

**HOUSING SUPPORT COORDINATOR POSITION PAPER**

**Developed for the Regina North Central Community Association**

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## Contents

Environmental Scan	3
Policy Overview	4
Regina's Inner City	6
<i>Core Housing Need</i>	7
<i>Affordability</i>	9
<i>Adequacy</i>	11
<i>Suitability</i>	13
Housing and at Risk Population	14
Challenges	17
<i>Investor/Developers</i>	18
<i>Renovators</i>	18
<i>Government</i>	19
<i>Community-Based Service Providers</i>	19
Roles, Responsibilities and Initiatives	20
Housing Support Coordinator for Regina's Inner City Region	22
Conclusion	25
References	27

### List of Figures

Figure 1 – Housing Continuum	8
Figure 2 – Characteristics of Households in Core Housing Need for Regina in 2001	9
Figure 3 – Distribution of Housing Affordability Problems by Zone, Regina 2001	10
Figure 4 – Households by Size and Number of Residents	13
Figure 5 - ??	

## North Central Community Association Housing Support Coordinator Position Paper

In the Fall 2008, the North Central Community Association (NCCA) approached the Faculty of Arts, Community Research Unit with a proposal to research the feasibility of creating a Housing Support Coordinator (HSC) position. This proposal is part of NCCA activities in their neighbourhood to address affordable housing issues, housing supply problem areas and to coordinate support services. Further, it was believed that a HSC could identify the hidden homeless and add to the understanding of the scope of homelessness: those vulnerable to becoming homeless; those living in poor quality housing; and/or those with an income level that cannot support the current cost of owning and/or renting a house.

Funding to research and to write a position paper was received from the Homelessness Partnering Strategy (HPS) under a current agreement with the University of Regina. A student Research Assistant, Danielle Goulden was hired who worked under the supervision of a faculty member, Hirsch Greenberg, the HIFIS Coordinator, Dr. Rebecca Schiff. In addition, Yolanda Hansen of the Faculty of Arts Community Research Unit and Dr. Marion Jones of the Department of Economics contributed their respective expertise to the project.

This position paper asks what does the current landscape of housing and homelessness in NCCA look like? What are the policies which facilitate and/or present barriers that affect housing and/or homelessness? What are the future challenges? Is a Housing Support Coordinator an appropriate response to housing and homelessness in Regina's North Central community?

### Environmental Scan

Since 2006, the Province of Saskatchewan has been growing economically from a “have-not” to a “have” province. From the abundance and sale of natural resources, specifically potash, and a thriving oil and gas industry the province is experiencing sustained economic wealth, decreasing personal tax, low unemployment levels, and an increase in population growth. Housing starts increased by 62% in 2007 and Saskatchewan was the only province expected to see an increase in the 2008.<sup>1</sup> What was once considered an inexpensive province to acquire real estate it is now ranked at national average levels? Although hailed as an “exciting and pivotal time for Saskatchewan...creating opportunities for people across the province and across the economy,” the economic growth and population increase has also intensified an already serious housing crisis in Saskatchewan's major cities<sup>2</sup>. These conditions adversely affect low rental vacancy rates, a limited housing supply, rising rental fees and a sudden and rapid increase in housing costs.

The combination of limited housing supply and rising housing and rental costs in Saskatchewan's metropolitan areas has left more individuals and families spending a greater percentage of their monthly income on housing. Many households are literally “one pay check away from homelessness”<sup>3</sup>. In “Affordable Housing: An Investment” published by the

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<sup>1</sup> Merriman, T., & Pringle, B. (2008). *Affordable Housing: An Investment*. Regina, SK: Task Force on Affordable Housing.

<sup>2</sup> Government of Saskatchewan. (February 26, 2008). Saskatchewan People Continue to Benefit From Economic Boom: Accessed January 12, 2009 at <http://www.gov.sk.ca/news?newsId=42d7b7f3-466d-4e84-8685-89348626bacd>.

<sup>3</sup> Morton, B. (November 19, 2008). Interview with Bonnie Morton. Regina, SK.

Saskatchewan Housing Affordability Task Force in 2008, the task force outlined the severity of Regina's and Saskatoon's current housing crisis:

While Saskatchewan's most vulnerable people have long experienced challenges finding safe and affordable housing, the sudden and rapid increase in housing costs over the last number of years have accelerated these challenges and expanded the number of people who now find themselves facing significant difficulties accessing affordable housing.<sup>4</sup>

If affordable housing fails to keep pace with a growing population and economic prosperity, the social issues associated with poor housing conditions will also climb. According to Regina's Anti-Poverty Ministry advocate Bonnie Morton, "social problems are not creating the housing crisis; the housing crisis is a symptom of the neglect of the social realities of our communities; we cannot address the symptom without addressing the cause".<sup>5</sup> What makes Saskatchewan's current housing crisis especially disquieting is the unparalleled wealth from high world oil prices, the oil corporation's revenues and provincial oil royalties<sup>6</sup>. This new economic prosperity takes little notice of the effects on the most vulnerable people living in areas such as Regina's inner city region. Given the current housing crisis in Regina's inner city regions, one can only conclude that the market place will require incentives to address the challenge.

Poor housing tied with meagre market incentives has contributed to homelessness for Regina's most vulnerable residents. There are policy concerns related to governmental roles and responsibilities; specific leadership areas to address the housing crisis are often confusing and ill defined. As a result, homelessness, poverty, hunger, disease, crisis, trauma, and segregation have become a reality for many of Regina's inner city residents. Affordable housing is essential to a community's health, cohesion and sustainability. It is therefore imperative for the survival of Regina's inner city region and its residents that a collaborative solution be considered.

The goal of this report is to examine and explore the creation of a community-based housing support coordinator that will initiate a comprehensive approach to individual and family housing needs, integrative services, provide leadership and to establish measurable quality outcomes in Regina's inner city region. This report is divided into: Policy Overview; Regina's Inner City, Homelessness and at Risk Populations; Challenges, Roles, Responsibilities and Initiatives; Housing Support Coordinator for Regina's Inner City Region; and Conclusions.

### **Policy Overview**

In a 2005 report entitled, "Understanding Private Rental Housing Investment in Canada" the Federation of Canadian Municipalities (FCM) decried that "a lack of affordable housing, with homelessness as its most serious consequence, compromises the health and well being of individuals and the quality of life in communities and Canada as a whole."<sup>7</sup> In some countries nearly one quarter of housing stock is indexed to income. This is not the case in Canada where

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<sup>4</sup> Merriman, T., & Pringle, B. (2008). *Affordable Housing: An Investment*. Regina, SK: Task Force on Affordable Housing. p. 32.

<sup>5</sup> Morton, B. (November 19, 2008). Interview with Bonnie Morton. Regina, SK.

<sup>6</sup> Hunter, G., & Donovan, K. (2005b). *Transitional Employment Allowance, Flat Rate Utilities, Rental Housing Supplements and Poverty in Saskatchewan*. Regina, SK: Social Policy Research Unit, University of Regina.

<sup>7</sup> Elliot, T., & Sanscartier, B. (1998). *Understanding Private Rental Housing Investment In Canada* Socio-economic Series.(No. 42). Ottawa: Canadian Mortgage and Housing Corporation. p. 5.

accessibility to housing is largely shaped by the “pursuit of profit through investment in land and buildings”<sup>8</sup>. In the 1970s and 1980s Saskatchewan witnessed an increase in construction of condominiums, co-operatives and non-profit housing; Aboriginal housing ventures; supportive housing facilities; housing services for women and children living in abusive relationships; and people living with disabilities.<sup>9</sup> Although the social policy initiatives regarding housing in the 1970’s and 1980’s did increase the supply of adequate affordable housing for Saskatchewan’s “in-need” residents, “there were significant limits on what the federal and provincial governments would do and even more limits on what funding and initiatives were available to municipal and regional governments”.<sup>10</sup>

Investment prospects continued to primarily shape the rules on capital financing and land use throughout the early 1980’s. Beginning in the mid-1980s, the Canadian federal government began making significant cutbacks in funding for housing. The severe cuts in federal transfer payments to the provinces substantially reduced the Saskatchewan government’s ability to provide supportive social assistance, transitional housing, training and education programs and supportive housing services.<sup>11</sup> By capping federal support for new social housing, the federal government shifted the responsibility for housing onto the provincial governments which largely relied on private partnerships led by local community-development co-operatives or through provincial and municipal agreements.<sup>12</sup>

Finally, and unequivocally, in 1996 the federal “government unilaterally transferred the administration of social housing to the provinces and announced that it would no longer contribute to ongoing operating costs of social housing units with paid off mortgages”.<sup>13</sup> Embarking on a new era of “debt and deficit reduction”, the national government also slashed any new social housing initiatives, except for home repair programs for low income home owners, special needs housing and on-reserve housing.<sup>14</sup> The historical cost-shared agreement was abandoned by the federal government leaving a vacuum in national housing policy. As a result federal and provincial governments stopped funding social housing or financing private sector organizations to do so. It also removed favourable tax shelters for rental income and other housing stimulus programs for investors and thus placed serious restrictions on affordable housing programs. By abolishing any statutory governmental obligation to assist persons in need of housing, many Saskatchewan households were faced with paying more than 30% of their gross income for shelter, thus exacerbating homelessness, inadequate living conditions, and “couch-surfing” a realities.<sup>15</sup>

Proudly, the first province to assume responsibility for social housing was Saskatchewan. This was a result of a Canada-Saskatchewan agreement announced on February 27<sup>th</sup>, 1997. The

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<sup>8</sup> Reitsma-Street, M., Wells, A., Fast, C., & de Champlain, D. (2005). *Housing Thousands of Women: An Edited Collection of the Works of the Women's Housing Action Team*. Victoria, BC: University of Victoria, Faculty of Human and Social Development. p. 5.

