



# **The Future of Housing in Regina – Laying the Groundwork**

Prepared By

The Mayor's Advisory Committee on Housing

July 2000

city of   
**Regina**

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## EXECUTIVE SUMMARY

### Background

The Mayor's Advisory Committee on Housing was established by Mayor Doug Archer in February 2000 with a mandate to:

- enhance housing in Regina in four key areas – suburban housing, downtown housing, inner city and social housing, and student housing;
- assist in establishing a healthy housing market which facilitates the full spectrum of housing needs within the community; and
- address outstanding referrals from City Council and committees of City Council pertaining to housing.

To assist the Advisory Committee with these tasks, subcommittees were established for each of the four key areas - suburban, downtown, student, and inner city and social housing. A list of the members of the Advisory Committee and subcommittees is provided in Appendix A. The subcommittees met during a 12-week period from March to May and provided recommendations to the Advisory Committee at the end of May. The Advisory Committee considered the suggestions made by each subcommittee in developing the recommendations in this report.

Public consultation was an important component of the project. Each subcommittee produced an issue paper in April that served to highlight the issues surrounding housing in each of the four areas and stimulate input and discussion by the Regina community. Issue papers were distributed to numerous individuals and organizations with a request for input. The call for public input was also publicized through other means such as print advertisements, public service announcements, a posting on the City website, flyer distribution and appearances on local talk shows.

A total of 58 individuals and organizations provided input to the process through verbal presentations, mailed and faxed submissions, telephone calls, and e-mail messages. A list of those who responded to the request for public involvement is provided in Appendix F. The ideas and suggestions provided by these members of the community were taken into consideration in the development of the recommendations in this report. The members of the Advisory Committee and the four subcommittees thank all those who took the time to provide their ideas to this process.

### General Findings

Over the course of the Mayor's Advisory Committee on Housing project, Committee members had the opportunity to learn about many aspects of housing in Regina. Overall, the Committee found that the cost of housing in Regina relative to other cities is very favorable. While

accessibility to affordable housing is a problem for certain segments of the Regina population, the costs of both owned and rented accommodation are among the lowest in Canada. Notwithstanding this positive aspect of the market, segments of the population are finding it challenging to locate housing that is in good condition and that costs less than 30% of their income. Opportunities exist to improve Regina's housing by:

- increasing the amount of affordable rental housing in good condition, in all areas of the city, but particularly in the inner city and in areas in close proximity to the University of Regina;
- developing more on-site housing at Regina's educational institutions;
- improving the condition of inner city homes that are in need of repair or replacement;
- adding to the number of social housing units, both with and without support services;
- expanding options for new housing for purchase under \$150,000; and
- increasing the number of downtown housing units as a means of furthering continued downtown revitalization.

Partnerships of government, business, non-profit organizations, and other members of the community, including Aboriginal businesses and non-profit organizations, represent a key means of implementing immediate and long-term strategies to take advantage of the above opportunities. The City of Regina can play a key role in encouraging these types of partnerships and in advancing the overall condition of the Regina housing market. In order for the City of Regina to assume that role, steps must be taken to place the City in a position where it can provide greater support for housing. The majority of the recommendations in this report are provided to move the City toward a stronger housing facilitation role.

One of the main recommendations of the report is the creation of a committee of Council called the Regina Housing Commission to act as a catalyst to advance housing opportunities in Regina. Monetary and non-monetary assets for housing initiatives exist but the assets are dispersed among various organizations and individuals. Regina could benefit greatly from the existence of a group that would bring together various parties as required to pool assets in support of a variety of housing projects. The work of the Regina Housing Commission would ensure that the City is in a state of readiness to engage in partnerships and leverage funding from senior governments and other partners. For example, in order to access federal homelessness funding, a community plan is required. The Commission would be in a key position to facilitate the development of that plan.

The key to the Commission's success lies in it becoming a working committee, unlike typical committees of Council whose agendas are driven by reports from the City Administration. Commission members will need to be proactive in generating new housing initiatives and in bringing together partners for projects. The leadership role of the Chair, not only on the Commission but within the community, will be particularly important. It is envisioned that this person would spend a significant amount of time in the community "building bridges" and generating enthusiasm concerning possible housing ventures.

The Committee considered various models before deciding upon the committee of Council model. Other alternatives examined included an arm's length non-profit housing corporation or

authority. Since it would be a separate organization, an arm's length body would involve more costs than a committee of Council and sources of operational funding could be limited. It was concluded that a committee of Council is the superior mechanism since it would be more cost effective and would provide a strong link to the municipality. A committee of Council will also help to ensure a close working relationship with the City of Regina that is essential for the successful performance of the Commission's mandate.

