

Housing Accelerator Fund Housing Action Plan

City of Quinte West **2023**



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Introduction

This Action Plan forms the basis of the City of Quinte West's application under the Housing Accelerator Fund (HAF), recently announced by the Federal Government through the Canadian Mortgage and Housing Corporation (CMHC). The City of Quinte West will apply under the Large/Urban stream for municipalities with a population over 10,000. The content and commitments made and approved under this Action Plan comply with the objectives and goals of the Housing Accelerator Fund program. In making this application, the City of Quinte West is committing to the initiatives contained in the Action Plan, the reporting requirements, and the terms and conditions of the program.

Housing Accelerator Fund

Overview: The Housing Accelerator Fund, which opens for application in the summer of 2023, will provide incentive funding to successful municipalities to ultimately increase housing supply within their communities. The funding is based on a tiered system, by new residential units, and is geared toward supporting low-carbon, climate-resilient communities that are affordable, inclusive and equitable.

Application Process: Applications for HAF funding take the form of a Council approved Action Plan and supporting documentation. The application window is expected to open in early summer, with evaluations being undertaken in time for funding announcements prior to the start of the program timeframe on September 1, 2023. Evaluation is done on a points system aligned with the program objectives and the outcomes projected in the Action Plan. If approved, the municipality will be required to enter into a contributions agreement.

Housing Supply Growth Targets

The City of Quinte West Housing Accelerator Fund Action Plan contains housing data and projections upon which the initiatives are based. Projections provided are based on a three-year period beginning on September 1, 2023, and ending September 1, 2026.

The information provided leads to two core housing projections. Firstly, the projected housing growth that the City of Quinte West expects without the assistance of HAF funding, and secondly the growth projections resulting from the implementation of the Action Plan initiatives, supported by HAF funds. Under the program, it is expected that overall residential new build growth would increase by a minimum of 10% with HAF-funded initiatives in place over the three years, and that the overall housing stock would exceed 1.1% growth.

The data also provides a breakdown by housing type to identify which forms of housing are being incentivized through the HAF program.

Total number of housing units projected to be permitted without HAF funds	711
Single detached	504
Multi unit (in proximity to rapid transit)	0
Multi unit (missing middle)	207
Multi unit (other)	0

Total number of housing units projected to be permitted with HAF funds	831
Single detached	510
Multi unit (in proximity to rapid transit)	0
Multi unit (missing middle)	309
Multi unit (other)	12



Projected units (with HAF funding) - year ending September 1, 2024	251
Projected units (with HAF funding) - year ending September 1, 2025	279
Projected units (with HAF funding) - year ending September 1, 2026	301

Total number of HAF incented units	120
Percentage of affordable units projected without HAF support (by permit)	32 (4.50%)
Percentage of affordable units projected with HAF support (by permit)	119 (14.32%)
Current housing stock / number of dwellings	20,097
Annual housing supply growth rate without HAF	1.179%
Annual housing supply growth rate with HAF	1.378%
Projected increase in housing supply growth rate	0.1687%



