



2008 Saskatchewan Housing Forum




Final Report

Provided by:

Saskatchewan Chamber of Commerce
Association of Saskatchewan REALTORS®
Saskatchewan Economic Development Association *and*
Canadian Home Builders' Association - Saskatchewan

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Note to Reader: This Forum was held on November 18, 2008, which was just prior to enhanced volatility in worldwide financial and economic markets. This situation may have an impact on housing from various perspectives.

However, the recommendations generated by those in attendance on November 18, 2008 remain valid.

Executive Summary

Four provincial associations partnered to organize and host a key stakeholder forum on housing in Saskatoon on November 18, 2008. The *Saskatchewan Housing Forum* was coordinated by the Saskatchewan Chamber of Commerce, REALTORS® of Saskatchewan, Saskatchewan Economic Development Association, and the Canadian Home Builders' Association - Saskatchewan.

The purpose of this event was to identify potential barriers and solutions for providing affordable housing in all markets and all centers of Saskatchewan. In order to attain sustainable population growth and encourage the creation of personal wealth through homeownership, the current accessibility to housing in our province must be enhanced.

The Forum successfully brought together over 80 people representing businesses, economic development organizations, non-profit groups, and government. It was a dynamic community building dialogue, and this report is a summary of the event and an action plan to move forward.

What has impeded the provision of an adequate affordable housing market in Saskatchewan? A variety of factors were highlighted during the housing forum via information shared by presenters and during group discussions.

The outcome of the Forum was a thirteen (13) Point Action Plan which supports recommendations generated by the Saskatchewan Task Force on Housing Affordability.

With federally supported housing initiatives set to expire in 2009 and new federal - provincial programs now in place for roll out, questions remain which may guide the movement of these recommendations forward. They include

- Are these new federal-provincial programs still relevant to the needs in Saskatchewan?
- Are private sector companies and municipal governments engaged in development of the renewed policy framework - in consideration of their key roles in program implementation?
- Does the apparent fragmentation of policy and programming by population group (urban, rural/remote, Metis, First Nations) support or inhibit the province's ability to meet the demand for adequate housing?

Accomplishing the Saskatchewan Housing Forum's recommendations will require the participation of many stakeholders. The key working groups will have to engage those involved in related initiatives in order to realize short term progress. By working together, barriers to housing development can be eliminated, and more effective and innovative processes for the new development of housing products can be introduced.

Setting the Stage

Housing in Saskatchewan has moved from the backbench of community and business development to take a dominant role in the determination of economic stability and growth. Housing accessibility and affordability is foundational issue, on that is relevant to all levels of government on both the social and economic policy front.

In 2003, Don Drummond, Senior Vice President and Chief Economist, TD Bank Financial Group recognized the pivotal role of housing when he proposed that “an inadequate housing supply can be a roadblock to business investment and growth, and influences a potential immigrant’s decision on whether or not to locate in Canada. Addressing this serious situation ties in well with the goal of raising the standard of living for all Canadians” added Drummond. “Finding solutions to this problem is also smart economic policy”.

Every dollar invested in housing creates two dollars in additional economic activity, and indirectly induces as much as seven additional dollars in economic activity. A 2007 study of nine U.S. cities found that every dollar invested in affordable housing had a multiplier effect of 1.93. A detailed study of three housing projects in Oregon put the multiplier at 2.1, and noted that the housing also leveraged as much as seven additional dollars for every dollar invested. An Ontario study in the early 1990s found that every 1,000 new co-op homes generated 2,210 person-years of employment.

Housing is thus linked irrevocably to the social and economic fabric of Saskatchewan. Our urban, rural, northern communities and First Nations on-reserve residents have unique needs which must be respected. Problems with affordability, particularly for those at the lower end of the income spectrum have become exacerbated over the past two years. Reduced accessibility to rental accommodation and new homeownership has impacted our sense of community. Our much needed labour market is reliant on developing short and long term solutions to ensure adequate housing is in place.

The Task Force on Housing Affordability submitted a report to Social Services Minister Donna Harpauer in June of 2008. This report outlined 36 recommendations on how to improve the affordability of housing within the province of Saskatchewan and provided a suggested timetable for implementation of these recommendations. The report further stated that the way in which policy-makers address affordable housing issues and homelessness concerns has a direct impact on a broad cross-section of Saskatchewan residents and recommended that a broad range of stakeholders be engaged in providing both short and long-term solutions to the housing crisis. The Saskatchewan Housing Forum reinforced the concerns of the Task Force on Housing Affordability and successfully brought together many of these stakeholders in an effort to provide actionable solutions to concerns of housing affordability in our province.

Where Are We Now?