In addition to encouraging partnerships among various community players, the City can further housing development by making housing a top priority and by considering the regulations, standards, and approval processes of all City departments from the perspective of their impact on housing affordability. Even slight changes to individual municipal processes and regulations, taken together, can have a significant impact on the six areas of opportunity identified above.

The municipality can also serve an important function through the provision of financial support for housing projects through incentives, grants, or land donations. Municipal support shows other partners that the City is committed to the project and provides an important portion of the project funding. The establishment of a housing reserve fund by the City of Regina, as recommended in this report, would send a clear message concerning the importance of housing.

The following points provide other general findings of the Committee as well as context for the recommendations that follow:

- A complex set of circumstances that has evolved in Regina over many years represents a major obstacle to the construction of more affordable housing. These circumstances include how property is zoned, the uses permitted within each zone, the length of approval processes for new housing, the lack of adherence to City policies, and the extent of public involvement. In order to facilitate the development of more affordable housing, the zoning of neighbourhoods should allow for a greater mix of housing types (other than single detached), approval processes should be shortened and simplified, and *Regina Development Plan* policies that encourage a mix of housing types for all income levels should be supported in practice by City Council.
- Community resistance to housing forms other than single detached housing is another impediment to the development of affordable housing. Attempts to bring alternate forms of housing onto the market typically face significant hurdles. Community opposition often delays or completely halts housing projects that involve forms other than detached dwellings. In many cases, a vocal minority of a limited number of citizens causes the withdrawal of housing proposals that are urgently needed in the neighbourhood and the larger community. Proposals that involve housing forms which are only slightly different than single detached (such as semi-detached) or that are of a slightly higher density, have been met with extreme opposition. Greater flexibility on the part of Regina residents and greater commitment by elected City officials to consider the broader benefits of particular housing projects would have a significant impact on the development of affordable housing.
- In developing its recommendations, the Committee was cognizant of the City's limited resources and gave careful thought to any suggestions that would have financial implications

for the City. However, in order to address some of the challenges identified over the course of the project, the commitment of additional financial resources by the City will be required. The Committee recognizes that substantial analysis will be required to prioritize the challenges and recommendations identified in this report in order to determine the timing and extent of resource allocation.

- The housing needs of many sectors of our society transcend the physical boundaries of inner city, suburbia or downtown. Among these are people with disabilities, seniors, and those living in poverty. Given the short time frame of the Mayor's Advisory Committee on Housing project, adequate attention could not be given to the needs of all of these groups. Many of the recommendations in this report that pertain to social housing and to ways to increase the number of affordable housing units will improve housing for all citizens, including those with the most urgent needs as identified above.

Two studies that have been running concurrently with the Mayor's Advisory Committee on Housing project are taking an in-depth look at the housing needs of seniors and those with disabilities. The Regina and District Seniors Action Plan Steering Committee is a temporary committee with a mandate to the end of June 2000 to develop an action plan to address the needs of seniors in Regina and district, including housing needs. The Committee's report is scheduled for release this summer. The Housing Subcommittee of the Advisory Committee on Access, a permanent committee of City Council, has an ongoing mandate to ensure a variety of accessible housing options for persons with disabilities living in Regina. The Housing Subcommittee, in conjunction with the City of Regina and the University of Regina, is undertaking a study of accessible housing needs in Regina. It is expected that the recommended Regina Housing Commission would work closely with both of these committees to facilitate implementation of the recommendations of their studies.

- The financial aspect of meeting the social and affordable housing needs of disadvantaged segments of the population presents a particular challenge due to the high cost of construction. Given the fiscal realities of all levels of government, new ways of meeting these needs should be explored. The "stacking" of various government programs (municipal, provincial, and federal) for individual projects is one way to make best use of the contributions of government partners. Means of ensuring participation by private sector and non-profit partners should also be examined. While it is suggested that senior levels of government will represent only two of the partners in any community-based initiatives, the financial contributions of these two governments are key to the success of any long-term social and affordable housing initiatives. As part of the continual balancing of fiscal responsibilities, government resources for social housing have, over time, been reallocated to other areas. To meet the urgent need for social housing and for renewal of existing inner city housing stock, greater financial commitments to social housing by senior governments will be required within a partnership model as described above. Increased financial contributions from senior governments, if leveraged with participation by other partners, will ensure that the housing needs of the most vulnerable members of society are met.
- To ensure the health of the downtown, the experiences of other cities suggest that a strong residential component is required. However, in order to achieve housing in the downtown to

further that area's revitalization, significant levels of public funding will be required. Private sector interest in downtown housing development has been limited due to high construction costs and the fact that the downtown is an unproven market for housing. The Committee recommends that the possibility of further municipal incentives be investigated for the downtown if the objective of increasing downtown housing is to be met. The cost of any new incentives for housing is likely to be high. Before implementing any new incentives for the downtown, the cost of the programs will need to be identified and weighed against the program benefits. In addition, incentives for the downtown will need to be prioritized along with the housing needs of other areas of the city, particularly the inner city.