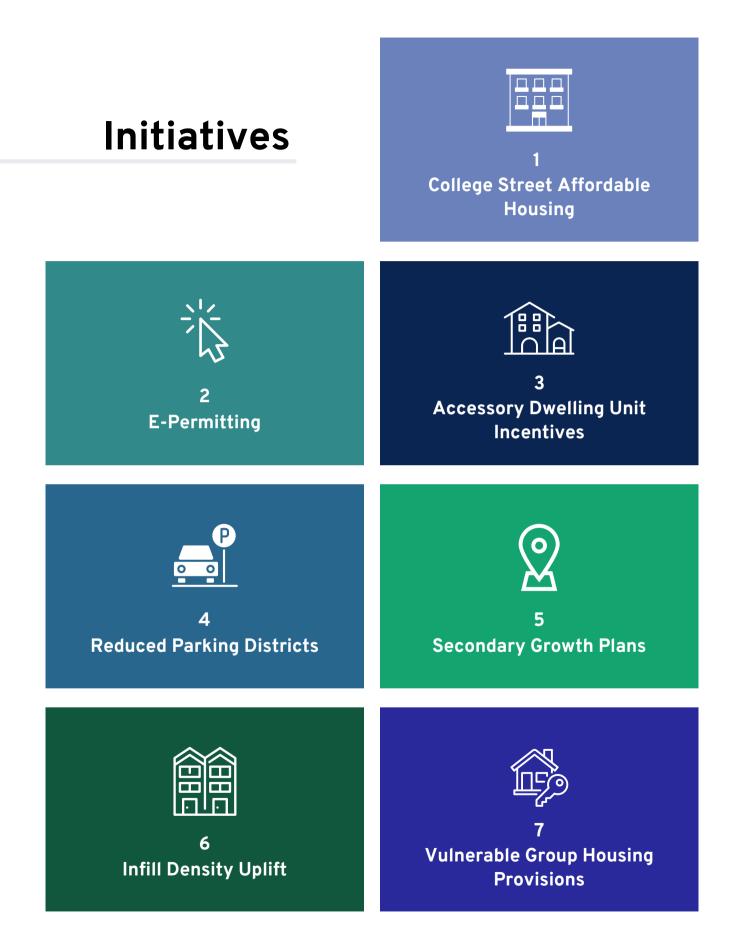
Initiatives

The City of Quinte West Housing Accelerator Fund (HAF) Action Plan contains seven specific initiatives that will be implemented within the three years of the HAF program. The initiatives cover a range of proposals including policy changes, system improvements, direct incentive programs, and a site-specific land disposal model; all of which are aimed at increasing housing growth in the municipality, most specifically for medium-density and affordable housing. While the information provided within the Action Plan details the projected impact of the initiatives during the three-year program, all initiatives are designed to provide lasting change and extended housing growth beyond the HAF timeframe. The seven initiatives contained in this Action Plan meet a combination of the following objectives of the Housing Accelerator Fund:

- ✓ Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation.
- ✓ Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.

✓ Supporting the development of low-carbon and climate-resilient communities.

All of the initiatives proposed speak to locally relevant planning and development issues and represent the most realistic opportunities for the municipality to impact housing growth within the goals and objectives of the funding program.



Start date:	Completion date:	
September 2023	September 2026	

Estimated costs: \$2,155,000

Expected results

This initiative will deliver affordable, missing middle residential units within a core residential neighbourhood.

- ✓ The initiative will incent 48 units (approx 8% growth) within the HAF timeframe.
- The initiative with create a model that is expected to incent an additional 1% growth per annum beyond the HAF program.

Cost breakdown

- \$20,000 in design and consultation costs
- \$75,000 in water/sewer service extensions
- \$200,000 in community park development
- \$30,000 in vegetated perimeter buffer and landscaping
- \$150,000 in walkway and activation transportation links
- \$480,000 direct flow through incentive from HAF base funding (48 units at \$10,000 per unit)
- \$480,000 direct flow through incentive from HAF top up funding (48 units at \$10,000 per unit)
- \$720,000 direct flow through incentive from HAF affordable bonus (48 units at \$15,000 per unit)
- Total: \$2,155,000

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Туре

Base funding / top up funding / affordable housing

Description

The goal of this initiative is to deliver affordable multi-unit residential development on a 3.0 acre municipally-owned urban property (former school site). The City will combine HAF funds, below-market land sale, and a range of site-ready preparations and fee reductions to incentivize missing middle housing development that meets local affordability requirements in the long term. This project will include a longer-term objective; beyond HAF funding, in creating a municipally led land acquisition and disposal model to enable core need housing within the municipality through successive projects. HAF funds will be used in part for site preparations and community infrastructures to include; site layout design and community consultation, pre-zoning approvals and parking reductions, extension of local services (water/sewer) and utilities, and development of an approximate 1.0 acre community park with associated walking and active transportation trails. Subject to funding allocations, a per unit, direct allocation of HAF funds to the proponent will be included within the incentive program. Successful development proponents will be gained through a public request for proposal (RFP) process, and unit size and rent ceilings will be determined in alignment with the latest Housing Needs Assessment information, with commitments assured through legal agreement.



Evaluation criteria

This initiative meets the following objectives of the Housing Accelerator Fund program:

- Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation. The development of this City-owned property will deliver appropriate medium-density housing within a core residential neighborhood in close proximity to community services.
- Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum. This initiative will target all objectives of the HAF program in delivering a significant number of missing middle units, tied to local affordable rental rates, at a point of greatest need in the housing spectrum.