<sup>9</sup> Ibid.

<sup>10</sup> Ibid.

<sup>11</sup> Ibid.

<sup>12</sup> MacNeil, D., & Warnock, J. W. (2000). *The disappearance of affordable housing in Regina*. Regina, SK: The Council on Social Development Regina, Inc. p. 1.

<sup>13</sup> Stokes, J. (2004). *More Than Bricks and Mortar: The Consequences of Poor Housing Conditions in Regina's Aboriginal Community*. Regina, SK: The Saskatchewan Institute of Public Policy. p. 5.

<sup>14</sup> Ibid.

<sup>15</sup> Reitsma-Street, M., Wells, A., Fast, C., & de Champlain, D. (2005). *Housing Thousands of Women: An Edited Collection of the Works of the Women's Housing Action Team*. Victoria, BC: University of Victoria, Faculty of Human and Social Development.

agreement was strongly opposed by housing advocates for numerous reasons, among them: the agreement contained no provincial commitment to future social housing; absolved the federal government from future social housing funding; offered “national principles” **instead** of clear “national standards”; and allowed the Saskatchewan government to amend or modify any existing agreements with non-profit organizations without their consent.<sup>16</sup> The agreement’s weaknesses were compounded by the fact that the Province of Saskatchewan could also shift responsibility to municipalities who no longer had a legal commitment to preserve social housing. Social housing property could now be placed on the selling block as soon as the mortgages expired.<sup>17</sup> In Saskatchewan, this was the exact outcome when the provincial government lifted all rent controls and “sat back and watched as Boardwalk Equities moved into the province, bought up thousands of affordable rental housing units and raised the rents”.<sup>18</sup>

The dismantling of social housing policy in Saskatchewan resulted in a major loss of affordable housing in Regina’s inner city. Although new programs were sporadically introduced, without federal government subsidies, it was very difficult to adequately meet the growing need of low income households. The cutbacks in federal funding proved too significant for the provincial government to counterbalance completely and led to the scaling down of Saskatchewan housing programs. Though the Saskatchewan government has made efforts to manage social housing programming, federal subsidies are expected to decline affirming responsibility at the doorsteps of the provincial and municipal governments. Unfortunately, free market interests are not able or are unwilling to respond to social housing needs. Thus, the goals of public policy have been dramatically redefined social housing priorities.<sup>19</sup> One only needs to take a brief walk through Regina’s inner city streets of dilapidated houses with boarded up windows to witness the outcome.

### Regina’s Inner City

After a walk home from school on a particularly cold day in Saskatchewan, a 13 year old North Central student described the condition of her home to me, “some of our windows are boarded up because we have to keep the heat in for my baby niece...last winter our heat got cut off and my sister was pregnant so it was really bad...as soon as my dad finds work we are going to fix it up”.<sup>20</sup> This young woman’s personal reflection on the rundown conditions of her current living situation echoes the voices of many North Central residents who face immense struggles living in inadequate housing. Hundreds of people in Regina’s inner city area are currently being paying 30% to 50% of their income in housing costs. The smallest personal crisis or illness or other financial hardship could potentially increase their risk from *virtual* homelessness to *absolute* homelessness.<sup>21</sup>

Comparatively, there are new high-end housing developments in Regina’s outlying neighbourhoods while those most disadvantaged and those most in need do not have access to

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<sup>16</sup> MacNeil, D., & Warnock, J. W. (2000). *The disappearance of affordable housing in Regina*. Regina, SK: The Council on Social Development Regina, Inc.

<sup>17</sup> Ibid.

<sup>18</sup> Ibid. p. 1

<sup>19</sup> Hunter, G., & Donovan, K. (2005b). *Transitional Employment Allowance, Flat Rate Utilities, Rental Housing Supplements and Poverty in Saskatchewan*. Regina, SK: Social Policy Research Unit, University of Regina.

<sup>20</sup> Anonymous. (December 16, 2008). Interview with North Central resident.

<sup>21</sup> Layton, J., & Shapcott, M. (2000). *Homelessness: The making and unmaking of a crisis*. Toronto: Penguin Group Canada.

affordable housing and are “relegated to derelict areas of the inner city”.<sup>22</sup> An increasing number of individuals and families are faced with the challenge of “accessing permanent shelter and related support services required to ensure an adequate quality of life”.<sup>23</sup> Unable to find adequate shelter, these marginalised persons also face challenges accessing social services and are without community networks. The loss of affordable housing combined with an increase in housing costs, soon “isolate and separate the most deprived sectors of the population”.<sup>24</sup>

The effects of chronically poor housing contribute to ever increasing poverty. Unable to access the social networks and supports which sustain communities these individuals and families find themselves bound by isolation and the imbalance of social and economic priorities. This feeds the experience of repeated moves, evictions, overcrowding, inadequate and unliveable conditions, and discrimination<sup>25</sup>. Severely constrained by the inability to secure affordable, adequate and suitable housing, many of Regina’s inner city residents live in constant housing crisis. Saskatchewan may be, in fact, a “booming” province but it is also a province that is ill prepared to respond to those constituents who are left behind.

### *Core Housing Need*

In the mid-eighties the Canadian Mortgage and Housing Corporation (CMHC) developed a definition of **core housing need**: households that are unable to afford shelter which meets adequacy, suitability, and affordability indicators. Canadian Mortgage and Housing Corporation’s definition is quite akin to the United Nations definition of ‘relative homelessness’: people who live in homes that do not meet basic standards and who are regarded as “at risk” of homelessness. Though the ‘at risk’ population may be housed; “... the slightest deterioration in income or family circumstance, may be pushed along the continuum towards its bottom end of no fixed address and no shelter”<sup>26</sup>. On May 19<sup>th</sup>, 2006, the United Nations Committee on Economic, Social and Cultural Rights released an extremely disparaging report on the deteriorating conditions of housing in Canada. In its highly critical condemnation: “The Committee is concerned that despite Canada’s economic prosperity and the reduction of the number of people living below the low-income cut-off, 11.2% of its population still lived in poverty in 2004, and that significant differences in levels of poverty persist between provinces and territories”<sup>27</sup>. In Section 28 and 29 of the report the Committee reiterated their concern on housing issues by stating:

The Committee, while welcoming the National Homelessness Initiative and the adoption of numerous measures on housing, regrets that the information

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<sup>22</sup> Distasio, J., Sylvestre, G., & Mulligan, S. (2005). Home is Where the Heart is and Right Now That’s Nowhere...: An Examination of Hidden Homelessness Among Aboriginal Peoples in Prairie Cities). Winnipeg, MB: University of Winnipeg Institute of Urban Studies. p. 25

<sup>23</sup> Ibid. p.1

<sup>24</sup> Ibid. p. 25

<sup>25</sup> Ibid.

<sup>26</sup> Kowalchuk, J. (2004). *Making Partnerships Happen: Creating a Long-term Affordable Housing Partnership for Regina*. Regina, SK: University of Regina, Social Policy Research Unit. p. 5.