The stage was set during the morning of the Forum as six presenters shared their perspectives on the current environment for housing discussing challenges, opportunities, and potential solutions.

Tim Gross, Associate Executive Director Housing Development, Affordable Housing, Saskatchewan Housing Corporation

The Saskatchewan Housing Corporation (SHC) is the primary vehicle for current social and affordable housing initiatives in the province. SHC programs are most often undertaken in partnership with municipalities, First Nations, Métis and community based organizations. SHC currently manages approximately 31,000 social and affordable rental and homeowner units in more than 300 communities across the province.

Tim Gross brought the audience up to date on the Saskatchewan Housing Corporation's Initiatives. Funding for the HomeFirst Rental Development Program is fully allocated and is awaiting identification of new monies in the next provincial budget. There is also funding available under the HomeFirst Secondary Suite program, which provides an opportunity for both existing and new homeowners and/or developers to develop affordable housing for low-to-moderate income households.

In addition to creating more affordable housing, the nominal increase in investment at the front end of the home for a secondary suite can translate into a sustainable revenue stream for the homeowner in terms of rental income and could function as a vehicle to assist first time homeowners in their financial plan.

The HomeFirst Rental Development Program

This program is offered by Saskatchewan Housing and provides one-time capital funding to help non-profit corporations, co-operative groups, municipalities, First Nations and the private sector develop affordable rental units for low to moderate-income people.

The program offers:

- A forgivable loan of up to \$96,000 per unit for new construction
- A forgivable loan of up to \$77,000 per unit for acquisition and renovation
- Additional assistance, through Encouraging Community Housing options (ECHO), for sponsors to develop their housing proposals

The HomeFirst Secondary Suites Program

This program provides financial assistance to eligible homeowners and rental property owners to construct or renovate secondary suites. Its goal is to assist in increasing the supply of affordable housing for low-to- moderate income people.

The program offers:

- A forgivable loan for 50% of the total construction/renovation costs to a maximum of \$24,000 per suite in southern areas (\$28,000 per suite in the north)
- Affordable housing that is priced at or below average market rents for that community and must remain affordable for at least 10 years

Paul Caton, Senior Market Analyst Canada Mortgage and Housing Corporation

Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency. CMHC works to enhance Canada's housing finance options, assist Canadians who cannot afford housing in the private market, improve building standards and housing construction, and provide policymakers with the information and analysis they need to sustain a vibrant housing market in Canada.

Current and future economic indicators were presented by Paul Caton to provide context for discussion of opportunities and challenges in the Saskatchewan marketplace.

The overall economic forecast for Saskatchewan remains strong and supported by the highest employment rate in twenty-one years. A 3.3% GDP growth (fostered by personal consumption) is predicted for 2008, making Saskatchewan the national leader in population and wage gains. This year (2008) may generate the strongest retail gain on record at 15%.

Population shifts will continue to impact the province and its housing markets. In 2007 we saw a net in migration of 11,400 individuals (high Alberta contingent) with 2,600 of those being immigrants.

Rental markets in Saskatoon and Regina are currently under some duress with the vacancy rate in Saskatoon at 0.6% and 1.8% in Regina. The strong growth in net migration has put downward pressure on average vacancy rates, and the increasing demand for rental units has put upward pressure on rents. Rent increases in Saskatoon are double those of the Regina market.

New single-detached housing markets are experiencing a high inventory of singles under construction in both Regina and Saskatoon. As these units are nearing completion, they are causing movement in the resale and rental markets. Price increases have reduced demand and slowed starts of these dwellings.

The **multiple dwelling markets** are fairly robust and characterized by a high inventory of apartments under construction in both Saskatoon and Regina. The demand for these units is unknown, as many have been built based on market speculation. The multiple dwelling model (especially row) is becoming the housing choice for first-time homebuyers.

The resale market continues to be one of “wait and see” as we recover from the record high housing prices of 2007. The high inventory of active listings is driven by record new listing levels and slower sales. Price escalation is losing momentum.

The housing market forecast going forward into 2009:

▪ Little change in mortgage rates is predicted.
▪ No house price gains anticipated with the market maintaining the status quo.
▪ The rental vacancy rates will rise as renters move into resale housing.
▪ Slowing gains from migration will moderate demand and rent increases going forward.
▪ Resale markets should firm-up as listings are sold or withdrawn but price gains will fall off.
• New housing starts will decelerate with the weight of unsold inventory.

Mr. Caton also spoke briefly to research generated by the Royal Bank of Canada illustrating that debt has not escalated at the same rate as housing prices, which is a positive indicator in terms of affordability. The average weekly earnings has increased dramatically in Saskatchewan, but affordability remains an issue with housing sales and rental price increases over the past two years.