Duration

• This initiative has multiple stages and will be completed within the three years of the HAF programme. As per the milestones, this project entails multiple steps toward implementation.

Timeliness

• Realizing additional units through this initiative will be over two years. This initiative is envisaged as a medium-density single structure.

Supply impact

• This initiative has a high impact on additional affordable unit supply. The project itself is the highest single residential unit delivery within this Action Plan.

System impact

• The impact on housing systems is low to medium. The initiative provides the opportunity for the City to create a model for municipally-led site development on further properties, before the scope of the HAF program.

Milestones

Zoning and site layout

- Site layout design and public consultation
- Pre-zoning (rental only zoning), and parking variance
- Start: September 2023
- Complete: February 2024

Program development

- · Develop project details and funding arrangements
- Start: September 2023
- Complete: February 2024

Request for proposals (RFP)

- Create and release the RFP; select the proponent
- Start: March 2024
- Complete: July 2024

Design

- Detailed site and building design
- Site plan approvals
- Start: August 2024
- Complete: March 2025

Construction

- Site construction
- Building construction
- Start: April 2025
- Complete: September 2026

Initiative 2: E-Permitting

Start date:	Completion date:	Estimated costs:
September 2023	September 2024	\$150,000

Expected results

This initiative is expected to reduce application and processing timelines and increase developer certainty.

- ✓ Initiative will incent 6 units (approx 1% growth) within 3 year HAF timeline
- ✓ Initiative is expected to incent additional 1% growth beyond HAF project

Evaluation criteria

This initiative meets the following objectives of the Housing Accelerator Fund program:

 Creating more housing at an accelerated pace and enhancing certainty in the approvals and building process. Electronic permitting (e-permitting) will reduce the timeline between application submission and approval, and will create greater clarity at the point of application submission.

Duration

• This initiative will be implemented within 1 year. This system can be implemented to launch within one calendar year.

Timeliness

• Additional permitted units will be achieved within 2 years. It is expected that additional permit flows will be seen upon the system going live.

Supply impact

• Direct impact on housing supply is low. It is not expected that a long-term increase in housing volume will arise from this initiative.

System impact

• The e-permit system will increase stability and predictability in the housing approvals process to a medium degree. The e-permit system will enable applicant tracking to provide increased transparency.

Initiative 2: E-Permitting

Туре

Base funding

Description

The goal of this initiative is to implement an electronic application submission and review system for planning applications and building permits, including electronic plans review and a public portal. The objectives are to:

- Increase clarity around complete application submissions
- Enable more transparent application tracking for applicants
- Streamline application flow
- Reduce processing timelines
- Increase application certainty

The system will be sourced, selected and implemented within the HAF program timelines, including staff training and public communications. HAF funds will be used to assist with the implementation of the e-permitting system.



Initiative 2: E-Permitting

Milestones



- Tender creation, release and contractor selection
- Start: September 2023
- Complete: December 2023

Implementation

- Design and implement the system; train staff
- Start: January 2024
- Complete: June 2024

System launch

- Develop industry and public communications; launch
- Start: July 2024
- Complete: September 2024



Start	date:
March	2024

Completion date: September 2026 Estimated costs: \$1,155,000

Expected results

This initiative will increase the number of accessory dwelling units constructed within the municipality.

- ✓ Initiative will incentivize 30 units (approximately 5% growth) within 3 year HAF timeline.
- ✓ Initiative is expected to increase ADU construction by 1% per annum beyond the HAF project.
- ✓ All units created under this initiative will meet missing middle criteria and a targeted 50% will meet the affordable, below-market rental rate.

Cost breakdown

- \$30,000 in waived permit fees
- \$600,000 direct flow through incentive from HAF base funding (30 units at \$20,000 per unit
- \$300,000 direct flow through incentive from HAF top up funding (30 units at \$10,000 per unit)
- \$225,000 direct flow through incentive from HAF affordable bonus (15 units at \$15,000 per unit)
- Total: \$1,155,000



Туре

Base funding / top up funding / affordable housing

Description

The goal of this initiative is to provide information and financial incentive towards the increased construction of accessory dwelling units (ADUs) within suitable existing dwellings. The immediate objective is to increase the number of completed and occupied ADUs within the timeframe of the HAF program, while also increasing resident knowledge around the criteria and process for accessory unit creation. This program can continue beyond the scope of the HAF funding period. The initiative will use HAF funds as a direct financial incentive for ADU creation, together with reduced permit fees. Financial incentives will be payable at the point of occupancy permit, and the program will consider a two-tier financial package tied to affordable rent commitment by the proponent.



