Municipalities' Housing Champions

Analyzing the Affordable Housing Concierge Programs of Canadian Municipalities

Dawson Reynolds

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Department of City Planning | Faculty of Architecture | University of Manitoba

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Executive Summary

Housing affordability is a pressing issue in Canada, and municipalities across the country have been responding to this challenge through a variety of policies and programs. One common approach has been the implementation of affordable housing concierge programs that help developers navigate the process of municipal development approvals.

To analyze the function and impact of these affordable housing concierges, my capstone research project examines the programs of Calgary, Edmonton, Winnipeg, Vancouver, Richmond Hill, Barrie, and Thunder Bay. Through this research, I intend to learn and share lessons from these municipalities that can be applied in future efforts to encourage affordable housing development.

To conduct this research, I interviewed municipal staff and development team members who have experience with the affordable housing concierge programs of the seven municipalities listed above. I then compared and analyzed the perspectives provided in these interviews to build an understanding of affordable housing concierge programs across Canada.

My findings indicate that affordable housing concierge programs are performing a wide range of functions that have increased the development of affordable housing, including streamlining communication, expediting approvals, and leading municipal process improvements. The expertise and support that concierges provide is especially crucial for nonprofit organizations that are developing affordable housing with limited experience and resources. Concierges are also able to build connections and capacity within their municipality's affordable housing sector, catalyzing the development of new projects.

Overall, my research identifies the key strengths of affordable housing concierge programs, the challenges that they need to address, and recommendations for policymakers and concierges to implement going forward.

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Definitions

Below are definitions for some commonly used terms within this report.

Affordable Housing: Affordable housing has a wide range of definitions from different governments, funding bodies, and academic sources. For the purposes of this report, I use the term affordable housing to refer to all housing that costs less than the average market-rate for housing of its kind, and which is eligible for the assistance of affordable housing concierge programs. Each concierge program has its own definition for affordable housing, which can be found in Table 6, on page 32. Specific types of affordable housing are defined below:

> **Deeply Affordable Housing:** Refers to housing that costs well below average and is affordable for low and very low-income households. This can include apartments with very low rents or rent-geared-to-income housing (see below).
>
> **Rent-Geared-to-Income Housing (RGI):** Housing where rent is proportional to a household's income, often set as 30% of total income. RGI housing typically requires subsidies to provide units which are affordable to anyone, regardless of their income level (Government of Canada, 2011).
>
> **Supportive Housing:** A type of affordable housing that provides services and support to help people at certain life stages or with challenges like health issues, disabilities, or other barriers to housing (City of Winnipeg, 2026).
>
> **Transitional Housing:** Temporary accommodation for individuals experiencing homelessness, addiction recovery, domestic violence, or other barriers to housing, helping to stabilize individuals as they move toward permanent housing (Acuity International, 2025).

Canada Mortgage & Housing Corporation (CMHC): A crown corporation which is responsible to Canada's federal government and administers the *National Housing Act*

(CMHC, 2026). CMHC's mandate is to promote housing affordability and access and to contribute to the well-being of the national housing economy. CMHC funds the development of nonprofit and affordable housing across Canada through a variety of programs, including the Housing Accelerator Fund.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent for acceptable alternative local housing (Statistics Canada, 2021).

Development Approval Process: I use this term frequently throughout this report to refer to the entire scope of reviews and approvals which municipalities require from developers of housing. For the purposes of this report, development approvals include required applications such as plan amendments, rezonings, subdivisions, development permits, and building permits.

Introduction

Canada is in the midst of what has been declared a "housing crisis" by the federal government (Hodges, 2021, p.8). Affordability and availability are at the heart of this crisis, as the cost of housing has risen quickly and it has become more difficult for people to find suitable housing (Rauf, 2023, p.105; Thomas, 2020, p.88). In response to this crisis, federal, provincial, and municipal governments have been creating new policies and programs that aim to make housing more affordable (Hodges, 2021; MacKinnon, 2024; Thomas, 2020). One solution that municipalities have identified is affordable housing concierge programs. These programs aim to assist affordable housing developers by providing dedicated municipal staff to guide them through the process of applying for development approvals such as subdivisions, rezonings, development permits, and building permits. As well, these concierge programs can help affordable housing developers by providing specialized expertise, improving municipalities' communication, assisting with securing funding, expediting approvals, advocating for projects, and building connections in the affordable housing sector.

My interest in researching affordable housing concierge programs arose because of their unique, flexible approach to encouraging development. Past research has not investigated affordable housing concierge programs, providing the opportunity to conduct exploratory research and build an understanding of their function and impact. Toronto, Calgary, and Vancouver have had affordable housing concierge programs for approximately ten years now, and I have identified nine other Canadian municipalities which have implemented concierge programs within the last three years, including Edmonton and Winnipeg. Many of these programs are beginning to see their first results, and some municipalities are currently reviewing their programs to determine if they will continue to implement them. Now is an important time to conduct research on affordable housing concierge programs, explore what their impacts have been, and determine recommendations for their future.

Building an understanding and awareness of these programs may also promote further research into how cities can best encourage affordable housing.

This capstone research project examines the function, impact, and the lessons that can be learned from the affordable housing concierge programs of the following seven Canadian municipalities: Calgary, Edmonton, Winnipeg, Vancouver, Richmond Hill, Barrie, and Thunder Bay.

Research Questions

The research questions that guided this capstone project are:

1. How do Canadian municipalities' affordable housing concierge programs function?
2. What has been the impact of Canadian municipalities' affordable housing concierge programs?
3. What lessons can be learned from Canadian municipalities' affordable housing concierge programs and potentially applied to existing and future programs?

To answer these questions, I interviewed municipal staff and development team members who have experience with affordable housing concierge programs. I then analyzed and compared the responses from interviews to identify themes that addressed my research questions and led to recommendations for concierges and policymakers.

Report Overview

This report features seven sections. The next section provides a summary of the context of Canadian housing policy and the history of affordable housing development in Canada.

The third section examines the existing literature and research related to affordable housing concierge programs, the effects of municipal approval processes on affordable housing development, and strategies that Canadian municipalities are using to encourage affordable housing development.

The fourth section explains the method of semi-structured interviews that was used for this research, including information about the recruitment of participants and the number of interviews that were conducted.

The fifth section examines the findings from these interviews and is divided into key themes including the services provided by concierges, the results of concierge programs, and suggestions for program improvements.

The sixth section discusses these findings in relation to the existing literature and compares the findings across municipalities to analyze the key elements of concierge programs.

Finally, the seventh section concludes the report with reflections on the research questions, a summary of key takeaways, discussion on the future outlook of affordable housing concierge programs, and key recommendations for policymakers, municipalities, concierges, and funding bodies.

Context

This section provides a brief overview of Canadian housing policy, including its history and the recent factors which have led to an increase in affordable housing concierge programs in Canadian municipalities. This includes information about the federal Housing Accelerator Fund, which has had a direct influence on the creation of concierge programs.

Housing policy is a complex issue in Canada, partly because governmental responsibility for regulating, managing, and building housing is fragmented across the federal, provincial, and municipal levels of government (Suttor, 2016). Housing is not specifically mentioned as a legislative responsibility for the federal or provincial governments in Canada's constitution; however provincial governments are responsible for "matters of a local nature" and "property and civil rights" (Suttor, 2016, p.34). Many provinces provide social housing and have policies targeted towards housing access and affordability, but the resourcing and capacity of these programs varies across Canada (Canadian Centre for Housing Rights, 2024). At the local level, municipal governments are closest to the impacts of housing affordability and directly regulate housing development through land use planning and development approvals (Rauf, 2023, p.104; Suttor, 2016, p.14). Meanwhile, the federal government has the most resources available to encourage housing affordability, but it has had varying levels of commitment to housing since the mid-twentieth century (Suttor, 2016, p.15).

Following the Second World War, Canada's federal government began a strong program of public housing construction to help meet the demand at the time (Suttor, 2016, p.4; Zhu, 2023, p. 1861). As criticism of Canada's public housing grew over the late 1960s, the government began to shift its focus onto partnerships and funding for nonprofit and cooperative housing groups at a local level (Deng, 2023, p.40). Over the course of the 1970s and 1980s an ecosystem of nonprofit housing provision grew, and community-based organizations were developing and managing over half of Canada's affordable housing stock (Cooper, 2022, p.531). In 1993, the federal government officially ended its funding of

new affordable housing, completing its transition to a neoliberal approach of relying on private developers to meet the housing needs of Canadians (Zhu, 2023, p.1862). The period of 1993 to 2017 saw relatively little investment in affordable housing throughout Canada, although provinces continued to fund nonprofit affordable housing development to varying degrees, and nonprofits and cooperatives continued their provision of housing to the best of their abilities (Cooper, 2022, p.533; Deng, 2023, p.40). The lack of government investment in housing is a major cause for today's housing unaffordability, as the private market has failed to make housing accessible to everyone (Cooper, 2022; Deng, 2023; Rauf, 2023; Suttor, 2016; Zhu, 2023).

Since the federal government's divestment from the direct construction of public housing in the 1970s, all levels of Canadian government have been increasingly reliant on nonprofit and private sector groups for the development of affordable housing (Deng, 2023, p.40). Nonprofits are especially vital for the creation of rent-geared-to-income units and deeply affordable housing that is rarely provided by for-profit developers (Whitzman, 2024, p.3). However, nonprofits often lack the expertise and resources required to manage larger development projects on their own (Deng, 2023, p.42). To better provide affordable housing, governments have partnered with nonprofits and encouraged housing development through policies such as grant programs, financing, and land use incentives (Thomas, 2020). Partnerships between sectors have become the most common way to address housing affordability due to the lack of substantial unilateral investment from any particular level of government (Tsenkova, 2022, p.773).

In 2017, the federal government unveiled a National Housing Strategy that marked its return as an active player in housing policy and funding for affordable housing development, but not as a direct builder or manager of housing (MacKinnon, 2024; Zhu, 2023, p.1863). Several federal housing programs have been implemented since 2017, including grant programs such as the Rapid Housing Initiative and the Housing Accelerator Fund which work with municipal governments to deliver funding to affordable housing projects (MacKinnon, 2024). These programs are both structured as grants that support

nonprofit or private development projects and continue the use of inter-sector partnerships to deliver affordable housing (MacKinnon, 2024). Municipalities could apply to the Housing Accelerator Fund beginning in 2023, and successful applications provided them with funds to grant to affordable housing projects that were developed by nonprofits and private firms (MacKinnon, 2024). Applications were evaluated based on municipal commitments to make housing development easier, including the loosening of restrictive zoning, using municipally owned properties for housing projects, and streamlining development approvals for affordable housing projects (MacKinnon, 2024). One of the commitments that the Housing Accelerator Fund recommended for municipalities was to "create a concierge service to help nonprofit providers navigate the development and building permit process" (CMHC, 2024). Many municipalities that received support from the Housing Accelerator Fund have created affordable housing concierge programs as part of their commitments to the program. This has led to affordable housing concierge programs becoming much more common across Canada, as they were previously only seen in a handful of large cities, including Toronto, Calgary, and Vancouver.

Literature Review

This literature review summarizes past research which relates to the topic of affordable housing concierge programs in Canada, beginning with past research that discusses the challenges posed by municipal development application processes for affordable housing projects; a discussion that highlights literature with conflicting views on the importance of the challenge of development approvals. Then, I will examine literature about municipal efforts to make development processes work better for affordable housing projects, to understand the variety of policy options available to Canadian municipalities. This includes a summary of municipal approaches which have been explored in past research, and an examination of literature which explains why some municipalities have created affordable housing concierge programs or like-minded policies. The literature review identifies a gap in past research on the impact of municipal housing policies, including programs such as affordable housing concierge programs.

Effects of Municipal Approval Processes on Housing Affordability

Several studies have revealed potential causes for the sharp rise in housing costs and insecurity in Canada, including supply-side issues, a lack of housing diversity, and the increasing commodification of housing as an investment opportunity (MacKinnon, 2024; Rauf, 2023, p.103). Each of these issues have solutions that governments can address through policy. Costs and delays caused by the municipal development approval process are one potential factor in rising housing costs, which is what affordable housing concierge programs aim to address (Hodges, 2021, p.18).

Some sources identify that affordable housing has not been as profitable to develop as market-rate or above-market housing, which is why it has been neglected by Canada's privately led housing market (Conference Board of Canada, 2010; Thomas, 2020). Private and nonprofit developers have flagged the development approvals processes of municipalities as one of the challenges for developing affordable housing (May, 2005, p.209). Housing projects often need to apply for rezoning, variances, or development plan

amendments – especially affordable projects that are often built on complex sites in dense areas of cities (Gallagher, 2025, p.10). This is due to land use policies that restrict dense housing such as apartment buildings through form-based or quantitative regulations (Gallagher, 2025). Beyond these planning-related applications, housing projects also require municipal building permits and various other approvals (May, 2005). The development application and permitting phase of housing projects can affect project feasibility and increase costs, which can, in turn, make housing less affordable (Manville, 2023; May, 2005, p.209; Thomas, 2022, p.93). Uncertain timelines for approvals and lengthy delays can be especially challenging for nonprofit housing developers, as their projects usually rely on grants which impose strict deadlines that must be met for funding to be provided (Deng, 2023, p.47). In addition, it can be difficult for nonprofit housing developers to navigate land use restrictions as they often have less experience with development and fewer resources to commit to the planning and application process (Deng, 2023, p.42).