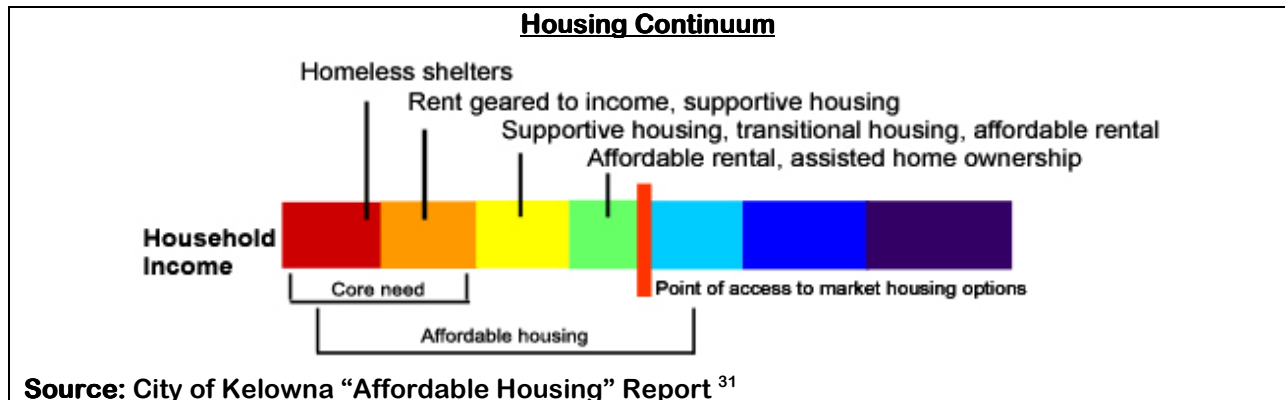
<sup>27</sup> United Nations Committee on Economic Social and Cultural Rights. (May 22, 2006). UN Committee on Economic Social and Cultural Rights: Concluding Observations, Canada (Vol. E/C.12/CAN/CO/4; E/C.12/CAN/CO/5). Canada: Accessed February 19, 2009 at <http://www.unhcr.org/refworld/docid/45377fa30.html>. para. 22.

provided was not sufficient to assess the results of such measures. In particular, the Committee is concerned that the estimated number of homeless persons in Canada still ranges from 100,000 to 250,000. The Committee, while welcoming the decrease in the proportion of households with core housing need, notes with concern that in 2001 such households still represented about 13.7 to 16 per cent of all households. The Committee is further concerned that shelter allowances and social assistance rates continue to fall far below average rental costs, and that waiting lists for subsidized housing remain very long<sup>28</sup>.

Given the international response to Canada’s absence of adequate housing policy, it could be suggested that Canada is in violation of the fundamental human right to a decent affordable house for all. Author and political leader, Jack Layton, in his book *Homelessness: The Making and Unmaking of a Crisis* states, “you can get your life back together and make a contribution, once you have a decent roof over your head...this is a wisdom that still eludes national policy makers”.<sup>29</sup> Obtaining financial equity through safe affordable housing or the ability to purchase a home is vital in individual and community economic development because it provides “capital for reinvestment and contributes to the intergenerational transfer of wealth”.<sup>30</sup>

Regina’s inner city region is characterised by low rates of home ownership and high mobility which reflects poor social capital, a sense of community attachment and security. Specifically, the concept of the ‘homeless continuum’ (see Figure 1) was created to describe the process and conditions by which individuals move between shelter security and insecurity - regular intervals of homelessness. High mobility rates and inadequate housing create a trend of separating people from services, service providers, community stability, and neighbourhood networks.

**Figure 1 – Housing Continuum**



<sup>28</sup> Ibid.

<sup>29</sup> Layton, J., & Shapcott, M. (2000). *Homelessness: The making and unmaking of a crisis*. Toronto: Penguin Group Canada, p. 52.

<sup>30</sup> Stokes, J. (2004). *More Than Bricks and Mortar: The Consequences of Poor Housing Conditions in Regina’s Aboriginal Community*. Regina, SK: The Saskatchewan Institute of Public Policy. p. 4.

<sup>31</sup> City of Kelowna. (2009). *Affordable Housing*, Accessed February 20, 2009 at <http://www.kelowna.ca/CM/page1601.aspx>. para. 10.

Establishing a service continuum of support to complement the housing continuum becomes a nearly impossible mission for service providers and creates a “compressed property ladder”.<sup>32</sup> The lack of available housing creates significant barriers for citizens to move across this continuum. Figure 2 offers a picture of households which fall into the lowest end of the housing continuum. Unable to access market housing options nor find anything suitable to meet their needs locks individuals and families into a cycle of poverty as there are fewer available rental accommodations and higher rental costs for the most vulnerable populations’.<sup>33</sup>

**Figure 2 – Characteristics of Households in Core Housing Need for Regina in 2001**

Characteristics of Households in Core Housing Need, Regina, 2001						
	All Households in Core Housing Need		Renters in Core Housing Need		Owners in Core Housing Need	
	Number of Households	Incidence	Number of Households	Incidence	Number of Households	Incidence
	(000's)	(%)	(000's)	(%)	(000's)	(%)
<b>All Households</b>	7.4	10.2	5.7	25.6	1.7	3.4
<i>Components:</i>						
<i>Below Affordability Standard Only</i>	5.2	7.1	4.0	17.7	1.2	2.4
<i>Below Suitability Standard Only</i>	0.3	0.4	0.3	1.1	**	**
<i>Below Adequacy Standard Only</i>	0.2	0.3	**	**	0.1	0.3
<i>Below Multiple Housing Standards</i>	1.7	2.4	1.4	6.3	0.3	0.6

**Source:** CMHC (census-based housing indicators and data)<sup>34</sup>

According to the Regina Community Plan Report (2007), *A Home for All*, since 1997 the number of Regina households in core housing need has declined from slightly over 10,000 households in 1991 to approximately 7,400 households in 2001.<sup>35</sup> The report argues that this trend can be explained by household income increasing faster than shelter costs from 1991-1996 and 1996-2001. The shelter to income ratio of households considered in core housing need, however, has risen from 45% to 51%. That is, for some, the remaining 7,400 households in 2001 are spending a greater proportion of their income on shelter creating a more profound problem than prior to 1996 – ‘depth of the need is rising’.<sup>36</sup>

### Affordability

Affordability has traditionally been based on a ratio of housing costs to total household income, referred to as the shelter to income ratio (STIR).<sup>37</sup> As previously mentioned, a household paying 30% or more of their pre-tax income for housing is considered to have

<sup>32</sup> Merriman, T., & Pringle, B. (2008). *Affordable Housing: An Investment*. Regina, SK: Task Force on Affordable Housing. p. 12.

<sup>33</sup> Ibid, p. 14.

<sup>34</sup> Canada Mortgage and Housing Corporation. (2006a). *Characteristics of Households in Core Housing Need, Regina, 2001*. Ottawa: Canada Mortgage and Housing Corporation.

<sup>35</sup> Ibid. p.7.

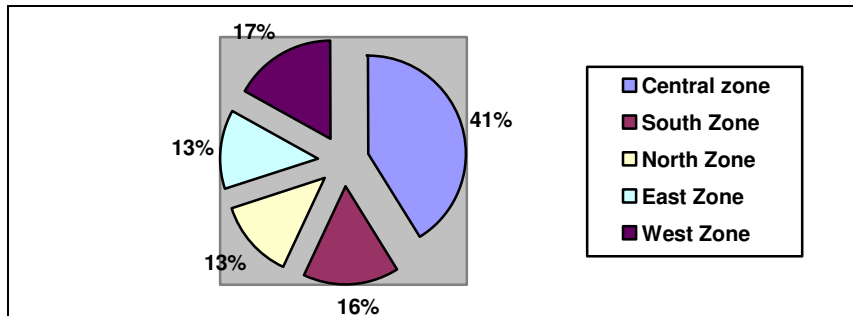
<sup>36</sup> Ibid. p. 8.

<sup>37</sup> Kahan, B. (2007). *Regina Community Plan 2007: A Home For All*. Regina, SK: Regina Homelessness Committee.

affordability problems. Many families, who are considered financially insecure cannot meet the expense of Regina’s high housing costs and are forced to sacrifice food, utility, recreation and other expenditures to avoid absolute homelessness. The intersection of demand for housing, individual and family incomes and housing costs affect the affordability of housing which in turn affects the capacity of Regina’s inner city residents to move from transitional housing into affordable housing. The intersection of these variables to access affordable social housing therefore excludes many of Regina’s most vulnerable people. For example, according to the City of Regina’s housing profile in 2001 ‘core need’ households earned an average of \$13,971 per year.<sup>38</sup> At this income level the affordable cost of rent would be \$350.00 per month. This would rent a bachelor suite in today’s economy<sup>39</sup>.

At the present time, core housing need in Regina’s inner city region results primarily from lack of affordable housing and a sizeable decrease in the construction of private and social rental housing. Although Saskatchewan is witness to an unprecedented economic surge across all major housing indicators, including housing starts, housing prices, residential structures and resale values, the number has not kept pace or has declined in Regina and Saskatoon. Regina had a net loss of approximately 500 rental apartments between 1997-2007. The lack of new rental construction can be explained by taxation policy and rising construction costs.<sup>40</sup> Municipal policies that impose high taxes on multi-residential rental buildings serve as a deterrent for the construction of new apartment rental units by developers and owners seeking a return on their investment. When such taxation policies are combined with the rising costs of labour construction and materials new affordable rental property becomes an unattractive economic investment. Figure 3 shows that Regina’s central area is most profoundly affected by this co-occurrence of policies and costs.