- The Mayor's Advisory Committee on Housing project was initiated by the City of Regina and most of the recommendations of this report are within the City's jurisdiction. However, assistance to remove obstacles to affordable housing development is needed from other organizations and levels of governments. Appendix H lists several committees and organizations, in addition to City Council and the City Administration, that could play a significant role in the implementation of the recommendations in this report. Throughout the report, the Committee has also highlighted those recommendations that apply to policies and programs of the provincial and federal governments. With the support of all community parties, the improvement of housing in Regina can become a reality.
- The recommendations in the preamble are general recommendations that will impact housing development in all areas of the city. Specific recommendations, including background and rationale, for inner city, social, student, suburban, and downtown housing, are provided in separate chapters on each area. Summaries of the recommendations are provided in two appendices. Appendix G lists the recommendations by category and Appendix H lists the recommendations by the party responsible for their implementation. It is suggested that the implementation of the recommendations be monitored by the proposed Regina Housing Commission and that the various parties report back to the Housing Commission. Appendix H suggests completion dates for the various recommendations.

## List of Recommendations

The Committee has provided general recommendations that apply to the city as a whole as well as specific recommendations in each of the five areas of study: inner city housing, social housing, student housing, suburban housing and downtown housing. For each recommendation, a suggested time frame for completion has been identified as follows:

Immediate:	Implement within 6 months
Medium-Term:	Implement within 6 to 18 months
Long-term:	Implement within 1.5 to 3 years



## GENERAL RECOMMENDATIONS

### Housing Facilitation Structures

1. That a permanent main committee of Council, called the Regina Housing Commission, be established by bylaw to serve as a catalyst to bring together all parties to enhance housing opportunities on a long-term basis. (Immediate)
  
2. That the role and responsibilities of the Regina Housing Commission include the following:
  - facilitate all types of housing initiatives (both new housing and renewal of existing housing) and work to address housing issues in all areas of the city
  - work with community groups to bring together the necessary partners for specific housing projects
  - act as a bridge between community groups and City Council, the City Administration, and senior governments
  - provide information concerning all available housing assistance programs (not just City programs) to interested parties
  - increase awareness of housing problems in Regina
  - review applications for City support (through land, tax incentives or grants) for housing projects and make recommendations to City Council
  - make recommendations to City Council concerning housing policy, incentive programs, and barriers to housing development
  - facilitate land assembly and neighbourhood planning initiatives in the inner city
  - facilitate the development of housing foundations or trusts that will raise funds for housing development
  - assist the City of Regina in promoting the positive aspects of residing in Regina
  - oversee the implementation of the recommendations of the Mayor's Advisory Committee on Housing(Immediate)
  
3. That the City Administration consider which housing-related functions currently performed by other committees of Council could be transferred to the Regina Housing Commission and make recommendations to City Council. For example, it would be most expedient if requests for housing incentives under the Downtown Residential Incentives Strategy be considered by the Housing Commission rather than the Finance and Administration Committee. At a minimum, beginning in the 2001 fiscal year, the Regina Housing Commission should be designated the sole vehicle for the approval of housing-related funding requests that are now reviewed by the Social Development Grants Board and the Community Services Committee. (Immediate)

4. That the Regina Housing Commission have the following composition:  
Mayor (ex-officio member)  
One City Councillor  
One representative from the building industry  
One representative from Canada Mortgage and Housing Corporation  
One representative from Saskatchewan Housing Corporation  
Seven representatives from the community at large, one of whom must be Aboriginal  
  
(Immediate)
5. That the Regina Housing Commission representatives from City Council, Canada Mortgage and Housing Corporation and Saskatchewan Housing Corporation be ineligible for the chairmanship and that the chair be selected by the members of the Commission.  
(Immediate)
6. That the City of Regina establish a permanent, full-time Housing Facilitator position that would:
  - facilitate partnerships of various parties (government, community organizations, private sector) to enhance housing opportunities
  - work with City staff to amend City processes and regulations that act as barriers to housing development
  - serve as a resource person to the Regina Housing Commission(Immediate)
7. That a medium-term priority for the Regina Housing Commission be the facilitation of a broadly-based housing foundation to raise funds for housing projects in the city.  
(Medium-term)