Evaluation criteria

This initiative meets the following objectives of the Housing Accelerator Fund program:

- Creating more housing at an accelerated pace and enhancing certainty in the approvals and building process. Information to prospective applicants will increase application certainty, and the initiative incentives will increase unit volume.
- Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum. ADUs provide a missing middle component of the housing spectrum where additional residences can be created within existing developed lots at a scale that creates more affordable rental options.
- Supporting the development of low-carbon and climate-resilient communities. This initiative supports unit creation through intensification within existing neighbourhoods.

Duration

• This initiative will be implemented within one year. It is viable to develop the program for implementation within one year.

Timeliness

• Additional permitted units will be achieved within two years. Permits under the program can proceed upon its launch.

Supply impact

• Direct impact on housing supply and inclusion is high. This initiative is expected to directly impact the volume of ADUs under HAF through financial incentives, and beyond the scope of the HAF program through fee reduction and information.

System impact

 Increased knowledge and predictability in the process of developing ADUs will be medium. This initiative will provide a clear application path for the creation of ADUs. Permit application details will still be the responsibility of the applicant in accordance with the Ontario Building Code.

Milestones

Information

- Develop public information package
- Start: March 2024
- Complete: July 2024

Develop ADU incentive program

- Develop program, fee reduction bylaws and financial agreements
- Start: July 2024
- Complete: September 2024

Launch

- Launch program and communications
- Start: September 2024
- Complete: September 2024

Implement / builds

- Building permit issuance under program
- HAF funding release
- Tracking builds at occupancy, track affordable builds
- Start: September 2024
- Complete: September 2024 (program can continue beyond HAF funding upon Council direction)

Initiative 4: Reduced Parking Districts

Start date: September 2023 **Completion date:** June 2024 Estimated costs: \$30,000

Expected results

- ✓ Urban property development will be aided by reduced parking requirements. The initiative is expected to incent 12 units (approximately 2% growth) within the 3-year HAF timeline.
- ✓ The policy will continue beyond HAF funding and is expected to realize an annual 1% increased growth in the long term.

Evaluation criteria

This initiative meets the following objectives of the Housing Accelerator Fund program:

- Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation. This initiative supports reduced automobile reliance in new development. The criteria developed through the initiative will base parking reductions on walkability and access to alternative transportation that supports the reduction.
- Supporting the development of low-carbon and climate-resilient communities. Public policy that works towards reduced private automobile use and reliance will meet this objective.

Duration

• This initiative will be implemented within one year. The implementation of this policy initiative is achievable within one year with consultant assistance.

Timeliness

• Additional permitted units will be achieved over two years. The initiative provides a policy baseline to promote site development, subject to private sector initiatives.

Supply impact

• The direct impact on housing supply will be low. The provision of new residential units through this policy will be site-specific and subject to private-sector action.

System impact

• This initiative will have a medium impact on predictability and stability in the approvals process. As a policy initiative, this will open sites that could otherwise not meet economic viability for development.

Initiative 4: Reduced Parking Districts

Туре

Base funding / top up funding

Description

This initiative will develop Official Plan policy and associated zoning to provide reduced parking requirements for residential uses within the urban area. Reduced parking standards will be developed based on locational criteria such as distance from public and community services, distance from employment centres, walkability, and access to transit and active transportation, while also considering the adjacent opportunities for street and off-street public parking. The objective is to enable medium- to high-density developments in appropriate locations, on sites that otherwise could not achieve current parking standards. HAF funds will assist with required consultant services to develop policy and zoning, through to implementation.



Initiative 4: Reduced Parking Districts

Milestones

Tender

- Create and release the tender; select the consultant
- Start: March 2024
- Complete: July 2024

Implementation

- Policy and zoning approvals, implement tracking of projects
- Start: January 2024
- Complete: June 2024



Start date:	Completion date:	Estimated costs:
March 2024	September 2026	\$100,000

Expected results

- ✓ The development of Secondary Plans will particularly help large-scale greenfield development in the long term.
- ✓ Given the long-term nature of this initiative, no additional growth units have been estimated within the 3-year scope of the HAF Funding.
- ✓ Robust secondary plans, in alignment with a municipal servicing strategy, can be expected to increase residential growth by 5% per year, once implemented.