**Figure 3 - Distribution of Housing Affordability Problems by Zone, Regina 2001**



Source: Regina Community Plan on Homelessness 2007<sup>41</sup>

Making housing affordable must be an essential goal of the public and private sectors. Increasing the *supply* of safe and affordable housing is a most important need for Regina’s inner- city. The obstacles arising from a shift in national, provincial and municipal housing policies encumber private sector investment thus preventing the market from adequately responding to the needs of Regina’s inner-city. In 2001, renters were the predominant occupants of households from among those

<sup>38</sup> Ibid.

<sup>39</sup> Ibid.

<sup>40</sup> Ibid. p.14.

<sup>41</sup> Ibid.

most in need, accounting for almost 5,700 or 77% of all 7,400 households in Regina.<sup>42</sup> According to the 2007 Regina Community Report on housing, in 2001, there were 15,494 Regina households spending 30% or more of their income on shelter.<sup>43</sup> Regina's central zone has the largest share of low-income households. While the central zone has the highest percentage of households living in affordable housing, it remains deficient when compared to the need.<sup>44</sup> It must also be noted that many of the core need residents of Regina inner city area are on fixed incomes, such as social assistance which rarely rise with inflation or wage rates. A single person or family on Saskatchewan income assistance cannot afford to rent a housing unit that would match their needs in Regina's current housing market. Therefore they are forced to consider lower priced units that are likely to be older and in poorer condition.<sup>45</sup> This situation can be best described by community activists such as Morton, who see the results of Regina's dire housing crisis on a day to day basis:

In the mid-80's there was rules and guidelines to raising rent costs that would meet raises in the cost of living. With the dismantling of the social safety net in the 1990's, these social justice guidelines were slowly done away with. Now, we are not keeping up with the costs of living; what happened to the "human side" of housing and why were these basic guidelines that made safe affordable housing a potential reality, dismantled? We don't need shelters, we don't need emergency facilities, we need homes! This issue is not just a "rent thing", this is a issue of the lack of affordable livable housing. Rent control must include quality not just cost and this requires that community organizations not wait patiently for government to take the lead, we must start from the bottom up and that means bridging the gap between what you do, I do, and they do! Community activism must come first!<sup>46</sup>

Unless the voices of community advocates such as Morton, are heard, acknowledged and integrated into a collaborative action plan, the chronic shortage of both housing and related supportive services will continue to intensify. A anonymous service provider suggested at the 2008 Homelessness Roundtable which happen to coincide with Regina's first big winter storm, "...last night we started sending people to the casino and the hospital; the casino because it stays open till 3am and the hospital because there is a average 8 hour waiting list. This is a reality of the situation in Regina; it is desperate and it is real, we need housing!"<sup>47</sup>

### *Adequacy*

According to the Canada Mortgage and Housing Corporation, a home is considered adequate if the unit requires "no major repairs for items such as plumbing, electrical wiring or structural repairs to walls, floors or ceilings".<sup>48</sup> According to City of Regina census data, the number dwellings in need of major repairs increased from 5,000 in 1996 to 5,800 in 2001 and

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<sup>42</sup> Ibid. p. 9.

<sup>43</sup> Ibid, p. 2.

<sup>44</sup> Ibid.

<sup>45</sup> Ibid,p. 4.

<sup>46</sup> Morton, B. (November 19, 2008). Interview with Bonnie Morton. Regina, SK.

<sup>47</sup> Anonymous. (November 19, 2008). Regina, SK: Roundtable on Homelessness in Regina.

<sup>48</sup> Canadian Mortgage and Housing Corporation (CMHC), "Housing Affordability and Finance Series: Housing Allowance Options for Canada " (Ottawa:CMHC, 2001) 15.

adequacy or poor housing condition was a problem for 1,375 households or almost 20% of core need households.<sup>49</sup> The condition of housing stock is also connected to the age of housing stock, which in Regina tends to be located in the East and West zones, while in the Central zone, 6,600 units or over one third of the stock is at least 60 years old.<sup>50</sup> External examination of Regina's inner-city reveals the poor condition of both single-family dwellings and apartment units in the area. Without significant repairs, the amount of substandard housing in Regina's inner-city will continue to increase which raises serious health issues related to inadequate living conditions.

The World Health Organization's *Commission on the Social Determinants of Health* recognizes poor housing as one of the main determinants of health. As a determinant of health, housing affects one's ability to achieve optimal levels of health in a multitude of ways. Inadequate housing conditions are characterized by dilapidation and unsanitary conditions (lack of running water and sewage facilities) to indoor air quality and other chemical and physical hazards that result in poor housing conditions. These conditions are found in third-world developing countries and are characteristics associated with a large number of health problems. Health problems range from infectious diseases, non-infectious respiratory diseases to psychological and physiological illnesses that vary in degree of associated morbidity due to living in crowded, damp, moldy homes in need of major repairs.<sup>51</sup>

Living in substandard dwellings is clearly extremely hazardous to the health of Regina's Inner City residents. A large amount of scientific research has been dedicated to the study of the health consequences associated to exposure of these various hazards in order to show that inadequate housing constitutes a serious public health problem. Of even more importance is that children disproportionately suffer the greatest effects of poor housing. The prevalence of children with health issues related to poor housing suggests that these factors will have a direct on their present development as well as their overall health throughout their life course.<sup>52</sup> Multiple chronic conditions such as heart disease and diabetes and various mental health issues such as anxiety disorders and depression associated with early childhood experiences of trauma are prevalent within communities living in inadequate housing. According to Professor and Dean of the Faculty of Health Studies at Simon Fraser University, Dr. John D. O'Neil, the solution to this problem is relatively simple:

Eliminating damp and mouldy houses, and ensuring a sufficient number of sanitary housing units to reduce overcrowding does not require millions of dollars of medical research, expensive drugs or costly medical procedures. It simply requires an investment in the basic infrastructure of a community; an investment that not only will prevent a major public health problem but will also contribute to the economic well-being of the community and in the process ameliorate the other major and associated risk factor to health – low socioeconomic status.<sup>53</sup>

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<sup>49</sup> Kowalchuk, J. (2004). *Making Partnerships Happen: Creating a Long-term Affordable Housing Partnership for Regina*. Regina, SK: University of Regina, Social Policy Research Unit.

<sup>50</sup> Kahan, B. (2007). *Regina Community Plan 2007: A Home For All*. Regina, SK: Regina Homelessness Committee.

<sup>51</sup> O'Neil, J. D. (2000). *Housing Conditions and Health: A Review of the Literature*. Montreal: Grand Council of the Crees (Eeyou Istchee).

<sup>52</sup> *Ibid.* p, 10.

<sup>53</sup> *Ibid.* p, 11.

*Suitability*

According to the CMHC, a dwelling is considered suitable if there are “enough bedrooms for the size and make-up of resident households according to the National Occupancy Standard (NOS) requirements”.<sup>54</sup> Based on the NOS requirements a housing unit is suitable if it contains a bedroom for:

- each Cohabiting adult couple;
- unattached household member 18 years of age and over;
- same-sex pair of children under age 18;
- and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which they are expected to share a bedroom.

As with the conditions associated with inadequate housing, suitability also represents a socio-economic indicator of health and well-being. Overcrowding or unsuitable homes are associated with poverty and increased receptiveness to both disease and mental health problems. Crowding combined with inadequate ventilation can lead to poor respiratory health and have also been associated with in the spread and/or outcome of tuberculosis (TB). Statistics Canada uses a “person’s per room” (PPR) measure to assess overcrowding in houses. The measurement is calculated by dividing the number of occupants in a dwelling by the number of rooms. It was found that an increase of 0.1 persons per room increased the risk of contracting TB by 40%.<sup>55</sup>

**Figure 4 – Households by Size and Number of Residents**

2006 Census Households	North Central	
<b>Households by size of household</b>	3,980	%
1 person	1,369	34%
2 persons	1,225	31%
3 persons	608	15%
4 - 5 persons	606	15%
6 or more persons	156	4%
Dominant household size	1 person	35%
<b>Source: Saskatchewan Housing Corporation 2006 Demographic Report: North Central</b>		

<sup>54</sup> Canada Mortgage and Housing Corporation. (2006b). *Housing Allowance Options for Canada* CMHC Research Highlight Socio-economic Series (No. 06-011). Ottawa: Canada Mortgage and Housing Corporation. p. 31.

<sup>55</sup> Public Health Agency of Canada: Canada Communicable Disease Report. *Housing conditions that serve as risk factors for tuberculosis infection and disease*. (Public Health Agency of Canada: Canada Communicable Disease Report, 2000 Volume 33-ACS-9) 1.