### **Municipal Regulations**

8. That the City of Regina amend *Zoning Bylaw No. 9250* to:
  - permit accessory suites in all residential zones.
  - allow a greater range of housing types (i.e. single detached, duplex, semi-detached, fourplexes, townhouses) as permitted uses in residential zones.
  - move some multiple-unit housing types (such as planned groups of dwellings) from the discretionary use category to the permitted use category of residential zones.(Immediate)

9. That the City of Regina amend *Bylaw No. 9977* to exempt multiple-unit residential developments from the heavy water usage fee of \$430 per dwelling unit. (Immediate)

### **Funding/Financing**

10. That a housing reserve fund be established in the 2001 City budget, that budget allocations to the fund be made annually, and that the expenditure of the monies within the fund be delegated by City Council to the Regina Housing Commission. (Immediate)
11. That the Regina Housing Commission develop, for City Council's consideration, a policy governing the types of projects that are eligible for financial support from the City through land donation, incentives or grants from the proposed housing fund. (Immediate)
12. That in 2000, the City of Regina engage an outside consultant to conduct an investigation into how tax increment financing could work in Regina's downtown and North Central areas. The Regina Housing Commission should play a key role throughout the course of the project by providing input into the terms of reference and monitoring the progress of the study. The study should include the following:
  - the development of actual development scenarios for both the North Central area and the downtown, complete with estimated project costs and tax revenue projections, in order to assess the financial viability of tax increment financing in Regina;
  - a determination of the required provincial legislation for each element of a tax increment financing program and an analysis of existing provincial legislation and any deficiencies; and
  - the gathering of examples of existing TIF legislation from American jurisdictions.

(Immediate)

### **Housing Construction Initiatives**

13. That the development industry and other participating sponsors be encouraged to pursue affordable housing initiatives. (Medium-term)

## **Residential Property Taxation**

14. That the City study the merits of implementing a minimum/base property tax system for Regina. (Medium-term)

## **Marketing**

15. That the City design and implement an ongoing marketing strategy to promote the benefits of living in Regina. (Medium-term)

## **Federal/Provincial Government Policies**

16. That the City of Regina take a more proactive stance in facilitating housing development on City-owned property throughout the City but particularly in the inner city and downtown areas. Calls for housing proposals for City-owned land should be regularly issued and widely promoted to developers. For example, one priority should be the aggressive marketing of City-owned property on the eastern edge of the downtown for housing development. (Immediate)
17. That senior levels of government be encouraged to do more to address problems of poverty in order to meet the needs of the most vulnerable in society. Federal and provincial governments should be urged to make a commitment to:
  - creating a large pool of funding for social and affordable housing; and
  - reviewing tax policies related to housing with a view to implementing mechanisms such as GST and PST rebates, tax exemptions, and tax incentives for social and affordable housing.(Immediate)
18. That the Saskatchewan Property Management Corporation be approached for possible funding in the redevelopment of surplus properties owned by the provincial government. (Immediate)

## **Other**

19. That the Regina Housing Commission examine the recommendations that the Federation of Canadian Municipalities (FCM) has made in its report “Towards a National Housing Strategy” dated April 26, 2000, in order to determine their applicability to Regina. (Immediate)
20. That the Regina Housing Commission work with the Housing Subcommittee of the Advisory Committee on Access and the Regina and District Seniors Action Plan Steering Committee to facilitate the implementation of the recommendations of the seniors and accessible housing studies currently underway by these committees. (Immediate)
21. That the Regina Housing Commission establish communication linkages and a strong working relationship with the Housing Subcommittee of the Advisory Committee on Access to address the housing needs of persons with disabilities. (Immediate)
22. That the City of Regina study the possibility of accommodating “country residential” developments within the City limits to provide lifestyle options similar to those available in neighbouring communities. (Medium-term)

## **INNER CITY HOUSING RECOMMENDATIONS**

### **Municipal Regulations**

23. That the City of Regina *Maintenance Bylaw No. 8211* governing building conditions be more stringently enforced to improve housing conditions and reduce the number of substandard dwellings in the city. (Immediate)
24. That the City of Regina *Untidy or Unsightly Properties Bylaw No. 9503* and the *Junked Vehicle Bylaw No. 9640* be more stringently enforced to improve neighbourhood appearance and image. (Immediate)
25. That no further action to explore the licensing of landlords/properties be taken at this time pending an evaluation of the effectiveness of enhanced City enforcement of Maintenance Bylaw provisions and more vigorous placarding by the Regina Health District. (Immediate)