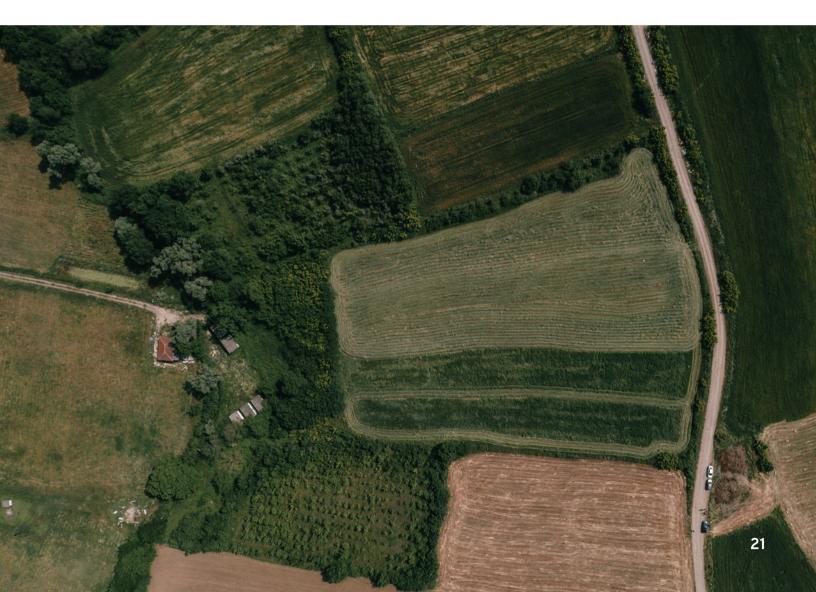


Туре

Base funding

Description

This initiative will use HAF funds to fast track the development of Secondary Growth Plans for the municipality's principal urban growth areas. The Secondary Plans will align planning policy within the City's Official Plan with recent Water and Sewer Capacity Study outcomes, Asset Management, Parks Planning, Public Transit and Active Transportation Plans. The objective is to provide increased community design (layout) information and guide infrastructure staging to improve developer certainty, guide long-term infrastructure budgets, and reduce timelines from development concept to implementation and housing occupancy. HAF funds will assist with required consultant services to develop Secondary Growth Plans.



Evaluation criteria

This initiative meets the following objectives of the Housing Accelerator Fund program:

- Creating more housing at an accelerated pace and enhancing certainty in the approvals and building process. Secondary Plans will create greater pre-application development certainty, particularly on topics such as servicing and development layout.
- Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation. The Secondary Plans provide an opportunity to merge planning, engineering, community and transportation plans at a more detailed level and allow for community-scale planning and development.
- Supporting the development of low-carbon and climate-resilient communities. Compact community development that considers transportation options and makes efficient use of services can be achieved through the application of Secondary Plans.

Duration

• This initiative will be completed in over two years. This is a long-term initiative that will take the 3-year window of the HAF program to complete.

Timeliness

• It will take over two years to realize additional housing growth as a result of this initiative. Housing growth will be seen following the implementation of the Secondary Plans, but beyond the HAF timeframe.

Supply impact

• The impact on additional housing supply during the timeframe of the HAF program will be low, however long-term growth resulting from this initiative will be medium to high.

System impact

• Impact on the long-term approvals system will be high.

Milestones

Tender

- Create and release the tender; select the consultant
- Start: March 2024
- Complete: July 2024

Draft Secondary Plans

- Develop draft Secondary Plans; conduct internal and external consultation
- Start: July 2024
- Complete: September 2025

Final Secondary Growth Plans

- Complete final growth plans, consultation, public meetings
- Receive approvals and implement
- Start: September 2025
- Complete: September 2026

Implement / builds

- Building permit issuance under program
- HAF funding release
- Track builds at occupancy, track affordable builds
- Start: September 2024
- Complete: September 2024 (program can continue beyond HAF funding at Council direction)

Start date: September 2023 **Completion date:** September 2024 Estimated costs: \$40,000

Expected results

- ✓ This initiative will raise density potential in appropriate locations and deliver additional units per site.
- ✓ An additional 12 units (approx 2% growth) is expected to be delivered within the 3-year HAF timeframe.
- \checkmark This initiative is expected to increase annual residential growth by 1% in the long term.