At least one study shows that the time taken for development applications and permitting processes has increased dramatically across Canada (CMHC, 2023). As all levels of Canadian government attempt to encourage affordable housing development, addressing these administrative and pre-construction delays has become one focus of their efforts (Thomas, 2022, p.93). However, in contrast to most of the reviewed literature on affordable housing, one book argues against the prioritization of efficiency and speed in municipal approval processes, arguing that it is necessary for these processes to take time to allow for well-considered planning and democratic engagement on development issues (Parker and Dobson, 2024). As well, another article did not identify delays in approval processes as one of the seven major challenges for affordable housing development – challenges it did identify included homogenous housing design, poor project management, and the inadequate technical knowledge of developers (Reid, 2023). It seems that while some literature supports the idea that these delays are a barrier to affordable housing, other research does not consider it to be one of the major concerns. However, most of the literature which is focused on nonprofit housing developers in Canada does consider these

delays as a significant issue that requires attention and intervention from municipalities (Deng, 2023; Thomas, 2022; Tsenkova, 2011, p.64).

Municipal Strategies to Encourage Affordable Housing Development

Municipalities across Canada have taken a variety of approaches to affordable housing development, ranging from active partnerships in projects to minor policy and regulatory shifts (Thomas, 2020, p.2). Most large and mid-sized cities across Canada now have policies specifically geared towards boosting affordable housing, as well as housing departments to manage housing-related planning and programs (Hodges, 2021, p.7). The size, impact, and approach of these departments vary widely across Canada (see Table 1), as each municipality has different issues to address, different levels of provincial and federal support, and different resources (Hodges, 2021; Thomas, 2020, p.3). A 2021 study found that most Canadian municipalities with a population under 500,000 had only a single staff member in their housing departments and that Winnipeg also had only one staff member despite its larger population of over 700,000 (Hodges, 2021, p.7). Meanwhile, large cities such as Edmonton, Montreal, and Vancouver had 20, 24 and 50 staff members, respectively (Hodges, 2021, p.11). The resources available to a municipality's housing efforts can impact the scale and types of interventions which they are able to pursue.

Table 1 Municipal strategies for housing affordability identified by the literature (Hodges, 2021; Thomas, 2020).

Strategy	*Description of Strategy*	*Implemented By (As Identified in Literature)*
Renovation / Rehabilitation Programs	Provide funding or other incentives to encourage the maintenance and retention of existing affordable housing.	Calgary, Edmonton, Halifax, Hamilton, Montreal, Ottawa, Sherbrooke
Encouraging Secondary Suites	Encourages the development of secondary suites on single-unit properties through regulation or funding, to increase the supply of affordable units in existing neighbourhoods.	Calgary, Edmonton, Halifax, Mississauga, Ottawa, Regina, Saskatoon, Waterloo, Windsor, Victoria
Condominium Conversion Policies	Restrict the conversion of affordable housing to privately-owned condominium units.	Hamilton, Mississauga, Montreal, Saskatoon, Sherbrooke, Waterloo, Windsor
Reduced Development Fees	Reduced or eliminates fees related to development application for affordable housing projects.	Calgary, Edmonton, Hamilton, Ottawa, Sudbury, Vancouver, Waterloo, Winnipeg

Capital Grants	Provides funding for affordable housing projects which qualify, usually on a per-unit basis.	Edmonton, Halifax, Hamilton, Montreal, Ottawa, Regina, Saskatoon, Sherbrooke, Sudbury, Vancouver, Waterloo, Winnipeg
Sale / Use of Municipal Land	Provides land for affordable housing development by selling municipally owned land to developers or developing it directly.	Calgary, Edmonton, Halifax, Hamilton, Ottawa, Saskatoon, Vancouver, Winnipeg
Land Capture / Land Banks	Preserves, purchases, or otherwise acquires land to then use for affordable housing development.	Edmonton, Montreal, Saskatoon, Victoria
Inclusionary Zoning	Requires new housing developments to include a proportion of affordable housing units.	Montreal, Vancouver
Property Tax Exemptions	Reduces, eliminates, or provides rebates for property taxes paid for affordable housing projects.	Calgary, Halifax, Regina, Saskatoon, Victoria
Municipal Development Corporations	Arms-length entities which directly develop affordable housing for a municipality.	Calgary, Hamilton, Saskatoon, Vancouver
Encouraging Housing Near Services	Provides incentives for denser affordable housing development in proximity to services such as transit.	Edmonton, Montreal, Vancouver
Housing Reserve Funds	Accrues funds that can be used for affordable housing, usually by charging fees for non-affordable developments.	Regina, Saskatoon, Surrey, Vancouver, Victoria
Fast-Tracking Approvals	Expediting development approval processes for affordable housing projects.	Calgary, Saskatoon, Surrey, Vancouver
Density Bonusing	Allowing affordable housing developers to build more units than is normally allowed by land-use regulations.	Halifax, Sudbury, Vancouver

The National Housing Strategy has marked a period of increased federal spending on housing; however, many studies claim it is too focused on subsidizing privately led development and not delivering housing that is affordable for everyone (Deng, 2022, p.41; MacKinnon, 2024; Rauf, 2023, p.106; Whitzman, 2024, p.2). To meet the affordable housing needs of low-income households, many studies agree that provinces and municipalities need to channel their resources to deeply affordable projects that are led by nonprofit organizations; however, some studies highlight the importance of also facilitating private development to keep the market affordable through large-scale increases in supply (Deng, 2022, p.41; MacKinnon, 2024; Whitzman, 2024, p.2; Tsenkova, 2022, p.776; Conference Board of Canada, 2010).

In some cases, municipalities have partnered with private and nonprofit organizations and provided direct funding and management for affordable housing projects (Tsenkova, 2022, p.785). These partnerships leverage the development experience of private companies and the community-based service delivery experience of nonprofits to make the most of limited municipal resources and build effective affordable housing projects. Municipalities are required to provide sustained funding and strong leadership for these partnerships, which can be a challenge for small and mid-size cities, and an issue when attempting to scale up this approach.

Many Canadian cities, including Vancouver, Ottawa, and Edmonton offer a capital grants program for nonprofits and private developers constructing affordable housing (Hodges, 2021; Thomas, 2020). Other cities offer financial relief through rebates on development fees and grants for preconstruction costs, such as Calgary's Housing Incentive Program, and some cities have also granted exemptions on property taxes for nonprofit affordable housing (Thomas, 2020, p.96).

Cities like Montreal and Toronto have implemented forms of inclusionary zoning policies, where new development is mandated to include a certain proportion of affordable units – usually between 20%-30% (Thomas, 2020). Other cities, such as Halifax and Vancouver have implemented density bonusing policies, where affordable housing projects are able to build more units than standard housing projects. These types of policies incentivize private developers to build affordable housing at little cost to municipalities; however, these policies are limited because they work best in competitive housing markets where greater density is profitable enough for developers to provide affordable housing in return for the opportunity to develop market housing.

Many Canadian municipalities have been reevaluating and modifying their land use regulations in order to support housing affordability (Thomas, 2020). Some cities have changed their zoning by-laws and have made it easier to develop housing "as-of-right", without needing a development application or fee (Thomas, 2020, p.96). This includes

Winnipeg, where the zoning by-law was amended to end single-unit zoning across the city and provide the ability to construct either two, three, or four units of housing on any residential property, based on proximity to transit (City of Winnipeg, 2025). These changes were meant to encourage the development of medium-density housing within residential neighbourhoods that have historically only included single-unit houses, providing more affordable options.

Another approach that many municipalities use is streamlining development approvals and helping affordable housing projects with expertise and capacity-building (Hodges, 2021; Thomas, 2020). According to Stefan Hodges, this is an underappreciated aspect of municipal efforts to encourage affordable housing development (Hodges, 2021, p.18). Surrey, B.C., has used its limited housing department staff to directly support developers of new rental units and to fast-track approvals for affordable housing (Hodges, 2021). This is a very similar function to affordable housing concierge programs; however, it does not involve any formally dedicated staff members or pathways for proponents. In Montreal, affordable housing proponents work with 'Technical Resource Groups,' which are publicly funded nonprofit organizations that help streamline projects and oversee the development process. In Calgary, municipal staff perform a similar role of assisting and expediting projects, and Hamilton's housing staff also spend time mentoring inexperienced affordable housing developers (Hodges, 2021; Tsenkova and Witwer, 2011, p.64). These housing-focused staff can also assist proponents with finding and securing sources of funding and connect them with potential partners in the housing sector (Hodges, 2021; Thomas, 2020, p.96). At a time when support for housing is available but largely decentralized and disjointed, an important role for cities is helping potential developers navigate the complexities of development, and forging connections between sectors.

Overall, the literature identifies many municipal approaches for encouraging affordable housing, but there is little discussion on the effectiveness of each approach or comparing their impact.

Conclusion

Prioritizing development applications for affordable housing and providing expertise and assistance with the pre-construction phase of projects seems to be a low-cost and easily implementable approach for encouraging affordable housing development. This is especially true for municipalities that lack the resources to provide capital grants and more intensive supports, as well as for those without a housing market that is competitive enough to introduce inclusionary zoning or development charges related to affordable housing without stymieing supply (Hodges, 2021). The municipalities that I researched in this capstone project are all mid-sized cities with relatively small housing departments, and the reasons above may help contextualize why they have included affordable housing concierge programs in their approach to encouraging development.

Based on this literature review, there is currently a lack of research which examines the details of how municipal staff have been allocated for streamlining and assisting with the planning of affordable housing projects, and a particular shortage of literature that assesses the effectiveness of these efforts. While most of the literature agrees that development approvals and the complexity of planning is a barrier to affordable housing development in Canada, discussions about how to address this barrier vary. This research project helps address these gaps by examining the function and impact of affordable housing concierge programs, which are one approach that municipalities are taking to address housing affordability.

Methods

I undertook this research with a qualitative approach based on semi-structured interviews. Qualitative research enables an exploratory process that can build a deeper understanding of processes and phenomena (Gaber, 2007). This approach is suitable for the open-ended nature of my research questions, as semi-structured interviews allow for participant's opinions, concerns, and ideas to shape a research project (Farthing, 2016, p.129). Semi-structured interviews also allow for deeper discussions that can help explore important aspects of the research topic and identify areas for further research, which is appropriate for research that is seeking to fill gaps in prior research (Farthing, 2026, p.129). Qualitative coding and analysis of data from my interviews was used to identify themes that address each of my research questions and build a nuanced understanding of affordable housing concierge programs.

Selecting Cases and Participants

Affordable housing concierge programs have been implemented in many Canadian municipalities; however, they are not ubiquitous. To find programs to include in this research, I began by examining the websites and housing plans of the 15 largest Canadian municipalities by population. Of these, six have affordable housing concierge programs (Toronto, Calgary, Edmonton, Winnipeg, Vancouver, and Brampton). Mississauga and Surrey have similar programs which do not quite fit the definition of affordable housing concierge programs, while three cities in Quebec rely on a different system of "Technical Resource Groups," which operate independently of municipalities (Montreal, Quebec, Laval).

To identify affordable housing concierges from smaller Canadian municipalities I used an internet search engine to search for "affordable housing development assistance", "affordable housing concierge program", "affordable housing navigator program," "housing development concierge," and "affordable housing coordinator." These searches identified six additional concierge programs, for a total of twelve (see Table 2).

Once I had identified the possible programs to research, the inclusion of each one was based on the availability of interview participants. I required a minimum of one interview with staff from a municipality to include it in the research. A request for interviews was sent to all twelve municipalities, and I was able to secure interviews with staff from seven different concierge programs. There was no response from staff of Toronto, Brampton, or Kitchener. The programs of St. Albert and Greater Sudbury were started during my research and were implemented too recently to show any results. In the end, the seven municipalities included in the research were Calgary, Edmonton, Winnipeg, Vancouver, Richmond Hill, Barrie, and Thunder Bay (see Table 2).

Table 2: Municipalities that were scanned for affordable housing concierge programs (Statistics Canada, 2021).

Municipality		2021 Census Population	Rank	Included in Research	Has A.H. Concierge	Similar Program	Name of Program or Alternative	Program Created
Toronto	ON	2,794,356	(1st)		✓		Open Door Planning Service	2016
Montreal	QC	1,762,949	(2nd)			✓	Technical Resource Groups	N/A
Calgary	AB	1,306,784	(3rd)	✓	✓		Affordable Housing Customer Coordinator	2016
Ottawa	ON	1,017,449	(4th)					N/A
Edmonton	AB	1,010,899	(5th)	✓	✓		Client Liaison Unit	2023
Winnipeg	MB	749,607	(6th)	✓	✓		Affordable Housing Concierge	2024
Mississauga	ON	717,961	(7th)			✓	Housing Development Liaison	2024
Vancouver	BC	662,248	(8th)	✓	✓		Social Housing or Rental Tenure	2017
Brampton	ON	656,480	(9th)		✓		Affordable Housing Concierge	2024
Hamilton	ON	569,353	(10th)					N/A
Surrey	BC	568,322	(11th)			✓	Fast-tracking for purpose-built rentals	N/A
Quebec City	QC	549,459	(12th)			✓	Technical Resource Groups	N/A
Halifax	NS	439,819	(13th)					N/A
Laval	QC	438,366	(14th)			✓	Technical Resource Groups	N/A
London	ON	422,324	(15th)					N/A
Kitchener	ON	256,885	(20th)		✓		Affordable Housing Concierge	2024
Richmond Hill	ON	202,022	(27th)	✓	✓		Affordable Housing Concierge	2025
Greater Sudbury	ON	166,004	(31st)		✓		Affordable Housing Concierge	2025
Barrie	ON	147,829	(35th)	✓	✓		Housing Development Concierge Program	2025
Thunder Bay	ON	108,843	(51st)	✓	✓		Affordable Housing Navigator	2024
St. Albert	AB	68,232	(86th)		✓		Development Concierge Service	2026

Interview Participants

I used a purposive sampling approach to select individuals to invite for interviews and decided to base my research on participants who have first-hand experience with affordable housing concierge programs (Ahmad, 2025). This approach resulted in two general categories of interview participants in this research: municipal staff who have worked with an affordable housing concierge program, and members of development teams who have worked on projects that were assisted by an affordable housing concierge program. The municipal staff members include concierges themselves, managers who oversee concierge programs, and former concierges. Municipal staff were able to provide information about the establishment of concierge programs and their motivations, the function of concierge programs, how they have impacted affordable housing development in their municipality, and the lessons they have learned. Development team members include staff of nonprofit and private development companies that are building affordable housing, as well as development, planning and architecture consultants who have worked on affordable housing projects. Development team members were able to provide information about the services that concierge programs provided, how concierge programs have impacted their projects, and recommendations for making affordable housing development easier.