## **Municipal Fees and Charges**

26. That the City of Regina revise its policy concerning fees for lead waterline replacement to ensure that it does not act as a disincentive to inner city renewal and infill development. (Immediate)

## **Municipal Incentives**

27. That the Inner City Housing Stimulation Strategy (ICHSS) program be amended to:
- Target specific neighbourhoods that are most in need of housing renewal,
  - Include rental units,
  - Provide tax exemptions for structural renovations that extend the life of a house, and
  - Allow for the option of a five-year tax incentive or the up-front issuance of the equivalent dollar amount as a grant.
- (Medium-term)
28. That the City of Regina revisit its policy of selling City property at market value and consider contributing land at no cost for specific inner city housing projects that support social policy or economic objectives. (Immediate)

## **Municipal Services**

29. Enhancing the perception of safety should be the highest priority for city services in inner city neighbourhoods. This could include addressing the most visible types of crime such as street prostitution on a priority basis, and undertaking changes in lighting and street landscaping to improve visibility and natural surveillance. (Medium-term)
30. That secondary plans within existing neighbourhood plans be developed for portions of inner city neighbourhoods as a means of stimulating renewal in these areas. (Medium-term)

## **Federal/Provincial Government Policies**

31. That the Regina Housing Commission work directly with the Regina Health District to review and study the Regina Health District's current placarding policies. (Immediate)
32. That the Saskatchewan Housing Corporation be encouraged to revise its policies to make single detached houses eligible for Rental RRAP. (Immediate)
33. That Canada Mortgage and Housing Corporation be encouraged to amend its policies to:
  - permit sweat equity as a component of the 5% minimum down payment;
  - adopt a social policy to provide mortgage guarantees based on the construction costs, not the actual market value, in devalued areas; and
  - recognize Inner City Housing Stimulation Strategy tax exemptions as equity.(Immediate)

## **Other**

34. That innovative construction methods that seek to reduce building costs be encouraged and facilitated. (Medium-term)
35. That community associations be encouraged to improve the image of their neighbourhoods by using the media to communicate the positive aspects of their areas. The City of Regina should assist community associations to develop communication plans that will reinforce the positive aspects of neighbourhoods. (Medium-term)

## **SOCIAL HOUSING RECOMMENDATIONS**

### **Federal/Provincial Government Policies**

36. That a partnership of the three levels of government, the community and the consumer be established to generate opportunities for social housing development and examine new and creative methods of delivering social housing. (Immediate)

37. That every opportunity to stack multiple government programs for social housing projects be sought in order to maximize the effectiveness of the individual programs. (Immediate)
38. That in considering alternative means of supporting social housing initiatives, governments pursue opportunities that are of mutual benefit to all three government partners. (Immediate)
39. That social housing initiatives focus on those with the greatest need. (Immediate)
40. That senior government agencies and financial institutions be encouraged to remove any barriers that would restrict not-for-profit housing corporations from being able to use the equity in their housing stock to leverage funds. (Immediate)
41. That Saskatchewan Social Services be encouraged to examine the impact of its policies on the housing market and consider improvements to the delivery of shelter allowances. (Medium-term)

## **STUDENT HOUSING RECOMMENDATIONS**

### **Transit**

42. That the University of Regina, SIAST, and SIFC actively work with the Regina Transit Service or other transportation suppliers to develop enhanced transit service that meets the needs of students travelling to and from the Knowledge Corridor. Geographical Information Systems (GIS) mapping should be used to determine where students currently enrolled at the University of Regina and SIAST live in order to develop appropriate routes. (Immediate)
43. That a new program be developed through consultation with student associations, SIAST, SIFC, the University of Regina, and the Regina Transit Service to provide transit passes to all students attending post-secondary institutions. The feasibility of designating shopping malls as pick-up points for direct transit services to the University of Regina and SIAST should also be studied. (Immediate)



## **Housing Facilitation Structures**

44. That the University of Regina take the lead role in establishing a committee with representation from the University of Regina, SIAST, SIFC, the Province of Saskatchewan, CMHC, the Regina Housing Commission, Wascana Centre Authority, Regina's Market Square, the Regina Regional Economic Development Authority and the private sector that would serve as a strategic alliance to facilitate the development of new affordable student housing within the Knowledge Corridor. It is suggested that the Student Housing Alliance be formed by the fall of 2000 and that appropriate communication linkages between the Alliance and the Regina Housing Commission be established. (Immediate)