Note to reader: CMHC began undertaking a process to measure the secondary market in Saskatchewan subsequent to this Forum. The research and findings will be forthcoming at a future date. The secondary market includes non-traditional rental units (for example, single-dwelling units and condominium units built for homeownership purposes and placed on the rental-market by the owner) which differs from purpose built rental units which consists of multiple-unit dwellings that are built for rental purposes.

Wally Mah, Northridge Development Corporation

The perspective of the business community was provided by Wally Mah of Northridge Development Corporation. North Ridge was founded by Mr. Mah in 1982 and has operated successfully for 25 years in the land development and construction industry in Saskatchewan – with offices in both Regina and Saskatoon.

Mr. Mah advocated for an increase in housing supply to support investment attraction, the economy and population growth. He also affirmed the need for appropriate and affordable housing projects along with an expressed imperative for governments – at all levels – to support these projects.

Challenges currently facing businesses in the housing industry:

- The assessment of levies, fees, transaction costs, government regulations, and red tape which tend to hamper business growth in the housing industry.
 - Prices continue to escalate on all products and services while builders feel incredible pressure, which make it difficult at times to participate in providing affordable housing.
 - All levels of government have implemented different policies and regulations with the ultimate goal of protecting consumers. This has effectively caused a gridlock in the system as both builders and consumers try to navigate programs and systems in order to seek out benefits and access to affordable home ownership opportunities.
 - Government sponsored affordable housing projects continue to experience significant delays. Numerous policies and regulations have created a gridlock that results in lost opportunities for people seeking affordable homeownership opportunities. The time spent navigating these systems adds significant time delays, hence increasing the costs for housing.
 - Access to an adequate supply of quality potable water and environmentally sensitive waste water and sewage treatment systems are essential for development both inside and outside of the major urban centers.
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Suggestions to move forward effectively:

- Establish an *Affordable Housing Growth Fund* with tax incentives to encourage housing development. The opportunity costs of waiting any longer without a short and long term development strategy is too high, and the potential impact on Saskatchewan residents too great.
 - The Saskatchewan Housing Corporation must be retooled for the 21st Century. The Corporation could act as a ‘one-stop shop’ for builders, developers and the general public.
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Keith Hanson, SunRidge Group Housing Solutions and Support

Keith Hanson founded the Sun Ridge Group in 1981 to provide support for housing and housing related initiatives. Sun Ridge focuses on energy conservation, housing affordability, development and implementation of housing technology, human resource development within the housing sector and policy development. Mr. Hanson also established and manages the Affordable New Home Development Foundation. The Foundation is a registered non-profit organization that was created in 1999 to provide education and support to families and individuals that want to buy their first home, but for various reasons, cannot access the traditional marketplace.

Keith Hanson firmly believes that housing is a foundation upon which society is built. However, he stressed that Saskatchewan needs to eliminate a number of barriers via policy and regulatory change.

Process support is required on a number of levels. Mr. Hanson spoke about one project during which it took his business five years to obtain a concept approval from the City of Saskatoon. In order to move into a proactive position and meet the future needs of Saskatchewan, regulatory and related processes must be simplified and expedited.

He also highlighted the following challenges and in some cases, the inherent solutions to those challenges:

▪ Land Pricing needs to be more affordable to encourage high density building and use.
▪ Infrastructure Levies were initially assigned to offset new land development but they are also in place in older and established neighborhoods as well. This increases development costs which are in turn, passed on to the potential buyer.
▪ Financing and security parameters for home builders are fairly inflexible. The responsibility is on the entrepreneur (builder) to provide a somewhat intimidating level of financial security. This restricts and/or makes the home building industry a tenuous business endeavor.
▪ Zoning needs to be more flexible and creative to accommodate cost effective land usage and home building.
▪ Parking regulations in some communities must also evolve so that more effective land usage can be achieved. Where and how we can park vehicles constrains development and does not always have positive impacts on the end user. Suggestions include surrounding parking lots with green space and implementing better use of lawns.
▪ Innovative homeownership concepts are now needed to make homeownership accessible to the broadest range of individuals. Working with banking institutions to promote co-ownership and life leases for young families – not just seniors is required.

Meeting the specialized needs of our diverse population can also be challenging as Mr Hanson pointed out. Seniors ultimately need a safe haven, but there is a broad spectrum of affordability, with affluence at one end and those that are struggling to just survive at the other. Single parent families, residents that have disabilities, and low income families, all deserve appropriate housing for their needs.

Aboriginal residents who choose to live off reserve also deserve a sense of home if they are to stay in the community. The overarching goal is (or should be) that *a house has to fit the community*.

