessory dwelling units (ADUs).

HelpSeeker Technologies, a team of social data scientists, housing experts, and technology specialists with deep expertise in affordable housing research, data analysis, and digital solutions, was commissioned to deliver this comprehensive report for the City of Airdrie to inform their housing efforts.

For this report and Airdrie's bylaws, the term 'Accessory Suites' is used to describe a range of additional dwelling units on a property, including Secondary Suites, Garage Suites, Garden Suites, and any other types of accessory dwelling units (ADUs). This terminology aligns with Airdrie's new bylaw recommendations.

Understanding NOAH in Canada

Naturally Occurring Affordable Housing refers to residential properties that remain affordable without government subsidies or formal programs. These properties, typically older buildings priced lower due to age, location, or condition, are crucial in providing affordable housing options for low and moderate-income households (Victoria Transport Policy Institute, 2022). NOAH units are generally affordable to people earning between 60% and 80% of the area median income, making them accessible to a significant portion of the population struggling with market-rate rentals (Pomeroy, 2020).

The importance of NOAH in the Canadian housing landscape cannot be overstated. Studies have shown that NOAH accounts for about 75% of all affordable rental units nationwide (Joint Center for Housing Studies, 2022). This substantial stock of naturally affordable units is critical for maintaining housing options across the income spectrum and promoting mixed-income communities (Lubell, 2016). In rapidly growing cities like Airdrie, preserving and expanding NOAH is essential to maintain affordability as the population increases.

Current State of NOAH in Canada

The situation regarding NOAH in Canada is alarming. Between 2011 and 2016, the country lost 322,600 private rental units affordable to households earning less than \$30,000 per year (Pomeroy, 2020). This loss of NOAH units is outpacing the creation of new affordable housing through government programs, with only about 20,000 new affordable units added during the same period (Pomeroy, 2020).

The 2021 Census data further highlights the growing pressure on the rental market. Renter households increased by 21.5% from 2011 to 2021, more than double the growth rate of owner households

(Statistics Canada, 2022). This rapid growth in renter households, coupled with the loss of affordable units, exacerbates the housing affordability crisis (CMHC, 2023). For Airdrie, as one of Alberta's fastest-growing communities, this trend is likely even more pronounced, underscoring the need for proactive affordable housing strategies.

Factors Contributing to the Loss of NOAH

Several factors contribute to the diminishing supply of NOAH in Canada:

- a) Financialization of Housing:** The increasing dominance of financial institutions and investors in the housing market has led to a rise in property prices and rents. Large capital funds and investors increasingly acquire NOAH properties to increase rents, leading to the loss of affordable units and the potential displacement of tenants (Whitzman et al., 2022).
- b) Redevelopment Pressures:** Areas experiencing intensification often see older, more affordable properties redeveloped into higher-end housing, reducing the stock of NOAH (Pomeroy, 2020). This is particularly relevant for Airdrie, given its proximity to Calgary and rapid growth. The rapid influx of people into the region is pushing up housing demand, while at the same time, there are many constraints to bringing on new supply. These constraints include labour shortages, supply chain disruptions, an uncertain lending environment, and other factors that make it challenging to keep pace with the growing need for affordable housing options (CMHC, 2023).
- c) Lack of Preservation Policies:** The absence of robust policies to incentivize or require the maintenance of existing affordable units contributes to the erosion of NOAH stock (City of Toronto, 2021).
- d) Market Dynamics:** In hot real estate markets, property values may increase faster than incomes, pushing previously affordable units out of reach for low and moderate-income households (CMHC, 2023). Airdrie's real estate market, influenced by its proximity to Calgary, may be particularly susceptible to these dynamics.
- e) Demographic Shifts:** Changes in household composition and population growth can impact housing demand and affordability (Withers, 2019). Airdrie's rapid population growth makes this factor especially relevant.

The "Leaky Bucket" Phenomenon

The "leaky bucket" approach in affordable housing refers to the challenge of maintaining existing affordable housing while attempting to add new units. In Canada, this concept underscores issues such as eviction, real estate speculation, and inadequate policy implementation, which result in a loss of affordable housing faster than new units can be built (City of Toronto, 2020; BillionBricks, 2024).