## **Housing Construction Initiatives**

45. That the University of Regina, with the assistance of the Student Housing Alliance, investigate the development of a new 350-unit on-campus student housing complex as the first step in meeting a long-term goal of providing on-campus housing for 20% of enrolled students and that the complex be targeted to first and second year students. (Medium-term)
46. That the City request that SIAST closely monitor how the consolidation of the SIAST campuses affects its student housing needs and provide regular updates to the Student Housing Alliance and the Regina Housing Commission so that solutions for any identified areas of need can be developed. (Immediate)

## **Guidelines for New Student Housing**

47. That the Student Housing Alliance consider possible sites for new housing within the Broad Street/Wascana Parkway Corridor starting from the SIAST Wascana Campus on Wascana Parkway and extending north along Broad Street into the downtown and to the Warehouse District. (Medium-term)
48. That the Student Housing Alliance consider the following areas for the development of new student housing: former Strathcona School site, former Diocese of Qu'Appelle Site, Normal School, Old University Campus, Wascana Centre Authority properties, Wascana Centre Tree Nursery, downtown and the Warehouse District. (Medium-term)

49. That the Student Housing Alliance consider the changing demographics of Saskatchewan and the needs of the growing Aboriginal population in plans for proposed student housing developments. (Medium-term)
50. That the Student Housing Alliance ensure that housing projects for Aboriginal students facilitate close relationships with Aboriginal cultural and service agencies within the city. (Medium-term)
51. That the Student Housing Alliance ensure that a wide range of housing options and choice is provided to help meet the needs of married students, students with families, students with disabilities, single parents, and graduate students. (Medium-term)
52. That the Student Housing Alliance ensure that new student housing developments for families consider provisions for daycare services, common family areas, access to elementary and high schools and recreational and leisure facilities. (Medium-term)

### **Housing Support**

53. That the University of Regina, SIAST and student associations develop and maintain an Internet-based housing registry that would provide information on available housing options, tenant rights and responsibilities, housing checklists designed with student needs in mind, names of students seeking roommates and links to other housing-related sites. A link to the registry should be provided on the City of Regina website, Regina Regional Economic Development Authority website, and other websites that individuals moving to Regina would be likely to access. (Immediate)
54. That post-secondary institutions and student associations provide training for student leaders to enable them to provide greater assistance in addressing student housing issues. (Medium-term)

### **Federal/Provincial Government Policies**

55. That the Regina Housing Commission request that the federal and provincial governments examine ways to assist students with housing costs. The following strategies should be among the options examined:
  - targeted subsidies/rent supplements for students to assist students in paying the rents of market level housing units
  - increases to housing allowances provided under the Canada and Saskatchewan Student Loan Program

- income tax credits for homeowners that are willing to allow post-secondary students (who are not family members) to stay in their homes at no cost.

(Medium-term)

### **Funding/Financing**

56. That the University of Regina aggressively market its on-campus student housing for spring and summer conferences, special events, and short-term educational functions to bring in new revenues that can be used to maintain affordable on-campus housing for students. (Long-term)

### **Other**

57. That the University of Regina develop comprehensive housing packages including semester-based leases, meal plans, and a strong learning environment that are consistent with those of other Canadian universities. Specific packages targeted to Aboriginal and international students should be developed. (Medium-term)

## **SUBURBAN HOUSING RECOMMENDATIONS**

### **Municipal Regulations**

58. That the City Administration review zoning regulations to identify ways that the regulations could be amended to encourage higher density suburban development in innovative groupings and in a range of house forms including single detached dwellings. Among the techniques to be studied should be small residential lots with reduced front and side yard requirements as well as subdivision designs similar to that of the Garden Ridge Subdivision. (Medium-term)
59. To avoid the NIMBY (Not In My Back Yard) syndrome of public opposition to new developments, new sector plans and concept plans should provide for a wider range of housing types. (Long-term)
60. Residential density targets for new residential areas should be increased as part of the review of sector and concept plans. (Medium-term)

61. That developers be encouraged to take advantage of the above changes to zoning regulations and concept plans by developing higher density subdivisions and a wider range of housing types (other than single detached). (Immediate)

### **Development Standards**

62. That engineering and related development standards and specifications such as park development standards and right-of-way widths be reviewed by a joint City/housing industry committee to evaluate the impact of existing and proposed standards on housing affordability and residential densities. The review should include a cost-benefit analysis of any proposed changes. (Immediate)
63. That a joint City/housing industry committee review the development standards applied to developments that include private roadways and pedestrian access. (Immediate)
64. That the City of Regina, the Association of Professional Engineers and Geoscientists of Saskatchewan and the housing industry review the need and effectiveness of site-specific engineering drawings for foundations for new dwelling units. (Medium-term)

