

**Proceedings
of the
Prairie Urban Congress 2001**

Prepared and sponsored by
The Community-University Institute for Social Research
Saskatoon

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Canada Mortgage and Housing Corporation, City of Saskatoon,
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Western Economic Diversification Canada



CUISR is a partnership between a set of community-based organizations (including Saskatoon District Health, the City of Saskatoon, Quint Development Corporation, the Saskatoon Regional Intersectoral Committee on Human Services) and a large number of faculty and graduate students from the University of Saskatchewan. The mission statement of CUISR is “to serve as a focal point for community-based research and to integrate the various social research needs and experiential knowledge of the community-based organizations (CBOs) with the technical expertise available at the University. It will promote, undertake, and critically evaluate applied social research for community-based organizations, and serve as a data clearinghouse for applied and community-based social research.” The overall goal of CUISR is to build the capacity of researchers, community-based organizations, and citizenry to enhance community quality of life.

This mission is reflected in the following objectives: 1. to build capacity within CBOs to conduct their own applied social research and write grant proposals; 2. to serve as a conduit for the transfer of experientially-based knowledge from the community to the University classroom, and transfer technical expertise from the University to the community and CBOs; 3. to provide CBOs with assistance in the area of survey sample design, estimation, and data analysis, or, where necessary, to undertake survey research that is timely, accurate, and reliable; 4. to serve as a central clearinghouse, or data warehouse, for community-based and applied social research findings, to allow members of the University and CBOs to access a broad range of data over a long time period.

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James E. Randall
University Co-Director
Community-University Institute for Social Research

Sponsors

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Canada Mortgage and Housing Corporation



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Saskatchewan Housing Corporation



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Organizing Committee

We acknowledge with gratitude the dedication and commitment of the organizing committee.

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Executive Summary

In June of 2000, the first Prairie Urban Congress was held in Winnipeg, Manitoba. At the conclusion of that Congress, the consensus of the participants was that the information sharing and network building surrounding urban issues such as housing deserved to be repeated. The report contained here constitutes the main product of that second Prairie Congress, held in Saskatoon in June 2001. This second Congress took as its theme the need to look not just at the houses in inner-city areas themselves, but at the “spaces between the houses.” This phrase is meant to suggest that strategies to improve the amount and quality of affordable housing in prairie cities can only be successful if housing is viewed as one element of an integrated approach to redressing poverty and other social problems within neighbourhoods. The “spaces” between houses refers to neighbourhood stability and cohesion, safety and security, education, training and employment opportunities, access to essential services, public health, and so on.

This Congress emphasized the need to hear the perspectives from a diverse set of stakeholders, including those from municipal government, community groups and organizations, the building industry, and financial institutions. These were drawn from each of the participating cities—Calgary, Edmonton, Regina, Saskatoon, and Winnipeg.

The agenda of the two-day meeting consisted, loosely, of a set of “city” presentations followed by panels of experts on specific issues and open discussion with the rest of the participants at the Congress. Interspersed among these were presentations from several of the sponsors such as Canada Mortgage and Housing Corporation, GE Capital Mortgage Insurance, and Western Economic Diversification Canada. The reference to city presentations is in quotation marks because, in addition to employees of the participating cities, presentations were also made by other stakeholders in the communities, including those from community development organizations.

It was clear from the presentations on the first day that prairie cities share similar housing problems but that they are also facing some unique situations and issues. Although there is a shortage of high-quality, affordable housing in all places, for example, dramatically escalating housing prices in Calgary compared to relatively low housing prices in parts of Winnipeg mean that the capacity to provide more housing in these cities is very different. What this suggests is that, although we can share information on our urban problems and their possible solutions, we must always contextualize these solutions in relationship to our unique urban circumstances.

One of the dominant themes that emerged during the Congress was the role and characteristics of partnerships or collaboration among the various stakeholders in housing. Whether it was the Housing Industry Forum in Edmonton, the Winnipeg Housing and Homelessness Initiative, or Saskatoon’s Social Housing Advisory Committee, it appears that being exposed to the viewpoints of others permits a level of shared understanding that encourages success. Although collaboration *encourages* success, we sometimes think that its very existence *guarantees* success. It became clear in listening to the stories and sharing insights from the panel presentations, however, that providing affordable, high-quality housing was much easier when collaboration was combined with resources. In fact, the very nature of some of the presentations suggested that most of the attention is devoted to stretching resources as much as possible and developing innovative ways

to increase the amount of money to revitalize inner-city areas from all levels of government and the private sector.

It was also clear from the presentations that the definition of success must be examined more closely. If we try to define success by counting the number of housing units that have been built or renovated in a given year, we will come away very discouraged. Building one hundred new units a year may seem like a remarkable success until it is recognized that thousands of new units are needed and each year the demand is outstripping our ability to provide them. We must acknowledge that the process we engage in to create partnerships, and even this meeting, are also indicators of success. Building collaborative teams drawn from groups with such diverse backgrounds and goals is not easy, and the process itself may indirectly lead to a shared understanding on other social and economic issues.

Many conclusions emerged from this Congress, but I will focus on only two. First, there appeared to be agreement that the development of housing policy, and even building and development, had become too isolated and that it will require a more holistic approach, as reflected by the group at this Congress, to improve the situation. Second, some new ideas were shared at this Congress, including the need to develop and publish some of the success stories, the idea of a continuum of housing options, and the need to serve as advocates and liaisons within our own communities in order to mobilize change. It was suggested that these Congresses represent forums to develop mentorship and leadership, and must be used as a base for a more permanent voice. We appear to be entering an era in which the federal government is once again turning its attention to issues related to housing and homelessness and is providing additional funding to support research and programs in these areas. This is an opportune time for future Prairie Urban Congresses to contribute to the changes that will emerge from this newfound attention.

James E. Randall
University Co-Director
Community-University Institute for Social Research

PRAIRIE URBAN CONGRESS 2001

WELCOME AND OPENING REMARKS

His Worship Mayor Jim Madden: Morning everyone. I would like to welcome you and bring greetings from the city. An extra special welcome goes out to first-time visitors. Some must still be outside enjoying the weather. The session today is very important. Jack Layton, City of Toronto, has a very serious focus on homelessness. He is the author of a book on the subject. Saskatoon has a very proud reputation with community building and housing. Wishing you welcome and a very successful two days.

PUC II Chair Don Junor: In December, a bunch of us who were at the first conference in Winnipeg met to decide whether to go forward with a second event. When I went to Winnipeg, I didn't know what to expect. Delegates represented a cross-section of people in the housing industry all at the same table—builders, government agencies, nonprofit organizations, etc—all with the goal of providing decent housing for the people. The foundation was laid in Winnipeg. We may not be moving fast enough for some of you. Maybe today we will move forward. Delegations are here today from different jurisdictions in western Canada with some success stories, and maybe we can build on what was started in Winnipeg.

Sponsor's Welcome—Chantile Shannon, Saskatchewan Housing Corporation: The SHC is pleased to attend and sponsor this event. We recognize the challenge of providing housing in the face of financial difficulties. I am pleased to be in the company of those who are trying to provide housing under these circumstances. I recognize the fine work being done by people in the areas of affordable homes and community development, lodge housing for seniors, and other affordable housing initiatives. Even though we all face somewhat different challenges, we share the common challenge of providing affordable housing. Housing is more than shelter. It affects people's physical, social, and emotional health, children's grades. Home builders, urban planners, policy makers and the contributions of others do make a difference. Thank you to the organizers, and best wishes for a productive two days.

Introduction of Tom Carter: Tom Carter was instrumental in bringing together the first Prairie Urban Congress. He worked for the Saskatchewan Housing Corporation years ago and brings expertise in looking at housing issues.

Facilitator Tom Carter: I should clarify things. I was not in fact instrumental in bringing together the first Prairie Urban Congress. I did finalize the report from the congress, although the original staff had left. I hope that my interpretation does not jeopardize what happened there. We hope to achieve some good discussion here on an informal basis. I'll start with a review of the main themes of the first Prairie Urban Congress in Winnipeg to see if we have made progress, and to have these themes as discussion background.

- a new national housing strategy—there's a long way to go in developing this; part of the strategy is to focus on affordable rental housing; I've heard the federal government has a new program
- the federal government must return to the social housing scene in a proactive fashion; their current involvement is not satisfactory to municipalities, many of which are trying to lead without resources
- there is a need to create effective partnerships, although we have come a long way; a tremendous number of partnerships are trying to cobble together enough resources to make programs work
- the need to integrate a variety of tools—creative financing, tax changes, etc.
- the need to explore the potential of American housing initiatives; CMHC has done a great deal studying these
- the need for municipalities to show more flexibility and leadership; many have already taken a significant role
- greater involvement of the private sector; perhaps not in a position to provide resources but can bring expertise
- involving Aboriginal people in making decisions to meet their housing needs; progress has been made but there is a long way to go

CITY PRESENTATIONS

Winnipeg Housing and Homelessness Initiative

Ray Klassen

Co-ordinator of Housing and Development
Planning Property and Development Office
City of Winnipeg

This is a new initiative.

Overview

- three-year memo of understanding between Canada, Manitoba, and the City of Winnipeg
- a mandate to address homelessness and declining housing stock through revitalization of older neighbourhoods
- intent is to improve the quality of life for residents of Winnipeg
- structure includes the regional federal minister, the premier of Manitoba, the mayor of Winnipeg, and others

The memorandum of understanding established a single-window office:

- single point of contact for community groups
- one-stop shop approach to streamlining approvals for funding
- maximizes opportunities to combine government funding assistance

Staff

- co-ordinators run office
- two staff from each level of government

Winning Housing Programs

- targeted three neighbourhoods and strategic locations downtown for residential development
- housing reserve fund of \$8 million over five years for five programs
- Neighbourhood Housing Planning and Advocacy Program—\$30,000 grants
- Municipal Cost Offsets Program—\$5,000 grants
- Housing Revitalization Program—\$5,000 property acquisition feasibility studies
- Housing Demonstration Program—block funding
- Minimum Home Repair Program—\$3,000 in major improvement neighbourhoods to individuals who require emergency repairs to prevent vacating home

Government of Manitoba Housing Programs

- targeted same neighbourhoods as Winnipeg and included two additional neighbourhoods
- city hopes to be in synch with government

Neighbourhood Housing Assistance

- \$8,000 over four years for housing improvements under the Neighbourhoods Alive Initiative
- up to \$10,000 to purchase and/or renovate or construct a residential unit

Under city and provincial programs, the Winnipeg Housing and Homelessness Initiative (WHHI) is participating in improving 238 residences.

Residential Rehabilitation Assistance Program

- cost shared by the federal and provincial governments at a ratio of 75/25 (Province of Manitoba is administering)
- delivered in Winnipeg by the city
- total 2001 federal and provincial commitments to community and nonprofit organizations—\$1.3 million involving seventy-five housing units
- Government of Canada Commitment: eight to ten projects

Community-Based Program Delivery

- WHHI staff work with community groups in target neighbourhoods to build on local expertise
- neighbourhood-based groups in target communities include:
 - West Broadway Development Corporation
 - Spence Neighbourhood Association
 - North End Housing Project

The People Making It Happen in Winnipeg

- Gordon McIntyre, North End Housing Project
- Brian Grant, West Broadway Development Corporation
- Danielle Davis, Spence Neighbourhood Association
- Iris Ingram, Spence Neighbourhood Association

Questions

The single window initiative—can you give us a sense so far of how it is working?

There are ups and downs. The first year was a learning experience, making sure that programs are synchronized and delivered in a consistent manner. There are political masters at each level who have different priorities that have to be accommodated. It's working well, but the following groups will give you an honest impression.

Can you comment on the complementary nature of programs and the stacking of initiatives?

The Province of Manitoba has targeted housing and there is funding available. The province has contributed to the production of a neighbourhood fund, and there is a need for us to link to that. We are looking at specific projects brought in by neighbourhoods and assessing them. There are the various programs mentioned earlier. The combination of these moneys to work with community groups can provide up to \$38,000 in funding for a renovation.

What if there is no community group?

We have targeted three neighbourhoods. Where do we go from there? The city helps provide that direction. There were three communities where community groups existed and were cohesive. Hopefully other groups will work together to build capacity. There are staff support programs, i.e., the housing team (includes fire, police, etc.). There is a housing hotline in these neighbourhoods. These groups will move into these neighbourhoods to establish links so we can develop capacity—it's something we need to work on in advance of the delivery of the program. It's a two-phase program. We have identified crisis areas where they already have the capacity. Other neighbourhoods don't have the capacity because the residents are spending all their time just working to survive. We'll identify key individuals and start building capacity.

North End Housing Project, Winnipeg

Gord McIntyre

Project Co-ordinator

North End Housing Project

The community groups that have come out are still in the process of building. The William White neighbourhood in the north end of Winnipeg is the target area right now. There is extreme deterioration in that area, but neighbourhood renewal and local employment initiatives are happening; there is strong community economic development.

It is one of Winnipeg's poorest neighbourhoods; resale value is the lowest in the city. Sometimes we have houses donated to us—usually around thirteen hundred square feet, ninety to one hundred years old. We insulate to R20. Purchase prices start at \$3,000. We borrow against the appraised market value (\$30,000) and then apply to programs to fill the gap.

We are seeking to support home ownership and employment. Regarding home ownership, we follow the Quint model in Saskatoon. We are tied to houses for five years because of funding program requirements, so we have a rental program with an option to purchase. Over the five-year period, principal payments are recognized as the resident's own and they can assume the mortgage at the end of five years if they qualify. The catch is that the second mortgage, which represents all the subsidies that have gone into the house, has a ten-year term. This prevents the home-owner from trying to quickly sell the house and allows us to keep the house in the program. It also allows us to do some mentoring with the families over the five-year period to clear up credit issues so that they will qualify to assume the mortgage at the end of five years. We don't take people with extreme credit problems.

The Community Economic Development Association has programs: a renovation training program, which is a work experience wage program, and partners with local high schools in doing some of the renovations.

The target this year is twenty-five houses and we hope to double that next year. The need is very high. There's a lot of work in working with community people. We are rapidly reaching \$2 million in funding and these people are not used to dealing with this amount of money.

Questions

Can you be more specific regarding the market gap?

Say we purchase a house at \$40,000. We can borrow 75 percent of the market value, so that leaves us with \$30,000 to make up. Renovations would be \$40,000 to \$50,000, and there are also soft costs, such as office expenses. We're spending about \$70,000 per housing unit. The program covers the gap.

Where can some of your support for capacity come from?

We share office space with the renewal corporation and they have the staff to assist with the capacity. We either have to scale up or the renewal corporation has to look for more partners.

How do you get community people involved and keep them involved?

It's a struggle. Tenant board members are most difficult, so there is a high turnover. The community at large is more stable; we allow people who work in the neighbourhood but don't live there to be on board. Community work that is still developing is what gets people engaged. We have a community development person working on this.

Community Land Trust Challenges, Winnipeg

Brian Grant

West Broadway Development Corporation

The West Broadway Community Land Trust was created by the West Broadway Development Corporation to develop affordable, stable housing in our neighbourhood. Housing is a critical aspect of community development goals in the inner-city revitalization context and the Community Land Trust is a good way of tackling it.