Over-crowded housing can especially affect children’s wellbeing. Poor housing conditions of all kinds can serve as a mechanism for social stratification which can result in an “intergenerational transmission of social inequality”.<sup>56</sup> Stress within the home environment may have lasting psychological affects in a child’s life-course including academic achievement, behaviour problems, and physical health. In a crowded home there is often a lack of private, comfortable, quiet space that can cause children to have difficulty studying and reading which can lead to problems in the school environment. Sharing beds and bedroom space can also lead to children acquiring less sleep and irregular sleep patterns which may lead to difficulty concentrating and irregular moods and behavioural patterns.<sup>57</sup> The lack of available private space for family members can result in greater incidence of stress and negative social interactions amongst members of the household which can affect both parenting behaviours and parent-teacher organizations at school.<sup>58</sup>

The negative consequences of being raised in overcrowded unstable home environments can extend into other social contexts such as difficulties interacting with others and forming personal and professional relationships in adulthood that may adversely affect their socioeconomic achievements. As a result of the physical and psychological affects of living in socioeconomically disadvantaged home environments, children raised in overcrowded homes begin their lives on a “poorer platform of health and a reduced capacity to benefit from the economic and social advances experienced by the rest of society”.<sup>59</sup>

**Figure 5 -**

Type of Unit	Regina City	Downtown	North Central	Southwest	East	North East
Bachelor	6.3	6.8	n/a	4.2	n/a	n/a
1 Bedroom	5.5	6	6.8	4.1	n/a	3.8
2 Bedroom	3.7	3.9	6.6	2	2	2.1
Total	4.7	5.5	6.9	3	3.2	2.7

Source: CMHC Rental Market Report. Regina, CMA. 2006<sup>60</sup>

**Availability rate** - a unit is considered available if existing tenant has given or received notice to move, and a new tenant has not signed a lease or the unit is vacant

### Homelessness and at Risk Populations

Given that the construction of affordable housing is nearly inexistent and the provincial population continues to grow, housing pressures have inevitably lead to increased occurrences of homelessness in Saskatchewan. Difficulties with housing affordability attributed to low income

<sup>56</sup> Solari, C. D., & Mare, R. (August 11, 2007). *The Effects of Crowded Housing on Children's Wellbeing*. Paper presented at the Annual meeting of the American Sociological Association, New York.

<sup>57</sup> Ibid.

<sup>58</sup> Ibid.

<sup>59</sup> Ibid. p. 1.

<sup>60</sup> Canada Mortgage and Housing Corporation. (2006c). Rental Market Report (Regina CMA). Ottawa: Canada Mortgage and Housing Corporation.

and rising housing costs, represent a “central pathway to homelessness”.<sup>61</sup> Poor socioeconomic circumstances, inadequate housing conditions and low rates of home ownership are common themes amongst Regina’s inner city region. These factors have resulted in poor education levels, reduced workforce achievements, and “catch-22 socio-economic scenario” for Regina’s inner city residents.<sup>62</sup>

Early investigations frequently regarded homelessness as a personal phenomenon as opposed to being associated with broader societal circumstances. Contemporary definitions of homelessness have attempted to establish a direct link between the instability and inadequacy of housing provisions with population’s currently experiencing homelessness and those populations who are at risk of becoming homeless. Specifically, this population has been grouped into two sub-classes; the “hidden homeless” and those at great risk of becoming homeless which includes: 1. those insecurely housed due to high housing costs, 2. those living in inadequate housing that fails to meet basic health and safety standards, and 3. those living in unsuitable housing due to overcrowding.<sup>63</sup> The “hidden homeless” or proto-homeless populations includes all those who live in temporary housing conditions which is referred to as “couch-surfing” or are using hotels as a substitute for affordable housing.<sup>64</sup> Emergency shelters and second stage housing facilities are witnessing repeat clientele who are moving from shelter to shelter. Due to the severity of the housing crisis, these shelters are often full which prevents families in crisis from accessing the resources they need. The result is large populations of people, forced into unsafe neighbourhoods due to their economic status, literally living transient lifestyles both within and between Regina’s inner city communities.

As previously mentioned in this report, low income families generally rely on government transfers such as employment insurance, family benefits and social programming as a significant income source. This population is generally considered a traditionally marginalised group that are disproportionately affected by Regina’s housing crisis and are at greater risk of becoming displaced or homeless. This group include those receiving social assistance, senior citizens, special needs, first nations and Métis, and immigrants. Unable to increase their incomes through traditional means, Regina’s “at risk” population are often incapable of keeping up with the demands of the expanding housing market.

There are many systematic barriers preventing marginalised groups from accessing affordable, adequate and suitable housing. For those who rely on social assistance as a major source of income, Saskatchewan’s policy direction has pushed many individuals and families to the edge of homelessness. In 1996 the Saskatchewan government embarked on a policy change that drastically changed the way in which it distributes financial assistance. According to author’s Garson Hunter and Kathleen Donovan in their report “Poor need more than T.E.A.: Saskatchewan’s Building Independence Programs forces people into “low wage” traps”, while the new direction claimed to be helping people in *Building Independence*, “the truth is that the

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<sup>61</sup> Kahan, B. (2007). *Regina Community Plan 2007: A Home For All*. Regina, SK: Regina Homelessness Committee. p. 5.

<sup>62</sup> Stokes, J. (2004). *More Than Bricks and Mortar: The Consequences of Poor Housing Conditions in Regina’s Aboriginal Community*. Regina, SK: The Saskatchewan Institute of Public Policy. p. 3

<sup>63</sup> Distasio, J., Sylvestre, G., & Mulligan, S. (2005). *Home is Where the Heart is and Right Now That’s Nowhere...: An Examination of Hidden Homelessness Among Aboriginal Peoples in Prairie Cities*. Winnipeg, MB: University of Winnipeg Institute of Urban Studies.

<sup>64</sup> *Ibid.* p. 6

province is failing to support the interests of the poor and is compelling them to undertake low wage employment that traps them in a cycle of poverty”.<sup>65</sup>

Since the end of the national cost-shared Canada Assistance Plan (CAP) in 1996, the federal government has stopped funding to provinces for welfare funding. Introduced in 1997, the new *Building Independence* program contained two major changes; firstly, the new program introduced eligibility benefits for children tied to the labour force attachment of their parents and; secondly, the government introduced the newly formed Transitional Employment Allowance (TEA). TEA was designed as a transitional benefits program for those recipients that were deemed employable and thus would only need assistance for a short period of time. TEA recipients could be transferred to the Saskatchewan Assistance Plan after an indefinite period of time and receive fewer financial benefits while awaiting entry into the provincial welfare program.

In addition to the TEA program, in 2005 the Saskatchewan government introduced the new Rental Housing Supplement (RHS) program. The program is focussed on supplying a monthly benefit to low-income families who live in rental accommodations. The delivery of this benefit is dependent upon the condition of the rental property and thus if the property is deemed substandard, the family will be denied the supplement. There exists a subsidy program under the Saskatchewan Housing Corporation that encourages owners to improve the condition of their properties, however, due to the lifting of all rent control regulations in 1992, there is no system by which to assess the renovations and prevent property owners from arbitrarily increasing monthly rents without making significant renovations to property.<sup>66</sup> According to Hunter and Donovan, under the stringent and obscure regulations of the RHS program, “benefits are not contingent upon anything that the recipient can do; rather, benefits are contingent upon the actions of third parties over which the recipient has no control – in this case, property owners”.<sup>67</sup>

Saskatchewan’s current system of social programming for low-income families is inadequate and prevents the most vulnerable populations of people from ever reaching a stable and crisis free existence. Under a shroud of *Building Independence* these new policy directions force people off welfare straight into low-income insecure employment which provided families with just enough income to fall short of assistance qualifications. The new low-income workforce is flexible, disposable and temporary; all of which represent unstable living environments for both individuals and families whose individual and family security is left up to the volatility of the low-wage labour market.

In today’s society, church basements are no longer large enough to house the growing homeless population. Insufficient funding prevents both the construction and expansion of shelters and thus the dispossessed continue to stretch out across Saskatchewan’s major city centers. Parks, bus shelters, sidewalks, under bridges, in tunnels, squats, garages, cars, and tents all serve to temporarily house the populations that have fallen through the cracks of Saskatchewan’s rising housing market. When asked what changes she would like to see happen in her community, one North Central resident responded, “I live in the hood. It’s gross, dirty,

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<sup>65</sup> Hunter, G., & Donovan, K. (2005a). *Poor Need More Than TEA: Saskatchewan’s Building Independence Program Forces People Into ‘Low Wage’ Traps* Saskatchewan Notes.(No. 4(3)). Regina, SK: Canadian Centre for Policy Alternatives. p. 2.