Alan Wallace, Manager Neighbourhood Planning City of Saskatoon

The municipal perspective on current housing issues was provided by Allan Wallace of the City of Saskatoon. There is an apparent deficit of 3,500 to 5,600 affordable entry level dwellings in the city at this time. The rapid rise in housing prices - 137% from 1998 to 2008 (a 56% increase from August 2006 to August 2007 alone) has resulted in decreased affordability. Saskatoon residents are now paying over 40% of their income on housing (source: RBC). The rental market is also at a historically low vacancy rate with the Median Multiple (the ratio of median rental price to median income) rising from 3.0 in 2006 to 4.6 in 2007.

The city's current housing accessibility challenge is also impacted by:

- the condition of dwellings which require increased monitoring and improved inspections;
- scarce availability of builders/contractors; and
- scarce availability of land.

To begin to address the rapidly emerging need for increased housing, Saskatoon City Council resolved the following in July of 2007:

1. Establish a target of 500 new entry level housing units per year.
2. Instruct City administration to investigate other initiatives such as:
 - (a.) Create new Zoning District for Affordable Housing.
 - (b.) Review Policy for Garden, Garage, Carriage Suites.
 - (c.) Waive off-site levies for Affordable Housing
 - (d.) Develop Zoning Bonuses to encourage new Affordable Housing Development
 - (e.) Develop Priority Review for Affordable Housing
 - (f.) Provide Capital Grants & Incentives

Following this commitment from City Council, the municipality has been able to implement the following via internal revenue generation from land sales, and through effective leveraging of the provincial housing programs:

- increased capital grant for all affordable housing projects from 5% to 10% of total capital cost;
- increased revenue to Affordable Housing Reserve from \$500,000 to \$2.5 million per year.

A number of progressive initiatives designed to increase housing accessibility and affordability have been generated by the city and include the following:

a) Rental Land Cost Rebate Program

Established to encourage development of 1,000 new rental units. Units must remain rental for fifteen years and must be purpose built (no condos). A five year tax abatement is provided at \$5000 per dwelling.

b) Home Start Program

Offered in partnership with Affinity Credit Union, the mortgage provider. A 5% contribution from the city is made towards the capital purchase of a dwelling with \$400,000 allocated from Affordable Housing Reserve. The program has successfully assisted 39 households to date.

c) Pre-designation of Land in City-owned Neighbourhoods

The city is identifying land for first time homeownership housing in order to create a land base for low cost housing. The focus is on city-owned neighbourhoods at this time, and will fulfill an objective of dispersing low cost housing across the city. The sale price of land will remain fixed, and the disposition will be conducted via a RFP process (no open bidding).

d) Creation of a Municipal Housing Corporation for Affordable Housing

The municipality is also evaluating a new corporation to manage permanent affordable housing. This objective is to secure entry-level dwelling units by removing units from the influence of the marketplace. The program will be geared towards moderate income individuals and families, and will include primarily low and medium-density multiple unit dwellings. The units will be leased and will allow the tenants to build equity in their property.

e) Provision of Disposable Land to Affordable Housing Providers

The city acquires land parcels from time to time (tax title, plan changes, etc) and has established a new policy to offer parcels to affordable housing providers first. There will be no open tender process and the land will only be open to the broader marketplace if there is no interest by affordable housing providers.

The City of Saskatoon is also supporting a number of independent initiatives such as:

Lighthouse Supported Living Project

This mixed housing project will provide affordable transitional and supportive housing, and will also include commercial office space and market housing (condos). The city is contributing a \$1.5 million capital grant.

Station 20

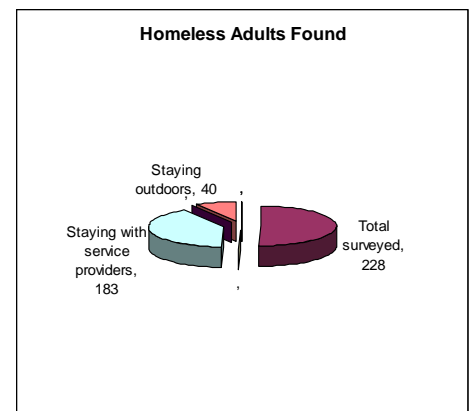
A \$1.2 million capital grant and five year tax abatement from the city is supporting the affordable housing component of this multi-purpose project which also features a branch library and health centre. The land itself was sold by the city to project proponents for \$1.

McNab Park Affordable Housing Demonstration Project

The municipal local area plan recommended that McNab Park (located adjacent to airport and containing 160 dwellings) be redeveloped into a business park. In a non-traditional effort to encourage re-use of housing stock in a different location, the city engaged in a \$300,000 contract with Innovative Residential Inc. to demonstrate the potential of relocating and re-furbishing the post World War II duplexes in this area.