The West Broadway Development Corporation, like most community development corporations (CDCs) in Canada, is located in a low-income neighbourhood in the heart of downtown Winnipeg. The social and physical infrastructure shows major neglect—big, old family homes converted to rooming houses; 91 percent of residents rent rather than own; high transition rates; and average income for the neighbourhood is well below \$16,000 per year. Community development corporations try to mobilize people and resources at the grassroots level to turn these factors around—better rooming houses and rental properties; increasing ownership by providing affordable ownership options; reducing the transient population; increasing neighbourhood stability; and increasing income through local community economic development initiatives.

Recent research has shown that housing is the centrepiece for a neighbourhood's socio-economic stability. But developing affordable ownership strategies has been a real challenge. The Community Land Trust (CLT) model has been one way to address the lack of affordability for potential home-owners, especially amongst moderate- to low-income people, who may or may not have a down payment for a house. Simply put, a CLT assembles and develops a series of properties where the land is held in perpetuity for later community interest. The property (house) is made available for users through a lease or trust agreement at a reduced cost. The CLT makes rental and ownership affordable for low- and moderate-income households. In this way, the model addresses future fluctuations in real estate markets, property values and appreciation (depreciation), and other land development speculation from outside the community.

The CLT model faces three major challenges:

1. Mobilizing people
2. Money
3. Ensuring affordable units

Mobilizing People

Funders want the biggest bang for their buck. That is why it is important to mobilize the right people around the CLT. Forming a CLT can be a daunting task for the staff and volunteers of a community development corporation. What you want to do is assemble the best professional team possible on a *pro bono* basis. In the early stages, it is essential that the CLT board mobilize professionals and stakeholders within the housing community—financial institutions, design and technical supports, legal counsel, government funders and foundations, property management, etc.

In the West Broadway CLT experience, the board has expertise in government housing, technical supports, city planning, property development, financial and lending institutions, construction industry, design, house-building programs, property management, academia, and so on.

Professional supports from the wider community are essential in order for the CLT to be successful in the future. Knowledge is critical to its sustainability. It is also important that the CLT create a long-term sustainable business plan to ensure the future financial stability of the model. The CLT board and residents will need on-going financial supports and outreach capability in the future. It is envisioned that, as local people actually acquire CLT properties, they will become active on the CLT board. This may require work in community capacity building. The whole strategy focusses on the self-sufficiency of its members.

Money

With the decline in government funding to housing over the last ten years, money has been a major problem for all community housing endeavours. During the last year, because of the homeless initiative and other new government programs, some money has started to flow again. Because of its community orientation and strong partnerships at the board level, a CLT is a good recipient. We need a strong nonprofit property management partner, of course, who can acquire, rehabilitate, finance, and manage our housing activities. In the West Broadway experience, building strong partnerships is key to successful housing development: Lions Housing Program, Winnipeg Housing Rehabilitation Corporation, Westminster Housing Society, University of Winnipeg Student Housing Program, Youth Builders Program, Job Works, and so on.

Ensuring Affordable Units

Expectations run high when nonprofit housing organizations vision affordability as the key goal for their housing strategy. Challenges arise when government-funded programs incorporate housing *pro forma* that only targets moderate-income households, rather than low-income ones. In West Broadway's case, a sound business plan requires that potential owners have an income of \$18,000 a year or more. This is certainly low income to the bulk of us, but in the West Broadway neighbourhood, 75 percent of the households earn less than \$20,000 per year.

How can the CLT model address affordability for these low-income people? The *pro forma* requirements attached to the funding dollars are sound and sensible, but the West Broadway CLT still hopes to develop models that will target the housing needs of low-income people rather than address supply-side housing economics or an appreciating housing market.

These challenges can drain the hope of agents of change in inner-city neighbourhoods. The CLTs are only a partial answer to the growing gaps in housing and homelessness we are seeing in Canada. More work and research needs to be done to tackle the challenges faced by affordable housing strategies initiated by CDCs and CLTs.

Questions

How long have you been working on this?

Since last July. We've spent the last five years studying how to do this.

What impact does the land trust have on affordability?

It mobilizes people, makes things as affordable as possible. We're doing some in-fill houses in the community land trust.

Defaults go back into the land trust, so that is the security that the bank has?

We are not a registered charitable organization or incorporated. Fifty percent is from outside the neighbourhood.

Spence Neighbourhood Housing Overview, Winnipeg (PowerPoint presentation)

Iris Ingram

Board Member, Spence Neighbourhood Association

Danielle Davis

Vice-President, Spence Neighbourhood Association

Review of Last Five Years: Five Years Ago

- serious decline in condition of properties
- forty to fifty boarded buildings
- forty to fifty vacant buildings
- sharp decline in property value
- increase in rentals and decrease in home ownership
- high vacancy rates

Review of Last Five Years: Five to Three Years Ago

- community planning to address revitalization—including housing
- Winnipeg Development Agreement (WDA) funding targeted to revitalization
- projects related to safety and image initiated by community with assistance of WDA and other funding (Light Up Our Neighbourhood, spring cleanups, Christmas light contest, and CPTED—Crime Prevention through Environmental Design)
- house is rehabilitated by volunteers for sale to a single mother of six
- local nonprofit organization is formed (Winnipeg Inner City Home Ownership—WICHO)

Review of Last Five Years: Two Years Ago

- Phase One of housing funding from the WDA comes to the community
- three lots are greened, three houses are demolished, and fifteen home-owner grants of \$1,000 are distributed
- second house is renovated by community and is assisted by WDA funding and other housing groups
- Winnipeg Housing Rehabilitation Corporation (WHRC) takes on the project management of Phase Two housing of the WDA funding

Review of Last Five Years: One Year Ago

- Phase Two housing—WHRC and Lazarus Housing began housing renovations with funding from the WDA—home-ownership focus
- home-owner renovation grants are expanded to meet demand
- a nonprofit organization representing neighbourhood residents is formed (Spence Neighbourhood Association—SNA)
- housing committee working on housing issues in the Spence Neighbourhood began meeting regularly

Review of Last Five Years: Today

- housing renovations continue, homes are being sold, and Phase Three is in the works
- home-owner renovation grants are still in demand
- funding of projects is stalled as government sources decide on their direction of support

Housing Projects

- WICHO—two homes for home ownership

- New Life Ministries apartment block
- WHRC with WDA funding—five homes for home ownership
- Lazarus Housing—four homes for home ownership

Community Supports

- representative, accountable, open community group (SNA)
- new local housing group (Lazarus Housing)
- partnership with a technical and project management component (WHRC)
- financial partnership (Royal Bank and CMHC)
- Inner City Housing Coalition members

Government Supports

- WDA Revitalization Project—community-driven projects of allocated funding with supports of expertise of city staff
- support for further planning—housing plan—Winnipeg Housing and Homelessness Initiative

Community Plan

- organization of residents, business owners, and volunteers work and plan for neighbourhood stability
- individual and organizational capacity continues to grow
- resources for staff to carry out necessary research and planning are being found

Questions

How have you made out with other initiatives, e.g., employment, safety?

Employment issues are fulfilled by other organizations. Safety is progressing.

Saskatoon Housing Initiatives: Building Communities

Russell Mawby

Housing Facilitator

City of Saskatoon

The City of Saskatoon adopted a community development approach to housing in 1996. Rather than directing the delivery of housing units, the city's role is focussed on building the capacity of the community to address the fundamental causes of social exclusion and social marginalization by paying attention to the physical, urban environments in which people live.

Context

The City of Saskatoon does not own or operate any housing, but has a history of attention to housing issues. The City of Saskatoon's Social Housing Advisory Committee (SHAC) was established in 1989 to guide the city's involvement in housing, via a committee of stakeholders from the housing sector in the community. In 1996, SHAC hired a housing facilitator to explore ways the city could continue to respond to housing needs in light of the then recent withdrawal of both federal and provincial governments from social housing. The first task was to develop a new strategic plan. This plan looked at the issue not from the perspective of how to enable the delivery of new housing, but from the more fundamental perspective of what outcome housing development was expected to achieve, or "why housing?"

In short, a community development approach was taken—enabling people to work together to develop housing and communities that meet *their* needs. This approach goes beyond looking at just housing units, and focusses instead on the context in which housing occurs—the space between the houses. Redefining the role of housing includes broadening the emphasis from social (i.e., publicly owned) housing to a more expansive understanding of the broader continuum of housing needs in our community. It also shifts the emphasis away from the development of issue-specific programs for delivering housing units towards addressing the environment in which housing is expected to occur.

Why Housing?

The primary rationale for addressing housing is the increased concern about the significant costs of not addressing housing issues. These include noticeable neighbourhood decline and disinvestment; measurable increases in economic segregation, social exclusion, and concentrations of poverty; and the increased attention to the impact of inadequate housing on community stability, economic vitality, and the health, education, and safety of both households and their communities.

The goal of the city's involvement in housing is to maximize the stability of families and their neighbourhoods. By this we mean ensuring that households have as much control as possible over where they live, such that they can make longer-term commitments to jobs, education, and social participation. The causes of instability are many, but include unaffordable housing costs; poor housing conditions; low vacancy rates and thus lack of choice; difficulties and dysfunctions within the family structure; and high levels of absentee ownership, where investment decisions take precedence over resident, neighbourhood, and social stability. Some of the tools needed to achieve the goal of stability include increasing both the affordability of housing and the range of choices available in all neighbourhoods; providing better supports to families in their homes

rather than after a crisis via shelters, jails, or hospitals; and maximizing opportunities for residents of a neighbourhood to own their own housing.

In terms of the specific interests of the municipal government, housing outcomes are increasingly understood as being fundamentally linked to the goals established in the city's Development Plan—the main regulatory instrument by which the city manages its land resources. This includes a desire for balanced growth across the city, equitable access to amenities and resources, as well as respect for the legislated authority. Cities in Saskatchewan have to address “critical problems and opportunities concerning the ... social, environmental, and economic effects of ... development” (*Planning and Development Act 1983*, Section 51). This includes managing land use, utilities, conservation, municipal facilities, housing, the development of new communities, “the renewal, rehabilitation, and improvement of neighbourhoods,” and the “co-ordination of municipal programs” (*Planning and Development Act 1983*, Section 55).

Taking this mandate at face value was an important step in the evolution of Saskatoon's housing programs, and explains why Housing and the Housing Facilitator are situated within the City Planning Branch rather than a separate housing department.

Outcomes

The outcome of taking a community development approach, as judged five years later, is a significant increase in both the level of development activity and the range of organizations addressing housing issues in Saskatoon. For example, there was no affordable housing activity of any kind between 1994 and 1998. Since then, the city has spent \$1.9 million to assist the delivery of 595 housing units, for a total project value of approximately \$35 million. Projects range from assisting low-income home ownership (including rehabilitation) in core neighbourhoods, to adding to the existing social housing stock, to demonstration projects for market-driven affordable housing.

The policy that guides this activity is called the Innovative Housing Policy, which provides grants worth up to 5 percent of the total project value. Funds come from a dedicated source, the Affordable Housing Reserve, which is funded via contributions totaling 10 percent of the proceeds from the sale of city-owned lands. Proposals are submitted to the city's Social Housing Advisory Committee for review, along with a report from the City Administration identifying impacts and technical considerations. By definition, projects are innovative, often unique, and thus difficult to predict via prescriptive funding criteria. Each project is thus judged on its merits and its fit with the goals of the policy, namely, to stimulate better ways of meeting community-identified housing needs. Now that there is reasonable development capacity and activity in the community, the policy is being reviewed to address the sufficiency of funding, as well as the targets, for example, for on-going housing development programs versus “one-off” innovative projects.

Of course, 5 percent funding is not sufficient to support project development by itself, and much work has been done to facilitate the involvement of other funders, primarily the Province of Saskatchewan, but also banks, credit unions, and private-sector investors.

Other housing activities include Downtown Housing incentives via a tax abatement and permit fee rebate program aimed at stimulating residential development in the downtown; the legalization (via both zoning and building standards) of secondary suites as an affordable housing alternative; and an active property maintenance inspection program managed by the Fire Department. The city also recently led the development of the Saskatoon Community Plan for Homelessness and Housing, in part to address the current funding opportunities from the federal

government. Attention is currently being directed towards amending the policies and practices around the development of new neighbourhoods (to maximize the range and thus choice of housing being developed), as well as those that affect the viability of in-fill development in older neighbourhoods.

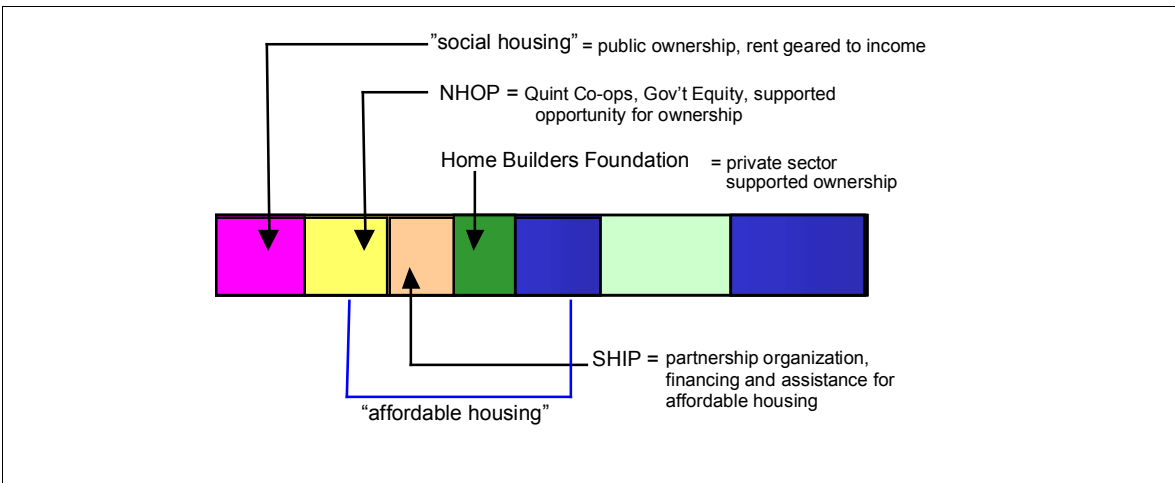
Housing Continuum

Perhaps the best way to describe the range of activities being pursued in the City of Saskatoon is to consider the continuum of housing needs in the community. The continuum can be understood along a variety of vectors, such as income (poverty to wealth); age (children to seniors); or health (care and accessibility to “independence”). However, our housing system, both public and private, while good at addressing some areas along the continuum, by and large ignores the range of other needs. Current examples include the difficulties faced across the country in building new mid-market rental housing, or the general lack of activity by home builders in modest-priced housing suitable for lower-income earners.

A working analogy is that of a tool box—our housing system has a limited set of tools that are good at doing a limited set of tasks, but are inadequate or inappropriate to satisfy other needs. While individuals with money can generally buy their own solutions, this is not a system. In particular, mainstream financing and development markets, including governments, are focussed on their own respective narrow range of interests, as anyone who has tried to operate outside those norms can testify.

Figure 1 shows how the various, often overlapping, programs currently in operation in Saskatoon work to fill in major gaps in the continuum of needs along the income vector.

Figure 1: A Continuum of Housing Needs and Responses



There are still gaps within those responses, in that more attention needs to be paid to the housing needs of our lowest-income households, the hard-to-house, and those with special needs, such as people with disabilities. However, by concentrating on building capacity in the community to address a range of housing needs rather than specific housing interests, we have built a stronger, more flexible system that is capable of tackling not only specific housing needs, but also the systemic barriers that have prevented or limited action in the past, especially around access to financing.