<sup>66</sup> Ibid. p. 3.

<sup>67</sup> Ibid. p. 4.

scary, poor and there are homeless people and drunks everywhere...what wouldn't I want to change about my community".<sup>68</sup>

### Challenges

As previously mentioned, the intergenerational transfer of wealth through home ownership and housing security is a vital factor in individual and societal economic health. Research suggests that the low rate of housing security and home ownership in Regina's inner city neighbourhoods could be directly related to a lack of community cohesion in these areas.<sup>69</sup> Housing problems, which include high inner city mobility rates, have had a negative affect on the development of economic and social capital and social unity within the area and Regina as a whole.

In 2002, the federal government's Caucus Task Force on Urban Issues openly admitted that its programming does not sufficiently address the housing shortage in urban areas such as Regina, by stating it is a "good start but is just not enough to meet the needs across the country".<sup>70</sup> The inadequacy of federal transfer payments to provinces, brought on by a collapse in federal/provincial partnerships, has severely limited the ability of the government of Saskatchewan to deliver adequate social housing programs. In order to adequately address the housing needs of Regina's inner city, a cross-sectoral analysis of the challenges of building and rehabilitating affordable housing of multi-levels of government, community-based organizations, private cooperatives and non-profit sectors is needed. By addressing these challenges, a better understanding of the supply-side of the production and development of affordable housing, may be acquired.

Declining housing stock due to demolition or gentrification and the dismantling of rent controls have resulted in a housing market beyond the means of Regina's low income individuals and families. Escalating rental rates, low vacancy, and lack of new construction are persistently driving up rental costs, even for inadequate, unsuitable dwellings. Regina's low-income residents frequently finding themselves in desperate housing circumstances and will live in dilapidated homes regardless of the potential health consequences. Three main causes of social housing problems have been summarized by author Fallis in his article titled "The Urban Housing Market": those associated with low income and employment issues; those connected to the economic structural changes in metropolitan areas; and, those impeding the increased supply of affordable housing units.<sup>71</sup> From the perspective of government, private sector renovators, private sector investors and community-based organizations, in varying degrees, these factors all represent significant challenges and barriers to their ability to contribute to the creation of affordable, adequate and suitable housing.

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<sup>68</sup> Anonymous. (December 16, 2008). Interview with North Central resident.

<sup>69</sup> Stokes, J. (2004). *More Than Bricks and Mortar: The Consequences of Poor Housing Conditions in Regina's Aboriginal Community*. Regina, SK: The Saskatchewan Institute of Public Policy.

<sup>70</sup> Ibid. p. 6.

<sup>71</sup> Fallis, G. (1990). The Urban Housing Market. In G. Fallis & A. L. Murray (Eds.), *Housing the homeless and poor: new partnerships among the private, public, and third sectors* (pp. 49-81). Toronto: University of Toronto Press.

*Investors/ Developers*

According to a report by the Federation of Canadian Municipalities 2005 report, the main challenge for investors is the current state of repair of existing housing stock in areas such as Regina's inner city region.<sup>72</sup> According to the report, higher levels of private investment are needed in order to keep the current stock from continuing to deteriorate. Investing in an already aged and depreciated housing stock will increase operating expenses which, if borrowed, the debt expenses may outweigh the potential returns that might otherwise be achieved as rents rise.

Another significant challenge to private investors is the extent of government intervention in the rental sector. Governments can intervene either directly through rent controls, and landlord/tenant legislation, or indirectly through government imposed costs such as levies, fees, charges and taxes on the development, sale and ownership of housing.<sup>73</sup> In particular, the government policy changes has created a "climate of great uncertainty for investors" who view the changing rules as a major investment obstacle.

It should be noted that many investors/developers often purchase low-priced buildings and leave these districts riddled with vacant lots. The affordable units lost and creation of empty lots in the demolition process, label the neighbourhood as a socially undesirable place to live or start a private business. Jack Layton refers to this phenomena as "block busting"- by demolishing and thus stigmatising the neighbourhood, developers and investors drive down the value of remaining properties which can then be bought up and eventually replaced by some form of redevelopment for higher revenues.<sup>74</sup> Due to the fact that in today's progressive economic environment property rights and potential revenue reign supreme, for displaced tenants or investors and developers interested in initiating community-economic development projects in the area, there are rarely any provisions.

*Renovators*

For private sector renovators the challenge lies in the potential for high levels of repair and renovation costs making a viable profit uncertain. During Regina's initial boom there was a definite increase in the amount of renovations that could be seen in Regina's inner city region; however, once the market began to trail off, the extent to which investors felt that they could achieve a return on their units, also declined. One inner city landlord described his personal predicament: "when it was a buyers market, we bought three rental properties and began fixing them up in order to increase rents and potentially resell in the future. Now that the market has levelled off, we cannot guarantee a return on our properties thus we cannot afford to continue renovations beyond the revenue that the rent rates bring in".<sup>75</sup> When upgrading their units and increasing the adequacy of their property, investors look to the return on their investments and the extent to which additional public funding from either government subsidies, community-based housing projects, and private sector investors may be made available to deal with the problems of a deteriorating housing stock.<sup>76</sup>

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<sup>72</sup> Elliot, T., & Sanscartier, B. (1998). *Understanding Private Rental Housing Investment In Canada Socio-economic Series*.(No. 42). Ottawa: Canadian Mortgage and Housing Corporation.

<sup>73</sup> Ibid.

<sup>74</sup> Layton, J., & Shapcott, M. (2000). *Homelessness: The making and unmaking of a crisis*. Toronto: Penguin Group Canada.

<sup>75</sup> Ibid. p. 107.

<sup>76</sup> Ibid. p.101

### *Government*

All levels of government have a stake in ensuring that there exists an adequate and suitable supply of affordable housing. One of the central challenges for government is guaranteeing that any government related costs to affordable housing investment, especially in the development of new rental housing, are considered fair and do not represent an unjustifiable financial burden on government. If private investors and renovators do not initiate the upgrading and construction of affordable housing due to the prospect of financial loss, governments face the challenges of considering alternatives to promote the necessary repairs and renovations. The promotion of repairs and renovations will warrant the creation of enhanced programs and subsidies which requires the government make an on-going and dedicated commitment to provide funding. Although long-term government commitments are often difficult to establish due to constrained budgets, it should be noted that housing, “particularly affordable housing, is fundamental to a city’s health, competitiveness and sustainability”.<sup>77</sup>

### *Community-Based Service Providers*

The loss of affordable, adequate and suitable housing combined with the inflation of housing prices in Regina’s inner city region, has resulted in the isolation and separation of the most disadvantaged sectors of the population. In search of stable housing within a growingly inhospitable economic environment, these marginalised groups are frequently on the move in search of stable housing. High mobility rates within inner city Regina have created nomadic groups of people that are all at great risk of becoming homeless. Living in unstable and insecure conditions inhibits people from accessing services and developing neighbourhood networks. As a result, community-based service providers face significant challenges in “establishing a continuum of care, and difficulties preparing appropriate policies, business plans and budgets”.<sup>78</sup> Due to the fact that the majority of Regina’s inner city population rent, there is a weakened commitment to the community in terms of establishing roots and establishing a sense of kinship amongst the population. Encouraging and assisting people to move from transient housing to home ownership will result in a greater sense of pride, dedication, connectedness and belonging in the community. The lack of housing programs that enable people to move from low-income rental accommodations to mainstream rental and home ownership represents a barrier to both community stability and potential community-based economic development opportunities.

According to the “Community Consultation for the Regina Community Plan on Homelessness”, there are many systematic barriers relating to the development and implementation of comprehensive social policies concerning housing. In practice, the current system of service provision has evolved in an isolated fashion; this is commonly referred to as working in “silos”.<sup>79</sup> Kowalchuk describes the current structure as a:

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<sup>77</sup> Kowalchuk, J. (2004). *Making Partnerships Happen: Creating a Long-term Affordable Housing Partnership for Regina*. Regina, SK: University of Regina, Social Policy Research Unit. p. 5.

<sup>78</sup> Distasio, J., Sylvestre, G., & Mulligan, S. (2005). *Home is Where the Heart is and Right Now That’s Nowhere...: An Examination of Hidden Homelessness Among Aboriginal Peoples in Prairie Cities*. Winnipeg, MB: University of Winnipeg Institute of Urban Studies. p. 8.