Interview participants were identified and contacted through publicly available information. A standard email template was used to initiate communication with participants, and interviews were scheduled based on their availability. Nineteen invitations for interviews were sent to municipal staff (see Table 3 below). Eight interviews with municipal staff were conducted, including one group interview with three staff from Calgary, for a total of ten municipal staff. Of the municipal staff who were invited, 53% participated in an interview while the other 47% did not respond to the request.

33 development team members were invited for interviews and seven interviews were conducted, including one group interview with three individuals from Winnipeg, for a total

of nine development team members. Of the development team members who were invited, 27% participated in an interview while the other 73% did not respond to the request. I interviewed development team members from three of the seven municipalities included in this research: Winnipeg, Vancouver, and Thunder Bay. Of the development team members I interviewed:

- two worked for private development companies with affordable housing projects,
- three worked for small nonprofits which have recently expanded into the development of housing,
- three worked for a nonprofit that specializes in affordable housing development,
- and one worked for a consulting firm that exclusively assists affordable housing projects.

Table 3: Interview participants organized by category and municipality.

Municipality	Total Individuals Invited	Total Individuals Interviewed	Municipal Staff Invited	Municipal Staff Interviewed	Development Team Members Invited	Development Team Members Interviewed
Total	**52**	**19**	**19**	**10**	**33**	**9**
Toronto	1	0	1	0	0	0
Calgary	11	3	5	3	6	0
Edmonton	8	1	2	1	6	0
Winnipeg	15	7	2	2	13	5
Vancouver	4	2	2	1	2	1
Brampton	1	0	1	0	0	0
Kitchener	1	0	1	0	0	0
Richmond Hill	1	1	1	1	0	0
Greater Sudbury	1	0	1	0	0	0
Barrie	4	1	1	1	3	0
Thunder Bay	4	4	1	1	3	3
St. Albert	1	0	1	0	0	0

Interview Format

Interviews were conducted using the schedules found in Appendices 1 and 2. These schedules were modified based on the specific characteristic of each participant and their involvement with affordable housing concierge programs. Following a semi-structured method, I prodded with follow-up questions and changed the order of questions as needed to further my understanding of themes that arose during the interviews (Farthing, 2016, p.129). The interview schedules were based on themes which were derived from my research questions, and were structured as follows:

1. Background information about the concierge program and/or affordable housing projects
2. The structure and function of the concierge program
3. The impact of the concierge program on affordable housing development
4. Lessons learned and recommendations

Each interview was between 30 and 60 minutes long. They were conducted and recorded using the UM Zoom platform and transcribed using Microsoft Word. Transcripts were cross-referenced with the original audio recording from each interview to ensure their accuracy.

Coding & Analysis

After transcripts from the interviews were compiled, I coded participant's responses using the framework found in Appendix 3. Codes were developed deductively before the coding process as well as inductively during coding (Azungah, 2018). Deductive codes were based on the interview schedule; they were largely tied to the research questions and the anticipated themes of responses to interview questions. Inductive codes were developed as the transcripts were being coded, capturing themes which emerged during the interviews and allowing me to analyze unexpected themes in the data. After coding the interview data, I analyzed it through qualitative methods which included identifying

patterns in the responses, comparing themes between groups of participants, and comparing the data to findings from my literature review (Farthing, 2016, p.163).

Limitations

I interviewed municipal staff from all seven studied municipalities, but I was only able to interview development team members from Vancouver, Winnipeg, and Thunder Bay. I invited a total of 33 development team members to participate in interviews but there was a much lower response rate compared to municipal staff. As a result, my findings from some municipalities are based on interviews with municipal staff and are lacking the perspective of affordable housing developers (Merriam, 2016, p.245).

Another limitation is that potential bias can arise if municipal staff and development team members are more likely to participate when their programs or projects have been successful. If less successful programs and developers were not willing to participate in this research, it may cause my findings to be overly positive (Farthing, 2016, p.82).

Another potential bias could stem from participants overstating the effectiveness of concierge programs to create a more positive representation of their work. Municipal staff, especially those who are currently employed as affordable housing concierges, may be inclined to emphasize the benefits of the program over its challenges. Development team members might provide more positive feedback on concierge programs if they have the perception that negative responses might damage their relationship with the program (Farthing, 2016, p.82).

Finally, the scope of this research did not include studying municipalities that do not have affordable housing concierges and the alternative approaches they use. Comparing concierge models with other strategies for encouraging affordable housing could be an opportunity for future research.

Findings

The following section discusses the findings from the interviews. Throughout this section, specific participants will be referred to as municipal staff or development team members, and by the municipality where they work. Table 3 in the Methods section displays the number and type of participants from each municipality. The findings have been organized into recurring themes that stemmed from my interview guides (Appendices 1 and 2) and from the influence of the participants. Table 4, below, provides an overview of these themes and subthemes.

Table 4 Overview of the themes and subthemes of my findings.

Themes	Sub-Themes	Summary of Findings
Concierge Program Creation	Housing Unaffordability Complexity and Delays in Development Approvals Housing Accelerator Fund Formalizing Existing Services	Programs were created due to rising housing unaffordability and complexity in approvals processes, and newer programs were incentivised by HAF.
Concierge Program Structure & Eligibility	Program Structure Project Eligibility Project Intake	Programs vary in structure, eligibility, and intake, see Table 6.
Services Provided by Concierges	Communication Early Involvement Expedited Approvals Mediation and Advocacy Relationship Building	Concierges provide a range of services throughout all phases of development projects. Communication is always a key service, project fast-tracking varies by municipality.
Concierges Leading Municipal Process Improvements	No Sub-Themes	Concierges also lead improvements to approval processes in most municipalities.
Nonprofit and Private Developers	Nonprofit Developers Partnerships Between Sectors Site Challenges Housing Needs Assessments	Concierge services are especially valuable to nonprofit developers with limited experience and resources.
Securing Funding and Financial Challenges	Stacking Funding Sources Concierges Administering Funding Concierges Assisting with Securing Funding Concierges Aligning Processes with Deadlines	Securing funding is the most crucial aspect of affordable housing development. Concierges are most effective when they provide assistance with funding.
Concierge Program Results	Measuring Results Concierge Program Feedback	Concierge programs lack statistical tracking of results, feedback is mostly positive.

Challenges, Lessons Learned, and Suggested Improvements	Challenges with Capacity Challenges with Prioritization Traits of Successful Concierges Concierges Need to Assist with Funding Need for Technology Improvements Proposing Changes to Policy	There are many lessons to be learned from current programs, including the need for resources and strong staff, the need to effectively prioritize projects, and the need for assisting developers with funding.
Future Outlook of Programs	No Sub-Themes	Most programs have a positive outlook.

Concierge Program Creation

Interview participants highlighted three main contextual reasons for the creation of concierge programs: local housing unaffordability, complexity and delays in municipal processes for development approvals, and the federal Housing Accelerator Fund.

Housing Unaffordability

Every concierge program I researched was created to address a need for more affordable housing in its local community. Calgary and Vancouver's programs were created in the mid-2010s at a time when those cities were experiencing a need for deeply affordable nonprofit housing. Interview participants from the other five municipalities said their programs were implemented in the 2020s in response to rising housing costs nationwide and a universal need for more affordable housing. As shown in Table 5, in 2021 at least 8.9% of households were in core housing need in every municipality I studied. Vancouver had the highest proportion of households in core housing need, at 19%.

Table 5: Housing affordability statistics for the studied municipalities. (Date of concierge program creation and number of projects assisted was determined from interviews, all other data from: CMHC, 2025)

Municipality		Concierge Program Created	# of Projects Assisted	2021 Census Population	2021 Private Households	% Households in Core Housing Need (2021)	Average Rent (2024)	Average Rent (2025)	Dwelling Starts (2024)	Dwelling Starts (2025)
Calgary	AB	2016	100+	1,306,784	502,305	10.2	$1,744	$1,773	20,165	23,367
Edmonton	AB	2023	59+	1,010,899	396,400	12.0	$1,395	$1,465	13,484	15,902
Winnipeg	MB	2024	70+	749,607	300,430	11.8	$1,339	$1,402	4,445	4,993
Vancouver	BC	2017	100+	662,248	305,335	19.0	$1,966	$1,994	6,674	6,640
Richmond Hill	ON	2025	5+	202,022	69,315	15.6	$1,761	$1,726	807	1,506
Barrie	ON	2025	10	147,829	55,315	12.8	$1,642	$1,699	1,208	697
Thunder Bay	ON	2024	6	108,843	48,405	8.9	$1,359	$1,396	256	182

Complexity and Delays in Development Approvals

The complexity and delays imposed by municipal processes for development approvals is the second motivation for the creation of concierge programs. Six municipal staff stated that this complexity is a challenge for development and a reason for creating concierge programs. This was especially emphasized in Vancouver, with participants mentioning that the city has hundreds of planning policies and extremely complicated review processes which can delay developments by years. One participant from Vancouver stated:

> At some point a decade or three ago when Canadian planning practices meant that getting zoning and permits took longer than actually physically building the building, I think we screwed up badly.

In other municipalities the complexity of development approvals was not emphasized as much. For example, municipal staff from Barrie stated that the municipality has been recognized for having the fastest and most efficient development approval processes in the province by BILD Ontario. However, even in municipalities where processes are perceived to be more efficient, interview participants shared that the development approval process was more difficult for nonprofits, leading to the need for concierge programs.

Housing Accelerator Fund

The other recurring cause that interview participants gave for the creation of concierge programs was the Housing Accelerator Fund (HAF). Implemented by the federal government through the Canada Mortgage and Housing Corporation (CMHC), HAF provides funding to municipalities for investment in affordable housing and requires municipalities to implement innovative approaches to encouraging housing development. When applications were being accepted, CMHC recommended that municipalities should include the creation of concierge positions as a part of their plans to receive HAF funding, which one participant said was a reason why concierges have become more common. The concierge programs of Edmonton, Winnipeg, Richmond Hill, Barrie, and Thunder Bay were all created to help achieve these municipalities' HAF-related goals. Municipalities had to

achieve annual targets for housing construction to receive continuing funding from HAF, and concierge programs helped meet these targets by quickly moving projects through approvals processes.

Formalizing Existing Services

Interview participants from Calgary, Winnipeg, Richmond Hill, and Barrie all stated the creation of their concierge programs was providing structure for a service that was already provided to some degree. It is common for municipal staff to offer additional guidance and communication for affordable housing projects, and concierge programs have organized these services and provided the resources to improve their effectiveness. A municipal staff member from Barrie mentioned that their concierge program had the benefit of depoliticizing the prioritization of projects. While municipal staff used to assist projects in an informal manner, often at the direction of city councillors, the concierge program has created transparency and clear expectations for the service, as well as standards of accountability that developers must meet to receive the service.

Concierge Program Structure and Eligibility

Program Structure

Every concierge program I studied varies in its staffing and how it is integrated into its municipal bureaucracy. Table 6, below, lists the organizational structure and the staff of each program. Generally, each municipality has one or two concierges, who often have different titles (i.e., "customer coordinator," "project facilitator," or "navigator"). These concierges are sometimes supported by a supervisor, planners, or other municipal staff who specifically work with projects in the concierge program. Most of the concierge programs I studied are integrated with their municipality's planning and/or development departments, which are the units that manage approval processes. In Winnipeg, the concierge is a member of the Housing Accelerator Fund team, which is positioned within the Chief Administrative Officer's office. This arrangement provides the benefit of proximity to decision-makers at the city. In Thunder Bay, the concierge is positioned within the newly

created Growth Department, which aims to encourage the growth of the municipality's economy and population.

Table 6: Project eligibility, definitions for affordability, and organization of the studied concierge programs.

Municipality	Eligible Projects	Affordable Project Definition	Program Organization
Calgary	All affordable housing projects.	No exact definition.	Consists of two customer coordinators within the Approvals Coordination division of Development & Building Approvals, which is also responsible for approval process improvements.
Edmonton	Selected affordable housing projects.	30% of units below 80% of the median market rent.	Consists of six staff, with one project manager for affordable housing. The program is in the Branch Manager's office of Development Services.
Winnipeg	All affordable housing projects.	30% of units need to be affordable at the CMHC standard or the MHRC Affordable Rental Rates, or rent-geared-to-income.	Consists of one concierge within the HAF unit of the CAO's office, as well as two zoning officers and two positions in legal services.
Vancouver	All projects which are receiving funding to develop affordable housing.	No exact definition.	Usually consists of two project facilitators and a manager within the Development, Building, and Licensing department, as well as representatives from reviewing departments.
Richmond Hill	Selected projects which are receiving funding to develop affordable housing.	The lesser of: a) 30% of gross household income for a household at the 60th percentile of income for renter households, or b) average market rent of units of the same type.	Administered by a concierge from the Policy Planning Division of Planning and Building Services, and an intermediate planner.
Barrie	Selected affordable housing projects.	The lesser of: a) 30% of gross household income for a household at the 60th percentile of income for renter households, or b) average market rent of units of the same type.	Consists of the Supervisor of Growth Management and Housing, a senior planner, and a planner. The program sits within the planning department.
Thunder Bay	Affordable housing projects from nonprofits or Indigenous organizations which own land and will be operationally self-sufficient.	30% of units at or below 80% of the median market rent.	Administered by the Housing Accelerator Coordinator within the city's Growth Department.