This phenomenon is particularly concerning given the significant disparity between the loss of NOAH units and the creation of new affordable housing. The National Housing Strategy's goal of creating 150,000 new affordable units over ten years is insufficient to offset these losses, highlighting the urgent

need for preservation efforts (Canadian Housing and Renewal Association, 2022). For fast-growing communities like Airdrie, this "leaky bucket" effect can be even more pronounced, as rapid development may accelerate the loss of existing affordable units (House Hunt Victoria, 2018).

Role of Secondary Suites and Accessory Dwellings in Increasing NOAH

Accessory suites, including Secondary Suites, Garage Suites, Garden Suites, and any other types of accessory dwelling units (ADUs), are crucial in expanding Naturally Occurring Affordable Housing within municipalities. These units, often smaller and less costly to build and maintain, provide affordable rental options without significantly altering neighbourhood density (West Hants Regional Municipality, 2022).

Key benefits of secondary suites and ADUs include:

- a) Affordability:** The average rent for a secondary suite in Canada was \$1,020 monthly in 2020, significantly lower than the \$1,508 average for primary rental units (CMHC, 2015).
- b) Flexible Housing Options:** Secondary suites support multigenerational living and can serve as a mortgage helper for homeowners (CMHC, 2015). This flexibility is particularly valuable in diverse, growing communities like Airdrie.
- c) Increased Housing Supply:** A 2014 CMHC study found that 78% of 650 surveyed Canadian municipalities allowed secondary suites, up from 54% in 2006 (CMHC, 2017).
- d) Diverse Housing Stock:** ADUs contribute to diversifying the types and locations of affordable housing options across neighbourhoods (Monkkonen et al., 2020).
- e) Community Integration:** Secondary suites can help integrate affordable housing into existing neighbourhoods, promoting social diversity and inclusion (Teixeira, 2017).

Municipal Tools to Preserve and Increase NOAH

Municipalities have several tools at their disposal to preserve existing NOAH and encourage the creation of new affordable units:

- a) Zoning Reforms:** Implementing more permissive zoning regulations can encourage the development of accessory suites, including Secondary Suites, Garage Suites, Garden Suites, and any other types of accessory dwelling units (ADUs). For example, British Columbia passed legislation establishing new small-scale, multi-unit zoning requirements that permit various forms of accessory suites in every community (Government of British Columbia, 2023). Airdrie could consider similar zoning reforms to increase housing options.
- b) Preservation Initiatives:** Programs like the Regional Equitable Development Initiative (REDI) Fund in the Puget Sound region and the NOAH Impact Fund in Minnesota have shown success in maintaining affordability (Enterprise Community Partners, 2021; Greater Minnesota Housing Fund, 2023).

c) Financial Incentives: Offering rehabilitation grants, tax incentives, or density bonuses can encourage property owners and developers to maintain or create affordable units (McKinsey & Company, 2024). The City of Chicago's Tax Increment Financing (TIF) program is an example of using financial tools to support affordable housing development (City of Chicago, n.d.).

d) Community Land Trusts: Organizations like the Homestead Community Land Trust in King County, Washington, have effectively preserved NOAH by acquiring and managing properties to ensure long-term affordability (Homestead Community Land Trust, n.d.).

e) Data Collection and Monitoring: Implementing robust data collection systems can help municipalities track and preserve NOAH more effectively. The California Housing Partnership has developed a methodology to identify unsubsidized NOAH properties at risk of losing affordability (California Housing Partnership, 2023).

f) Comprehensive Planning: Incorporating NOAH preservation strategies into comprehensive plans ensures a long-term commitment to maintaining affordable housing stock. Cities like Bellevue and Burien in Washington have included specific NOAH policies and strategies in their draft Comprehensive Plan Updates (City of Bellevue, 2023; City of Burien, 2023).