<sup>79</sup> Kowalchuk, J. (2004). *Making Partnerships Happen: Creating a Long-term Affordable Housing Partnership for Regina*. Regina, SK: University of Regina, Social Policy Research Unit. p. 12

...system in which everybody is operating in silos which is not in the best interests of the family...we must develop a better way to horizontally integrate our services so that families have on entry point into the system and there are a variety of supports that they can access through that single-entry point, rather than having multiple points of entry that have different guidelines and expectations.<sup>80</sup>

Working in silos is not the only systematic barrier that community-based organizations face. The inflexibility of guidelines when attempting to access government subsidies by both CBO's, agencies and/or individuals makes accessing much needed programs and services a difficult and frustrating task. This process can include dealing with multiple levels of government departments, agencies and programs in order to gain access to needed services. This presents a "daunting barrier for many of the people who need these services most".<sup>81</sup> These barriers equal a general lack of sustainable, guaranteed, cyclical funding opportunities that allow them to increase the capacity of and collaboration between community-based organizations, the private sector and all levels of government.

### **Roles, Responsibilities and Initiatives**

Housing affordability and the associated problems and challenges related to Regina's housing crisis is a complex and multifaceted issue. These problems require the involvement of multiple municipal, provincial and federal departments and agencies, different target populations, an array of community-based organizations and projects, and a range of potential business sector housing providers. As previously noted, when people move throughout the housing continuum they are often faced with the challenges of accessing multiple agencies and are in turn frustrated by the multiple layers of silo services that make it difficult to move forward and implement a "coherent affordable housing agenda".<sup>82</sup> It is for this reason that the Regina North Central Community Association decided to explore the idea of creating a core role/network center point dedicated to coordinating the effort of various stakeholders in order to pull together resources and facilitate affordable housing policies and projects.

Despite an increase in housing for moderate and higher income households, the City of Regina faces incredible housing challenges. While the City of Regina has made efforts to create a comprehensive blueprint for the development of a municipal housing strategy, the creation of an effective "long-term housing partnership has not yet occurred among stakeholders in Regina".<sup>83</sup> Following the federal withdrawal of funding in the 1990's, there was a drastic shift in the roles and responsibilities of municipal and provincial governments which also resulted in the roles and responsibilities of community-based organizations and the private sector.

The provincial government Ministry of Social Services Department is responsible for Saskatchewan Housing Corporation which "develops, delivers, and administers housing

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<sup>80</sup> Ibid. p. 13

<sup>81</sup> Ibid. p. 14

<sup>82</sup> Tomalty, R., & Cantwell, R. (2004). *Municipal Land Use Policy and Housing Affordability Halifax Regional Municipality* Co-Operative Research and Policy Services. Halifax, NS: Halifax Regional Municipality. p. 107.

<sup>83</sup> Kowalchuk, J. (2004). *Making Partnerships Happen: Creating a Long-term Affordable Housing Partnership for Regina*. Regina, SK: University of Regina, Social Policy Research Unit. p. 26.

programs in Saskatchewan and provides affordable, suitable, and adequate housing for households with low to moderate incomes”.<sup>84</sup> The Saskatchewan Housing Corporation (SHC) provides funding for both ongoing and new housing projects for low to moderate-income households with an “identified need”.<sup>85</sup> Programs include social and affordable rental housing, funding for home renovations, homeownership programs, etc. The cost of SHC programming are funded by all three levels of government and the daily management is provided through a network of regional housing authorities, non-profit organizations, housing cooperatives, private investors and the Saskatchewan Housing Corporation.

It should be noted that in contrast to the Housing Continuum or Continuum of Care housing philosophy which is based on a housing plan that organizes and delivers housing and services based on an assessment of client needs that determine what stage of housing they will be placed in; in 2004, the Saskatchewan Government announced the implementation of a HomeFirst plan. The HomeFirst is a five-year plan that will invest \$200 million dollars annually towards new home ownership incentives, rental home development, renovations and repairs to existing stock and new housing supplements for low-moderate families, senior citizens, persons with special needs, and First Nations and Métis people.<sup>86</sup> HomeFirst strategies are replacing Continuum of Care philosophies by providing supports and services that assist individuals by offering immediate rental subsidies and permanent housing. Under this model, everyone has the right to immediate, safe, affordable and permanent housing; instead of *earning* this right, individuals and families are continuously supported throughout the process to permanent housing.

As previously highlighted in this report, by abandoning their role in the housing sector, the federal government shifted responsibility to provincial governments who are now largely responsible for the administration of housing programs, own most of the social housing and fund most of the social housing projects. After the implementation of the 1997 Canada-Saskatchewan agreement, which was largely created to allow for “efficiency savings” and planned behind “closed doors”, the federal government’s role has diminished in terms of direct delivery of programs. As predicted, the decentralization of decision-making power to the provinces has resulted in an increase of “ghetto areas, more people kicked out by unscrupulous landlords, and more people homeless”.<sup>87</sup> Under pressure and scrutiny from nearly all sectors concerned with the growing housing crisis in across the country, on April 1, 2007, the federal government announced “The Homelessness Partnering Strategy” (HPS). Hailed as a way for “families and individuals in Saskatchewan to break free from the cycles of homelessness and poverty and build a stronger future for themselves”, the HPS pledged \$269.6 million over two years to reduce the national homelessness crisis. Described as a “unique community-based program aimed at preventing and reducing homelessness” the HPS provides direct funding and support to more than 60 jurisdictions across Canada. In 2008, the HPS announced it was investing in 12 Saskatchewan lead projects located in Prince Albert, Regina and Saskatchewan. In the 2009 Budget, the federal government announced it will provide \$7.8 billion dollars towards housing construction and renovation which will include tax credits for renovations and alterations, a

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<sup>84</sup> Ibid. p. 17

<sup>85</sup> Ibid.

<sup>86</sup> Ibid. p. 6

<sup>87</sup> MacNeil, D., & Warnock, J. W. (2000). *The disappearance of affordable housing in Regina*. Regina, SK: The Council on Social Development Regina, Inc. p. 3.

First-Time Home Owners' Tax Credit and low cost loans to municipalities to improve housing infrastructure.

In regards to the municipal government's role and responsibilities for housing, the City of Regina does not directly own or manage housing; however, it has made significant efforts towards the creation of a housing strategy to combat the current crisis. In collaboration with community-based organizations, provincial government and federal government, the City of Regina established the Regina Housing Authority Advisory Committee, supports various community projects and community-based partnership plans, and works collaboratively with all sectors to development recommendations regarding housing. As socio-economic changes have been occurring at the federal-provincial government level, municipalities have been functioning within a "shrinking resource base amid growing demand for maintenance and expansion of services".<sup>88</sup> The development of housing must include the obligations of municipal governments therefore, in cases where cities have cut back on code enforcement due to shrinking municipal resources, it would be extremely valuable to establish an entity that could work collaboratively with the municipal governments to enforce housing standard codes and coordinate funding opportunities.

Long-term collaborative partnerships between municipal, provincial and federal governments are essential for the creation of more affordable housing stock and improvements to existing stock. Although the inclusion of federal-provincial programs, funding and services are crucial, there is a growing consensus that all levels of government must also move towards the increased development of new partnerships with community-based organizations and the private sector. Facilitating the development of affordable, suitable and adequate housing stock as well as restoring existing stock, requires that all three levels of government work together with the private and non-profit sectors to collaborate "their regulatory, planning and fiscal powers" and create viable solutions to Regina's housing crisis.

### **Housing Support Coordinator for Regina's Inner City Region**

When addressing the housing needs of low-income families in inner city Regina, the focus must be on rehabilitation of the existing housing stock as well as the creation of more affordable housing. The greatest opportunity for achieving access to affordable housing for these target populations is to be able to offer affordable, suitable and adequate housing without moving people through the system, from one referral to another - blind referrals - without addressing the immediate complexity of the problem. In consultation with community-based organizations conducted for this study, many agencies voiced the need to increase the capacity for collaboration between government, community-based agencies and private sector; however, many felt that this collaboration must *not* add any additional bureaucratic formalities that could restrict their abilities to offer services to the needs of their target populations. In order to successfully address housing issues in inner city Regina, all levels of government, community-based agencies and the private sector must "bring something to the table in order to ensure that projects are initiated and completed" as opposed to the potential stagnation that can be caused by unnecessary formalities of bureaucratic rules and regulations. This ambitious objective requires a multi-faceted approach and inter-agency collaboration that could be initiated by a network center point entity that would bring together resources and create housing partnerships.

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<sup>88</sup> Kowalchuk, J. (2004). *Making Partnerships Happen: Creating a Long-term Affordable Housing Partnership for Regina*. Regina, SK: University of Regina, Social Policy Research Unit.

Housing partnerships require inter-agency collaboration as the best means of producing affordable, suitable and adequate housing to meet local needs, resources and capacity. According to Kowalchuk, Regina can fit into these strategies due to its existing low-income stock” and “long-standing, well-developed system of non-profit organizations with the potential to mobilize and take a leadership role in affordable housing provision”.<sup>89</sup> It should be noted that the idea of a core housing facilitator role has also been explored in other jurisdictions, therefore, Regina is also well suited to learn from the experiences of other jurisdictions that also face considerable housing issues.