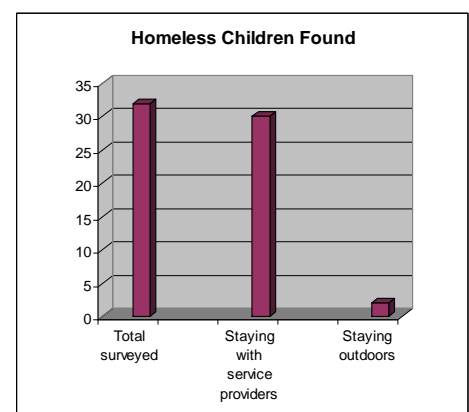
Nicola S. Chopin, University of Saskatchewan The 2008 Saskatoon Homeless Count: Key Findings

To wrap up the context for housing in the province, University of Saskatchewan student, Nicola Chopin provided summary research on the 2008 Saskatoon Homeless Count that was conducted under the auspices of the Community University Institute for Social Research (CUISR). CUISR facilitates partnerships between the University and the larger community in order to engage in relevant social research that supports a deeper understanding of our communities and that reveals opportunities for improving quality of life in these communities.



Two surveys were conducted – the first being directed to service providers to account for the sheltered homeless. These individuals have no permanent residence, and reside in emergency accommodations such as emergency shelters, safe houses, and transition houses.

The second survey was an outdoor survey targeted to absolute homelessness and accounting for those with no permanent residence or conventional housing alternatives (e.g., friends, family). These individuals do not stay in shelters, safe houses, or transition houses.



Survey data indicated that most respondents had been homeless for less than a year. Perceived housing affordability and availability were the key barriers to finding housing and were consistent with findings in other Canadian municipalities. Most of the respondents were not on a housing waiting list, and those that had undertaken that process found the application process difficult.

Survey methodology was *point in time* counting with teams of two conducting the research during one 24 hour period. Methodological considerations that were noted by Ms. Chopin were as follows:

- Homeless counts traditionally underestimate the numbers due to an inability to reach this entire target group;
- Results are a snap shot in time only, and do not capture cyclical/long-term data;
- Research did not examine *at-risk of being homeless*, categorized as individuals or families currently living in inadequate, overpriced, unsafe, and/or overcrowded housing;
- The study did not examine *hidden homeless*, those that do not have secure housing but are able to stay with family or friends.

Forum Recommendations and Action Plan

During the afternoon of the Forum, attendees were divided into six groups in order to facilitate discussion. Each group was asked to answer three questions. After the groups had individually answered the questions, the audience as a whole suggested and debated the responses that would form the collective action plan. Please refer to Appendix I for the discussion questions and the complete responses from the various groups.

The following summary recommendations arose from the housing forum dialogue. This 13 point plan will be utilized to develop short and long term strategies with key provincial and federal agencies, and serve as benchmarks to establish four key working groups.

Recommendations: The 13 Point Plan to Enhance Housing Accessibility

1. In order to plan and develop effectively, housing needs and associated parameters must be identified and articulated by individual communities or markets. This includes defining key terms and definitions for products of which affordable housing and assisted living housing are two examples. These products are commonly attached to a price range, income range, and other targeted benchmarks that differ by community. Emphasis must be placed on the need for communities to create long term housing development plans that are sustainable and based on relevant projections and positive attitudes. Defining the community need and assigning appropriate parameters is therefore a foundational step that will ideally lead to effective long term planning for the community.

2. Streamline the regulatory system in Saskatchewan. This was deemed critical to proactively achieving the common goal of forum participants (developers, government, home builders, realtors, users, non-profit organizations). Realigning the regulatory framework to eliminate the gridlock that is now evident should include establishing specific objectives such as process timelines, affordability parameters, number of units, etc.
3. Identifying the right mix of public policy initiatives together with private sector action is needed to address the housing crisis. A collaborative approach including the input of users and user groups is necessary to move housing accessibility ahead.
4. The forum participants strongly recommended that a multi-stakeholder working group be established to explore best housing practices in other jurisdictions. However, the Enterprise Saskatchewan Homebuilding and Land Development sector team as well as Saskatchewan Housing have already established stakeholder committees to perform this function.
5. Establishing a focal point for resources, references, and ongoing communications to link the various stakeholders within the housing sector (and their programs and services) is a viable step that will yield short term impacts. This includes synthesizing and making available research, and developing an accessible means of communication that is inclusive and meets the needs of all relevant stakeholders (builders, users, community developers, non-profit and government agencies).
6. Forum stakeholders are in favor of working towards societal and government recognition of housing's importance and its integral role within the Saskatchewan growth initiative.
7. Short term solutions will be realized by encouraging municipalities to look at modular and Ready to Move (RTM) homes as alternatives to regular home construction. Amendments to zoning bylaws may be required to accommodate this option.
8. Innovative creation of wealth vehicles for infrastructure and affordable housing development is deemed a necessary and overdue initiative. Suggestions include an investment fund with appropriate tax incentives and creation of a rental unit which would be RRSP eligible.
9. A skilled labour shortage currently exists and impacts all types of housing development, including affordable housing. The issue of enhancing the capacity of trade skills training must be included in any action plan related to housing. This may include increasing training and education opportunities in Saskatchewan as well as addressing interprovincial barriers to knowledge transfer.