A good example is the recent announcement by GE Capital Mortgage Insurance of a new program aimed at expanding access to mortgage financing to lower-income households. Based on the work being done in Saskatoon by groups such as Quint, the Saskatoon Housing Initiatives Partnership (SHIP), and the Affordable New Home Development Foundation, GE has set aside up to \$100 million of its national insurance portfolio to allow alternative qualifying criteria to be used to support the provision of mortgage insurance to low-income homebuyers, and thus access to mortgages. Previously, the perception that these households presented a high risk to lenders tended to make qualification more difficult. However, the experience in Saskatoon has shown that, given appropriate levels of support and technical assistance, these households may in fact present a lower, or at least no greater, risk than do conventional borrowers.

Other tools are being developed that can be applied as needed to address specific housing and community development initiatives. This creates a more receptive and supportive environment for individuals and groups to work on their own housing concerns, in that less time and energy is needed to figure out how to negotiate the system, and more effort can be focussed on achieving goals.

The City's Role

As mentioned, the city's primary role is to encourage and support the formation of community partnerships aimed at addressing housing needs as identified in and by the community. For example, the Saskatoon Community Partnership Committee of five levels of government (federal, provincial, municipal, First Nations, and Métis) has identified housing as a priority, and it was this committee that supported the recent development of the Saskatoon Community Plan for Homelessness and Housing.

There is also a concerted effort to work with other sectors, especially the financial sector—banks, CMHC and investors, as well as the home building industry—to encourage their engagement in providing housing affordable to a wider range of households. Specific examples of these initiatives are discussed below.

A role that continues to evolve is increasing the general understanding of housing and community conditions, based on the premise that better understanding will result in better decisions. The goal is to close the gap between policy development and the outcomes of those policies. This is based on a belief that the current measures being used to guide policy development and decision making in general are often insufficient and perhaps misleading. An analogy is driving a car using just the speedometer to gauge progress and outcomes, without paying attention to the effectiveness (the car is in low gear), efficiency (wasting gas), or direction (going backwards down the sidewalk) of the trip—why we are driving in the first place, and how well we are really doing.

In this context, housing is understood as a fundamental determinant of quality of life, and although much more work is needed to generate appropriate measures of both housing and quality of life, indicators are being developed along with a database on housing and neighbourhood characteristics that will help the city and the community at large better understand the housing issues being faced in the community, as well as the impacts of housing activities over time.

The city has actively collaborated with the Federation of Canadian Municipalities "Quality of Life" Study, intended to develop and support an indicators system to allow effective monitoring of the outcomes of social policies on the quality of life in Canadian cities. A new Planning Research and Information Resource Center was recently established in the City Planning Branch of the Community Services Department with the mandate of co-ordinating the city's data

resources towards more systemic analysis and monitoring of policy outcomes, including quality of life.

The city also facilitated the establishment of the Community-University Institute for Social Research at the University of Saskatchewan (CUISR) via a roundtable that brought together interested stakeholders from the community to discuss how to implement better systems for monitoring community well being. In addition to city departments, participants included Saskatoon District Health, school boards, the Chamber of Commerce, Saskatoon Regional Economic Development Authority, and the university. CUISR was funded under the Community University Research Alliance (CURA) program of the Social Sciences and Humanities Research Council. Saskatoon has also received a second CURA, called Bridges and Foundations, aimed at addressing Aboriginal housing issues. Combined, these initiatives have brought in approximately \$2 million of research funding over four years, which indicates another significant outcome of taking a community development approach to urban development issues.

Case Studies

Quint Development Corporation

Since 1997, Quint has assisted seventy low-income families (average household income of \$17,000) to move towards owning their own homes. Residents participate via ten-member home-owner co-operatives that support acquisition and rehabilitation. Some families remain on social assistance, while others are working at low-paying jobs. The homes purchased are all in inner-city neighbourhoods, and have ranged in price from around \$35,000 to \$53,000.

Most of the homes have required some renovation, up to and including structural remediation, and all participants have received funding for both equity and renovation from the province and the city, under the Neighbourhood Home Ownership Program (NHOP).

The program is based on two basic observations: neighbourhoods fall into decline when the people who own the neighbourhood do not live there, and the residents of the neighbourhood are already paying for their homes, even as renters.

Quint's program enables the residents of the five (thus "Quint") core neighbourhoods of Saskatoon to become the owners of their homes and neighbourhoods. The primary selection criterion was for people who could demonstrate a commitment to their neighbourhood. This addresses a core concern, that of increasing neighbourhood stability, and avoids attracting people who mainly want a low-cost house, but have no desire to live in or improve the neighbourhood.

In most cases, residents are now paying less as prospective owners than they were as tenants, sometimes for the same house. The program assists the formation of the co-ops, assists the members to find and select their homes based on their needs, and assists with renovation to basic health and safety standards. The co-op retains title to the homes for at least the first five years, whereupon residents who can secure their own financing, based on their track record in the co-op, may be able to take over title to their home.

The program relies on the concept of peer lending, in that co-op members are responsible to each other for making sure their homes remain in good condition and the mortgage is being paid. The co-op manages pooled maintenance and operating reserves paid into by members and available as a no-interest loan for further repairs or renovations. These reserves have been used to bridge shortfalls in mortgage payments as well, thus minimizing the risk of defaults.

The success of the program can be measured in a number of ways, but the main outcomes are the significant self-reported improvement in the lives of the participants, the warm welcome other residents in these neighbourhoods have given to the program and its participants, and the somewhat surprised lenders who now acknowledge that this program is perhaps the least risky mortgage lending they have ever done.

Saskatoon Home Builders' Association and the Affordable New Home Development Foundation

The city approached the Saskatoon Home Builders' Association (SHBA) in 1998 to determine their interest in participating in a demonstration project aimed at exploring new ways of building affordable housing for lower-income households. The project was run by the SHBA, and resulted in ten units on five lots in the Confederation Park neighbourhood, with five separate builders participating. Four of the homes were duplexes—up-and-down units in a single detached structure—where the owners' affordability was in part achieved via rental income from the downstairs suites. Another builder designed a new semidetached dwelling form, with both sides owned under separate title.

A major outcome of this project, besides the houses themselves, was an increased understanding on the part of the home builders that meeting the needs of lower-income households required more than simply producing lower-cost housing. There were (and are) fundamental barriers to low-income families accessing financing even when their incomes could reasonably cover the monthly payments. The main barrier is the qualifying criteria for access to mortgage insurance, including the definitions of income, down payment, and debt-servicing capacity.

To begin to address these problems, and to cultivate an affordable market for builders to build to, the SHBA established the independently incorporated Affordable New Home Development Foundation in 2000, with a mandate to provide hands-on assistance to lower-income households interested in buying a new home. Based largely on the success of the Quint model, the foundation supports the entry of moderate- to low-income buyers into the market, and supports the market to build to the needs of these buyers. The foundation was supported with a \$250,000 grant from the city to provide fifty homes to low-income (below \$33,000 per year) households. As noted previously, the concept and presence of the foundation has already facilitated changes to national lending policies, and more changes are being pursued.

Saskatoon Housing Initiatives Partnership

The Saskatoon Housing Initiatives Partnership (SHIP) was incorporated in November 2000 by a coalition of stakeholders working together to address the need for low-income affordable housing. SHIP is not a housing delivery entity, but is intended to improve the environment in which housing providers and community developers of all kinds are working. This includes assisting lower-income home ownership, but also includes addressing the needs of renting households, the hard-to-house currently living in substandard accommodations, as well as nonconventional developments for which conventional financing is often difficult to obtain.

SHIP was created out of frustration with the limitations and barriers inherent in the current housing development and financing system, specifically the set of rules and practices that make it difficult to secure financing for anything other than conventional housing developments. Lack of capital for affordable housing is the fundamental problem. Governments are unable or unwilling to fund affordable housing to the degree it is needed in our communities. Charitable funds are neither appropriate nor adequate to meet the need. Lenders and investors continue to judge these

markets as too risky, although this perception is slowly beginning to change, based in part on the success of the initiatives described above.

The original stimulus for SHIP was a luncheon hosted by the City of Saskatoon in 1997, where representatives from a broad range of sectors—builders, bankers, social agencies, and governments—gathered for a long and quite frank discussion on both needs and opportunities.

Since then, two core strategies have emerged: new sources of financing, and better technical assistance for both borrowers and lenders. New financing includes developing a housing investment fund to provide low-cost, long-term sources of capital; developing a mortgage syndicate to spread the risk (and servicing cost) around a coalition of lenders; and trying to influence changes to current practices regarding how loans are assessed and qualified. The idea is that marginal households, in terms of their ability to qualify for insured mortgages, can and do perform significantly better than standard loan applicants when participating in a supported home-owner “association”—generally a co-operative—that in effect provides a peer lending environment that protects both them and the bank.

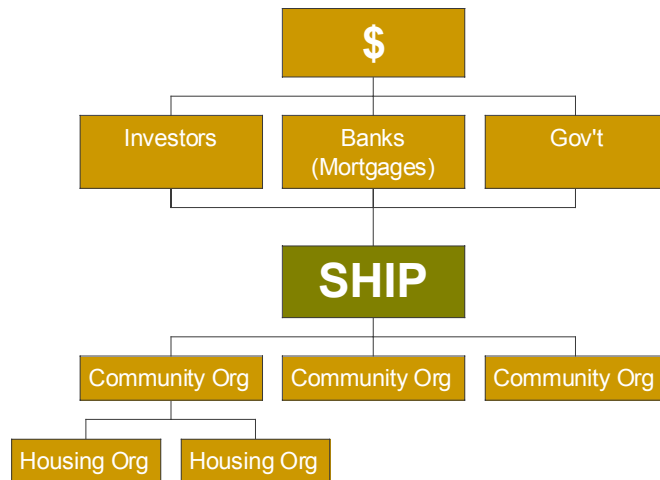
This leads to point two, which is that evidence from more than fifteen years activity in the US shows that providing technical assistance to “risky” borrowers significantly improves the outcome of low-income lending, typically with lower failure rates than conventional lending situations. In other words, it is good business that requires government support via a regulatory framework, but not necessarily government intervention. Technical assistance includes prescreening and qualifying borrowers, budget and cash-flow remediation, credit and debt consolidation plans, home maintenance workshops and training, and so on.

SHIP received start-up funding from Western Economic Diversification as well as seed investment funding from Saskatchewan Economic Development and the Saskatchewan Housing Corporation. The Saskatoon Credit Union has been a big supporter of SHIP, and has committed up to \$250,000 in matching funds for investments in housing.

SHIP’s mission statement reads as follows: *In partnership with governments, the private sector, and community-based organizations, SHIP will facilitate social and economic investment in our community by providing financing and technical support for the acquisition and development of low-income, community-based housing.* SHIP is, in effect, a broker (Figure 2) between the sources of capital and financing and the groups, and ultimately individuals, who require that capital to provide housing that meets their needs.

By definition, SHIP is working against the current, in that if the system supported these activities, we wouldn’t need SHIP. Issues include how to fund SHIP’s technical assistance and other support activities without affecting the affordability of the housing being provided; how to get banks to make better lending decisions based on local market strengths; how to get better outcomes for the public spending already going into housing via social service shelter allowances as well as social housing; and how to bring on-line new and better tools to support housing, when housing is still marginalized or ignored as an issue in public policy.

Figure 2: SHIP as an intermediary to assist the flow of capital to affordable housing.



Some of the things SHIP is looking in the coming months include:

- lobbying for tax credits for investments in affordable housing;
- engaging the charitable and foundation sector in supporting the capacity-building work, such as technical assistance and education programs;
- partnering with the province on the delivery of provincial housing programs, such as the Neighbourhood Home Ownership Program and possibly the soon-to-be announced federal/provincial program for capital grants for rental housing; and
- balancing the need to be “hands-on” with housing providers in the start-up phase with the desire to stay out of direct delivery and focus on policies and tools.

SHIP is still defining its role as the environment continues to change, but the need for some form of community-led support for the various housing initiatives being considered in this community is what continues to drive the agenda.

Summary

The City of Saskatoon and other partners in the community are tackling local housing issues by explicitly defining the problem as being more than just housing. In simple terms, the focus is on building the capacity of the community to address the fundamental causes of social exclusion and social marginalization by paying attention to the physical, urban environments in which people live.

Housing is addressed as the means to an end, not the end itself, and is increasingly understood as a fundamental tool for achieving other social policy goals, ranging from the health of individuals and communities to supporting economic development activities. The rationale for paying attention to housing includes mitigating the continued high costs to society when problems are dealt with after the fact, at the food bank, for example, in jail, or at the hospital.

The neighbourhood and community context in which housing occurs is the primary area of concern—the space between the houses—the goal being to increase the stability of families and neighbourhoods so that people can access employment and education opportunities, and achieve better health outcomes.

Data and systems are being developed to both reinforce and better monitor these issues—loosely categorized as quality of life—and to ensure that policies and decisions are made that reflect and support the desired outcomes.

Case Study Contact Information

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- Quint Development Corporation: 306-978-0162 / housing_quint@sasktel.net
- Affordable New Home Development Fndn.: 306-665-2525 / khanson.sr@sk.sympatico.ca
- SHIP: 306-934-4711 / brenda.wallace@sk.sympatico.ca

Questions

What is your community plan re: HRDC? Does the Aboriginal sector have a parallel plan?

We know that the Aboriginal sector is using the community plan. The only holdup in HRDC approval is with SCPI (Supporting Communities Partnership Initiative). The city is already spending more than HRDC.

Secondary suites renovations. If we can get policies right for secondary suites, there is a powerful tool. Has anyone made any progress?

(Answer not recorded.)

City of Regina Housing Activities and Initiatives

Robert Bjerke

Housing Co-ordinator

City of Regina

The Regina Housing Advisory Committee has been established to provide a co-ordinated approach to addressing inner-city, social, student, suburban, and downtown housing. A range of targeted programs have been used to stimulate and revitalize housing stock. A case study examines the Inner City Housing Stimulation Strategy, which incorporates in-fill housing development, neighbourhood image enhancement, and conditional tax exemptions.

Introduction

The City of Regina established the Mayor's Advisory Committee on Housing in February 2000 to examine housing issues in five broad areas: inner-city housing, social housing, student housing, suburban housing, and downtown housing. The process included substantial public consultation with direct input from 58 organizations and individuals. The final report, *The Future of Housing in Regina—Laying the Groundwork*, was presented to City Council in September 2000. Forty of the 81 recommendations are in the process of being implemented.

Council has established the Regina Housing Advisory Committee and a Housing Co-ordinator has been hired. The Committee makes recommendations to City Council on all housing matters, provides a forum for a co-ordinated response to housing issues, monitors the implementation of recommendations in *The Future of Housing* report, and encourages partnerships in support of these initiatives to provide a new focus on housing issues and to build on the public process. The Committee has membership from federal, provincial, and municipal government, community members with interests in housing, and the building industry. Downtown Building Conversion and Affordable New Home Subcommittees have been established.