Туре

Base funding / top up funding

Description

This initiative will review the municipality's low- and medium-density residential neighborhoods and identify properties that provide the potential for increased residential density. Identification criteria will include site dimensions, adjacent land uses and scale of adjacent buildings, the built-form characteristics of the neighbourhood, transportation and transit systems, and access to community and public services. This initiative will result in amendments to the Official Plan and Zoning Bylaw to permit increased-density residential development at identified locations. The objectives of this initiative are to maximize missing middle and high-density units within and beyond the timelines of the HAF program. Successful implementation of this initiative will assist in raising community acceptance of residential intensification. HAF funds will assist with required consultant services to identify locations and develop required policies and zoning.



Evaluation criteria

This initiative meets the following objectives of the Housing Accelerator Fund program:

- Supporting the development of complete communities that are walkable consisting of appropriate residential density and a diverse mix of land uses providing access to a wide variety of amenities and services through public and active transportation. Increased intensification within urban residential areas will provide diversity within the housing supply.
- Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum. This initiative will expand the housing options within existing, mature residential neighborhoods.

Duration

• This initiative will be implemented within one year. The implementation of this policy initiative is achievable within one year with consultant assistance.

Timeliness

• Additional residential unit growth will be realized within two years. The initiative provides a policy baseline to promote site development, subject to private sector initiatives.

Supply impact

• This initiative has the potential to have a medium impact on housing supply growth. Additional density on infill and redevelopment sites will drive additional residential unit supply.

System impact

• This initiative will have a medium impact on predictability and stability in the approvals process. As a policy initiative, this will open sites that could otherwise not meet economic viability for development.

Milestones

Tender

- Create and release the tender; select the consultant
- Start: September 2023
- Complete: December 2023

Draft policy and zoning

- Develop draft policy; public consultation
- Start January 2024
- Complete May 2024

Approvals and implementation

- Finalize policy and zoning approvals; implement
- Start: June 2024
- Complete: September 2024



Initiative 7: Vulnerable Group Housing Provisions

Start date: September 2023 **Completion date:** March 2024 **Estimated costs:** N/A

Expected results

- ✓ Additional locations will open for vulnerable group housing through this policy initiative.
- ✓ Within the 3-year HAF program, an additional 12 units (approx 2% growth) are projected.
- ✓ This policy will remain beyond the HAF program and is expected to increase residential unit growth by 1% per year.

Evaluation criteria

This initiative meets the following objectives of the Housing Accelerator Fund program:

• Supporting the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieving greater socio-economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum. A policy framework that provides greater as-of-right zoning for vulnerable group housing will increase the viability of new projects.

Duration

• This initiative will be completed within one year. The implementation of this policy initiative is achievable within one year.

Timeliness

• This initiative will result in additional units in over two years. The initiative provides a policy baseline to promote site development, subject to private sector initiatives.

Supply impact

• The impact on overall supply of housing solutions for vulnerable groups will be medium. The provision of new residential units through this policy will be site-specific and subject to private-sector action.

System impact

• This initiative will have a medium impact on predictability and stability in the approvals process, through zoning.