Impact of Expanding Bylaws on Affordable Housing Availability

Expanding bylaws to allow for more accessory and secondary suites can significantly impact affordable housing availability:

a) Increased Housing Supply: Studies indicate that such expansions can lead to an increase in housing supply and affordability, providing options for various demographics, including seniors and young people (City of Airdrie, 2024).

b) Economic Benefits: Accessory suites offer economic benefits for homeowners and communities, allowing homeowners to offset living costs through rental income while potentially increasing tax revenue for municipalities (Government of British Columbia, 2023).

c) Diverse Housing Options: ADU policies can lead to a diversification of housing options across neighbourhoods. A study in Los Angeles found that implementing an ADU ordinance contributed to diversifying the types and locations of properties where ADUs are built (Monkkonen et al., 2020).

d) Affordability Goals: While challenges exist, including community concerns about noise and property values, regulatory barriers, and debates about the true affordability of ADUs (Wegmann & Chapple, 2014), expanding bylaws for secondary suites and ADUs can contribute significantly to meeting affordability goals when implemented thoughtfully.

e) Multigenerational Living: Secondary suites can facilitate multigenerational living arrangements, becoming increasingly common in Canadian communities (Teixeira, 2017).

Case Studies of Municipal Actions

Several Canadian municipalities have successfully implemented bylaws to encourage secondary suites and preserve NOAH:

a) Ottawa: The city's comprehensive secondary suite policy, in place for over a decade, permits secondary dwelling units in various housing types and regulates their size to ensure they remain secondary to the main dwelling (City of Ottawa, 2021).

b) Edmonton: The city allows secondary suites in all single-detached homes and some other housing types, offering grants of up to \$20,000 to homeowners who create legal secondary suites (City of Edmonton, 2023).

c) Vancouver: A leader in secondary suite policies, Vancouver permits secondary suites in all single-family homes and has implemented a successful laneway housing program (City of Vancouver, 2022).

d) Toronto: The city has implemented several measures to encourage secondary suites, including allowing them in various housing types, eliminating development charges for smaller suites, and offering a renovation coach service to assist homeowners (City of Toronto, 2020).

e) Halifax: The city has amended its municipal planning strategies to allow secondary and backyard suites more broadly, supporting the creation of complete communities and meeting affordable housing targets (Halifax Regional Municipality, 2020).

Potential Challenges and Counterarguments

While expanding secondary suites and preserving NOAH offers numerous benefits, there are potential challenges to consider:

a) Parking and Traffic Concerns: Some residents worry about increased parking demand and traffic congestion in neighbourhoods with secondary suites (Wegmann & Chapple, 2012).

b) Neighborhood Character: There are concerns about the potential impact on the character of single-family neighbourhoods and property values (Withers, 2019).

c) Infrastructure Strain: Additional housing units may pressure existing infrastructure, such as water and sewer systems (City of Calgary, 2018).

d) Long-term Affordability: There are worries about the long-term affordability of these units, particularly in hot real estate markets (Goodbrand & Hiller, 2018).

e) Regulatory Challenges: Inconsistent or outdated zoning bylaws can hinder development (City of Edmonton, 2020.; Government of Ontario, 2019).

f) Enforcement Issues: Unauthorized secondary suites can pose challenges for municipalities regarding safety and regulation enforcement (Goodbrand & Hiller, 2018).

To address these challenges, municipalities can:

- Implement parking management strategies and improve public transit options (Chapple et al., 2017)
- Develop design guidelines to ensure secondary suites blend with existing architecture (Metro Vancouver, 2018)
- Conduct infrastructure capacity assessments and use development charges to fund necessary upgrades (Federation of Canadian Municipalities, 2023)
- Review and update zoning bylaws to streamline approval processes (American Planning Association., 2023)
- Conduct public education campaigns and community consultations to address concerns (Wegmann & Nemirow, 2011)
- Develop clear guidelines and enforcement strategies for secondary suites (Manitoba Municipal Relations, 2023)

Latest Policy Developments

Recent developments in Canadian housing policy have focused on encouraging the creation of secondary suites and preserving affordable housing:

a) Canada Secondary Suite Loan Program: The federal government introduced this program, offering low-interest loans of up to \$40,000 for homeowners to add secondary suites (Department of Finance Canada, 2024).