Inner-City Housing Issues

Regina's inner-city neighbourhoods are challenged with the highest proportion of pre-1946 housing stock in the city as well as the highest concentration of lower-income households. Maintaining adequate, affordable housing is a particular challenge in the inner city. Lower-income residents are least able to bear the cost of the increased maintenance requirements of older housing stock. Without adequate repair or renewal, housing stock in older areas of the city can quickly deteriorate to unsafe, substandard conditions. Low incomes also mean that inner-city residents have limited options for affordable housing.

Housing Condition

Within Regina's inner city, one third of the approximately 18,000 dwelling units were constructed before 1946. By one estimate, there are more than 3,300 houses in Regina's inner city that require major repairs. From 1991 to 1999, 240 dwelling units were demolished in this area. This is most significant for low-income families, whose choices are often reduced to the oldest and least stable housing. They may be displaced as their homes reach the end of their life-span, or remain living in dilapidated houses.

There is a need to replace units reaching the end of their life cycle or extend their life-span through renovations. This has not been cost-effective in some inner-city areas due to the low

housing value, attributable to neighbourhood quality and market conditions. From 1991 to 1996, the North Central and Core neighbourhoods saw 120 dwelling units demolished, while only 18 new units were built. Consequently, replacement and renovations have not kept pace with need. By contrast, in the Cathedral and Transitional neighbourhoods, the loss of 51 dwellings during this time period was more than compensated for by the construction of 237 new dwelling units. There was a net increase of 164 units in the inner city during the period 1991 to 1999, but this development was not evenly distributed.

The condition of housing stock is also an issue. In each of the past four years, the number of actions required to enforce city by-laws dealing with maintenance issues (maintenance by-law, dilapidated buildings, untidy and unsightly property, and junked vehicles) has exceeded 1,500. A substantial proportion of these is in inner-city neighbourhoods. Low-income families are most affected by poor maintenance, since they have the least choice of housing available to them.

Rental Housing Affordability

Given the shortage of affordable rental accommodation, substandard housing is often the only option available for many individuals and families. The tight supply of rental accommodation is not unique to the inner city but is city-wide. The present situation is the result of two main factors. The first is that there has been no multi-unit rental accommodation constructed in Regina for many years. The revenue that can be generated from rental units in Regina is typically insufficient to make the development financially viable. Secondly, the market demand for condominiums over the past few years has resulted in the conversion of many rental units to condominium units.

The construction of new rental housing seems to be an obvious solution. However, in order to cover the high costs of new construction, rents would be beyond the reach of the low-income families that are most in need of rental accommodation. The average private-market rent for a two-bedroom apartment in a building of more than six units was \$529 per month in 1998, and was affordable for a family with an annual income of \$20,800. Current rents for some two-bedroom units, to over \$700 per month, are still too low to support economically viable new construction, and are affordable only for families earning more than \$25,000 per year. Increases in rent beyond current levels, which are necessary to warrant new apartment construction, would be beyond the affordability level of the average family in many inner-city neighbourhoods.

Given the current prices of detached housing in inner-city areas, home ownership may be an alternative for residents seeking affordable accommodation. In many cases, mortgage payments would be equal to, or less than, the rent that would be charged for a similar property. Expanding access to mortgage financing and providing assistance for down payments are ways to increase the number of families and individuals eligible for home ownership. This option will not appeal to everyone. Those who do not want the commitment and on-going responsibilities and maintenance of home ownership will continue to seek rental accommodation.

Neighbourhood Image

Neighbourhood image has a significant impact on house prices and on the economics of constructing and repairing houses. In some Regina neighbourhoods with declining property values, the cost of constructing a new house or undertaking major repair can exceed the market value of the house once the construction is complete. Given this disincentive, home-owners may be reluctant to undertake the necessary repairs and/or replacement.

The issue of neighbourhood image goes beyond the impact on housing economics and has a fundamental effect on the quality of life. Issues of neighbourhood image have been addressed for

many years in neighbourhood plans and improvement programs. Success has been achieved in many cases and is reflected in a return of population to inner-city neighbourhoods, which for years previous had suffered continuous decline. In the period 1991 to 1996, population growth was experienced in the Transitional (5.6 percent), Glen Elm (3.4 percent), Core (3.2 percent), North Central (1.8 percent), and Boothill (0.9 percent) neighbourhoods. A slight decline was experienced in Cathedral (-0.9 percent) following strong growth in this neighbourhood through most of the 1980s. New ideas and initiatives need to be considered to further continue this process.

The City's Role and Present Activities

Current Initiatives

In addition to establishing the Regina Housing Advisory Committee, the city has a number of policies and programs designed to encourage housing development and to support inner-city revitalization. Funding is provided to eight inner-city neighbourhood associations. These and other associations are partners in the development and review of neighbourhood and area development plans. The Downtown Residential Improvement Program (DRIP) provides five years tax abatement for both the land and building taxes on 100 percent of the residential portion of new residential developments downtown. The Municipal Heritage Incentive Program provides a tax incentive for 50 percent of heritage-eligible work up to \$150,000 and can be used with the DRIP. The city contributes to provincial Social and Affordable Housing Programs (Senior's Life Lease, the Neighbourhood Home Ownership Program) and administers the single-family Residential Rehabilitation Assistance Program (RRAP). The Development Plan Review process and Sector plans have incorporated higher density targets, and shift from the expressway concept of urban transportation to arterial grid and larger neighbourhoods.

Secondary suites. The Urban Planning Division in reviewing the Mayor's Advisory Committee on Housing recommended that the City of Regina allow secondary suites in all residential zones to increase the overall supply of rental housing in the city and to address student housing needs near the University of Regina. Under the current zoning regulations, dwellings with secondary suites are considered duplexes or semidetached dwellings, and are permitted or discretionary in all zones except the two residential single-detached zones. However, since these two zones cover a large portion of the residential areas of the city, secondary suites are effectively prohibited in most areas. A key issue is the need to balance the affordable housing needs of the larger community with the retention of the character of neighbourhoods that consist primarily of single detached homes. One option is to establish a new land use called "secondary suite" and to develop the related regulations.

Delegation of authority on subdivision and condominium approvals. It has been recommended that approvals of subdivision and condominium applications (other than condominium conversions) be delegated to the City Administration to reduce the length of the approval process. *The Planning and Development Act, 1983* and *The Condominium Property Act, 1993* contain provisions that allow a city council to delegate authority for these approvals. Given that the review of subdivision and condominium applications is a technical matter, the need for City Council approval is being questioned. If the subdivision and condominium plans meet the applicable regulations, provincial legislation requires a municipality to approve the plan. The Urban Planning Division is studying the idea and will be making a recommendation to the Regina Planning Commission and City Council shortly.

Review of permitted and discretionary uses in all zones. A study will examine permitted and discretionary uses in all land-use zones. The objective is to eliminate inconsistencies in the land-use tables; to ensure that land uses are being interpreted in a consistent manner; to remove unnecessary or redundant regulatory processes; to eliminate planning approvals (i.e., discretionary uses) for uses that do not demonstrate a track record of concerns; and to respond to new types of uses that have been introduced since the by-law was adopted in 1992. The Advisory Committee recommended that some multiple-unit housing types be moved from the discretionary-use category to the permitted-use category to facilitate the development of housing forms that are more affordable and to reduce the length and complexity of approval processes.

Planning and Development Act review. Saskatchewan Municipal Affairs, Culture and Housing (MACH) is conducting a review of *The Planning and Development Act, 1983*. The administrations of Saskatchewan cities, including the City of Regina, are preparing a joint submission to MACH regarding changes they would like to see made to the *Act*. Among the requested changes is a proposal that Saskatchewan municipalities be granted the authority to add inclusionary zoning regulations to their zoning by-laws. Other suggested changes, if adopted, will impact the cost and length of development approval processes, including those pertaining to residential developments:

- that provincial approvals of council decisions (such as development-plan amendments) be eliminated;
- that municipalities be given more powers to approve minor variances and thereby avoid the necessity of costly and time-consuming appeals to the Development Appeals Board; and
- that requirements pertaining to public notice of by-laws be amended to reduce the number of ads required and alter the timing of their placement.

Case Study: Inner City Housing Stimulation Program

Background

The objective of the Inner City Housing Stimulation Strategy (ICHSS), which was first approved by City Council on August 30, 1993, is to stimulate owner-occupied single-family residential in-fill development in the inner city in order to enhance the stability and viability of the respective inner-city neighbourhoods. The policy was developed in consultation with an Advisory Committee consisting of representatives of the real estate, housing, construction, and government sectors as well as other interested parties. The three elements of the Inner City Housing Stimulation Strategy are discussed below.

Model in-fill housing element. This element requires a co-ordinated effort among all levels of government, the housing industry, and local community groups in the development of a model in-fill housing project that encourages affordable housing and physically stabilizes the neighbourhood. In a model in-fill project, consideration is given to the relaxation of various development and regulatory standards in an attempt to provide high-density housing and retrofitting developments to particular sites.

There have been projects initiated and considered for the inner city that meet the objectives of the model in-fill housing element of the study. Examples include the recent Ed Schreyer housing built in 1998 for Habitat for Humanity. This project involved a significant level of co-operation among various civic departments, the construction industry, the real estate sector, and the housing industry. The Ed Schreyer housing project consists of six new detached dwellings on the 500 block of Pasqua Street. All of these homes received a five-year tax exemption under that element

of the ICHSS. In an effort to ensure the success of the project, the City of Regina donated all of the land to Habitat for Humanity.

Neighbourhood image enhancement element. A neighbourhood image enhancement project was carried out in the summer of 1999 as a co-operative effort between the city and the North Central community; similar activity took place in the Cathedral Neighbourhood in 2000. The project involved the local Neighbourhood Watch and the city's By-law Enforcement Division co-operating in a clean-up program. The community, with the city's assistance, provided grassroots public education and involvement. The city's Public Works Department provided large garbage containers throughout the area, and people were encouraged to dispose of trash which otherwise was creating an unsightly mess. A similar project is being considered for the Rosemont/Mount Royal neighbourhood in 2001.

Residential conditional tax exemption element. Under this element of the program, a five-year tax exemption is provided for new owner-occupied homes constructed within the ICHSS boundaries. The conditional tax exemption applies to building assessment only. Compliance with the following conditions is required for eligibility under the program:

- the subject home shall be complete and newly constructed; additions and alterations to existing homes are not eligible for tax exemption;
- the new home shall be owner-occupied;
- the land taxes shall be kept current through the duration of the tax exemption; and
- tax accounts shall be current prior to the commencement of tax exemption.

The conditional tax exemption applies both to situations where development occurs on an existing vacant lot and where demolition occurs and a new home is subsequently constructed. All exemptions require approval by City Council in the form of a by-law and agreement. To date, 107 new homes have been approved for conditional tax exemption, and the city has identified 306 vacant lots for potential development in the target neighbourhoods.

The Mayor's Advisory Committee recommended that ICHSS be amended to target specific neighbourhoods that are most in need of housing renewal, to include rental units, to provide tax exemptions for structural renovations that extend the life of a house, and to allow for the option of a five-year tax incentive or the up-front issuance of the equivalent dollar amount as a grant.

The Inner City Housing Stimulation Strategy is the city's major tool for stimulating housing activity. More than one third of the 107 houses constructed under the program (36 units, or 37 percent of the total) have been in the Cathedral Neighbourhood. Excluding a 20-unit recent school-site redevelopment project in another neighbourhood, this rises to 44 percent, or close to half of the new houses being built in the Cathedral Neighbourhood.

Concern has been expressed by the Cathedral Neighbourhood Community Association that the program is encouraging the replacement of good, modest, and affordable housing with larger and more expensive new houses, which may not always be in keeping with the character of the area. It is likely that housing development in the Cathedral area will continue even without tax incentives, given the desirability and the stable/increasing property values of that neighbourhood. Nevertheless, the ICHSS program has been aimed at taking an incremental approach to enhancing the residential character of inner-city neighbourhoods rather than to creating affordable housing.

The Core Neighbourhood has developed one house under this program, and North Central has developed eight, six of which were Habitat for Humanity builds. Both of these neighbourhoods

have not significantly benefited by the ICHSS program, since their property values do not support new construction at the current level of incentives offered. However, in combination with innovative construction, programs such as Habitat for Humanity, or new construction under the Neighbourhood Home Ownership Program (NHOP), the ICHSS program may be part of the solution for replacing deteriorated housing in these areas.

Other enhancements to the ICHSS program to improve its effectiveness in the Core and North Central neighbourhoods are being considered. The program may be extended to include rental housing and/or lower density multiple units. The objectives of stimulating new house construction and repopulating the inner-city areas would be equally achieved if the houses were owner-occupied or rented. The inclusion of rental housing would allow for greater access to the ICHSS program and might stimulate more construction, particularly in the areas where it is not effective now.

The extension of ICHSS to include major renovations and additions could also be beneficial in stimulating repairs that would extend the life-span of housing stock. It would also address situations where houses were moved or reconstructed on existing foundations. Necessary safeguards would be required to ensure that the work undertaken would effectively extend the life of the building, and the level of exemption would relate to the cost of the work being undertaken. Since the objective is to renew or replace ageing housing stock, cosmetic repairs should not be eligible for ICHSS funding.

The current ICHSS provides for a tax exemption on a new owner-occupied dwelling. The city's share of the exemption is 45 percent. Any changes to the program would have additional budget implications. For example, a grant instead of a tax exemption would be 100 percent city funded. Additional eligibility would increase the annual exemption cost.

The need to maintain and refine the program can be seen by the number of vacant inner-city lots. In 2000, there were 334 vacant residential lots within the strategy boundaries. Additional vacant lots occurred as a result of the removal of buildings due to age or fire damage. The vacant lot inventory includes vacant residentially-zoned properties as well as properties with potential for residential development. Amendments to the ICHSS could increase its effectiveness and should be considered in light of the overall objective of inner-city neighbourhood renewal and stability.

From the City of Regina's experience to date, tax incentives in isolation are likely insufficient to generate major housing renewal in the areas with the most need. Stacking the ICHSS incentives with other programs such as RRAP and NHOP could contribute to the viability of potential housing projects. Further community development and other supports for inner-city neighbourhoods are appropriate and necessary.