Barrie and Edmonton already had concierge programs for other kinds of development before they implemented affordable housing concierges. These programs were mostly focused on employment-related development like industrial and commercial projects. Municipal staff from these two cities said that the organizational structures, policies, and internal contacts of existing concierge programs provided a starting point to build their affordable housing programs from. However, due to their emphasis on less experienced developers, the affordable housing concierge programs of Barrie and Edmonton have had to adapt to their client's needs by providing extra communication and flexibility.

Project Eligibility

The types of projects which are eligible for concierge services varies between municipalities, as does each municipality's definition of affordable housing (see Table 6). At the least restrictive end of the spectrum, Calgary's concierge service works with all affordable housing projects and does not have an exact threshold for affordability. Originally, the program only worked with nonprofit developers, but it is currently running a pilot program which expands this service to all affordable housing developers. At the other end of the spectrum, Thunder Bay's program only works with projects from nonprofit or Indigenous organizations that own their land and that are operationally self-sufficient without the need for ongoing funding. Thunder Bay's threshold for an affordable project is one where 30% of the units will be at or below 80% of the median market rent for units of their type.

Project Intake

Concierge programs can have various systems for project intake. Some municipalities automatically provide concierge services to all eligible development applications, others provide these services for projects that they have funded through grant programs, and some require a specific application to access the service. As concierge programs become more established and connected in their municipality, developers and municipal staff will usually begin to refer qualifying projects to the concierge.

Being more selective with the concierge program's intake allows for a more engaged service for strategically important projects, but assisting a greater quantity of projects creates a more inclusive and far-reaching service. Municipal staff from Edmonton and Barrie shared that this tension between the quality of the service and the quantity of projects that are served is considered when their programs determine how many projects to support.

A staff member from Barrie noted that a key aspect of their program's intake process is signing a letter of understanding with the development team. This letter establishes important ground rules for projects in the program which smooth the process and create accountability. The letter establishes that both parties will use a primary point of contact (the concierge and the project manager), prioritize moving the project forward, and maintain a high attention to detail. This understanding improves turnaround times for application materials, avoids communication issues, and ensures that the concierge only supports developers that are committed to their projects and worth the extra investment.

Services Provided by Concierges

Interview participants shared a wide range of services that affordable housing concierge programs offer for affordable housing developers. The major services that are frequently provided include enhanced communication, guidance and capacity building, expediting approval processes, advocating for projects with other municipal staff or stakeholders, and helping developers to make valuable connections. While the services which concierge programs provide are all interrelated with one another, I have decided to individually categorize this section to better organize some of their key functions.

Communication

Improving communication between municipalities and the proponents of affordable housing projects is an important service of every concierge program I studied. A ubiquitous service that concierge programs provide is acting as a single point of contact for developers and creating a conduit for communication with relevant municipal staff. This

one-window service is especially valuable as development projects can involve several municipal departments, including planning and development, public works, finance, legal, emergency services, parks, and parking, to name a few. When a municipality has a concierge, affordable housing developers and their consultants can easily contact them with queries instead of needing to track down the right municipal department for a particular question. The concierge can then provide a quick response, either answering their query directly or securing an answer from the appropriate municipal staff. Concierges are typically more aware of changes in staffing and leaves of absence. Two development team members from Winnipeg acknowledged a remarkable difference in response times thanks to the concierge, as they typically hear back within hours rather than days or weeks.

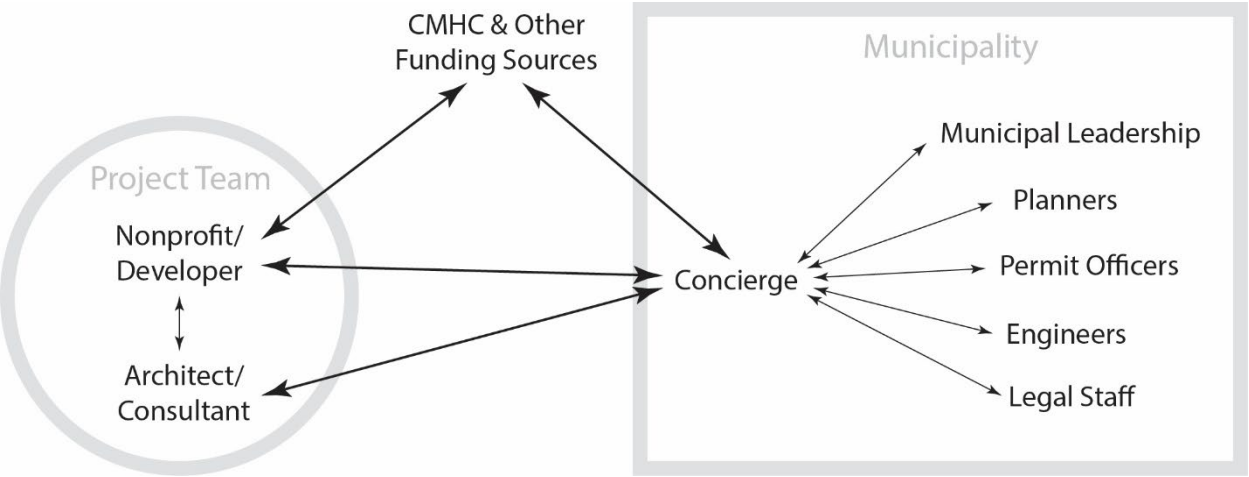

Figure 1: Diagram showing concierge's role as a point of contact and coordinator.

Municipal staff from Calgary and Barrie mentioned that their concierge program scheduled regular meetings to create consistent communication between project teams and the municipality. As well, staff from every municipality noted that meetings with developers were a major component of their work. Edmonton's staff member said in-person meetings helped create a personal touch that development teams appreciated. Municipal staff like planners often lack the resources to regularly meet with developers, so development teams value the added communication provided by concierges. Development team members noted that regular meetings with concierges help break down communication barriers that they normally experience when working with municipalities. Concierges can

provide developers with a clearer idea how long their approvals will take, which is crucial for managing risk and maintaining funding for affordable housing projects.

A unique aspect of concierge services versus other municipal staff is their proactive check-ins and outreach with developers, when necessary. Typically, planners and other municipal staff will respond to developers' questions and provide comments on applications, but they will not reach out unprompted. Conversely, concierges can help maintain the momentum of important projects by reaching out to development team members and addressing issues head-on. An example of this outreach would be when a municipality has returned an application to a developer and then receives no response for a week or two. The concierge can then reach out to the development team directly to identify issues and motivate them to move forward with the application. This assistance can be crucial for maintaining project timelines, as developers can sometimes take a while to revise and resubmit applications between municipal reviews. A municipal staff member from Vancouver calculated that a typical development application is reviewed by the city for 30% of a project's timeline and is being revised by developers for the other 70%. Overall, communication is a key priority for concierge programs to achieve their aim of expediting development.

Early Involvement

Municipal staff from every municipality said that concierges often begin working with development teams at an early stage in projects, helping them prepare to formally submit applications. Concierges can also identify potential issues with projects before they cause delays. For example, a concierge could provide feedback on the density that might be allowed on a site before a project team commits to a design. Concierges are typically available to answer questions and provide guidance to prospective affordable housing developers before their projects formally qualify for the concierge program. This flexibility allows concierges to use their expertise to begin building relationships at an early stage, and to help affordable housing projects to materialize.

Municipal staff from the smaller cities of Richmond Hill, Barrie, and Thunder Bay emphasized the importance of being "in the know" of potential developers and helping ensure that their municipalities do not miss opportunities for projects to come forward. Sometimes, this can mean educating and explaining the development process to nonprofits that are considering developing housing for the first time. In Edmonton, a separate department called the Housing Action Team usually works with development teams at this early stage before handing projects off to the Client Liaison Unit concierge service when they are preparing to make a development application.

Without early contact with municipal staff like a concierge, development teams do not learn about issues with their proposed projects until after the application and review process, which adds time and costs to their projects. Working with development teams before they submit formal applications helps improve the quality and suitability of their applications, which interview participants from every municipality emphasized as an important step for achieving faster approvals and successful projects.

A municipal staff member from Barrie shared that pre-application consultations with private developers might not be a good use of concierge resources, as these developers are sometimes less committed to a project at an early stage. The interview participant noted that some private firms contacted the concierge service when exploring a development opportunity but would then realize that a project was not financially viable and drop it. The municipal staff member felt like their time and resources were wasted on these projects. In contrast, nonprofit developers do not have the same resources for early feasibility studies and real estate research, which is where the concierge can provide some additional help. As well, nonprofits are typically more committed to their projects and are tied to specific sites.

Expedited Approvals

As projects move into the application phase, concierges continue to provide communication and guidance and begin to expedite and advocate for projects in the review

process. The ability to flag projects and have them prioritized for review is a key service provided by every concierge program. Staff of five different municipalities said that concierge-assisted projects get identified in their development application management software, notifying all departments that these are priority affordable housing projects and should be expedited as much as possible.

The degree that approvals can be fast-tracked varies across concierge programs. Municipal staff and development team members from Winnipeg shared that although affordable housing projects are prioritized, they can not always be meaningfully expedited because the departments which deal with applications are frequently at capacity. The concierge can get projects into the queue faster but cannot skip it entirely. However, in urgent situations the concierge can work with other municipal staff to achieve specific deadlines. Staff from Calgary mentioned that they can push the prioritization of projects to help them meet deadlines and maintain their funding.

In Vancouver, development applications are reviewed by many municipal departments, including Urban Design, Landscaping, and Engineering. Within these departments there are also more specific review groups. A municipal staff member counted over 40 review groups that could be involved in a single development application. Usually, these reviews take place sequentially, with applications going through one department at a time. One way that Vancouver's concierge program assists applicants is by providing a simultaneous review from every department. This helps affordable housing applications to cut the line and lets the concierge manage any conflicting comments from reviewers. A development team member from Vancouver said that they frequently receive contradictory comments from reviewers. For example, an engineer may comment that a building should not be built to the property line due to infrastructure requirements, while an urban designer comments on the same application that the building should be built to the property line for aesthetic reasons. While concierges can resolve some of these communication issues, the development team member said that their ability to expedite projects is limited because they are not able to bypass lengthy aspects of Vancouver's approval process.

Edmonton's concierge program provides a reduced circulation process for its affordable housing projects, creating a more concrete mechanism for fast-tracking. Concierge projects in Richmond Hill are assigned to a senior planner and go through a prioritized review process, which provides tangibly faster results according to municipal staff. In Barrie and Thunder Bay, interview participants did not emphasize the fast-tracking of projects as much, because their approvals processes are already relatively efficient. However, municipal staff from these municipalities said the concierge's enhanced communication and guidance did help accelerate applications.

Mediation and Advocacy

Related to communication and expediting approvals, another key service of concierge programs is mediation between development team members and municipal staff, and the ability to advocate for project needs. Concierges typically have an intimate understanding of the needs of affordable housing projects because of how closely they work with applicants. Concierge's mandate to support affordable housing projects is often paired with a strong personal passion that results in them advocating for projects to other municipal staff members. A participant from Vancouver provided a clear example of this advocacy while describing interactions they have had with planners who are asking for affordable housing projects to include expensive features:

> You'd have a planner go, 'Well, it'd be really great if it had a brick façade,' and I'm like, 'It's a social housing project. No brick façade, you know, nice input there.'

Seven participants from five different municipalities mentioned the ability of concierges to fight for projects when planners and other municipal staff are creating roadblocks without realizing how this will affect the affordability of housing. Interview participants said that expensive infrastructure upgrades and special design features like balconies are common examples of requests from municipal staff that can make projects less affordable. While these might be reasonable requests for municipal staff to make for a typical for-profit

project, concierges know that these added costs make housing less affordable and can even kill projects.

One municipal staff member said that there is sometimes tension between advocating for projects and allowing approval processes to take their course. Several interview participants shared that reviews related to safety and building codes should not be compromised, but more discretionary reviews like urban design guidelines should be more flexible for affordable housing projects. While approval processes can slow down affordable housing projects, they are also important for ensuring that projects meet the applicable requirements.

When appropriate, concierges can help communicate the comments of reviewers and concessions which a municipality needs from a project. Many participants mentioned that concierges are better at delivering complex information and difficult requests from municipalities to development teams, because of their ongoing relationships. Seven municipal staff and development team members shared that concierges can be reassuring and emotionally supportive for developers, which helps maintain motivation and a positive relationship.

The ability of concierges to understand both municipal staff and developer perspectives is a unique attribute that helps them to reconcile differences and advance projects. While it may be unusual for a municipality to hire a staff member who will sometimes advocate against other staff interests, there is a need for this because housing affordability is an important issue for municipalities and many municipal staff have been adjusting their priorities too slowly. Concierges can help staff from other departments appreciate the need for affordable housing and they can build a more solutions-oriented attitude within a municipality, according to municipal staff from four municipalities.