b) British Columbia's Secondary Suite Incentive Program: This program provides forgivable loans of up to \$40,000 for creating below-market rental units (Government of British Columbia, 2024).

c) Multigenerational Home Renovation Tax Credit: This federal program allows families to claim up to \$7,500 for building secondary units to accommodate seniors or adults with disabilities (Canada Revenue Agency, 2023).

d) Housing Accelerator Fund: The federal government incentivizes municipalities to implement zoning reforms, including ending exclusionary zoning (Canada Mortgage and Housing Corporation, 2023). Airdrie has secured \$24.8 million through this fund, ensuring a portion is allocated to NOAH initiatives (CMHC, 2024).

e) Canada Rental Protection Fund: A new \$1.5 billion fund announced by the federal government to preserve affordable rental homes (Department of Finance Canada, 2024).

f) Ontario Secondary Suite Research Study: This study provides valuable insights into policy implementation across municipalities (CMHC, 2017).

Balancing Housing Stock to Serve All Incomes

Preserving NOAH contributes significantly to maintaining a balanced housing stock that serves all income levels. Studies have shown that building mid-cost housing or a balanced mix of low-, mid-, and high-cost housing is the best strategy for improving affordability and reducing negative trade-offs such as the out-migration of low-income families (CMHC, 2018).

In Los Angeles County, for instance, NOAH comprises 80% of all affordable units, significantly outnumbering subsidized affordable housing (Los Angeles County, 2023; California Department of Housing and Community Development, 2024). This substantial stock of naturally affordable units is critical for maintaining housing options across the income spectrum.

Preserving existing NOAH properties is generally more cost-effective than constructing new affordable housing, making it an efficient use of limited resources. In areas experiencing rising property values and gentrification, NOAH preservation can help prevent the displacement of long-time residents (Lubell, 2016). For rapidly growing communities like Airdrie, this balance is crucial to maintaining social diversity and economic stability.

Encouraging Secondary Suites and ADUs as Sustainable Solutions

Encouraging the development of secondary suites and ADUs can serve as a sustainable solution for NOAH in municipalities. These housing options increase the affordable housing supply, with rent levels typically lower than average market rents for purpose-built rental housing (CMHC, 2018). ADUs also help address the lack of rental housing and housing diversity in small- to medium-sized communities, particularly in areas with a predominance of single-family homes (BC Housing, 2021).

Secondary suites and ADUs provide economic benefits to homeowners, potentially serving as a source of additional income and wealth accumulation (Chapple et al., 2021). However, several barriers hinder their widespread adoption, including high construction costs, limited financing options, complex permitting processes, inadequate local support, and ambiguous regulations (Chapple et al., 2021).

Policy interventions are necessary to maximize the potential of secondary suites and ADUs as a sustainable solution for NOAH. These include streamlining permitting processes, providing education and technical assistance, developing inclusive policies, encouraging more permissive regulations, and addressing unpermitted units (Chapple et al., 2021; Cipkar, 2023).

Future-Use Architecture and Sustainability

Innovative approaches like Future-Use Architecture (FUA) within a Circular Economy design approach could be explored to address Canada's housing and retrofitting needs while reducing environmental impacts (Ciraulo et al., n.d.). This approach emphasizes adaptable and sustainable housing designs that can evolve with changing needs, potentially offering a long-term solution to housing affordability and sustainability challenges.

International Perspectives

While this report focuses on the Canadian context, it's worth noting that affordable housing challenges are global. For instance, a study on urban housing policy implementation in Nairobi, Kenya, found that measures such as urban migration restriction, employer housing, and slum upgrading have been hindered by issues like land security tenure, gaps in policy enforcement, and insufficient public participation (Mwaniki et al., 2020). While the specific challenges may differ, these findings underscore the complexity of implementing effective housing policies and the importance of considering multiple factors in policy development.