Edmonton

Debra Biddiscombe

Canada Mortgage and Housing Corporation

Introduction

- I'm new to CMHC and Edmonton
- Edmonton is the fastest-growing city in Canada; lots of urban sprawl; some developments in farmers' fields without going through city planning process; lots of inner-city vacancy; need to revitalize the downtown

Housing Industry Forum

- pushed forward by CMHC
- hands-on, action-oriented group, not a think tank
- inaugural meeting 6 March 2001
- brings together all levels of government, private sector, and community to create strategic partnerships for affordable housing initiatives
- specific representation includes home builders, land developers, real estate industry, lenders/brokers, community organizations (nonprofits), and Aboriginal groups
- meets monthly for two to three hours

Edmonton Initiatives

- development of housing registry of low-income families and offering options for homeownerships and gifted down-payments
- feasibility study for city property—5 percent dedication, partnering with Real Estate Foundation
- rent-to-own opportunities in multi-dwelling units
- considering ways to approach redevelopment of a large parcel in the northeast area of Edmonton
- Task Force on Homelessness—final report noted that homelessness is not confined to a homogenous group; there is no single solution; shelters are strictly a short-term solution; all levels of government, nonprofits, and private sector must work together to provide solutions
- Edmonton Joint Planning Committee on Housing will review the report and lead the implementation of the task force recommendations
- Edmonton Housing Trust (EHT)—SCPI (Supporting Communities Partnership Initiative) funding disseminated to community to generate predictable, sustainable housing solutions
- Edmonton Joint Planning Committee on Homelessness (EJPCOH) completed the Community Plan on Homelessness, 2000–03, calling for \$49.3 million to provide an ambitious mix of capital projects, programs, and services to meet the needs of the homeless; at the time of the plan's release, funding commitments included \$22 million from the federal government, \$3 million from the province, \$3 million from the municipality, and \$600,000 from private sources; the plan has been approved by all three levels of government
- housing plan will be implemented by EHT/ EJPCOH with SCPI money; EJPCOH is responsible for continued needs assessment and evaluation to keep the plan current; EHT will solicit donations, project proposals, and fund projects that address plan priorities
- plan states that Edmonton needs five thousand additional units of affordable housing

Edmonton Housing Trust Fund

- the following projects have been approved by EHT and were announced 23 May 2001:

- \$24,400 to Hope Mission Society to purchase bunk beds; this will increase the capacity at the Herb Jamieson Centre by an additional twenty-three spaces
 - \$70,000 to George Spady Centre for three addictions workers, which enables the centre to increase capacity from sixty to seventy-two persons
 - \$110,600 to Edmonton Inner City Housing Trust to construct a twenty-five unit apartment building for singles in need of supportive housing
 - \$238,900 to Oxford House Foundation of Canada towards the purchase of three houses to be used as long-term supportive housing for persons with addictions; each home will accommodate five residents
 - \$450,000 to the Salvation Army to purchase transitional housing for persons with addictions, in the form of a fifteen-suite apartment building that will accommodate up to twenty-seven residents
 - \$510,500 to W.I.N.G.S. of Providence for construction of a three-story apartment building for women and children fleeing violence
 - \$1.6 million to Urban Manor to provide seventy-two units for hard-to-house single men
- next call for proposals by EHT will be announced 25 June 2001; CMHC-sponsored resource fair will be held in conjunction with announcement; all levels of government will participate to assist attendees in better understanding the wide variety of funding opportunities available through various levels of government; hope is to assist in ensuring that funds flowing through EHT can go as far as possible by ensuring that projects eligible for funding from other sources are accessed appropriately

Questions

The Rail Town project—what is that?

It is a whole housing development. I'm not that familiar with it. Commercial and residential units blend in the downtown core area where the railway used to be—for people who want to live in the core area—it's designed for running a business out of your home. It's intended to bring employment revitalization to the inner city. From what I understand, it is a unique, great design. The hope is to get people to reconsider living in core areas. Commuting times are not yet deterring the choice to live in suburbs.

The money through the Edmonton Housing Trust. All funds or just SCPI?

Inner City Housing, SCPI, provincial money, and other funding.

Calgary

Carrie Neilson

Aboriginal Co-ordinator

City of Calgary

- there is no problem with capital dollars to deal with homelessness issues; you can build buildings but there's no point in building if you can't maintain social housing and people can't live in the houses
- many people are coming to urban centres but they are not equipped with resources to survive there; there is no such thing as affordable housing; very expensive to live; downtown is full of expensive condos; there is a limited capacity for safe and affordable housing
- housing is expensive and going up; on average, it has gone up \$40,000; rents have increased 25 percent
- SCPI dollars for utilities arrears/rental arrears has had to double funds in its program for prevention of evictions; this is not a long-term solution
- many rental units are lost as they are converted to condos
- low-income cut-offs leave people marginalized, so they are becoming homeless because of affordability problems; this is creating ghettoized income-based sections in the city
- there is a long waiting list for subsidized housing; many have given up
- new emergency shelters have improved the quality of transitional housing, but shelters are not the answer
- homelessness is growing exponentially; many are on the streets versus being in shelters; young people, especially young women, are becoming the homeless; this is a change from mainly men waiting to get into seniors' subsidized housing; there are also families fleeing violence
- Aboriginal people are the "canary in the mine" when it comes to marginalized people; what's real for us is real for others; Aboriginal people are the highest proportion of homeless; Aboriginal people on the streets are in the worst state—they're dying; the majority are between twenty-five and forty-four

Perspectives from Calgary (PowerPoint presentation)

Housing Issues

- Calgary's population and economy
- housing affordability

Case Study

- collaborative granting process for housing funds
- parallel process for the Aboriginal sector

Issues: Population Growth

- Since 1995, Calgary's population has increased by 12.5 percent, representing an additional 93,315 persons.
- Migration accounted for the largest share of population growth over this period.
- Calgary's population is now roughly 863,000.

Issues: Economic Growth

- The current rate of unemployment is 4.7 percent, 3 percentage points lower than the national average.
- 25,000 new jobs were created in Calgary in 2000 (34 percent greater growth than in 1999).
- The GDP of the Calgary CMA is expected to grow at an annual rate of 2.2–3.4 percent for the next five years.

Issues: Housing Cost

Single Family Homes

- The average purchase price of a single family home increased by \$40,000 between 1996 and 1999; 65 percent of Calgary households own their homes.

Rental Apartments

- Average rent has increased by approximately 25 percent between 1996 and 1999; recent increases in energy costs will have further impact.

Issues: Rental Stock

- 200 new rental units are planned/underway for 2001.
- The total number of rental units declined by 990 in 2000.
- In the last twenty years, Calgary has lost 4,482 rental units, mostly because of conversions to condos.

Issues: Housing Affordability

In 1996:

- 38 percent of renters were spending more than 30 percent of their income on rent.
- 17 percent of renters were spending more than 50 percent of their income on rent.
- 37 percent of renters had incomes below the low-income cutoff amount.

Issues: Affordable Housing

- There are currently 15,450 low-income housing units in Calgary.
- Since 1996 there have been very few new subsidized housing units added to Calgary's housing stock.
- There are 1,800 individuals on waiting lists for subsidized housing.

Issues: Emergency vs Affordable Housing

- Completion of two new emergency shelters will improve the quality but not the quantity.
- We still need to increase the spectrum of stock from emergency, through transitional, to long-term affordable housing.

Issues: Homelessness

- The biannual homeless count recorded 1,296 homeless persons in May 2000.
- Of those, 1,124 were in shelters, and 146 were on the street.

Homeless Persons by Observed Identity

- Aboriginal persons accounted for 20 percent of the total number of homeless in 2000.
- Aboriginal persons accounted for 35 percent of the total number of homeless on the street in 2000.

Homeless Persons by Age

- 52 percent of homeless persons were between the ages of 25 and 44.
- 21 percent of homeless persons were under the age of 24.

Homeless Persons by Gender

- While women account for 18 percent of Calgary's homeless population, as yet there is no facility to address the specific needs of women and women with children.

Questions

Did you do a count of people on the streets this year?

Only every two years. The reliability is shaky at best. The consistent number is the number in shelters. Counting those on the street is passing a value judgment. We try to get counters to engage in conversation with the people and ask them if they have a place to go tonight. It's still worth doing because the value of the number gets people moving on a consciousness level.

I notice the number of females who are homeless. The largest growing group in Winnipeg is the females with children group. They aren't getting financial support.

They are only very anecdotally counted. In theory we've thought about asking how many homeless women have children in government care.

Addressing Homelessness in Calgary (PowerPoint presentation)

Carlos Gasca

Calgary Homeless Foundation

How It All Started...

- The Community Action Plan was initiated in November 1996 with Street Speaks and completed in May 1998 after two years of research and the participation of more than 600 individuals.
- Overseeing the development of the Community Action Plan was the Homeless Initiative Ad Hoc Steering Committee. The committee was lead by Bonnie Laing, MLA, and Bob Hawkesworth, alderman.
- Upon the release of the Community Action Plan, Mr. Arthur Smith announced the formation of the Calgary Homeless Foundation.
- The Community Action Plan was accepted by the Calgary Homeless Foundation and has guided the development of Calgary's Three-Year Plan.

Calgary's Three-Year Plan

Objectives of the plan:

- to ensure sufficient levels of suitable, safe, and affordable housing
- to foster independence by developing, integrating, and increasing access to housing and supportive services
- to develop a responsive approach to housing that ensures the housing needs of individuals are understood and met
- to establish a variety of stable funding sources to meet the need for housing options, supportive services, and infrastructure
- to engage Calgarians to collaborate and partner in seeking solutions to homelessness

Who's Who...Implementing the Plan

A collaborative process has been established to direct community housing investments. The participants are as follows:

- eight sector committees: Single Men and Women, Mental Health, Addictions, Youth Housing, Seniors Housing, Aboriginal Housing, Families Fleeing Violence, and Family Housing
- Sector Council: the council is made up of the chairs of each of the sector committees
- Community Action Committee: nonprofit agencies, government, homeless individuals, and funding sources
- The Funders Table: foundations, government agencies, and donors who wish to make contributions to community housing needs

Community Housing Needs

Calgary's Three-Year Plan seeks to address community housing needs. Community housing aims to address housing needs that the market cannot meet. The plan recognizes the following types of housing needs:

- emergency shelters
- transitional housing
- social housing
- low-cost rental housing
- supportive services

The Benefits

The Calgary Three-Year Plan provides the community with the following opportunities:

- builds consensus on what are the community’s housing needs
- provides a point of reference for community collaboration
- enables dialogue for developing solutions that include policy options, housing development, and supportive services
- sets measurable outcomes for community housing investments

Evaluation

The Calgary Three-Year Plan provides measurable targets and processes that allow stakeholders to research, define, and propose means of addressing identified gaps and unmet needs.

Priority Issues

In year two of the Calgary Community Plan, Sector Council, the Community Action Committee, and the Calgary Homeless Foundation identified the following issues:

- a lack of sustainable sources of funding for operations of supportive services
- the current levels of minimum wage and SFI in Alberta make it impossible for many families to obtain or maintain stable housing
- a need to increase supportive services to enable families and individuals in achieving housing stabilization

Summary

The Calgary Three-Year Plan enabled Calgary to develop a response to its community housing needs by:

- building consensus on community housing needs and their definition
- providing a collaborative decision-making process to allocate community investments in housing
- enabling dialogue on how to meet community housing needs through policy development and co-operative service delivery models
- increasing the capacity of community agencies to collaborate and work with each other to meet housing needs

Visit our web site for complete reports: www.calgaryhomeless.com

Calgary Homeless Foundation

Phone: (403) 262–2921

Fax: (403) 262–2924

Questions

Can you elaborate on the sector roundtable?

Money always talks. Groups realized that they wouldn’t get funding unless they came to the table. So dialogue happened.

Aboriginal Standing Committee on Housing and Homelessness

Carrie Neilson

Aboriginal Co-ordinator

City of Calgary

- the Street Speaks report of 1996 created by and for street people started the focus on homelessness
- only a small proportion of the Aboriginal people in Calgary are represented by the tribal council of Treaty 7 and Métis Nations #3, so Street Speaks is representing people who have no vote
- to take on issues in the Aboriginal community you have to take on all issues: violence, homelessness, hunger, etc.
- there are a limited number of people capable of taking on programs and they are tired
- they didn't have any money when they were starting out; getting money required a great deal of effort
- Listening Circle—consultation process with Aboriginal people; need to build relationships between Aboriginal and mainstream communities
- there is a separate Aboriginal stream for federal housing funding; this is both an advantage and a barrier. What is your ancestry? Do you identify as an Aboriginal person? These are racist questions. People answer no on the census forms in the face of the threat of racism, but this affects the dollars allocated to Aboriginal homelessness; fewer numbers are identifying
- need to attack the underlying problems of homelessness: cultural issues, spiritual alienation, addiction, poverty, violence, etc.
- there is a parallel process to mainstream organizations in Calgary
- membership on committee open to anyone
- projects funded by SCPI and Aboriginal dollars: Native addictions services, Métis seniors' housing, some address pretreatment and posttreatment issues, transitional housing for Aboriginal women leaving penal facilities and their children who have been in government care (many women have been held in men's facilities; Berkana is an alternative for federally sentenced women; their children can live there with them too), Métis youth transition program at The Mansion—democratic peer model versus house-mother model. CUPS Aboriginal Housing Advocate at street level.

SPONSOR PRESENTATION

The History of Successful Housing Solutions through Partnerships

Elizabeth Huculak

General Manager
Canada Mortgage and Housing Corporation
Calgary

I'm going to talk about CMHC's roles in partnerships, the history of these partnerships. CMHC has been around for a long time—since postwar Canada. Originally it was meant to stimulate the construction of new homes for returning veterans. During the 1940s and 1950s, the construction industry underwent a lot of stimulation—professionalism, certification of products, assisted housing concepts, etc. There was a lot of involvement with industry partnerships. The first urban renewal project was in Toronto, and then St. John's, Newfoundland. In 1954, the *National Housing Act* was passed. There was an opportunity to get involved in mortgage insurance, which would allow lenders to work in partnership with the rest of the industry to reduce costs and ensure a liquid mortgage environment. It allowed for the purchase of housing for less than a 25 percent down payment. In the 1970s, a lot of new programs influenced the way the housing industry was working. Some worked; some failed miserably. We are still living with some of the products, and trying to learn from our mistakes. The organization eventually moved from being known as Central Mortgage (direct lending) and Housing to Canada Mortgage and Housing. It became more a facilitator in the market-place rather than an intervenor—staying away from the band-aid solutions. It worked with the industry to get builders and developers to take affordability into account, working on the financial services side to help keep borrowing costs down. It has seen significant accomplishments over the last ten to fifteen years.

CMHC acts as a facilitator in the housing finance industry, ensuring that a ready source of liquid capital is both available and managed effectively to keep costs down. CMHC and GE Capital programs keep borrowing costs down. CMHC is launching Canada Mortgage bonds to get additional mortgage money at lower cost. The organization is still interested in housing construction; it does research into affordable and quality housing, healthy housing, sustainable development, air quality, etc. It keeps up with trends around the world that might be applicable to the Canadian market. One recent concept that has been launched on a pilot basis is home-ownership education, which provides people with the capacity to make good decisions in buying and maintaining their homes. We are working with industry, identifying gaps in the market-place to assist the market without interfering too much. Housing Export is to help development and capacity in our own investment market to stabilize supply markets. Economies of scale are difficult to attain in Canada; annual house building is not used as a scale. So Housing Export is good news for the affordability of housing in Canada. Manitoba, Saskatchewan, and NWT signed an agreement to transfer the responsibility for housing to the provinces. Each of the provinces is taking a different strategy as to how they want to handle it; CMHC is supportive of that. Housing is not just bricks and mortar; it's about empowerment, social issues, security, and crime. The programs in the prairie cities are excellent models of how the community can work together with all levels of government.

Impacts: \$58 billion was invested in real estate in Canada last year. The asset base represents the second largest financial institution in Canada. \$3.5 billion spent on the housing program, with \$2 billion from federal government. More meaningful if leveraged. CMHC's ability to partner and leverage is its main influence. We need to double what is available through partnerships.