Relationship Building

Overall, the essential function of concierge programs is building relationships which result in more affordable housing development. Concierges build stronger relationships between

municipalities, nonprofits, private developers, the housing departments of provincial governments, and other potential partners who are interested in building affordable housing.

One development team member from Thunder Bay shared the experience of their small nonprofit that has been trying to develop transitional housing for over ten years. The project struggled to receive funding and had multiple failed applications to CMHC. After ten years the nonprofit had almost given up on the project, but then Thunder Bay implemented its concierge program. The concierge immediately understood the value of the project, began offering support, and helped build the project's relationship with CMHC. With the concierge's help, the project was able to secure funding from CMHC and within two years it was nearly completed.

The concierge program from Thunder Bay was also able to connect nonprofit housing developers with funding and partnership opportunities which they may not have otherwise accessed. For example, Thunder Bay's concierge arranged an information session with the Savings By Design program that education nonprofit developers and their consultants on design features that would save costs and increase energy efficiency and accessibility within their buildings. As well, this program funded projects to help pay for these features. This example shows how concierges help developers access opportunities and create buildings that are not only affordable, but also sustainable and accessible.

A municipal staff member from Vancouver said that nonprofits would sometimes contact the concierge when they had projects that were struggling to get funded, including faith-based groups that were not eligible for funding from BC Housing. The concierge was able to help them because they were aware of other potential opportunities. As an example, market housing developers sometimes "owe" affordable housing units to the city as a part of their development agreements and the concierge would try to use these units to assist their nonprofit connections.

In Winnipeg, one nonprofit was developing a transitional housing project that received funding from 16 sources, including a grant from the city. Their project occasionally had financial issues and needed to secure more funding. The development team was nervous to disclose these issues to the city and risk losing their confidence in the project, as this could cause the city to withdraw its funding. However, as the development team built a stronger relationship with Winnipeg's affordable housing concierge, they eventually felt comfortable with communicating their needs, which led to them receiving additional support from the city. The development team trusted that the concierge would continue to believe in them even when they met challenges, and this paid off for the project.

Another development team from Winnipeg said that the concierge has helped them build relationships with staff from across the city's departments. This developer has worked with the concierge on many projects, and the concierge has frequently arranged meetings with municipal staff who are relevant to their applications. In the development team members words,

> I have a much better relationship with the head of Heritage Winnipeg, a much better relationship with Public Works, a much better relationship with Zoning... [the concierge is] allowing us also to create our own sense of context and understand who's who in the zoo of the city. So, if the concierge does disappear in the future, at least we will know a bunch of people we didn't know before. And not just know their names, but actually have worked with them closely.

These examples illustrate the relationships that concierges build and how they can grow the capacity of cities' affordable housing development sectors.

Concierges Leading Municipal Process Improvements

Many concierge programs are instrumental in identifying and implementing improvements for the development processes of their municipalities. In Calgary, Edmonton, and Winnipeg, the concierge or their department is formally responsible for reviewing and

improving the development approval processes of their cities. In Richmond Hill and Thunder Bay, the concierges are responsible for creating a housing affordability-related strategies, which provides them with an opportunity to recommend process improvements. Barrie's concierge is not formally responsible for process improvements, but they meet with senior planning staff to share insights and recommendations. Likewise, Vancouver's concierge program was tasked with implementing innovative approaches such as modular housing and tiny homes.

Concierges have a unique role amongst municipal staff, as they interact with the entirety of the development approvals process. They work closely with projects and often have insights on where improvement is needed. Although their work is focused on affordable housing projects, the issues which they face are usually common to all development applications.

An example of these process improvements came from Edmonton's municipal staff, where they recognized that high application fees were creating a roadblock for affordable housing developers that could not easily secure enough funding at the beginning of their project. To address this challenge, they implemented a pilot program for concierge projects that allowed developers to pay a smaller deposit to begin the review of their applications, providing extra time for them to pay the full application fee.

Sometimes developers will suggest process and policy improvements to a concierge, who can then advocate for changes. In one example, the development team of a housing project for survivors of gender-based violence had issues because the development application process required its address to be made public in city documents. Out of concern for the safety of their residents, they wanted the location to remain confidential. The project team brought this issue to the attention of the concierge, who was able to advocate for a policy change that would allow the addresses of transitional shelter housing to be redacted from public documents. However, the policy has not yet been changed and the development

team felt that the concierge may not have the power to efficiently make improvements like this.

Nonprofit and Private Developers

This section contains findings about the experiences of developers, beyond the services that they have received from concierge programs. Interview participants provided valuable information about the changing context of affordable housing development, the differences between nonprofit and for-profit development, and the challenge of securing funding.

Nonprofit Developers

Municipal staff and development team members reinforced the fact that nonprofits are a vital source of affordable housing for Canadian cities, and they have become increasingly instrumental as federal and provincial governments have shifted their role from direct housing development to the provision of funding. While some nonprofits are experienced housing providers that have developed and managed affordable housing for decades, many other nonprofits have recently started developing housing. Interview participants gave two main reasons for this trend: firstly, nonprofits are often in tune with the communities they serve, and many of them have seen an increased need for housing over the years. An example of this is two participants who each worked as Executive Directors of different temporary housing shelters. They both saw a gap in the supply of transitional housing for people to come out of shelters, and they were motivated to meet this need. The second reason is an increase in funding for nonprofit housing projects. Programs such as the Housing Accelerator Fund were designed to provide nonprofits with the resources to build more projects. As well, Indigenous organizations (i.e., First Nations' development corporations) have become increasingly involved with housing development in municipalities.

Eight municipal staff and development team members said that the nonprofits that are managing a development project for the first time require extra guidance. These projects

are often managed by executive directors who are already busy and do not have the capacity to devote time to the development process. Nonprofits hire consultants such as architects and planners to aid with development, but this collaboration can be expensive for a smaller organization, especially if their funder does not provide a budget for these ongoing costs. The interview participants from nonprofits generally praised their architects and consultants and the work they did for their projects; however, two municipal staff members mentioned that nonprofits often lack resources to hire more experienced consultants and pay for the necessary hours, which has led to incomplete or low-quality applications. Nonprofits vary in how directly they are involved in their projects; some prefer to be included in all communications, while others fully outsource the project management to their consultants.

While it is not always the case, multiple municipal staff and development team members stated that nonprofit developers frequently require extra guidance and support to avoid delays and complete their projects. This is why concierges are especially valuable for nonprofits; they can clarify processes and help a nonprofit's management navigate development, while also reducing their reliance on costly consultants. One interview participant from a nonprofit put it succinctly:

> Having [the concierge] is definitely an asset because they have taken us by the hand and guided us through every step. We haven't got a suit to our name but here we are going to be building a building.

More experienced nonprofit and private developers typically have less need for guidance and are more interested in a concierge's potential to expedite projects. The development team members I interviewed from private firms all emphasized this need, which was also supported by two municipal staff who have provided concierge services to for-profit developers. In the world of development, "time is money" is more than a saying; it is a cold, hard fact that was reinforced by many of the interview participants explaining how costly and impactful any delays can be.

When comparing nonprofit and for-profit developers, one municipal staff member also mentioned that nonprofits are particularly good targets for concierge services because their mandates ensure that they are committed to providing affordable housing units, whereas municipalities usually require a legal agreement with private developers to ensure they will provide below-market units, usually with a time limit on how long they will remain affordable.

Partnerships Between Sectors

Sometimes, nonprofit and private organizations can come together to create unique models for affordable housing development. One example of this collaboration was provided by a participant from a private development firm: for affordable housing projects, their company partners with First Nations who are looking for opportunities to develop housing in the municipality. The developer handles the planning for the project and acquires municipal approvals, taking on most of the early risk in the project. Then, the firm sells the land and the project to a First Nation development corporation that can receive funding opportunities for affordable housing that a private company would not be eligible for. This model leverages the planning and expertise of the private developer and the ability of the First Nation to access funding and manage the ongoing social purpose of the project. Two of the interviewed municipal staff stated they would like to see more of these partnerships between sectors to encourage affordable housing development.

Site Challenges

Four municipal staff and development team members said that affordable housing developers are often working with challenging sites to develop. Sometimes they are developing housing on a site that they used to use for another purpose; for example, one interview participant who worked with a church described a project that involved demolishing an old manse and developing the former site for an apartment building. Other times, affordable housing developers will buy problematic sites that private developers did not want to deal with, because these sites are cheaper. These sites may be contaminated

from previous industrial uses or have planning issues such as municipal restrictions on density or height. One municipal staff member said,

> Many concierge projects are not following a linear process of, 'here's a clean site, go ahead and build on it.'

Affordable housing projects usually take place on infill sites in more densely populated areas, which pose challenges but also provide strategic access to transit and services. Three municipal staff said that these are areas that cities are targeting for redevelopment, meaning that affordable housing projects are fulfilling two needs at once and exemplifying the strategic need to support affordable housing development.

Housing Needs Assessments

Three development team members from Winnipeg shared that municipally led housing needs assessments are highly valuable for nonprofit developers. These reports provide detailed statistics on the housing needs of a community and help developers financially. Applications for funding typically require affordable housing developers to provide market research, which can require each project to spend thousands of dollars to hire a real estate consultant. A detailed and comprehensive Housing Needs Assessment can be used in lieu of individual studies, easing the affordable housing development process. Affordable housing concierges can help ensure that their municipalities are consistently releasing detailed Housing Needs Assessments.

Securing Funding and Financial Challenges

The difficulty and delays of municipal approval processes are certainly a challenge for affordable housing developers, but without a doubt, the number one challenge is securing and maintaining adequate funding. Many interview participants acknowledged that affordable housing development relies on subsidies and financial incentives. As discussed above, recent increases in funding for affordable housing have resulted in more affordable housing development. However, it has also been a challenge for the nonprofit sector to

access these funds, and subsequently, build housing. As a municipal staff member summarized,

> After many decades of inaction by all levels of government on affordable housing, we experienced a massive groundswell of interest in development. However, there was limited capacity in related sectors to move projects forward and limited funding to meet huge demands.

Stacking Funding Sources

The Canadian Mortgage and Housing Corporation is the most important source of grants and financing for affordable housing in Canada. Aside from CMHC, very few funding sources exist that can cover the entire budget of a project. Even with CMHC backing, projects usually require other sources to complete their budgets. This leads to a practice which interview participants called "stacking," where affordable housing developers combine funding from various sources in order to make a project financially viable. Stacking can be a challenge because applying for and managing multiple streams of funding requires time and expertise that nonprofits do not always have. One executive director of a nonprofit mentioned that their project had applied to 25 different streams of funding and received over 15 of them; however, managing several applications and providing required documentation to maintain funding can be draining for developers. Funding sources do not usually provide a budget for this administrative work, and several staff of nonprofits said they worked unpaid overtime hours just to apply for funding.

When the effort of managing affordable housing development projects is not recognized and accounted for by funders, it can lead to burnout. One development team member shared a story of another nonprofit's director who ended up leaving their position after managing a housing development for the first time. Another developer shared that some nonprofits have had to hire consultants just to apply for and manage funding, which can drain their limited operational resources.

Funding from different government agencies and nonprofit organizations can lack coordination, which can lead to projects being prioritized by one funder but running into roadblocks with another. One interview participant noted that all levels of government need to align their incentive systems, communicate, and ensure the development of affordable housing projects moves forward. In one egregious example provided by a municipal staff member, negotiations between BC Housing, the City of Vancouver, and a health authority caused over a decade of delays in funding for a housing development. By the time the funders came to an agreement, the project needed a redesign in order to comply with provincial building codes that had been through three rounds of updates.

Several municipal staff and development team members noted that if CMHC and other funders wish to encourage affordable housing development, they should simplify and consolidate the process of accessing funds. Considering that some nonprofits need to hire consultants just to manage funding applications, it seems that there is a level of bureaucratic complexity that funders need to address. While CMHC does have representatives who work with applicants, three interview participants suggested that more outreach and hands-on assistance would be helpful to nonprofits that are interested in housing development.

Concierges Administering Funding

Concierges are often able to assist affordable housing developers with securing funding, either through incentives offered by their municipality, or indirectly, by working with external funders. Municipal staff in Winnipeg, Barrie, and Thunder Bay shared that they administered funding programs for affordable housing from the same department as the concierge service. This enables concierges to provide extra support to projects the city is funding and ensure that they stay on schedule. Calgary, Edmonton, Vancouver, and Richmond Hill also have programs that provide funding for affordable housing projects, but they are administered by separate departments from their concierge programs.

Concierges typically have existing relationships with their municipality's affordable housing developers, which means they can ensure that their municipality's funding programs align with their needs. As well, concierges can spread news about funding opportunities, connect programs with potential developers, and share insight when assessing funding applications.

Concierges Assisting with Securing Funding

Concierges can assist nonprofits with accessing and maintaining funding from other sources. Ten municipal staff and development team members acknowledged the key role of concierges in securing funding for projects. In addition to sharing potential opportunities, one development team member said that a concierge was able to help them write and submit their application, which led to them securing funding. As well, the concierge used their connections to secure letters of support from key stakeholders, which are often required for funding applications. A hands-on concierge can help nonprofits secure and manage funding without needing to hire extra consultants or staff.

Most concierge programs maintain consistent communication with CMHC, provincial housing departments, and other funding sources, which enables them to liaise between these larger organizations and local developers. Concierges can pass questions from developers to funding bodies and distribute updated information to local affordable housing developers. As well, they can advocate for projects to help maintain the confidence of funders. One development team member gave an example of a project that experienced some challenges with local opposition and risked losing the support of CMHC. The concierge was able to assure the funding body that the project had the city's support, which helped the project navigate these difficulties.