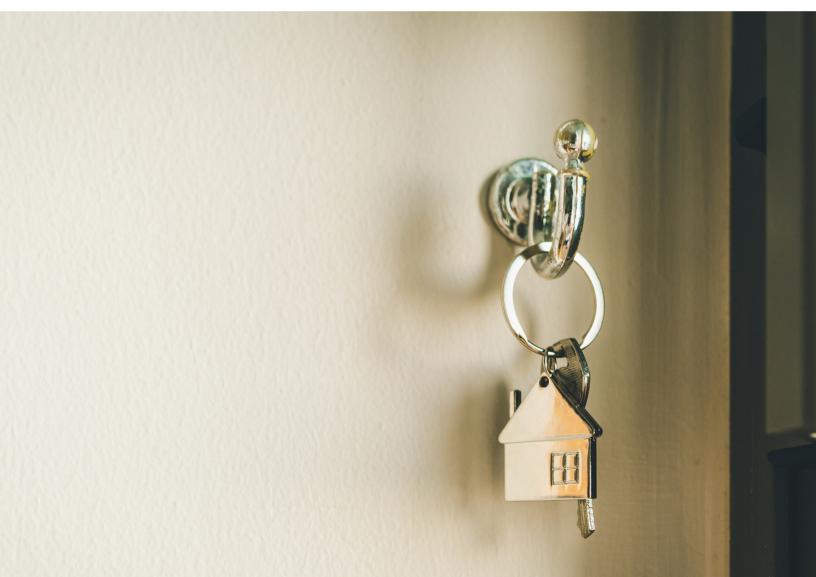
Initiative 7: Vulnerable Group Housing Provisions

Туре

Base funding / top up funding / affordable housing

Description

This policy initiative will use core housing need data developed under the Housing Needs Assessment, to ensure that Official Plan policies and Zoning Bylaw categories and definitions provide for as-of-right development of housing opportunities for vulnerable groups and individuals. The objectives of this policy will remove the need for lengthy and uncertain policy amendments in order to develop seniors' accommodation, supportive housing, or shelters at appropriate locations within the community.



Initiative 7: Vulnerable Group Housing Provisions

Milestones

Policy review

- Conduct current policy and zoning review (internal)
- Start: September 2023
- Complete: December 2023

Draft policy

- Complete draft policy and zoning
- Start: September 2023
- Complete: December 2023

Approvals and implementation

- Receive policy and zoning approvals; implement
- Start: January 2024
- Complete: March 2024



Housing Needs Assessment

As part of the application under the Housing Accelerator Fund, the City commits to complete a Housing Needs Assessment Report. The needs assessment is to be completed in advance of the third annual fund advance and will include a regular schedule for update.

A Housing Needs Assessment provides data on current and future housing needs within the municipality. Further to standard housing numbers projections found within the Official Plan, a Housing Needs Assessment will identify households in core housing need, across the full housing supply spectrum. This will include housing need within family housing, the rental market, affordable housing based on local definitions, supportive housing, seniors accommodations and shelter housing.

Using a Housing Needs Assessment will allow the City to identify and plan for housing type, rather than just housing numbers projected over five years.

Historic Building Permit Issuance

The housing projections included within this Action Plan are based on historic building permit data. Average unit projection calculations did not include new permitted unit counts from 2019 due to the scale of deviation from normal trends during that calendar year.

	Number of units permitted	Associated number of permits
Year ending December 31, 2022	209	197
Year ending December 31, 2021	266	212
Year ending December 31, 2020	233	226
Year ending December 31, 2019	342	325
Year ending December 31, 2018	241	229



Use of HAF Funds

Based on the initiatives contained within this report and using the HAF funding examples, the City of Quinte West estimates eligibility for **\$3,630,000** under the HAF funding program. Based on this assumption, it is estimated that the funds will be allocated as follows:

Permitted uses	Estimate %	Estimate \$
	Year 1	Year 1: \$240,000
Investments in HAF action plan items	Year 2	Year 2: \$50,000
	Year 3	Year 3: \$50,000
	Total	Total: \$340,000
Investments in affordable housing		\$2,835,000
Investments in housing related infrastructure		\$75,000
Investments in community related infrastructure		\$380,000

Infrastructure Needs

New housing supply within the City of Quinte West is supported by local and regional infrastructure and community services. Pre-development consultation is undertaken with all partner agencies, utility providers, and school boards to ensure that services match housing.

Under the umbrella of the 2021 Community Safety and Wellbeing Plan, the City works actively with supportive housing, and community support agencies across the region in the areas of affordable housing and addictions and mental health. Working groups actively pursue the completion of key tasks as identified in the Plan.

The City of Quinte West completed a comprehensive Water and Sewer Study in 2021. This study provides a full capacity review and long-term (beyond 25 years) capital infrastructure work plan to ensure that projected development is supported by core services.

The City is currently undertaking an update to the City's Parks and Recreation Master Plan. One component of this Plan is to monitor and provide guidance on the supply of new parkland and recreation amenities to support new housing areas and population increases within existing urban residential neighbourhoods.