Issues: the continuum of housing needs in the city presentations this morning shows the range of needs of our various communities. It shows that needs are various and underlines the need for co-operation among all sectors. There is the need to be able to transit from various levels of housing—how to get people out of shelters; how to make transitional housing affordable; the costs of construction and renovation; the costs of financing—all this needs more exploration. There is a tendency to rely on capital injection, but high capital contribution is not the most effective way of dealing with it. We need to look at lower interest rates, taxes, things that require financing, the cost of land for example. We need to change the expectations of a single family on a large plot of land (?). There is a segmentation of demand, a gap in segments of demand and product available. Why are there no low-end housing and rentals being developed? What are the factors influencing that? We need to look at the overall picture and deal with the sub-components—the use of taxation and city-owned property.

Short-term: cash injection to shelters is an accomplishment, but what is happening over the long term? Things need to be sustainable, generated and replicated over the long term. When the money is gone, what other replacement is there for those who still need supported housing? Energy efficiency needs to be considered, the costs of infrastructure development, the capital burden on municipalities. We can learn from other areas of the world and look for alternatives to massive infrastructure development.

We need to break down paradigms, think about urban living, land ownership, the segmentation of land away from the cost of housing. We need to think about alternative sources of energy and services as a possible long-term solution—brown-field redevelopment and planning versus green-field development; helping partners come up to the same level of understanding that each of us experts has. Do renters understand the housing choices available and how to be a good tenant? We need to stimulate youth to go into the trades. We need to look at property management. There is tremendous goodwill involved in responding to housing needs, but most community groups are not property management specialists. You need operating funds versus using capital injections. You need efficient strategists around property management. Canada is a young country but we are now facing older housing needing repair. There are interesting challenges and interesting solutions. Forums like this is where really great ideas come from. Prairie people are open to taking risks and prepared to fail and to try new things. We're prepared to make a real difference.

Questions

If the market can't deal with community housing needs, why is it that CMHC is not more involved in development in a more proactive way?

We are more involved than may be obvious. We are involved as a facilitator, and since the 1970s have had a great granting program. We work closely as a partner with programs and use other programs to provide bricks-and-mortar solutions. We've been involved in education for a long time, sharing research findings. We have a number of grant and work programs to stimulate market players to change their approaches. We have a proposal in the works in connection with development funding for nonprofits; and a program to deal with regulatory reform. Whether that is direct enough—we could probably do more on the education and property management side. We're looking at education programs to do that.

Have you considered alternative financing?

The direct lending approach allows us to leverage funding better than smaller organizations can, to help the liquidity of community organizations.

Central Mortgage and Housing projects in Winnipeg have been disasters—a trial and error process. A national perspective is implied and yet power has been given to some provinces. What is the national or central or Canadian perspective that CMHC has?

It had a different role in the 1970s—not program delivery but rather transfers to the provinces. No other agency is looking at housing research to try to establish best practices. Mortgage insurance and CMB—more emphasis on housing finance instead of letting banks decide where to put capital. There are breakdowns in industry where we can facilitate—around home-ownership education, property management. It's not always about money. There is a lot of work with, and support given to, industry and the nonprofit sector.

CMHC has had some successes, and housing and programs came out of the initiatives of the 1970s. CMHC is on track. CMHC is at the forefront of national policy that has significance in our country. There is a thread of continuity in the programs still in existence. What would you hope now to import from the States that could help us as nonprofits and the private sector?

To draw on people with expertise in urban planning schools in Canada. The US is also struggling with urban sprawl. It should be a warning light for us to do something now because the country is not as old as the US. Jean Gluviard is the new president; he wants to get out and meet people in the communities. He believes in innovation and partnership. He has private/public sector background and experience, and is responding with much more creative solutions. You are welcome to share any ideas with CMHC. We have corporate representatives in capitals who will be contact people. Dennis Cleve in Winnipeg, Dan Messet in Regina and Saskatoon, Deb Biddiscombe in Edmonton, Bill Joyner focussing on our whole region of Calgary and southern Alberta, Bryan Ricketts from Ottawa, and Debra Wright recently in Ottawa from Toronto. These people will all take your ideas back.

Community Building: The Space between the Houses

Panel Presentation with Rob Deglau, Iris Ingram, Laverne Szejvold, and Carrie Neilson

Rob Deglau, City Councillor, City of Regina

- Community Action Co-op delivers neighbourhood housing programs
- have money for bricks and mortar but not for issues that come with having the house; didn't have training capacity to deal with mental health issues, poverty, unemployment, etc.
- encouraged to hear about the Calgary housing project; we're looking for some feedback and help. How are we going to put these pieces together? How do we deal with the human needs? How do we break down the barriers and get people working together?
- what do we need to do to deliver housing, providing tools, to get people working together?

Iris Ingram, Board Member, Spence Neighbourhood Association, Winnipeg

- started with the pieces first of all on the neighbourhood level
- you can't do it for somebody; you have to get people to do it for themselves
- you need personal relationships to build upon
- you need doable, easy projects, concrete projects
- move from community level to funding level to implementation and evaluation; at that point people see that things are happening and you start getting over feelings of hopelessness
- we work with diverse groups of people—agencies, businesses, residents, etc., ethnically and culturally different
- it takes time; you can't rush the relationships it takes to do this
- relationships with each other on the community level and the partnership level—personal relationships change views, are the intangible supports

Laverne Szejvold, Housing Co-ordinator, Quint Development Corporation, Saskatoon

- I was a community developer long before I knew what it was
- if you were to have told me twenty years ago that I would be assisting seventy families to get into homes, I would've wondered what planet you were from
- you need to allow people to learn about themselves and their community
- building relationships
- it takes time
- the seen reality may not be the actual reality
- as a community worker you are a parent, coach, and servant; never stop loving and caring; watch from the bench, don't play the game, ask nothing in return
- we have to find a common unity and develop the vision together; re-evaluate the vision; work together to make it happen
- it is not easy because of suppression of hurt and conflict; inequalities in a community; old wounds that people have not been able to let go—these can erupt at the table; you have to work with this
- you have to be able to encourage, develop an atmosphere where you can come together on the common oneness; community healing has to go with community building
- make friends first; get to know people and be comfortable with each other; program and details come later
- learn to genuinely appreciate people
- dress appropriately; take notes later, not while talking to people
- you have to go to them
- don't bring your baggage and criticism; listen and support and be positive
- do your best to promote personal growth and healing

- respect the culture; support, validate, and strengthen
- think holistically, how things affect one another
- build co-operation; you need a framework/guideline; it has to come from the people who are there to build the specifics
- it is important to realize that this is a living, breathing process—no matter what the model is, it never works out the way you expect it
- capacity building needs time, and nurturing to grow, and is affected by things we can't control
- summary: involve the people; learn about the environment; leave baggage behind; dress appropriately; never stop loving and caring; ask nothing in return

Carrie Neilson, Aboriginal Co-ordinator, City of Calgary

- you take a lot of hits while community capacity building; difficult not to personalize the attacks; maybe you need the attacks or maybe you're not being recognized for the good you are doing
- the Aboriginal community is a nongeographical group; how do you assist them to have a community identity? And how do you face the racism that is there?
- you need a base in four areas: social perspective, economic base, political base (capacity to move another person to your vision), and spiritual base (belief that your community is worth nurturing and caring for)
- principles: basic dignity (what are our basic principles?) e.g., personal control or quiet manipulation, inclusive, how to bring principles alive in communities
- Planning for Real Program: to engage the community, make a scale model, bird's-eye view showing streets, and bring all the elements together and create the community as it currently is; they talk and learn. In the afternoon, build the neighbourhood of their dreams. They have control, have a bird's-eye view of their community.
- food brings people together

Questions for Group Discussion

- What are the issues surrounding community capacity building?
- What is the importance of community capacity?
- What purposes does it serve?
- What sort of tools are needed to develop community capacity?

Reporting Back

Group 1: Karen Topolinski, CUISR

Issues around community capacity building:

- timing—in getting a project going; getting infrastructure; government not as interested in capacity building but don't see such quick results
- hope—need for resources, gathering the community—time + money = hope
- risk—people become complacent, not prepared to do what it takes to fight it out
- education—about legislation in our area, to know what each group is able to do
- trust—people not identifying their needs; possibility for co-dependency, negative feelings
- getting people out of isolation and involved; attention to particulars when dealing with individuals

Importance of community capacity:

- makes people into development workers themselves
- builds security and hope for the future

- people can see possibilities come to fruition
- sense of belonging and making changes in lives
- safety issues, transiency, holistic approach, creates intangibles that people can believe in
- creates understand between people, empowers people, breaks down barriers
- mentoring, attention to detail, demonstrate commitment, educate each other with attention to co-dependency, making people part of their own solution

Panel Response

- dysfunction is a huge problem, everyone has their own baggage and their own agenda
- you need to challenge people's behaviour and ask how it contributes to the process; you need to find out how to get through the human garbage
- the psycho-dynamic agenda doesn't move the agenda ahead
- demand excellence; come to meetings, do your part

Group 2: Ken McKinlay, Saskatchewan Home Builders' Association

- community needs assessment; scope of skills and talents in the community; strengths and weaknesses; how can we help bring people in to assist with weaknesses; identifying the types of people in the community; equality of opportunity in the community; empower through knowledge; empower to build future; government approaches need money and product delivery without input from the grassroots; money shortage is not a disadvantage in Canada because communities now have to start working together
- allows people to change their lives, to realize their vision; it's step building not mountain building
- the space between the houses may be the space between the people in the communities; bring the people together to understand each other; work on the services, safety, and level of housing
- because we have to access the resources, make sure that we have strength, so that people have something of strength to give money to
- tools: mentoring, education, empowerment, bringing together all levels, infrastructure, new solutions community-based

Panel Response

- remember when we are working with communities, we have to think about community capacity building as "we," not just the empowerment of the people in the community. We are growing and learning in that capacity too. It is not "these people" and "us."

Group 3: Val Sutton, Affordable New Home Development Foundation

- academic approach and community approach are different; learn to understand the two approaches; internship projects where students are placed with a community-based organization are filling the gap between the grassroots and the ivory tower
- networks, financial, builders, nonprofits, etc.
- partnerships with professional partners; back away from the sales approach
- get all departments to agree on how to go into the community and let the community make its own decisions
- go to every meeting and make sure everyone has access
- determine what services are wanted and how to provide them
- people have to be paid to do the job; you need long-term, stable, core funding; volunteers burn out and are exploited
- it requires sustainable long-term capacity, an accountability framework, an agreement on outcomes
- capital money is easier to find, but more difficult for on-going programs and support

- there is too much emphasis on home ownership and not enough support for when people are actually in the home; you need support for future repairs on limited budgets
- stable neighbourhoods when have a lot of rentals

Panel Response

- you need funding for staff; volunteers can't do it all
- put together a business plan, including sustaining some staff; be persistent
- you need the capacity to deal with the future problems of home ownership
- focus on more than home ownership; can only do one thing at a time; be patient
- political whim—who will the leadership be next? policies put in place become the written word and it doesn't matter what personnel is in; need to make our government accountable and get the principles in writing
- what we count and what we measure signifies what we value
- how we model things and our term of reference
- new political scene can change the policies that have been put in place by the previous government

Group 4: Laurie Boucher, Issue Strategist, City of Calgary Community Strategies

- interconnectedness is the watchword
- definitions of community capacity, what prompts it, linkages, empowerment, leadership, what brings people together, move from human potential to community potential
- inventories to identify community capacity; don't over-quantify; communities are organic entities
- builds cohesion, eliminates fear and isolation
- opens lines of communication; address change in crisis, respond in celebration, speak with one voice
- creates safe families and individuals, focusses on needs of communities; communities feel confident that these are their needs and resources are going to a broader agenda
- belonging
- tools: resources; long-term sustainable funding, but doing more exciting innovative things because resources are not available; cross-community involvement, all voices heard (seniors, children); means to avoid burn-out and sustain energy; respectful of people and appreciating each other; taking time to celebrate

Panel Response

- be careful that we don't get so caught up in the soft stuff that we don't get the work done; both angles need attention
- a vision without funding is just a hallucination

SPONSOR PRESENTATION

Doug Mellor, Richard Waroway

GE Capital Mortgage Insurance

Day one was very interesting. Each one of you is working hard. What does GE have to do with affordable housing? We are helping people realize their dreams of home ownership. It is possible to make loans to people with low down payments; it's tied to ownership. We are a private company committed to helping more people become home-owners. We at GE have realized we must play a greater role, although we have already made a difference. We have innovative financing initiatives—a new program with \$100 million of mortgage insurance for special housing initiatives. We are working with municipal and community organizations to find out their priorities for affordable housing. We want to work with mortgage lenders, using all the tools to make solutions—designing mortgage guidelines, developing more flexible underwriting practices. We need to act now but take a long view, expand products to diverse locations, encourage people to stay in their homes for the long run, use best practices from around the world, use the success stories of people in this room to design programs.

We have a community homebuyer program with 3 percent down payment mortgages; the program has had success in the US. If you give people help buying their first home, they can begin to build equity. Another option is no down payment; security is obtained from a nonprofit or relative. You need to ensure that the buyer can stay in the house and afford the payments and find ways to help them out of financial trouble. We have loss litigation optimizers to clear delinquencies, etc., and find the best options to avoid foreclosure. We have pledged support to the Prairie Urban Congress and are pleased to do that.

Home ownership is good for families, neighbourhoods, and cities. We have partnered to make affordable housing a reality.

Questions

Can you expand on the new program—how will it work?

Richard Waroway:

GE's role has been to talk with Keith Hanson of the New Affordable Home Foundation to find out the challenges of getting the program going and getting people qualified for mortgages, expanding guidelines to include those people who have shown reliability in paying rent, etc., but can't meet normal mortgage requirements. We want people who will succeed over the long term, people who have an understanding of what they're getting into, and have support to stay in the houses. Expanding qualifying guidelines and ensuring support services will ensure the highest possibility of success for these people. Part of the program entails what we call a transition entity, which means that ownership won't transfer directly for a period of time, until it is established that they have a clear ability to repay. There are funds available through transition to help them if they are in trouble. If they do not "fit," we have them move out and put someone else in.

The example of the nonprofit organization that buys and sells houses, with the sweat-equity component and zero down payment—how flexible is the program?

We look at the individual programs—community development, neighbourhood rejuvenation, affordability. We have to look at the initiative's issues and develop a program with the issues in mind. Transition entity helps with the down-payment requirement. We would have to look at the whole program to redesign for zero down payment.

What are the requirements for people to qualify?

We recognize full income streams, including government support. We do real budgets with people instead of debt servicing guidelines, which aren't effective for lower incomes. We make sure they understand their cash flow and they are comfortable in those guidelines.

Is there a displacement program for people who "make it"?

We're not the owners of the program. That part of the transition belongs to the group that we're dealing with. They have to look at the overall picture. They know these people very well and they will help them with transition.

Will the program be available to First Nations on reserves?

We'd have to look at regulations, what collateral there is. Collateral is the ownership of the house versus down payment.

Would the program be interested in exploring further First Nations on and off reserve?

We're certainly interested in listening and working with First Nations.

What is the cost of insurance based on the premium structure?

3.75 percent for a 95 percent mortgage. Standard premiums. Application fee? We're looking at ways to reduce and mitigate the costs. It depends on the program group. We can waive fees because we don't have to assess individual properties.