### **Development Approval Process**

65. That approval of subdivisions be delegated to the City Administration pursuant to the provisions of section 135.1 of *The Planning and Development Act, 1983*. (Immediate)
66. That the provincial government be requested to amend *The Condominium Property Act, 1993* to allow City Councils to delegate approval of certain condominium applications (excluding conversions) to City administrative staff. (Medium-term)

### **Municipal Fees and Charges**

67. That City of Regina hectareage fees be frozen at their current level and that a comprehensive review be undertaken in conjunction with the development industry to review the principles underlying the use of development fees, establish the principles for the use of hectareage fees (project eligibility criteria) and review the rate. (Immediate)
68. That a review be undertaken by the City of Regina to evaluate the level of building inspection services provided for residential dwellings. (Medium-term)

## **Residential Property Taxation**

69. The City of Regina assessment/taxation policy should be revised to place the building portion of the residential assessment onto the tax roll when the building is occupied by the first occupant rather than when construction is completed. (Immediate)
70. Property assessment practices and standards should be reviewed, with input from the housing industry, to provide more appropriate property assessments for registered subdivisions that are not developed. (Immediate)
71. That the City of Regina undertake a review of property taxation on private developments (e.g. condominium developments) to determine if taxation levels should be reduced in light of services that are provided by the development that are normally provided and funded from general property tax revenue (e.g. garbage collection, street lighting, snow clearance, road maintenance). (Medium-term)

## **DOWNTOWN HOUSING RECOMMENDATIONS**

### **Housing Facilitation Structures**

72. That a Building Conversion Subcommittee of the Regina Housing Commission be formed to identify downtown buildings for possible conversion to residential use. The composition of the subcommittee should include representatives from Canada Mortgage and Housing Corporation, Saskatchewan Housing Corporation, the City of Regina, the financial sector, the construction industry, and other building professionals. The Westland Building located at 1755 Hamilton Street should be among the buildings studied. The subcommittee should examine costs associated with building conversion and identify recommended building code equivalencies and exemptions. The subcommittee should also establish a target for development of residential units in converted buildings and develop an action plan for achieving the target. The project should be modelled after Philadelphia's Turning on the Lights Upstairs demonstration program. Subcommittee members should serve in a volunteer capacity. Any costs should be shared by the City, Regina's Market Square and the building owner. (Immediate)

## **Municipal Regulations**

73. That the City Administration explore the feasibility of amending the Zoning Bylaw to permit tandem parking in downtown parkades for residential uses. (Immediate)

## **Funding/Financing**

74. That the Building Conversion Subcommittee approach Canada Mortgage and Housing Corporation and other mortgage insurance providers to determine the criteria used in determining mortgage insurance eligibility for mixed use commercial/residential buildings and pursue exemptions for mixed use developments. (Medium-term)
75. That the Building Conversion Subcommittee determine what funding Canada Mortgage and Housing Corporation has available for downtown housing projects. In particular, the existence of special funding for developers that have exhausted all other funding sources should be investigated. (Medium-term)

## **Municipal Incentives**

76. That the Building Conversion Subcommittee consider the merits of establishing a special short-term City of Regina incentive program to encourage residential development within a concentrated period of time (separate from the Downtown Residential Incentives Program). If a program is deemed to be necessary, the Subcommittee should suggest the nature and a dollar value amount of the incentive. Details of the Subcommittee's study and any recommended program, including cost calculations, should be provided to the Regina Housing Commission for consideration. (Immediate)
77. That the Building Conversion Subcommittee consider the merits of establishing an incentive program for the development of residential parking in the downtown similar to the previous incentive program for the development of public parking. If a program is deemed to be needed, the Subcommittee should determine the dollar amount of parking incentive that should be provided, giving consideration to the provision of an incentive on a per-stall basis. Details of the study and any recommended program, including cost calculations, should be provided to the Regina Housing Commission for consideration. (Immediate)
78. That the Building Conversion Subcommittee consider whether the maximum funding limit under the Municipal Heritage Incentives Program should be increased for residential developments. If an increase is deemed to be warranted, the Subcommittee should

recommend a maximum funding limit. A report on the Subcommittee's consideration of this issue and any recommendations should be provided to the Regina Housing Commission for consideration. (Medium-term)

79. That the Downtown Residential Incentives Program continue to apply to new construction since it will be an effective incentive in the future when market conditions justify new construction. (Long-term)