Concierges Aligning Processes with Deadlines

While fast-tracking approval processes is always helpful, it is especially impactful when it is used to help affordable housing developers meet the deadlines required by their funders. A municipal staff member from Edmonton said that they work with developers to flag the

required funding deadlines and worked backwards to understand how the city could help meet them. Participants from four municipalities identified the concierge's awareness of project deadlines as a key aspect of their service.

Municipalities affect the financial viability of affordable housing projects through the taxes and fees they collect throughout the development process, including property taxes, development charges, and application fees. These costs can add up and make affordable housing development challenging, especially for developers who are not receiving much capital funding at the early stages of a project. One development team member said that waiving taxes and fees can be the easiest way for municipalities to incentivize affordable housing projects. They shared that there is a business case for municipalities to assist affordable housing projects, as it can help revitalize neighbourhoods and improve underutilized properties, which will return higher property taxes going forward. Investing in projects by reducing fees upfront improve municipalities' fiscal standing while also making affordable housing available to the community. Municipal staff members from Edmonton, Richmond Hill, and Barrie mentioned that their concierge programs waive certain fees for affordable housing projects.

Concierge Program Results

Measuring Results

When asked about how the results of a concierge program could be measured, municipal staff generally acknowledged issues with using quantitative data, including the length of development processes and that factors outside of the concierge program's control can have impacts which dilute the effects of the concierge. Municipal staff suggested that qualitative measures like feedback from developers may be more useful. None of the programs I studied seem to use quantitative data as a primary measure for their results. Cities like Calgary and Vancouver do try to track the number of affordable housing units built by concierge-assisted projects and the time it takes for these applications to move

through the approvals process, but municipal staff did not indicate that this data was being used to analyze the effectiveness of their concierge programs.

There are many variables when it comes to affordable housing projects, including securing funding, challenging sites, working with consultants, local "not-in-my-backyard" opposition, economic pressures, and demographic changes, to name a few. With these factors affecting each project differently, it can be challenging to analyze the effects of a concierge program. Even the concierge's involvement in projects varies widely; sometimes they are guiding developers every step of the way, while other times they are simply offering occasional advice. As well, even if it is possible to measure the number of units that are built with the assistance of a concierge program, it is even more difficult to measure and compare the affordability of the housing. Municipalities might have different goals for how many units they intend to develop and the level of affordability they desire for these units.

A municipal staff participant from Vancouver shared that concierges fight to make development cheaper and faster, but the complexity of the process means that their only measurable impact is the barriers they have removed and the stories of the projects which they have assisted. Several municipal staff mentioned that they use the feedback from developers to measure and report their program's impact to municipal leadership.

Concierge Program Feedback

The following section summarizes the results of concierge programs based on the feedback from interview participants (both municipal staff and development team members).

In **Calgary**, municipal staff said they received positive feedback from affordable housing development teams and that they have had developers request further fast-tracking services. Staff believe the program is highly successful at supporting affordable housing development, and they highlighted Calgary as having the most housing starts of any Canadian city.

In **Edmonton**, a municipal staff member said that clients have appreciated the hands-on approach and single point of contact. They noted the program has accelerated affordable housing development and helped reach the city's unit targets for the Housing Accelerator Fund.

Interview participants from **Winnipeg** generally had positive feedback for the program, but they also discussed the program's limitations. Municipal staff said that the concierge has been able to speed up predictable applications like building and development permits and said the feedback received from developers has been very positive. One municipal staff member believes there is value in making the development approvals process more efficient and user-friendly. Another staff member said that the program is a great way to reduce costs for developers, but its effectiveness is related to its funding and resources, which are currently limited.

Development team members said that Winnipeg's concierge has been effective at improving communication and streamlining the development process. However, two developers acknowledged the limitations of the program in how much it can expedite projects. While they noted that some processes cannot be sped up, developers felt the concierge would be most helpful if they could provide a more predictable fast-track for affordable housing. They acknowledged that this may require dedicated staff to help process applications in busy departments such as planning, zoning, legal, and finance, which one municipal staff member also noted. One developer said that without a clear, direct benefit, the concierge does not incentivise projects to include more affordable housing. They believed that if other incentives for affordable housing development are lacking, then the need for a concierge program will also dissipate as new projects will not be proposed.

Developers and municipal staff emphasized that the specific people who have been hired for the program have helped drive its success, as they understand the value of affordable housing development and have strong communication skills.

In **Vancouver**, participants shared limitations related to staffing and the ability to expedite projects. A municipal staff member and a development team member both said that the effectiveness of the concierge program was tied to its staff's understanding of the sector and their ability to champion projects within city administration. If the concierge staff were not advocating for projects and pushing city departments to prioritize them, then they do not actually encourage affordable housing development. However, a strong concierge is able to find solutions for projects, make connections to encourage development, and be a true champion for affordable housing.

A development team member said that while the concierge program can theoretically speed up projects through the prioritization of reviews, it does not help with difficult bottlenecks such as rezoning applications and public hearings. Without proper incentives, building affordable housing in Vancouver is usually only possible with taller buildings that feature a mix of market and below-market units. These projects typically require rezoning, which is a risky process that can take 18-30 months. The development team member said the concierge program is not currently able to meaningfully improve this timeline. The developer said that streamlining the process is a good step, but more should be done to review and improve policies and the approvals system.

A municipal staff member from **Richmond Hill** said that customers have provided positive feedback and appreciate having someone to meet, share information and build connections with.

In **Barrie**, a municipal staff member said the concierge program has improved their timelines for approvals. They said the program has received positive feedback, and project teams appreciate the accessibility, communication, fast-tracking, and having someone to champion their projects internally at the city. The concierge was able to help one project receive conditional approval within 30 days, and the developer had positive feedback for the solutions-oriented nature of the concierge.

Overall, the three development team members and municipal staff member from **Thunder Bay** had very positive feedback on the concierge program. Developers said that the concierge has provided productive communication, support, and motivation for projects. As well, they said the concierge was instrumental to helping them secure funding and approvals, with two developers saying that their projects may not have moved forward without the help of the concierge. However, one developer noted that it takes more than municipal incentives and a concierge service to build affordable housing; funding and assistance from higher levels of government is deeply necessary.

The municipal staff member also said that some affordable housing projects in Thunder Bay would not have been successful without the concierge's support. They mentioned that having fewer projects to manage in a smaller municipality allows them to be more hands-on and provide truly invaluable assistance.

Challenges, Lessons Learned, and Suggested Improvements

This section groups together challenges faced by concierge programs, lessons learned by staff and development team members, and potential improvements that were suggested during interviews.

Challenges with Capacity

Three municipal staff said that a prominent challenge for their concierge programs was having limited staff and increased demand for their services, which can make it difficult to prioritize projects and provide responsive and intensive support. Relationship building is crucial to these programs, and they need to have the resources to effectively prioritize projects.

Municipalities have dealt with this challenge differently. In Edmonton, the concierge sometimes delegates projects to other units if the project is not suitable for the concierge program. Barrie's program intends to assist fewer projects from private developers at the

pre-application phase, as their services are best used for projects that are more likely to move forward.

Challenges with Prioritization

Another challenge for concierge programs has been getting municipal departments to prioritize their affordable housing projects. Staff from Calgary and Winnipeg said that this can be especially difficult when the departments providing approvals are at capacity and do not have the resources to expedite application reviews. Sometimes, concierges can still get their projects prioritized by reminding other staff of the importance and social impact of affordable housing. Other times, it is simply not possible to accelerate their requests, which highlights the limitations of concierge programs that do not have additional staff assigned to review and approve their projects.

Staff from Edmonton and Barrie said that they wanted to further integrate their concierge program with other city departments and create more streamlined connections across these boundaries. In Barrie, the department which handles building permits is separate from the department which approves development applications, and the concierge is hoping to improve the process of handing projects over to the building department to ensure they continue to be prioritized at the permitting stage.

Traits of Successful Concierges

A lesson that was highlighted by many interview participants across municipalities is the qualities concierge staff need to be successful. They must have strong communication skills and the ability to create connections across the sector. They need to be customer service oriented and always look for solutions to advance projects. As well, they need to believe in the value of affordable housing and be able to advocate for these projects within the city and beyond. When a concierge has these qualities, they can help strengthen the capacity of their local affordable housing developers, but if municipalities fail to find the right staff, these programs can lose their effectiveness.

Concierges Need to Assist with Funding

As has been mentioned, accessing funding is the most crucial component of affordable housing development. Across interviews, many participants agreed that concierges need to help developers access and maintain their funding. The range of available funding sources is often changing, and it can be difficult to keep up with what is happening in the sector. Municipal staff from Calgary, Vancouver, Winnipeg, Richmond Hill, and Thunder Bay all emphasized the need for concierges to be aware of these opportunities and to keep developers informed.

Municipal staff and development team members from multiple municipalities mentioned that it would be great for concierges to go further and create broader connections in the affordable housing sector, and to bring together stakeholders, nonprofits, developers, consultants, politicians, and funders.

Two development team members said that a program to organize funding information and other resources would be extremely valuable for affordable housing developers. This program could identify municipal funding sources, as well as federal, provincial, and other funds, and help developers understand how these sources can be stacked together. They acknowledged this may be difficult due to constant changes in funding incentives, but concierges would be well-equipped to implement such a program. These development team members believed that implementing such a program would help potential projects to come forward. As well, providing financial literacy education to help nonprofits understand how to manage that aspect of projects could be helpful.

Need for Technology Improvements

Three interview participants expressed the need to improve their municipality's systems for managing applications and permitting. One municipal staff member from Vancouver said that digitization would be the best way to expedite approvals and permitting, as technology can be used to help automate reviews and improve the quality of applications by simplifying the user experience. One development team member from Winnipeg expressed

concerns about the security of managing important and confidential application information in the city's out-of-date software. They said that a well-made online application portal would create a much better customer experience and remove the need for emailing, which can be unreliable.

Proposing Changes to Policy

One development team member from Winnipeg said that it would be helpful if the concierge could change city policies to make affordable housing development easier. Concierges work closely with developers in the approval process, and when they find issues with city policies, they should have a formal procedure for proposing solutions. While concierges are often involved in process improvement initiatives, it may be helpful for them to have a more nimble approach to implementing ongoing solutions.

Future Outlook of Programs

Participants had varying thoughts on what the future holds for their municipality's concierge programs. **Calgary's** program has been in place for ten years now, and staff said that they are currently working on balancing their ability to assist private developers while prioritizing services to nonprofits. As well, they will be furthering their engagement with city staff and potential housing providers to raise awareness of the program and increase the quantity and quality of affordable housing applications. **Edmonton's** staff were satisfied with their current capacity and did not predict any upcoming changes to their program.

The programs of **Winnipeg, Richmond Hill, Barrie, and Thunder Bay** are all newer and only beginning to see results. Municipal staff from these programs had less certainty about their future, however they were mostly optimistic. These programs are currently formulating strategies to continue encouraging affordable housing in their municipalities. Barrie's program is considering options for its sustainability when its HAF funding is finished. This could include charging for the concierge service, particularly for market developers which could then subsidize the service for strategic nonprofit projects. However, charging for the service dilutes the ability of the city to prioritize the projects it wants to, and strays from the

intent of the program. A municipal staff member from Winnipeg said the concierge service will likely continue in some form, although it may not have the resources to maintain its staff in the zoning and legal departments.

Vancouver's program has been having some challenges with staff turnover which are negatively impacting its outlook. Another participant mentioned that Vancouver's city council recently turned down a proposal to pre-zone for social housing across the city, and instead, asked staff to report on how the SHORT concierge program could be improved to further expedite rezonings. This could signify that there will be a renewed emphasis on the program moving forward.

Overall, interview participants believe that their concierge programs are providing positive results and that they will be continuing in some capacity for the foreseeable future.

Discussion

In this section I analyze the key findings and themes from the interviews alongside those discussed in my literature review, deepening my findings within the context of existing research and examining how this research addresses some of the gaps I identified.

This section is divided into several themes, starting with a broader discussion on the roles of government and the nonprofit sector in addressing housing affordability. Canada relies on nonprofits to deliver affordable housing, and while they are often successful, nonprofits are experiencing challenges with funding and development approvals.

Next, I discuss the challenges posed by development approvals processes. This topic was contested in the literature, and my research indicates that these challenges can vary by location and from project to project.

Finally, I analyze the value of affordable housing concierge programs, with respect to their limitations and the services they provide. Major limitations include most program's inconsistency in how much they can expedite projects, and the reliance of affordable housing development on funding which is outside of a concierge's control. However, concierge programs can address these limitations and create opportunities by assisting developers with accessing funding, building capacity in their local communities, and leading process improvements to encourage affordable housing development.

The Nonprofit Model of Affordable Housing Delivery

The literature on housing in Canada highlights the lack of federal investment from the early 1990s to the late 2010s, which led to a general decline in affordable housing development (Cooper, 2022, p.533; Deng, 2023, p.40). In 2017, the National Housing Strategy began to reinvest in the housing sector by introducing programs like CMHC's Housing Accelerator Fund (HAF) (MacKinnon, 2024). HAF, alongside other federal programs like the Rapid Housing Initiative, was a strategy that used nonprofits to deliver housing development in

Canada, continuing Canada's model of reliance on nonprofit organizations for affordable housing that began in the 1970s (Deng, 2023, p. 40). My findings from interviews echo the literature, as participants stated that Canada continues to rely on nonprofits for the development and management of affordable housing.