Building Affordable Communities: Private Sector Issues

Panel Presentation with Ken McKinlay, Doug Rogers, and Ray Klassen

Ken McKinlay, Executive Director, Saskatchewan Home Builders' Association

The private sector plays in a very regulated industry. From the standpoint of affordable housing, we need to have more vision about how to remove barriers that cost the industry and the public money. The industry has done a national and regional study. There is some mention of our vision around building codes and liability issues. Seventeen to twenty percent of the final price of a house has to do with regulatory requirements. The regulatory system has to be there, but the regulators in industry need to start looking at the reasons for the regulations. The industry encourages builders to become involved. Builders can do their part.

Consultants like Doug and Ray can help with affordability and working with builders. The barriers have to be identified and then moved to committee to find ways of resolving the issues. The situations with families indicate the need for flexibility. All the partnerships involved have to start looking at grassroots issues.

There are various building code issues for renovations. We are moving to an objective-based code. We have to get back to the basics—what is the minimum code's purpose—and leave innovation open for people to look at sections of the code and find ways to make it happen. We have poured a lot of money into objective base codes.

Liability on our industry in Saskatchewan is unlimited. If we build any defect into a home, as long as the builder is alive, he or she can be sued. The code should be minimum so there is a balance of risk for the consumer. Certainly, the consumer needs time to ensure that the home has sufficient performance and adherence to the code, but we should restrict the time limit on suits to the comfort level for consumer protection. Risk value for liability on homes can be more affordable.

This document can be used in other provinces. They can revise it. Municipalities have to choose to regulate the code.

The Local Standards Branch needs to know there is no risk to accepting an equivalence (substitute product at less cost), but we need to document the fact that the equivalence is not a risk. Liability pressures allow no acceptance without research supporting the decision.

Why can't we create a system that limits liability to ten or fifteen years—move to joint and several liability? The regulator will take some of the liability. Previously, we have looked at weaknesses in the system. Our business needs to make money to survive and be healthy, but we are attacking weaknesses and not looking at systemic problems. That is changing. We're thinking about what the options are in delivering houses. As a private-sector industry, we will make sure that regulators examine what is causing problems to keep recurring; look at why people in the market-place are not building rental units. With some political vision, we are starting to look at the industry as true partnerships, but regulations can cause barriers to completing projects. You can't stop projects while waiting for regulations to be dealt with. You need flexibility to develop affordability.

We need to make adjustments to the building code in renovations, balancing risk to a minimum code. Meeting codes affects affordability. E.g., rental suites in homes—safety features. The 1995 codes are difficult to meet in older homes, and liability makes regulators reluctant to allow substitutions.

Questions

Specifics on code issues:

The private sectors relies on agencies to approve products. The government gets nailed for mistakenly approving items as safe. Testing doesn't always deal with the longevity of products. It is difficult to keep up with testing with all the production of new products.

How can you mitigate that? New products are not going away.

You could install time limits for protection so the builder doesn't hold full responsibility. Insurance company would have to back it.

Is there a process in place in Saskatchewan to deal with these issues?

We are building a national policy around this so that everyone can have input. Provincial laws are currently in effect—we have to change these. We are working on national consensus building, looking at models around world.

In a ten-to-fourteen year time-frame, how can you balance this?

Alberta is already at ten years. Some provinces are moving to fifteen years. It's likely that structural defects would appear in that time-frame. If deaths result, responsibility would still remain.

On average, people move in Canada every five to seven years How does this affect your warranty?

Our current warranty program warrants the product not the people.

Can you talk about the 17–20 percent regulatory costs and levies?

- the GST—our industry is the only one that gets a rebate, but it's still a great expense; there's no sense in having tax attached to land value
- land titles operation—there are title-changing fees, with more fees levied each time title changes, e.g., to subdivide property or to sell to the consumer. Why can't the consumer get the title for free? It's been paid for once already. Our land titles operation is the best in the world, but it is expensive.
- if you build your own home, the provincial *Act* says it has to be built to code; if you sell during the warranty period, then you should have to buy insurance to cover the warranty
- have to look at the costs of the system affording protection to the consumer; costs are always passed on to the consumer
- why city inspectors? The builders should be responsible to meet the code; they have the liability; need a monitoring service, but it is expensive; inspectors are avoiding liability; we need stronger service for the price
- development fees, municipal pressures

What do you feel about performance bonds? Nonprofits don't have expertise to hire contractors to do renovations?

A performance bond is insurance in case something goes wrong. Determining whether something did go wrong is difficult/expensive; proving that the contractor did wrong is difficult. Renovation is a whole technical area trying to meld old structural components to new codes. How do you warranty that? Anything that reduces risk and clarifies performance

with the contractor is good. Make sure you get written documents from the supplier on warranties for various products. Make sure that the products meet the code. E.g., permits are not required to re-roof, so collect wrappings and papers from products as proof. Bonds are the only means of protection now.

Doug Rogers, Regina Home Builders' Association

Builders are willing and excited to get involved but are afraid of the unknown, e.g., unexpected costs. Time delays from conception to completion can narrow an already narrow development window (building season); delays of ten weeks are not uncommon. From a developer's perspective, in-fill development is beyond my expertise.

Ray Klassen, Co-ordinator of Housing and Development, Planning Property and Development, City of Winnipeg

Suburban development often means in-fill development. The workshop on in-fill was useful in identifying the gaps and issues. In any in-fill/older community, the market value of lots is somewhat diminished, so how do you develop an in-fill home that may not sell? How do you reduce the cost to make it affordable? You may have extra costs that you don't anticipate. E.g., demolition of the existing basement could cause damage to an adjoining home. There are liability costs associated with building next to existing properties. You have to replace existing metal pipes to meet existing services; this is an unknown as far as expense goes. You don't know how far down the pipeline you will have to go.

We are anxious to look at how we can build affordable houses in the inner city. The builder can buy in bulk to reduce costs. There are also alternative building techniques that could lower costs—e.g., using pilings instead of excavating. Take the example of a vacant city lot. The builder designed homes for around \$50,000. However, we are government and have to maintain a level playing field. An architect met with the community to design homes that were universally compatible. The plan was tendered and the tenders are ready for review. Twenty-five builders submitted tenders, so there is interest on the part of the industry.

We are trying to establish a renovation code in Winnipeg and have put some pressure on the provincial government. The cost issue of having plans has been reviewed. We can take old homes from no standard and either improve them or bring them right up to 1995 codes. We have some programs designed to reduce the costs of regulations.

Questions

The tenders that have been made, are they covered under builders' warranty programs?

Ninety-nine percent are covered by either warranty program. That is a consideration in the decision.

How do you deal with environmental concerns in in-fill properties?

That can certainly be an issue on certain sites. Most homes built from 1910 to 1920 were not subject to having fuel tanks buried, etc., but redeveloping a service station site would require some testing.

Are up-front costs absorbed by the purchaser or a nonprofit? Is there a way to absorb costs in the industry?

The subdivision process costs—there are ways of doing these things without formally subdividing. Service cutoffs is another area; we are having discussions with the city to minimize water/waste services costs. They are in the public right of way and these are lower cost housing units.

Municipalities have to be careful in their approach to helping one group or another. Rules should be changed for all. Cities do change the rules for rebuilding older areas. We need a package that contains all the rules and minimizes risks for builders. We need to work together to show how you can impact an area and get some flexibility on an overall package to reduce the risk of surprise expenses.

We do need a level playing field. We have included the private sector in programs in Winnipeg. We have development parameters. We have argued that the standards are too high. These issues need to be resolved to make homes more affordable. We also need to look at rebate possibilities in renovations.

Is there anything for small bachelor-sized units?

There are zoning regulations for size minimums. Builders will build whatever you want. Minimum size is a barrier to an affordable supply of small units. There hasn't been the will for smaller units, but things are starting to go smaller again. There is not a lot of research on the prospective needs for housing. The industry is currently caught up in meeting the needs of the middle-to-upper income levels.

Unscheduled Presentations and Open Discussion

Tom Yauk

Housing Opportunities Project
Winnipeg

I may have some insights for the private and nonprofit sectors. Incentives are needed to get the private sector more into the game and doing things that the nonprofit development sector is already doing.

We are a small corporation that buys houses, renovates them, and then sells them to lower-moderate income people. We are working in an area with some degree of stability but that has some signs of deterioration—not one of the higher risk areas. Our area has a higher ownership component. It was chosen for its stability. We have renovated twenty-three houses and sold nineteen. Trying to reclaim houses has given us some understanding of codes for renovation, how much money to invest. It has been a learning curve for us. We will not get all our money back on some renovations, but what we have done is create a revolving fund from the houses sold. Money held in trust may have interest allocated to it. This has been augmented by \$500,000 from the Tri-Level Program. We are gutting houses and leaving them in almost new condition. We need other sources of funding to fill the market gap. We need a subsidy of \$10,000 to \$20,000 per unit to sustain the revolving fund, and have applied to WHHI. At first we sacrificed the exterior elements of the house or landscaping for the interior improvements. Through a WHHI grant for yard improvements, we are now developing landscaping and upgrading the neighbourhood's exterior appearance.

There is need for a change in regulations. There is a whole range of fragments that have not come together to form a continuum of housing. Gaps are a problem for government, and for the private and nonprofit sectors. There should be a thread of continuity through the programs that goes beyond political bias. The task force brought together concerns that are addressed by policies and regulations. We should look back to see if there is something of value to consider for 2001. There is no federal preoccupation with cities and very little with housing. We need a return to a national policy and perspective on neighbourhood revitalization. Housing is an orphan in terms of leadership. The leadership should be with the federal government, but funding can be the responsibility of all governments. We need to establish cohesion—whatever it takes—and identify some national predominance. There are 6,000–7,000 houses in need of major renovation in Winnipeg. With the funding that WHHI has, it has to rely on nonprofits to deliver programs. Possibly sixty to seventy units are being renovated, but deterioration is outstripping the pace of renovation and rebuilding. The need is massive. We need a national focus that can identify policies and programs that are flexible enough to meet needs—policies and programs that can be adapted to needs across the country. We need funding to relate to homeless situations, not to research. The situation needs community input and financial support to ease the private sector. We would welcome private-sector participation in Winnipeg, but need to establish a context for the participation that relates to the housing continuum.

Questions

You alluded to some of the mechanisms in the US. Could you flesh that out a bit?

Budget reductions in the US for housing are phenomenal. They have context programs that have maintained the ability to bring programs together—the Community Block Program and ??—have maintained a thread of continuity. There are public housing subsidies. There is a home-starting program with access for prospective home-owners to acquire a house for \$1,

providing the house is brought up to standards. There are also other spheres involved—the federal reserve and the *Community Reinvestment Act*, which tells banks what to do when lending. They must provide a certain percentage of mortgages within a certain radius of the bank. The mainline programs have continued from the early 1960s and 1970s.

There is a Community Investment Fund for financial institutions that invest in community asset building. It allows nonprofits to combine funding. The leverage links capital to market—mature the mortgage and sell it to the market. Reducing the financing cost can be effective in making projects go forward. It allows nonprofits to link charity dollars to market dollars. There is also provision in the States for private companies to provide affordable housing. The shelf in Canada is bare.

Do we have to go back to the spark that was the Hellyer report? Or are we too fragmented to go back? It had an incredible impact on families. There is constant frustration in having to harken back to that because things are so different now—to accept that we have to go back to a pilot program.

The spark was that the people got angry. The challenge was a whole level of development with a variety of needs and circumstances. There's no passion in it any more. People are working so hard just trying to maintain something. Is what we are maintaining worth it? Are we doing a disservice in creating an illusion of nonprofits doing something when in fact almost nothing is happening?

What is it that created the comprehension that created the intertwined costs, lives consumed by all these charges—the interconnectedness that was in that report?

Strathcona was the prototype for the RRAP (Residential Rehabilitation Assistance Program). The ultimate prototype is the North Point (North End Housing Project?) of Winnipeg. The community development block program in the US is the forerunner of the NHP (Neighbourhood Housing Plan). Generalist inspectors were trained for the RRAP program, and they became the central inspection authority that carried a lot of weight in terms of flexibility.

How do we tackle this big overwhelming thing—the lack of federal presence, regulations?

Municipalities can come together and identify with the work. But municipalities have no status, so we need to get the mayors involved together to talk to our provinces. In the US, there are agencies lobbying constantly. They go every year en masse, advocating to Congress and telling members what they should be doing. That isn't there in Canada.

The Canadian community economic development (CED) network could be useful. In Alberta, there are people trying to get the province to establish a community investment fund and trying to get municipalities to invest in similar funds. These should be identified on a national scale. It is a matter of identifying a plan.

Is there some way to get rid of the word “homelessness.” Why do we have a minister of homelessness? There is not a positive connotation associated with the word.

We didn't have programs relating to housing. We need to translate infrastructure funds to housing funds, then perhaps the emphasis could be housing, not homelessness.

Tom Carter

Facilitator

We need programs based on need and social circumstances, not political circumstances. We need a dedicated source of funding versus short-term funding. It is this way in the US and things are similar in France. We need something built into the system to provide for housing revitalization—something like the tax to pay for the Olympic Stadium.

Rico Johns

Tenant Landlord Corporation
Winnipeg

West Broadway has a reputation for being the most violent and dangerous area in Winnipeg. This is mostly media hype. But we had to give people a reason to care for their neighbourhood and community. Much of the neighbourhood is made up of rentals that were built at the turn of the century. Very few have been built in the last twenty-five years. The rental stock is very old but could be upheld. At one time, people couldn't care less. We had to find a way to encourage pride in the people in the area. The Tenant Landlord Corporation (TLC) developed some stability in the community. Landlords are absentee and property management at a distance. Standards were low.

We began by looking at how the landlords operate on the one hand, and the needs of tenants on the other. We got the two talking. We organized the tenants to meet in small clusters to discuss plans, and it took off. We asked the landlords to be involved and to maintain buildings in an acceptable standard. They are increasing accepting that responsibility. We developed a survey for tenants and returned the results to the landlords. A sign on the building now indicates that it is a good building. The landlords will co-operate with tenants and in return expect that tenants show love and pride in their homes. This approach won't work in some places, e.g., areas where there is a lot of ownership. We have advertised the buildings under TLC broadly and advocated for them.

We have developed a steering committee consisting of all players. The committee decides which buildings will get the sign. To qualify, there must be no orders against the building and tenants must be satisfied with the services. The steering committee has a check-list of minimum standards—balconies, ceiling, basement, boiler room, laundry room, electrical room. If things are not up to standard, a letter is sent to landlords outlining what needs to be done to upgrade. Buildings that have received signs have no vacancies and have waiting lists. Out-migration has stopped; people are coming back. They are lucky to get back in.

We're moving into the second phase now, to help with improvements that reflect what has already been done in the area. We're introducing them to programs that will help the landlords deal with aesthetics and the delivery of service. We're working with tenants to develop awareness of their rights. And we're looking around for owners or property managers for buildings that are no longer wanted by current owners.

Stability and safety areas have been addressed. We have also developed the outside of buildings, lighting properties for the maintenance of safety. It is working. Our goal is to eventually have all buildings, including rooming houses, in the program.

Questions

Tell us what the vacancy rate was before you went in. How are you going to maintain the level of attention to the standards? Is there a mechanism to go back and review?

Buildings have to pass inspection and have their signs renewed every year. You can't pass on your sign to a new owner; the new owner has to prove himself. The criteria are always being revised to be in step with changes and improvements. You need to analyze as things go along.