10. Creation of tools and mechanisms to assess credit ratings for immigrants that are willing, ready, and able to access housing, is a short term requirement in order to meet the needs of our growing population base. Financial institutions often ask for a credit history, which for newcomers is not readily available.
11. Strategies targeted to enhance our housing market must also address and be inclusive of the issues related to low income individuals as they pertain to housing affordability.
12. Capital gains exemption for reinvestment in the housing sector is deemed an opportunity that must be brought forth as a component of the policy discussion.
13. An investment in education is warranted to make young people ready for the purchase or rental market. This may include having banks advise on prudent use of debt funding, access to credit, etc. The goal of this would be to develop a knowledge base and sustainable capacity related to housing and employment.

The Action Plan: Next Steps



The Saskatchewan Housing Forum partners are committed to increasing broad-based support for the aforementioned recommendations. Creating awareness for the results of the Forum and the 13-Point Action Plan for providing accessible housing in Saskatchewan is a priority. This report will be made available to Provincial Ministers with responsibility and linkages to this issue. It will also be disseminated to Forum participants as well as through our networks, to reach key community and municipal leaders.

This document will be made available online via the websites of the following Housing Forum partners:

Saskatchewan Chamber of Commerce www.saskchamber.com

Association of Saskatchewan REALTORS® www.saskatchewanrealestate.com

Saskatchewan Economic Development Association www.seda.sk.ca

Canadian Home Builders' Association - Saskatchewan www.saskhomebuilders.ca

The Housing Forum partners recognize the value of the research and recommendations put forth by the Saskatchewan Task Force on Housing Affordability. We support the Task Force's recommendations and strongly encourage the Government of Saskatchewan to implement the 36 recommendations to help alleviate market pressures and increase investment in our growing province.

In Conclusion

The Saskatchewan Housing Forum united a broad range of stakeholders that are engaged in, and impacted by, the foundational issue of housing. It was a community building forum that brought business, government, special interest groups, and users together to build common ground for moving ahead. Forum stakeholders left with an enhanced knowledge base, and an understanding of the 'interconnectivity' of this issue. Interest was enthusiastically expressed by a number of participants with respect to volunteering to move the 13 Point Action Plan ahead.

Federally supported housing initiatives are set to expire in 2009 and new federal - provincial programs are now in place for roll out. Questions that may now guide our momentum forward include:

- Are these programs relevant to our provincial needs?
- Is the private sector and municipal governments engaged in the development of the policy framework, in consideration of their key roles in program implementation?
- Does the apparent fragmentation of policy and programming by population group (urban, rural/remote, Metis, First Nations) support or inhibit our ability to meet the demand for adequate housing?

The results of the Saskatchewan Housing Forum affirmed the universality of housing to our social and economic fabric in Saskatchewan. Forum partners were encouraged by the depth and breadth of interest in this issue and are confident that tangible steps will be taken to address the needs of our marketplace for accessible and affordable housing.

Appendix I Complete Feedback

Group discussion was based on answering the following three questions:

1. How do we affect areas of governance to align policy with the necessary practices around key issues such as intergovernmental relations, municipal, and provincial policy? Consider incentives and deterrents.
2. How do we improve housing affordability with consideration to adaptation, development and design, property tax, financing, tax, zoning and bylaw policy, and other issues?
3. How do development issues impact the Growth target? (Include discussion in land use, new and renovated housing forms, density and design, adaptability, land readiness).

Group # 1

Obstacles:

Shortage of labour vs. shortage of housing

Provincial barriers (trades)

Communication between different levels of government, policy makers etc.

- Research into practice – work interprovincially, build partnerships, and share knowledge, best practices
- Build a fund/land trust
 - Build a task force to examine pros/cons
 - Incentives/grants towards building secondary suites; change/create bylaws
 - Asset accumulation

Group # 2

Rural

Limited infrastructure

More seniors – where do they go or do they want to leave their home?