In India, the COVID-19 pandemic has challenged the practicality of affordable housing criteria in urban areas, affecting both the affordability and adequacy of housing solutions (Bhatia & Steinfeld, 2023). This highlights the need for flexible and resilient housing policies that can adapt to unexpected global events, a lesson that is equally applicable to Canadian municipalities like Airdrie.

Considerations for Airdrie and Similar Municipalities

Based on the research and case studies presented, the following recommendations are proposed for Airdrie and similar fast-growing municipalities to address the diminishing supply of NOAH and promote affordable housing:

a) Implement Supportive Accessory Suite Policies:

- Review and update zoning bylaws to allow accessory suites (including Secondary Suites, Garage Suites, Garden Suites, and other ADUs) in more housing types (City of Toronto, 2020)
- Streamline approval processes for all types of accessory suites (City of Edmonton, 2020)
- Offer financial incentives or grants for homeowners creating legal accessory suites (City of Edmonton, 2023)."

b) Establish NOAH Preservation Programs:

- Develop a comprehensive inventory of NOAH properties (California Housing Partnership, 2023)
- Implement right of first-refusal policies for at-risk properties (Federation of Canadian Municipalities, 2023)

- Offer rehabilitation grants to property owners maintaining affordable units (McKinsey & Company, 2024)

c) Leverage Funding and Partnerships:

- Allocate a portion of federal and provincial funding to NOAH preservation initiatives (Government of Canada, 2023)
- Establish dedicated investment funds with local financial institutions to support acquiring and preserving NOAH properties (VIDA, 2024)
- Partner with non-profit organizations and community land trusts (Homestead Community Land Trust, n.d.)

d) Address Community Concerns:

- Conduct public education campaigns on the benefits of secondary suites and NOAH (Wegmann & Nemirow, 2011)
- Implement design guidelines to ensure new units blend with existing neighbourhood character (Metro Vancouver, 2018)
- Develop parking management strategies and improve public transit options (Chapple et al., 2017)

e) Monitor and Evaluate:

- Implement robust data collection systems to track NOAH and secondary suite developments (California Housing Partnership, 2023)
- Regularly evaluate the impact of policies on housing affordability and supply (National Housing Council, 2023)
- Adjust strategies based on outcomes and changing market conditions (Office of the Federal Housing Advocate, 2023)

f) Integrate NOAH Strategies into Comprehensive Planning:

- Include specific NOAH preservation and secondary suite policies in comprehensive plan updates (City of Bellevue, 2023; City of Burien, 2023)

- Consider future-use architecture principles in housing development plans (Ciraulo et al., n.d.)

g) Collaborate Regionally:

- Work with neighbouring municipalities and regional authorities to develop coordinated, affordable housing strategies (Metro Vancouver, 2018)
- Share best practices and lessons learned with other fast-growing communities facing similar challenges.

Conclusion

Preserving and increasing Naturally Occurring Affordable Housing is crucial for maintaining a balanced housing stock that serves all income levels in Canadian municipalities, especially in fast-growing communities like Airdrie. The loss of NOAH units, coupled with the challenges of creating new affordable housing, necessitates a multi-faceted approach that includes preserving existing affordable units and encouraging the development of new, inherently affordable housing types such as secondary suites and ADUs (Pomeroy, 2020; CMHC, 2018).

The expansion of accessory suite bylaws, including provisions for Secondary Suites, Garage Suites, Garden Suites, and other types of ADUs, offers a promising avenue for increasing affordable housing options while providing economic benefits to homeowners and communities (City of Airdrie, 2024; Government of British Columbia, 2023).

As Airdrie and similar municipalities consider expanding bylaws related to secondary suites and ADUs, it is essential to view these changes within the broader context of NOAH preservation and affordable housing strategies. By taking a comprehensive approach to housing policy, cities can work towards creating more inclusive, affordable, and resilient communities for all residents (Federation of Canadian Municipalities, 2023).

The challenges are significant, but so are the opportunities. With thoughtful planning, community engagement, and a commitment to affordable housing, Airdrie can set an example for other fast-growing communities in addressing the critical issue of housing affordability.

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