Regarding the vacancy rate, we don't have a total vacancy in the neighbourhood. Before, some buildings had as much as 60 percent vacancy, though most averaged about 40 percent. Some landlords were thinking about abandoning buildings. Some really good buildings had 40 percent vacancy. Landlords could not meet expenses on buildings with high vacancy rates. Now, even the worst buildings have only a 10 percent vacancy rate, except for those with intentional vacancies in order to make improvements and be more selective of tenants.

Statistics Canada is observing transience rates going down as TLC programs come on line. They have been an absolute marvel in community development in North America.

How many are on social assistance? Landlords can't afford to make improvements on the shelter allowances granted by government.

There is a high number of social assistance recipients. Issues around rental allowances are taken up with the minister, who has promised a roundabout manner (?) instead of giving more money to landlords so they can decide where to put it. The issue of rent controls makes it difficult to improve buildings. We have created a city housing coalition that advocates increasing rental allowances in order to allow the best possible affordable housing. We're still working with the politicians.

What is the base of your organization's funding?

We have some funding here and there—Neighbourhoods Alive. We are approaching SCPI for funding to make the program sustainable. The response time for funding proposals is too long. We have a number of proposals out.

Can't you go back to the landlords, because you have reduced the vacancy rates, and ask for funding?

That's a good idea to discuss with the steering committee.

I'd like to offer a few tips to other organizations to help them establish their own TLC programs:

- think holistically; landlord/tenant relationships are entwined
- work with tenants; they need the awareness to challenge the status quo
- put time into it and work hard; it is a labour of love getting the two antagonists together and getting them working; the tenant has the maintenance and overseeing of maintenance to make sure caretaker service is always top grade

SPONSOR PRESENTATION

Doug Maley

Associate Deputy Minister
Western Economic Diversification Canada

Greetings from Western Economic Diversification and the Government of Canada. Building affordable communities is a challenge to all governments and everyone in the community. I am pleased to see people working horizontally; I can see the potential for emerging partnerships. Having everyone involved is critical. Federally, besides dealing with affordable housing, we have identified urban issues as a priority. Cities are where growth is occurring. Cities are becoming powerful economic entities. There is a caucus task force on urban issues. We're looking at how we can work more collaboratively in large urban centres where there is increased economic competitiveness and at-risk populations. (Recorder did not get entire presentation.)

Towards a Meaningful Housing Policy: Essentials, Barriers, Solutions

Panel Presentation with Carlos Gasca, Russell Mawby, Bob Bjerke, and Carrie Neilson

Carlos Gasca

- economic approach: income = access to housing
- groups: new development; secondary, income security
- housing continuum: moves from the general population to the at-risk (below low income cut-off) to the homeless; once homeless it is difficult to move back into housing; challenge is how to keep the at-risk from becoming homeless
- low income is a barrier to housing; can create only about seventy units per year
- we propose a policy that creates an environment for community-driven initiatives; funds that allow people to invest in their own community; community control
- need long-term policies: community investment fund that would bring equity capital for housing; different tax credit for housing in US has drawbacks for nonprofit sector
- sources: social funding and charity; these are not sufficient; donors value direct charitable spending; need loan funds across the community; linked back to market finance
- supply/demand: lower demand for housing, need for low-income housing drops; parallel housing supply and demand
- nonprofit sector partnerships: developers could deliver projects in partnership with nonprofits; 30–40 percent market for low-income housing; co-housing principles—clusters of thirty people and community-oriented design; easier to manage
- need continuity, consistent flow of funds, building at the community level

Russell Mawby

- a more literal approach is required
- why we need policy: we have policies, but practice doesn't result in desirable outcomes; Canadian housing programs are a marginal activity that we do to people
- need meaningful housing policy to make housing meaningful; we share a common vision of what is important in a city; there is a cognitive gap between what we think we're doing and what we are doing
- need to think of housing as urban development—bring the two back together; community building—housing is the best way to do it; banks provide financing for housing; bring housing to centre of what we do
- congresses like this increase our capacity to talk about housing in a more meaningful sense
- Canadian Co-housing Foundation in Toronto centres; addresses increased economic competitiveness and at-risk populations
- system is not supportive of current situations; difficult to get financing to do things differently
- need political will; our communities need to better articulate why housing is important and document the fundamental role housing plays in people's lives
- need to paint a better picture of our communities

Questions

It's how we build cities, not just houses. It requires architects, planners, etc. We need to expand boundaries when planning what a city should be like.

We're still having trouble getting out of the lobbying government and dealing with community-building issues. Planning is often absent from the planning activities of the city and separate from community activities.

Issues have been fragmented. We need to put the pieces back together again. We have to better articulate what and why we are doing what we do. Never underestimate the power of a small group of people to change the world.

We need leadership; right now, the federal government gets leadership from us.

I agree. I am presenting ideas to the federal government, participating in a national forum on the new urbanism. Planning with people needs to be incorporated. We need a perspective beyond the municipality. We should get big-city mayors together to focus on issues.

Bob Bjerke

- as a planner working on housing I can give you the municipal perspective
- it is obvious that we've ignored housing as an issue; there is a gap between the communities we want and what we can provide; the municipality is only one part of the solution; it has not the only leaders and representatives of the community
- get support behind any programs; difficult to get different groups talking together; housing does knit a lot of things together, but still difficult to get all the players together; need to get input in various ways
- we have a lot of programs without any real overall statements; need to define what we are really trying to do; municipality handles land-use policy; need to be more integrated; we have limited resources so need to refine targeted areas and results that we're looking for
- there is a lot of dreaming and visioning, but we need to get down to specific ways of accomplishing things

Questions

Is this Congress going to start looking at a more holistic approach to housing rather than just building and development? For example, taking care of what we have, and then adding to that.

Yes, housing has been too isolated policy-wise. It needs to be more holistic. This group wants to achieve that.

What is the continuum? What are the services? What needs to be done? What is existing? We need to get these down on paper.

A continuum of housing can be done based on age, income, and other factors to fit needs of various situations in life. We all know this isn't making sense, but how do we break out and do things differently? We've heard a lot, but what do we do with it? The information doesn't have any semblance of reality yet. We don't have programs to broaden that out. We need to put it down on paper.

This is really exciting. Does anyone feel like a pro in this area? The ark was built by amateurs; the Titanic was built by pros.

How do we build linkages among diverse backgrounds to move in the direction of interconnectedness?

The first Prairie Urban Congress was the beginning of the linkages. Last year people were starting to find a common language. The conversation is not over. We have to invite the people, e.g. a well-rounded guest list.

The Canadian CED network does studies, identifies issues, held a policy forum that was well-informed. Steering committees proposed a five-point policy strategy. We can form committees and study the issues and then invite everyone who is a stakeholder to attend.

Council established a multi-sectoral advisory committee in 1989 in Saskatoon. The SHAC (Social Housing Advisory Committee) advises city council on spending on social housing programs. Network building is what happened. Winnipeg has a good housing policy document. Regina is taking a holistic approach. Saskatoon currently doesn't have a policy on housing. The housing facilitator is located in the Planning Branch.

We need a strategic plan that articulates what we mean by “housing”—a community development initiative. We all need to work on this together. It has to be a community response. Cities can't do it on their own.

Carrie Neilson

- we need a social, economic, political, and spiritual base for people
- housing is an issue for all of these elements; you need the first three in order to build a spiritual base; policy needs to address all areas
- municipalities need to develop a political base
- a move away from tangible policy (?); there is both a business and a social justice issue here
- prayer card: I think of social policies in relationship to the four points of the compass; each point is associated with an animal that provides some teachings:
 - east is the golden eagle
 - bird's-eye view; need to see the whole—is the policy addressing all four points?
 - eagles carry prayers and hopes—is the policy kind?
 - south is the turtle
 - interpretation of languages—what are the people saying that they need? We have to listen to the people.
 - west is the bear
 - Medicines—does the policy create or prevent good health?
 - north is the buffalo
 - strength; faces into the storm—strength in the face of barriers. Does the policy strengthen the people or does it keep them on their knees?

Questions

We must ensure that we get some response on housing matters and are able to move on from this congress. There have been some positive and futuristic ideas from this meeting. What would you suggest to advance our cause so that we don't remain objects of the government? Moses, Jesus, Noah, all mobilized people under one head. How can we gather together under one head? We can't gather under housing because it's not going anywhere. What would be effective for us as people around housing to put government in place for us to do housing properly?

- Engineers show up with plans, charts, graphs, budgets. It's easy to rationalize. But community groups come and ask for housing because it's important. We need to be more specific about measuring progress/results. TLC made good business sense for landlords. We need to do a better job of fleshing out how we're changing people's lives.
- Building my own base (the four points of the compass) has given me the capacity to not back down. We are moving forward even though it may seem as if we are spinning our wheels. I refuse to back down because I can't be shaken from my base.

Open Discussion

What is the tangible thing that we can bring out of this conference? What policy solutions? Where are federal, municipal, and provincial governments responding but not providing larger overall support? We need to get back on the federal agenda in terms of creating policy. There should be a minister of homelessness/housing.

We are dealing with community economic development. There is a crisis looming in the shortages of trades. There are lots of trades in Calgary and a lot of homeless there. A lot of issues can be wrapped up with community economic development. There could be training programs for people in the communities in the housing industry. People could get more involved with the community economic development network.

- is moving from the housing focus to CED broad enough?
- there is a lack of dialogue; the major concern is community well-being; quality of life will deteriorate quickly if we don't invest in the community; everyone has to be involved in envisioning the future community
- this congress could appoint a steering committee to work with the CED network to push a stronger concept of housing
- Western Economic Diversification deals specifically in CED; CMHC is getting back into meaningful supports beyond underwriting insurance
- also very much a social issue; important to increase wage capacity, but there are still people who can't even participate in economic development; can we marry CED and social justice, and come back in a year or two with a generic policy proposal that would be helpful when talking to government? politicians do care, but money talks; cost-benefit analyses of programs/policy decisions are needed; need a common language; this congress could work on the development of position papers; we need various expertise to understand all the directions

Housing is too isolated. Is PUC the vehicle to deal with that? PUC is made up of delegates from five municipalities and the province. PUC is not a formal entity. We need resources to take on these issues: staff, money, etc.

It would be useful if we could get one of the initiatives published—provide an outline of the story and then an analysis—set up that framework on e-mail and tell the stories, with key people who can analyze the stories and pull out common elements that are successful. That would help to give a sense of accomplishment and a history that could take forward the common lessons. It would enrich our ability to bring about change in our situation. Hang in there—you'll get there. Tell the story many times until others start to get it.

That's an excellent idea. That would make it easier to transfer the ideas to other centres. Who in PUC would do that?

Maybe one of those who has been fundamental in promoting this (PUC)—Tom Carter, Russell Mawby. Something that reflects the common themes and the issues that weren't addressed via e-mail so others can see them and use them in their own environment. We have to take the story-telling to a riskier setting. CUISR needs to help too.

People were talking together one-on-one, but we needed to get together. We want a conference that requires preparation and starts working towards goals—a PanAm games idea. Each of us should ask what we can do to be a good conduit to our cities. We should comb the prairies for volunteers to do the work. Over time this could become more formal.

I've seen a movement from PUC I to this one (PUC II):

Municipalities cannot do it alone. Partnerships are needed to deal with issues. The government's position on housing has changed. We need to take leadership at the municipal level and we have seen movement in those directions.

PUC II came up with story-telling, which gives participants things to go on. We need to clearly express what the values are in housing and develop those into principles—tell the

story of why housing is important. Housing is an investment, not an expense. This is the language that will take us to the next audience and will make us self-sustaining.

We've heard a new term used here: "the continuum of housing." We know there are different types and degrees of housing, but it is important to look at the continuum and define it with graphics and a description, so we have a common understanding of the full spectrum.

The mentorship concept—it makes a program a success or failure. We need to explain what mentorship really is and why it works. We need a common language and partnerships.

The steering committee of the five municipalities—we need an assignment to go back to our communities with.

The storytelling vehicle is the steering committee, CUISR, and the Institute of Urban and Regional Development.

The benefits of housing should be documented and identified.

The continuum allows us to identify who isn't receiving assistance, where the private sector can come in. We should develop the continuum idea into a broader tool and go into mentorship.

Housing Industry Forum in Alberta—community action groups and municipal staff. PUCongress should invite participants in the housing industry to forums and community action meetings to develop a policy proposal and action plan. Carlos Gasca is willing to be on a small committee to work on this. This would prompt the partnership.

We need to re-engage the federal government and develop policies at the community level. How do we use this conference to re-engage the federal government? We need a grouping of big-city mayors. We've learned a lot now; we should go back and put the pressure on the various levels of government.

We should ask others to assist—mayors, etc., FCN, CHRA. CHRA almost paraphrases what we said here but doesn't identify the contextual issues and identify the partnering that has to take place.

Most successful conferences walk away with success stories. The tour of Saskatoon was one of the most important things here. We need to see the physical proof, and live the experience too.

We need federal partners. There were some really good ideas expressed here, real passion. We are hoping to use CMHC to help influence what government does. We need a declaration of what we want—a common vision—so we can make our voice heard as one. We should approach federal councils—there are many departments represented—and recognize that we have to pull together other federal departments. We need all the agencies involved together—not just individual agencies.

We should have a mandate statement, in order to keep going. PUC can push for integration.

You have to take a measurement of where you're at and what you have to do to get where you want to go. You have to do it one step at a time. Short-, medium-, and long-term goals all need a plan. There has been a fundamental shift and governments won't have the same type of funding as in the past, or Canada won't be able to compete globally. So we need partnerships that will

benefit the process through expertise or resources. If you take the great ideas from this conference, self-sufficient and market-based solutions, you will have control rather than relying on others to provide policy and funding.

Call Jean Chretien. We need to crystallize what we're about. We should produce a common statement of understanding. We identified common issues a lot faster this year—conveying information; where and who does what; defining the who.

The Alberta federal council is open to hearing from a group that speaks with one voice. Grassroots communications are really critical. We need to advocate with the federal government so officials will recognize the importance of housing that meets a lot of different needs in urban communities.

The declaration to be signed by the mayor on children's rights to housing has been delayed related to Saskatoon Communities for Children. We should encourage signing on to a common vision in our own communities rather than creating a new body. There is merit to bringing forward a document from PUC for city council to sign off on. The real benefit would be to take it back to where we live and make it happen.

We have to expand and get the message out. People know what the issues are. We have to get existing groups involved rather than creating another organization. Spread the word about PUC. Many players are not here. Putting political pressure on the senior federal government is unrealistic.

There is growing interest from private-sector groups to get involved, but they are not sure how to go about it. Maybe this can be a forum to show them how they can get involved and hear our concerns and success stories. This body can be a vehicle for spreading the word and moving the government.

We have to say that it is a human right to have a home. We have to put housing in the Constitution, so we aren't still here in ten years trying to fix things. If we don't do something now, how can we deal with an increasing population in the future?

We are talking about legislating what should be basic human rights: enough for children, equal treatment, everyone deserves a house. Housing has to do with international development. What are the needs? Not just the basic needs. People are entitled to more than the basics. It is very hard to legislate. We have to think beyond just the needs in our own communities. Housing, building,—we must take care of what we have. Poor housing causes transience, problems for kids, emergency service problems. This group of people could develop and model a continuum of care that could be applied to any community.

Summary

Develop positive stories, the continuum, a mandate, mentorship, partnerships, and leadership. We'll meet in Calgary next year.

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