Another finding from my interviews was that the long period of disinvestment in nonprofit housing reduced the capacity of the sector to deliver the housing projects which the federal government began to encourage again with the National Housing Strategy. According to Deng (2023, p. 42), nonprofits can struggle with housing development because they may lack experience or capacity for project management, which is certainly true for nonprofits that are developing housing for the first time, or for the first time in decades. Some nonprofits are focused on housing development and have years of experience and connections, but these organizations are rare and not enough to fill the demand for affordable housing which the federal government was funding. Many development team members I interviewed are from small nonprofits that are developing their first housing project, which shows how the sector has stepped up to fill this need. The need to rebuild capacity in the nonprofit housing sector is one reason why municipalities have implemented affordable housing concierge programs. Interview participants also affirmed my contextual research by sharing that the Housing Accelerator Fund was a major cause for the creation of new affordable housing concierge programs.

During my interviews, interesting discussions emerged about nonprofits' roles in delivering housing, including the challenges they experience and what can make some nonprofits well-suited for the task. One development team member said that it is better for nonprofits to manage affordable housing than to have direct government involvement because nonprofits have a singular mandate to maintain their housing. Meanwhile governments are prone to political and financial pressures which can cause them to defer maintenance and underinvest in their housing. As well, my findings indicate that nonprofits can be highly in tune with the needs of their local communities and provide targeted solutions, which aligns with findings from Tsenkova (2022, p.785).

My findings indicate that nonprofits experience challenges when expanding their role in the development of affordable housing because the systems for acquiring funding and development approvals are complex and lack adequate customer service. Federal, provincial, and municipal governments are relying on nonprofits and private developers to provide affordable housing, but these governments are also creating challenges in the development process. One development team member from a nonprofit expressed their frustration with the lack of government support:

> If [the government] is doing an announcement that they're going to secure safe housing for their people... it's us that are coming halfway up the ladder in order for them to actually succeed in doing that announcement. I don't get to bill them, though, for all of that extra work that I had to do.

One challenge which governments create for affordable housing developers is the deadlines which are associated with funding. When a government provides a grant for a development project, it usually imposes specific dates that the project must meet milestones by, such as obtaining a building permit. My findings indicate that these deadlines can help achieve targets for new affordable housing units; however, they also make it difficult to manage funding and increase the risk faced by nonprofit developers. The challenges created by funding deadlines were not mentioned in the literature I reviewed.

The Challenge of Development Approval Processes

The extent to which development approval processes impede the provision of affordable housing was contested in the literature. Literature specifically related to nonprofit housing development in Canada seemed to concur that these processes are an issue, while some other sources indicate that development approvals are not an important barrier (Deng, 2023; Parker and Dobson, 2024; Thomas, 2022; Reid, 2023; Tsenkova, 2011, p.64). My interview findings indicate that the challenge imposed by approval processes varies between municipalities, which may be related to the contradictions noted in the literature.

In Vancouver, the interview participants agreed that the risk and delays associated with rezonings, development permits, and building permit applications are a challenge for affordable housing developers. In Calgary, Edmonton, and Winnipeg, interview participants said that approval processes should be improved to make development easier. Interestingly, in Barrie a municipal staff member said that their approval processes were already relatively efficient and not a major barrier for housing development. However, the concierge program was still implemented to help guide developers, streamline the development process, and build capacity in the affordable housing sector.

Assessing the Value of Concierge Programs

As mentioned in the literature review, there is a gap in current research on the effectiveness and impact of different approaches to encouraging affordable housing, including concierge programs. One reason for this could be related to the difficulty in measuring these programs; my findings indicate that even concierges themselves have difficulty with tracking the effectiveness of their programs. Many factors impact affordable housing development, and concierges need to be evaluated within their individual contexts. The following section discusses my findings to determine the value of concierge programs, their limitations, and how can they be most effective.

The core objective of affordable housing concierge programs is to encourage more affordable housing development in their municipalities. Concierges do not directly develop housing; rather, they assist and expedite the projects of external organizations. As explained by my findings, concierge programs provide several key services:

- Early involvement with projects to help developers understand their options, prepare for applications, and get ahead of potential issues.
- Enhanced communication with municipal departments, providing a single point of contact, faster response times, and extra meetings.
- Advocating for projects to ensure their needs are understood by municipal staff, funders, and other stakeholders.

- Expediting project approvals by streamlining processes when possible and ensuring that affordable housing applications are prioritized by municipal staff.
- Building relationships between stakeholders to create additional capacity in the affordable housing development sector and gaining developer's trust.

Every interview participant said that concierge programs were creating a positive impact through at least one of these services. This supports the literature I reviewed that said municipal housing staff were providing value by streamlining development approvals and helping affordable housing projects with expertise and capacity-building (Hodges, 2021; Thomas, 2020).

However, limitations of concierge programs also arose during my research:

- Because concierges do not initiate or fund projects, their impact is reliant on developers' access to other sources of funding. If there is no funding for projects, there is no need for concierge services.
- The ability of concierges to expedite development approvals is inconsistent across municipalities, and they typically cannot bypass the most risky and costly aspects of these processes, such as public hearings for rezonings.
- Concierge services are usually not enough to incentivize nonprofits or private developers to include more affordable housing in their projects. Developers require incentives that will directly impact their financial viability, such as density bonusing, grants, or cheaper financing from CMHC.

While concierge programs can often help affordable housing projects overcome barriers, these limitations suggest that concierge programs may not be enough of an incentive to get more affordable housing projects to come forward in the first place. To maximize their impact, concierge programs should focus on their ability to move difficult projects through the development process. The following subsections discuss some key factors that can drive the success of concierge programs and address their limitations.

Service Mindset

My findings indicate that concierges were able to change the entire experience of affordable housing development by increasing communication with developers, learning about their needs, and collaborating on solutions. Many interview participants noted the contrast to their interactions with municipalities that do not have concierge, where they felt that municipal staff were creating barriers for development and focusing more on regulation than communication. Of course, municipal staff do not only exist to serve developers; they must also protect the public interest and enforce their municipality's policies. However, keeping a solutions-oriented mindset can help achieve these interests by working alongside nonprofits and private developers toward better outcomes. This reflects the assertion of Hodges (2021, p.4) that municipal staff can provide value by sharing expertise and assisting developers. This enhanced service is especially helpful for nonprofits that lack experience with the development approvals process.

It is crucial for concierges to maintain a service mindset and to advocate for the projects they work with. Since concierges are not directly responsible for granting approvals, they are free to champion affordable housing projects within their municipality. This can also be affected by the organizational structure of a concierge program. Winnipeg's program is not within the city's zoning and planning department; it is in the Chief Administrative Officer's office, which enables the concierge to be independent from planners and to be closer with the city's decision-makers.

Relationship and Capacity Building

Concierge programs are a unique approach to encouraging affordable housing development because they are not a passive incentive like grants or density bonusing (Hodges, 2021, p.18). Rather, concierges can actively build relationships within the affordable housing sector and help enable organizations to undertake development projects. This aspect of the concierge programs was instrumental to many of the successes that were shared in interviews, and it should be emphasized by concierges going forward. Concierges can spur new affordable housing development by educating

nonprofits, facilitating partnerships, and sharing opportunities. Concierges usually have experience and knowledge of development processes that they can share with developers, and early advice in this area can be crucial to a project's success. By acting like a consultant and providing hands-on support, concierges can raise the capacity of nonprofit housing developers.

Concierge programs can also catalyze the effectiveness of incentives like grants or density bonusing, because they can build an intimate knowledge of these systems and help developers use them to their highest potential. If there is funding from CMHC or a density bonus program for a specific neighbourhood, but developers are not aware of them or how to access them, then these incentives will not succeed. A concierge helps ensure the success of other incentives and can also receive feedback from developers to improve these programs.

The concierge programs I studied varied in how much they built relationships within their local affordable housing sectors. In larger cities, concierges were often assisting more projects and did not have as much time for this type of hands-on involvement. In smaller cities, there were fewer projects and it was easier for concierges to be more aware of different stakeholders within their community. As well, smaller cities tend to have less existing capacity in their affordable housing sector, creating additional need for this type of work. In larger cities, concierges were usually focused on streamlining their more complex development approval processes, and cities like Edmonton and Vancouver had other departments that were more focused on building capacity in the affordable housing development sector. This aligns with the literature on housing strategies of Canadian municipalities, which highlighted that larger cities had more need for fast-tracking while smaller cities needed to do more to encourage projects to come forward (Hodges, 2021; Thomas, 2020).

Concierge programs can formalize relationship building processes and provide guidance to developers, which can help create a consistent and transparent service and create

accountability with developers. However, it is also important to have the flexibility to provide advice and assistance to projects informally, without any unnecessary barriers. Concierges should be actively involved in building the capacity of their municipality's affordable housing sector, whether this is through forging connections, facilitating meetings or events, providing educational opportunities, or creating resources for developers like guidebooks and housing needs assessments.

Assisting with Funding

Funding is the most important aspect of affordable housing development so, concierges should help developers access and maintain their funding. A great way for concierges to build capacity for local affordable housing developers is to provide information about funding opportunities, advocate for their needs to CMHC and other funders, and help with stacking funding streams and their associated timelines. This was also emphasized in the literature, which mentioned that housing-focused municipal staff can help find and secure sources of funding (Hodges, 2021; Thomas, 2020, p. 96). Some development team members stated that it would be helpful if funding providers also implemented better customer services like a concierge program, which reflected the finding of Deng (2023), which was that funding application processes are a major challenge for affordable housing developers. Funding providers should strive to simplify their processes for applicants and potentially consider how to integrate themselves with municipal concierge programs. The literature I reviewed did not identify these issues with funding systems for housing development; this is something that could be researched further.

Concierges can also effectively administer funding programs from municipalities, due to their ongoing relationships with developers. Where possible, municipalities should integrate their funding streams with concierge programs to maximize the impact of each initiative.

Process Improvement

An important finding from my interviews was that concierges can provide value by leading process improvements for municipalities, due to their unique role as staff who interact with the entire development approvals system. This aspect of concierge programs was not mentioned in the literature, but it is a major way for concierges to create a positive impact. Many municipal staff said that it was effective for concierges to oversee or to be positioned within the same unit that manages process improvements. Concierges should be given the ability to improve municipal policies and approval processes, and to formally provide recommendations to decision makers.

Some concierge programs are limited in how much they fast-track affordable housing projects, and this could be an important area for concierges to identify and create improvements. Finding steps of the approval process which could be shortened or skipped for affordable housing projects is crucial (Tsenkova, 2011). For example, if a concierge notices that urban design reviews are frequently delaying their projects, and not improving their outcomes, then they should identify ways to streamline those reviews. Alternatively, if a concierge notices that they have many projects going through rezoning, and these applications are successful but take a long time, then they should advocate for policies like pre-zoning areas for affordable housing to bypass this process altogether.

Concierge programs can also be expanded to assist with other types of development that are strategically important for a municipality, if municipalities allocate the appropriate resources to establish this service.

Resourcing Programs & Calibrating Intake

For concierge programs to be successful, they need to have enough staff and resources to provide adequate communication and guidance. Ideally, concierge programs would have the resources to assist every project, but in reality, they need to calibrate their intake to ensure they are not taking on more projects than they can serve. This can mean prioritizing projects that are the most strategically important to a municipality and projects that will

benefit the most from a concierge service, such as smaller nonprofits. My findings align with Hodges (2021, p.19); if concierge programs intend to expedite approval processes, they need to have additional staff who are solely responsible for affordable housing approvals and are devoted to fast-tracking those projects.

My findings also indicate that concierge programs need staff who are able to build relationships, understand the process of development, and strongly advocate for their projects. One challenge for concierge programs has been maintaining their effectiveness after losing staff, because the relationships and knowledge of those staff are an important asset. Concierge programs can address this risk by retaining staff and ensuring there are multiple staff members for redundancy (Hodges, 2021, p.22).

Conclusion

To conclude this report, I will reflect on my research questions and how they were addressed. Then, I will provide a list of recommendations for policymakers, affordable housing concierges, and funding bodies. Finally, I will provide my final thoughts on the topic of affordable housing concierges and identify important areas for future research.

Reflections on the Research Questions

How do Canadian municipality's affordable housing concierge programs function?

This research has illuminated the structure and function of affordable housing concierge programs, providing an overview of how they are organized, how they work with projects, and what services they provide. The main functions of concierge programs include improving communication between developers and municipalities, expediting development approvals, and building the capacity of the affordable housing development sector. An unexpected function of concierge programs is that they usually help lead process improvements for municipalities, using their unique experience to identify ways that development approvals and other policies can be enhanced.

What has been the impact of Canadian municipality's affordable housing concierge programs?

Affordable housing concierge programs have supported development by helping developers overcome barriers and encouraging projects to move forward. This question was more challenging to address due to the limitations of my research, however there are many examples from across the municipalities I studied that highlight the impact of concierge programs. While this research cannot definitively determine the exact effectiveness of concierge programs, it does show that they have had a positive effect on affordable housing development that is celebrated by both municipal staff and development team members.

What lessons can be learned from Canadian municipality's affordable housing concierge programs and potentially applied to existing and future programs?

I have identified many lessons during my research, which can be best summarized by the following list of recommendations.