In the City of Halifax, the Halifax Regional Municipality (HRM) examined the idea of creating a municipal housing facilitator/coordinator role. Similar to the City of Regina, the City of Halifax recognized the fact that housing affordability was a complex issue which makes it “difficult to move forward in formulating and implementing a coherent affordable housing agenda”.<sup>90</sup> The HRM defied this position as a central coordination function that would be dedicated to bringing together the efforts of various stakeholders to facilitate affordable housing policies and projects. The HRM associated housing issues with the lack of capacity in the local non-profit sector and lack of financial commitment from provincial and federal government as a direct indication that a position could be created to take a “leadership role in order to freely leverage funding opportunities and harness the capacity of the private sector”.<sup>91</sup>

In 1996, the City of Saskatoon Social Housing Advisory Committee created a “Housing Facilitator” position. The position was established as primarily a “community development” entity that served as instrumental to the creation of new strategic plans that enabled the delivery of new affordable housing in Saskatoon. Projects initiated by the Housing Facilitator spanned from assisting low-income households in home ownership in central neighbourhoods, to increasing and rehabilitating the stock of existing housing. By exploring the ways the City of Saskatoon could respond to housing issues given the withdrawal of federal and provincial governments, the municipal government took immediate steps to encourage and collaborate a coordinated capacity building approach to housing. In 1999, the Saskatoon Housing Initiatives Partnership (SHIP), a community-based, non-profit corporation was developed to facilitate and finance affordable housing projects and groups.<sup>92</sup> The SHIP is comprised of representatives from the private, public and non-profit sectors and functions to facilitate the creation of affordable housing, build the capacity of community groups involved in affordable housing initiatives and facilitates public-private partnerships within the City of Saskatoon.

In the City of Calgary, Alberta, the municipal government created an Affordable Housing Coordinator position that focussed on the development and coordination of municipal policies and projects within the City of Calgary. Housed within the corporate buildings and properties department, the Affordable Housing Coordinator is part of a multi-department group that works to facilitate affordable housing projects within a specific emphasis on regional planning and development. Funded by the City of Calgary, the AH coordinator plays a key role in coordinating funding and development opportunities for groups within the community that are most in need.

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<sup>89</sup> Ibid. p. ii.

<sup>90</sup> Tomalty, R., & Cantwell, R. (2004). *Municipal Land Use Policy and Housing Affordability Halifax Regional Municipality* Co-Operative Research and Policy Services. Halifax, NS: Halifax Regional Municipality. p. 109.

<sup>91</sup> Ibid.

<sup>92</sup> Kowalchuk, J. (2004). *Making Partnerships Happen: Creating a Long-term Affordable Housing Partnership for Regina*. Regina, SK: University of Regina, Social Policy Research Unit.

There is a particular and growing need for a core role or ‘network center point’ coordinator position within Regina’s inner city region as housing affordability has become an increasingly urgent situation. As in other jurisdictions, this position would take a leadership role within the community by bringing together key stakeholders and identifying the key housing need in the community in order to develop coordinated affordable housing initiatives. There are currently a variety of affordable housing-related strategies within the City of Regina, however, many organizations’ mandates restrict their capacity to attempt coordination with other organizations and/or projects. The appointment of a housing facilitator position for Regina’s inner city region would work with residents, government agencies, housing providers and community groups to coordinate projects and funding opportunities to address housing issues and direct existing and future funding and programming. Rob Deglau, Regina’s North Central Community Association’s Community Coordinator, views the role of a housing facilitator as follows:

A housing facilitator would simply work with the various non-profits and agencies who have housing as a mandate, or can influence the housing agenda, find synergies and form partnerships to develop more social housing. Advocate housing policy and work with different levels of government to remove barriers, add incentives so that community partners can forward their housing plans: basically a housing broker. At the end of the day the housing facilitator helped change X numbers of legislations, worked with government to get x incentives for partners, and help build/facilitate, x houses, x apartments, x single men’s dorms, x women’s shelters, x other housing initiatives.<sup>93</sup>

As previous mentioned, the best strategies to address housing for low-income households in Regina’s Inner City Region must consist of a focus on the development of new housing stock and rehabilitation of the existing stock. This will require a comprehensive coordinated affordable housing strategy that will bring together resources from both the government, community-based and private sectors to form housing public/private housing partnerships. Voluntary collaboration between two or more organizations to achieve clearly defined housing goals requires a collaboration center point that will create strategic alliances between government, private business and non-profit community groups. By achieving “cross-sectoral bridging”, a housing facilitator position would assist in the creation of partnerships that could work together to promote not only housing, but also the economic and social well-being of Regina’s Inner City residents. The appointment of a Housing Facilitator position within Regina’s Inner City area, has the potential to address the needs of inner city populations by bringing together private money, public funding opportunities, community-based projects and innovation while at the same time, freeing local decision-making from the “constraints usually associated with federal-provincial programs and services”.<sup>94</sup>

A housing facilitator for Regina’s inner city region could serve a variety of functions, including:

- support housing projects by directing people and organizations towards development

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<sup>93</sup> Ibid. p. 13.

<sup>94</sup> Ibid. p. 7.

- opportunities in the inner city area;
- bring together interested parties to identify the key housing needs in the community and develop an affordable housing policy;
  - research topics related to affordable housing, such as the availability of suitable land, adequate dwellings, and so on;
  - have a in-depth understanding of any and all barriers to affordable, suitable and adequate housing in Regina’s inner city region and work with government and community based-organizations to reform regulatory processes, taxation policies and funding guidelines in order to remove those barriers and facilitate the immediate production of affordable housing;
  - monitor and provide detailed reports on the supply and demand for affordable housing;
  - coordinate with local developers, builders and investors in order to identify emerging issues and challenges, notify them of available funding and coordinated project opportunities;
  - coordinate government programs and capacity building with community-based organizations to advance specific projects;
  - advocate specific affordable housing projects within the community and support the development of public-private partnerships and coordinated ventures within the inner city region;
  - develop and operate repair and renovation programs to improve the conditions of existing housing stock and work together with enforcement entities to identify and report on substandard housing conditions;
  - build relationships with landlords and potential housing investors in order to facilitate the collaboration of rehabilitation projects for existing housing stock; and
  - maintain and update a registry of all housing initiatives, projects and potential funding/collaboration opportunities.

### **Conclusion**

Many recent reports on housing issues across Canada focus on the collaborative participation of all three levels of government, community-based organizations and agencies and the private sector as vital mechanisms in addressing the affordable housing problem. These solutions combine both a “top-down” and “bottom-up” approach to policy development which emphasizes local agency participation as representing a lead role in overcoming the barriers that have the potential to evolve in multi-sectoral partnerships. Drawing on the organizational skills and “wealth of knowledge of local conditions” that community-based agencies frequently have, their participation is imperative in order to effectively address the nature and extent of the problem.<sup>95</sup> A socially inclusive framework that has the capacity to create “adaptive responses to local condition within the context of multi-level government and community involvement” has the potential to create well-resources local entities (such as a housing facilitator network center point) which are “likely to be the most productive and effective vehicles on which to build mechanisms”.<sup>96</sup> According to Kowalchuk:

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<sup>95</sup> Ibid. p. 26

<sup>96</sup> Ibid. p. 27

Horizontal integration across government departments, including their social, economic and environmental policies, as well as vertical collaboration between federal, provincial, municipal governments and the community (private sector, third sector, as well as the informal networks of individual citizens and community groups) are all seen as essential to the long-term health and sustainability of communities. This cross-sectoral approach requires complex and multi-dimensional processes, with consensus building, cooperation, adaptability and flexibility as foundations.<sup>97</sup>

Developing a collaborative core center role that has the potential to develop and coordinate affordable housing strategies, funding opportunities and projects will require resources and partnership structures that can take a lead role in affordable housing provisions. The City of Regina has an established, well-developed structure of community-based organizations that provide an array of services to many populations within inner city Regina. Although these agencies have been brought together to discuss potential collaboration on various housing initiatives, there exists an abundance of opportunities for strategic sector-based mobilization. This type of partnership could be achieved through the establishment of a core housing role that could facilitate the creation of affordable housing initiatives, as well as pursue potential and existing sources of revenue for future projects and opportunities. Such a role has the potential to create partnerships that could gain “recognition and credibility in the community...fostering trust and confidence among” organizations themselves and create viable, effective and successful solutions to Regina’s housing crisis.<sup>98</sup>

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<sup>97</sup> Ibid. p. 26

<sup>98</sup> Ibid. p. 28

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