Environmental – water, sewer

Building in one community more rather than only one in each community

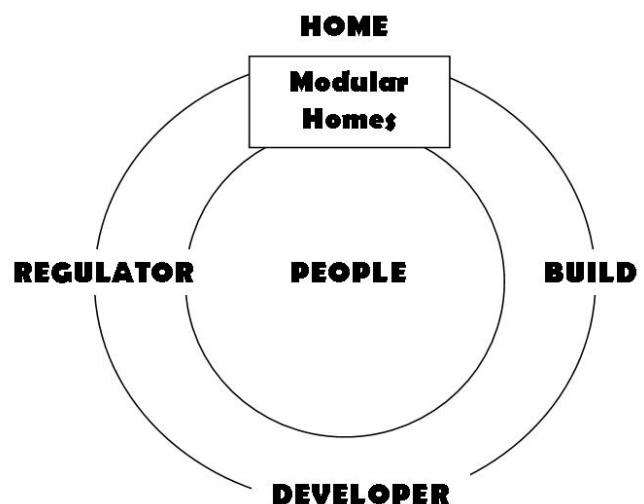
Government barriers – municipal – lack of planning, lack of expertise/human resources – who will get the facts?

Solution – Community Planner

New Home Warranty Certified

Contractors (CMHC requires)

Mental barriers – fear – risk/reward ratio



for investors

Housing Options:

Mobile/modular homes

RTMs

Government rezoning/bylaws

Above-ground units (no basements)

Government Solution:

- tax breaks for landlords that want to invest in affordable housing
- tax incentives for builders (ex. Save PST on supplies)

Partnerships between communities and different levels of government and private sector

Group # 3

Question #1

1. Reassess, rationalize and realize policy with practice
 - Individuals have a right to quality housing if struggling in market, eg. 75% of those in homeless count were working 25% below poverty line in Saskatoon
 - work with businesses to make affordable housing profitable – incorporate market housing
2. scenario building to help navigate ‘gridlocks’
3. Prioritize affordable housing projects at all levels (business, financial institutions, governments)
 - Collaborative cooperative to address negative impact of ‘gridlock’
4. Market ‘Affordable Housing’ to the public and community to change the stigma/negative perception associated with affordable housing
5. Incentive - dollars saved for government (justice, health etc.) if investing in affordable housing – cost reduction and profitable for builders, developers
6. Incentives for student housing developments (dorms, U of S waiting list) – opens rental units for new workers

Question #2

1. Land Costs/Design – smaller lots and units in ‘marketable and desirable community areas (affordable homes maybe affordable to build but is land not)
2. Innovative/Affordable Housing/Zoning – sustainable affordability – consider costs of heating etc. in providing an affordable unit.
3. Income – address poverty and wage disparity to make housing more affordable for people
4. Financing – affordability benchmark: Reassess 2 person \$52,000; singles \$44,000
5. RTM
6. School system participating in building (trades) affordable housing as part of curriculum

Question #3

1. Realize Justice and Health costs incurred by government and tax payers when appropriate and affordable housing is not available – INVEST IN AFFORDABLE HOUSING

Group # 4

Question #1

1. More dollars into centenary affordable housing program
2. Barriers + Deterrents – heavy bureaucracy
3. Educate rule makers especially rural areas – council members need to be aware of issues (zoning etc.) community by community or region by region; often developers are only source of input
4. Unique needs urban/rural
5. Identify need and capacity, building to serve the need
6. Land readiness as a barrier
7. Barrier – length of process (R2, R4 zoning)
8. Issues of Land Trust and Zoning discussed a decade or two ago
9. Barrier – reactivity not proactive
10. Communities ready to move forward – now need capacity support, SUMA – strategic planning and capacity building, streamlining processes
11. New Zealand had to do a 20 year plan – we need long terms plans – 5 years, 10 years

Question #2

1. Housing Growth Fund as an investment fund – SHIP set up this but ran into barriers – have to change policies – barrier – remove capital gains tax
2. Why can't you buy rental unit and have as RRSP?
3. Definitions of affordable housing differ from urban to rural (urban – homelessness/ rural – low income)
4. Similarity – minimum wage workers need housing
5. Need residences for workers, money going to cities
6. Move to bedroom communities – pros and cons – pro – cheaper housing, con – amenities
7. Social Services as a barrier – deterrents to employment, once you make \$8-10/hour you don't qualify for social assistance
8. Increase minimum wage
9. Hand ups not hand outs – poverty is bottom line, it's not race, its income levels
10. How do development issues impact the growth target?
11. Rural – not enough funds for infrastructure development (Can't assemble if you don't know what you want to assemble), Urban density helps towards provision of amenities etc.
12. Capacity development
13. Streamlining

Question #3

1. Have less municipal regions to streamline
2. Bring community economic development philosophy to RMS
3. Community getting onto RMS to make changes


Group # 5

Question #1

1. Deterrents

- Cost
- I don't want lower income housing in my backyard
- Red tape ex. Secondary Suite – length of time, processes, forms, expertise (3 months after inquiry) – required to complete opportunities is very difficult to comply
- Problem solving vs. naysayers
- Where is the 'one info process' for housing in province?
- An expert to call would help – housing line

2. Incentives

- Build to homeownership (student)
- Variety of home – review zoning
- Developer incentives – cost down to build
- Insufficient supply
- Accessibility by owner/renter
- Apartment building
- Improve design, community allocation of families
- Good planning for zoning
- Communicate what is there 
- Non-profit owned and provincially supported affordable housing ex. Sask Housing Provision qualified owners or renters

What is affordable housing?