Recommendations

1. **Municipalities should implement affordable housing concierge programs with strong staffing and resources.**
   (recommendation for municipalities)
   Housing affordability is a nearly ubiquitous issue for Canadian cities, and concierges are an effective way to encourage the supply of affordable housing through the variety of services which they provide. For these programs to succeed they need to have the resources to effectively serve developers and to build capacity in the local nonprofit housing sector.
   a. Municipalities should recruit people who are knowledgeable and connected in the sector to lead these programs, and they should retain at least two staff to ensure the program can continue at full force if one concierge leaves. The relationships and built-up knowledge of a concierge is an important resource which needs to be sustained.
   b. If municipalities have funding to provide for affordable housing development, they should integrate and disburse it with their concierge program to make the most of concierges' awareness and relationships in the sector.
   c. In cities with separate concierge programs and housing departments, these staff should work closely together to provide a seamless experience for developers and communicate needs and problems.
   d. When measuring the impact of concierge programs, municipalities should consider the total bedrooms that are developed, the affordability of the housing, and the speed of the development approval timeline compared to projects that the concierge is not assisting.

2. **Municipalities should empower concierge staff to lead process improvements.**
   (recommendation for municipalities)
   Concierges have unique expertise as staff who interact with the entire development approvals process from an outside perspective and work closely with developers. They should be using this experience to identify areas where city processes can be improved, especially in regards to development approvals.
   a. Concierges should also have the ability to influence and recommend changes to city strategies and policies related to development, as their position can provide them with valuable insight in these areas.
   b. The solutions-oriented nature of concierge programs should be implemented more broadly across development approval processes.
   c. If needed, municipalities can expand concierge programs to encourage other desirable forms of development as well, as long as sufficient resources are provided.

3. **Concierge programs need to provide a consistent and significant fast-tracking service to eligible affordable housing projects.**
   (recommendation for municipalities)
   For concierge programs to effectively incentivize developers to provide more affordable housing, they need to provide a service which reliably and transparently reduces costs, delays, and risk.
   a. Related to the second recommendation, concierges should focus on identifying elements of the development approvals process which can be reduced or bypassed for affordable housing projects.
   b. As well, concierges should identify easy financial incentives which municipalities can implement, such as fees which can be waived.
   c. Concierges should have the ability to effectively advocate for projects to be prioritized within the review process.

4. **Concierge programs should target their more engaged services to nonprofits and developers that are building more deeply affordable housing.**
   (recommendation for municipalities and affordable housing concierges)
   When the demand for their services is high, concierges need to prioritize providing their services to the projects which need them the most. Nonprofits, and specifically smaller and more inexperienced developers benefit more from the guidance and added communication which concierges can provide. The main benefit which private developers need from concierge programs is the fast-tracking of their applications, so simply flagging their projects for priority status and any other time-saving measures would be beneficial and free up the concierge's time to offer more guidance to nonprofits.

5. **Concierges should actively stimulate interest and capacity for affordable housing development in their local communities.**
   (recommendation for municipalities and affordable housing concierges)
   To help drive the development of affordable housing, concierges can use their unique positions and relationships within the sector to help more developers come forward with projects. Early involvement and proactive communication with potential affordable housing developers can increase the number of projects being proposed.
   a. Concierge programs can host networking events, run educational seminars, and proactively reach out to stakeholders to create partnerships and spark development.
   b. Concierge programs can connect projects with opportunities outside of the affordable housing sector, such as initiatives related to sustainability, accessibility, or reconciliation, in order to build the capacity of nonprofits to develop higher quality affordable projects.

6. **Concierges need to understand the funding challenges which affordable housing developers face and help to address them.**
   (recommendation for municipalities and affordable housing concierges)
   Securing funding is a difficult but crucial aspect of the affordable housing development process. Concierge programs can be more valuable to developers by learning about these challenges and helping to solve them.
   a. Concierges can use innovative approaches like creating resources to summarize funding opportunities and help developers stack funding, providing education to help with applying for grants, and facilitating financial education for nonprofit developers.
   b. Concierges need to know the deadlines imposed by funding providers and help developers to meet them. If they are not already doing so, concierges should be mediating between funders and the projects which they support, advocating and vouching for their developers, clearing up communication issues, and assisting developers with the acquisition and management of funding.

7. **Concierges, funding bodies, and governments need to foster more collaboration to align their incentives for affordable housing development and make it easier to access funding.**
   (recommendation for federal, provincial, and municipal governments, funding providers, and affordable housing concierges)
   Affordable housing developers frequently need to "stack" funding streams in order to raise the funds needed for their projects. The various actors which offer incentives for development need to communicate and coordinate their approaches to make funding easier to access and avoid unnecessary strain on nonprofits.
   a. Communication should be improved to increase the awareness of funding streams and to clarify the eligibility and application processes of these streams.

b. Funding providers should coordinate their programs with each other and integrate funding streams to reduce the number of applications and deadlines developers must manage.

8. **Federal and provincial governments need to maintain (or increase) consistent funding for the affordable housing development sector.**
   (recommendation for federal and provincial governments)
   Thanks to government investments, the capacity of municipalities and developers to build affordable housing has been growing after decades of neglect. Examples of this capacity include the concierge programs which municipalities have established, and the numerous nonprofits which have recently started developing housing. However, this capacity will be wasted if higher levels of government do not maintain or increase their support. Housing appears to be a continued priority for the federal government, but it is important for their policies to build on the progress which they have made. While innovative approaches to housing delivery are important, they will not be sustainable without the local infrastructure and capacity to realize the construction and management of projects.
   a. Federal or provincial governments can also acknowledge the benefits of concierges by providing funding to municipalities to maintain their programs or by going even further and establishing larger networks for these kinds of services.

Opportunities for Future Research

As I identified in my literature review, there is currently a lack of research which analyzes the effectiveness of different approaches to making housing more affordable in Canada. This research begins to gauge the impact of one approach – affordable housing concierge programs – but more research needs to be done on other options in order to surmise which strategies governments should be implementing.

A useful area for future research would be comparing the effectiveness of different municipal approaches to encouraging affordable housing development, including funding programs, regulatory changes, inclusionary zoning, and the wide range of other strategies that have been employed.

As well, it would be valuable for future research to compare affordable housing concierge programs to the Technical Resource Groups that perform a similar function in Québec cities such as Montreal and Laval. These Technical Resource Groups are organized through Société d'habitation du Québec, and they assist nonprofit housing developers to encourage housing affordability.

Final Thoughts

I believe there are many lessons from affordable housing concierge programs that can be applied more broadly in public policy and planning. Concierge programs take an active role in improving their communities by strengthening relationships, serving affordable housing developers, and getting projects built. Planners and public servants can sometimes restrict themselves to a regulatory role, prioritizing their responsibility to enforce policies and procedures. While this is an important aspect of their work, it could be beneficial if more government staff took a solutions-oriented approach and sought out ways to make a positive impact in their local communities.

Affordable housing concierge programs are just one out of the many investments that governments have made to encourage the development of housing. However, they can make an outsized impact by catalyzing the effects of other incentives and approaches. Going forward, it will be interesting to see how the implementation of concierge programs changes; my hope is that their services continue to grow, and that they can contribute to a thriving affordable housing movement in Canada.

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Appendix I: Interview Questions for Municipal Staff

Numbered questions are the core interview questions, while lettered indented questions are potential probing questions.

1. What is your experience working in the field of affordable housing development?
2. What is your connection to the affordable housing concierge program of [subject municipality]?
    a. What is/was your role in regards to the program?
    b. How long have you been involved with the program?
3. Tell me about the affordable housing concierge program.
    a. When was it started?
    b. What was the reason for the program's creation.
    c. How many projects has it been involved with?
    d. What stage are the projects it is involved with at now?
    e. Has the program completed its work with any projects?
4. What types of projects has the program worked with?
    a. Are there specific types of projects that the program focuses on (e.g. nonprofit housing, downtown housing, Indigenous-led housing, deeply affordable housing)?
5. How does the program initiate its involvement in projects?
6. Is the program connected to funding which is administered by the municipality, such as grants for affordable housing projects?
7. What are the services which the concierge program has provided for projects?
    a. Has the program helped with the initiation of projects, site selection, finding partnerships, or feasibility studies?
    b. Has the program helped with development expertise, planning or design of projects?
    c. Has the program helped with the development approvals process, or with any other applications or obstacles which needed to be cleared?
    d. Has the program assisted with projects with any post-approval and/or post-planning stages?
    e. Has the program assisted projects with anything else?
8. How does the program communicate with project teams?
    a. Does the program act as a single point of contact between projects and the municipal administration?
9. How do you think the program has affected the projects which it has been involved with?

   a. Has the program affected the feasibility of projects, the partnerships between developers, or the selection of sites? If so, how?
   b. Has the program affected the planning or design of projects? If so, how?
   c. Has the program affected the development approvals process of projects? If so, how?
   d. Has the program affected the post-approval process of projects? If so, how?
   e. Has the program affected any other aspects of projects which it has been involved with?
10. Does the program have different impacts on different types of projects? For example, does it impact nonprofit developments differently from other developments which it has worked with?
11. Are there any particular example(s) which illustrate the effects and impact of the program?
12. How well do you believe the affordable housing concierge program is doing at achieving its purpose of assisting and encouraging affordable housing development in [municipality]?
13. What are the key factors which have impacted the effectiveness of the program?
14. What are the key benefits which the program provides to the projects it serves?
15. What are some challenges which the program faces?
16. Have you noticed a change in the effectiveness of the program over time?
    a. If so, what do you believe has caused those changes?
17. What do you think the future of the program looks like, over the next year, five years, and beyond?
18. Have you received feedback from developers (or project teams) working with the program?
    a. What is the general theme or themes of feedback which you have heard?
    b. What are some key pieces of feedback which you have heard?
    c. Has feedback from developers shaped the policies of the program?
19. Can you think of any lessons which have been learned over the course of your involvement with the affordable housing concierge program?
20. Do you believe that the concierge model is an effective method for municipalities to encourage affordable housing development?
21. Are you aware of affordable housing concierge programs in other jurisdictions?
    a. Have other programs influenced the development of the program here?
22. Do you have any final thoughts which you would like to share about the program?

Appendix II: Interview Questions for Development Team Members

Numbered questions are the core interview questions, while lettered indented questions are potential probing questions.

1. What is your experience working in the field of affordable housing development?
    a. Do you have past experiences working in affordable housing development in [municipality]?
2. Which project(s) have you been involved with that have interacted with the affordable housing concierge program (the program)?
3. Can you describe some background information of this project?
    a. What kind of development is it?
    b. How many units of housing are included?
    c. What is the tenure and affordability of the units?
    d. How is the project organized, funded, owned, and structured?
    e. Which individuals or groups have been involved in the development of the project?
    f. Are any important partnerships involved?
4. What has been your role and experience with this project?
5. How did the project become involved with the affordable housing concierge program?
    a. Why did the project team decide to reach out to the program?
    b. Why was the project team contacted by the program?
6. What role did the program have with your project? Which phases of the project was it involved with?
    a. Did the program assist you with finding or acquiring funding for your project?
    b. Did the program assist you with initiating the project, finding partnerships, site selections, or feasibility studies?
    c. Did the program assist you with the planning or design of the project?
    d. Did the program assist you with the development approvals process for the project?
    e. Did the program assist you with any post-approval or post-planning stages of the project?
    f. Did the program assist you with any other phases or aspects of the project?
7. How did communication with the program work?
    a. Did the program act as a single point of contact between the project team and municipal administration?

8. Was the communication process effective for the project team's needs?
9. How do you believe the program impacted your project?
    a. How did the program impact finding or acquiring funding for your project?
    b. How did the program impact initiating the project, finding partnerships, site selections, or feasibility studies?
    c. How did the program impact the planning or design of the project?
    d. How did the program impact the development approvals process for the project?
    e. How did the program impact post-approval or post-planning stages of the project?
    f. How did the program impact any other phases or aspects of the project?
10. How well do you believe the affordable housing concierge program is doing at achieving its purpose of assisting and encouraging affordable housing development in [municipality]?
11. Do you believe the concierge program is the best way for [municipality] to make affordable housing development easier?
12. Would you hope to have the program involved with future projects which you work on?
13. What, if any, were the key benefits of the program for your project?
14. What, if any, were some challenges which your project had in relation to the program?
15. Can you think of any lessons which have been learned over the course of your involvement with affordable housing concierge program?
16. Do you believe that the affordable housing concierge model is an effective method for municipalities to encourage affordable housing development?
17. Do you have any final thoughts which you would like to share about the program?

Appendix III: Coding Framework

Coding Framework	Frequency
Total Coded Statements	1048
Developer Experiences	107
Nonprofits Hiring Consultants	13
Finding Sites	4
Providing Services Aside from Housing	4
Funding & Financial Challenges	48
Nonprofits Expanding into Development	23
Other Challenges	15
Surprise Costs & Delays	4
Political Situations	3
Identity-Based Discrimination	5
Confidentiality for Shelters	3
Concierge Program Results/Success	160
Lessons Learned	17
Outlook of Programs	27
Concierge Challenges	13
Analysis of Concierge Model	35
Approval Speed Results	4
Measuring Effects	16
Program Feedback	48
Concierge Program Function/Impact	360
Connecting Developers with Other Programs	6

Non-Affordable Housing Concierge Programs	5
Public Engagement & Hearings	5
Concierges Improving Processes	29
Intake	11
Indigenous Developers	5
Private & Nonprofit Developers	26
Services Provided	273
Expediting & Comments on Timing	25
Administering or Assisting with Funding	32
Relationship Building	72
Communication, Mediation & Outside Perspective	40
Developer Check-ins, Updates & Reassurance	25
Guiding Through Process	38
Early Involvement & Connecting Groups & Sites	25
Internal File Handling & Flagging	15
Communication with Municipal Departments	42
Getting Ahead of Issues	18
Concierge Background Info	131
Program Resources & Structure	27
Project Eligibility & Prioritization	23
Definition of Affordability	4
Program Creation	26
Number & Phase of Projects	14
Program Goals & Motivations	14
Complexity & Speed of Municipal Processes	23