- 30 – 40% of income (what can we qualify for?)
- \$52,000 family income
- \$44,500 single family
- Shelter cost to income ratio – utilities, taxes
- How do City, etc apply for affordable housing?
- Definition – housing model
- Transition to \$100,000 – \$125,000
- How do we make it available?
- Should housing be tied to income? Do we have to depart from this model?
- Make housing a basic right (crossed off or underlined?)
- Build toward homeownership
- Common understanding of what affordable housing is (website – do you agree?)
- Build common policies about (affordable) housing
- Affordable houses for ownership or rent, or social housing
- SK Housing – Bylaws and zoning to accommodate Affordable Housing ex. Garages

Question #2

1. improve life quality – more than shelter (once shelter is provided)
2. variety
3. financial institutions should be encouraged to supply (models, loans) for housing outside of mortgages
4. Tax incentives for non-profit organizations such as Habitat for Humanity
5. Expand Habitat for Humanity into rural environment
6. Local rent supported by SK government with a return required (force? employers)
7. Subsidized units for rental accommodations
8. Building materials – cost of construction needs to adjust down
9. Partnerships with government and corporate industry
10. Rural municipalities consider a designated area for lots – eg. Five sold, one free
11. 6-way partnerships
 - a. City
 - b. Builder
 - c. Municipal
 - d. SK government
 - e. Federal government
 - f. Corporate Employer
12. Rent control – creative building solutions
13. Housing fund
14. Intervention – by who? What point? Government and Corp. (could be a deterrent)
15. Incentives – 10% capital cost increase
16. People to be able to use
17. Labour shortage
18. Apprentice program for labourers
19. Modular homes
 - a. With lot
 - b. Attractive community
 - c. Built with labour at site
20. Renovation programs for old homes
21. Move home into an infill housing program
22. Incentive program to re-house inner city or older areas/industrial areas

Question #3

1.5 million by 2030

1. Rural labour attractive
2. Infrastructure for municipal (rural) development
3. SIGI – 5 year interest free loan
4. Confidence and resources (tax incentive or increase) in development in rural areas (expertise)
5. Community Development Planning Expertise
6. Labour to provide the need – expand circle of expertise
7. Outsource developers
8. Modular homes from US (labour) – match seamlessly

9. Skills in correctional institutes, high schools, Huderites

Group #6

Question #1

1. condo owners vs. rental units – disincentive with federal taxes (need to remove this deterrent) to encourage rental units
2. Parking requirements (zoning)
3. Policies often developed in silos without intersection or multi-sectoral consideration
4. Rebates on interest paid on mortgages (similar to in USA)
5. Doing renovations or home improvements leads to increased assessment
6. Infrastructure funding on First Nations towns and villages is lacking or not available
7. Larger cities – partnering with small towns to leverage infrastructure services and funding

Question #2

1. Address distribution of wealth
2. Earnings have not kept pace with cost of housing/living
3. Bylaw for home rental unit inspections ‘ Property Maintenance Bylaw’ *Home First Program
4. Minimum standards of living for rental units (renter’s rights groups)
5. Consideration for rent control programs based on quality of house/apartment and rating programs for renters
6. Housing trust and infrastructure investment
7. Housing Investment Fund to encourage investment and housing development
8. SHIP (Saskatoon Housing Initiatives Partnership) to do some best practice research
9. CMHC – Municipalities
10. Information/education sessions/info on renting and/or buying homes/building credit – understanding credit – how to get the right people to attend and the right people to do the training
11. Construction standards – ensure life cycle costs are minimized and operating costs
12. Consider right-sizing the housing stock
13. Consider and integrated approach with focus on compatible use in neighbourhood

Question #3

1. Taxes – get school taxes off property taxes
2. Open consideration for various housing forms – that currently don’t fit with zoning bylaws but are reasonable
3. In fill development and downtown revitalization incentives
4. Winnipeg Bylaw – about abandoned buildings and taking them over after a defined period of time
5. Accessing Sask Housing Corp information – not always readily accessible
6. Social housing for ‘addicts’ who want a safe place to get clean