### **Other**

80. That the City of Regina, the Transitional Area Community Association, and Regina's Market Square explore the feasibility of creating a single downtown residential community association that would represent the interests of downtown and Transitional Area residents. (Long-term)
81. That every effort be made to encourage student housing in the downtown area where appropriate and that the City of Regina work with senior governments and other stakeholders to achieve more student housing downtown. (Long-term)

## TERMS OF REFERENCE

The Mayor's Advisory Committee on Housing was established by Mayor Doug Archer in February 2000 with a mandate to:

- Enhance housing in Regina in four key areas – suburban housing, downtown housing, inner city and social housing, and student housing.
- Assist in establishing a healthy housing market which facilitates the full spectrum of housing needs within the community.
- Address outstanding referrals from City Council and committees of City Council pertaining to housing.

To assist the Advisory Committee with these tasks, subcommittees were established for each of the four key areas - suburban, downtown, student, and inner city and social housing. A list of the members of the Advisory Committee and subcommittees is provided in Appendix A. The subcommittees met during a 12-week period from March to May and provided recommendations to the Advisory Committee at the end of May. The Advisory Committee considered the suggestions made by each subcommittee in developing the recommendations in this report.

The Advisory Committee's mandate included a requirement to address the outstanding referral items from City Council that pertain to housing. A list of these items and the manner in which they have been addressed is provided in Appendix E.





## PUBLIC CONSULTATION

Community input was an important part of the work of the Advisory Committee and the subcommittees. Each subcommittee produced an issue paper in April that served to highlight the issues surrounding housing in each of the four areas and stimulate input and discussion by the Regina community. Issue papers were distributed to numerous individuals and organizations including:

- Aboriginal organizations
- Association of Professional Engineers
- Association of Regina Realtors
- churches
- community associations and zone boards
- downtown property owners
- heritage organizations
- non-profit housing organizations
- property management companies
- Regina and Region Home Builders' Association
- Regina Chamber of Commerce
- Regina Construction Association
- Regina MLA's and MP's
- Regina Regional Economic Development Authority
- Regina Society of Architects
- retail members of Regina's Market Square
- seniors organizations
- service clubs
- social service organizations with an interest in housing
- student organizations

The call for public input was also publicized through other means such as print advertisements, public service announcements, a posting on the City website, flyer distribution and appearances on local talk shows.

A total of 58 individuals and organizations provided input to the process through verbal presentations, mailed and faxed submissions, telephone calls, and e-mail messages. A list of those who responded to the request for public involvement is provided in Appendix F. The ideas and suggestions provided by these members of the community were taken into consideration in the development of the recommendations in this report.

A "grassroots" session was also conducted on May 3, 2000. Twenty-five individuals who were residents of the inner city or on waiting lists for social housing participated in focus groups facilitated by the members of the Inner City and Social Housing Subcommittee. The session

served to identify the issues, concerns and solutions to housing needs from the personal “hands-on” perspective of housing consumers.

The members of the Advisory Committee and the four subcommittees thank all those who took the time to provide their ideas to this process.

In conducting its research, the Advisory Committee and Subcommittees also consulted with the following organizations:

Affordable New Home Development Corporation  
Calgary Homeless Foundation  
Canada Mortgage and Housing Corporation  
City of Edmonton  
City of Moncton  
City of Saskatoon  
City of Victoria  
City of Winnipeg  
Community Action Alliance Regina (CAAR)  
Dominion Construction  
Dundee Development Corporation  
KOALA Holdings Ltd.  
Progressive Urban Management Associates  
Regina’s Market Square  
Saskatchewan Housing Corporation  
Saskatchewan Social Services  
Sherwood Credit Union  
Spence Street Housing Coalition  
Various City of Regina Departments  
Varsity Homes Ltd.  
Winnipeg Housing Rehabilitation Corporation  
West Broadway Alliance  
West Broadway Development Corporation

The advice and information provided by these organizations was also much appreciated by the Advisory Committee and subcommittees.

Judging from the level of response to the project from a wide range of sectors, there appears to be community will to deal with the housing problems facing Regina. This recognition of the importance of housing will be an important asset in the months to come when a coordinated effort will be required to implement the recommendations in this report.

## PREAMBLE

Over the course of the Mayor's Advisory Committee on Housing project, Committee members had the opportunity to learn about many aspects of housing in Regina. Overall, the Committee found that the cost of housing in Regina relative to other cities is very favorable. While accessibility to affordable housing is a problem for certain segments of the Regina population, the costs of both owned and rented accommodation are among the lowest in Canada. Notwithstanding this positive aspect of the market, segments of the population are finding it challenging to locate housing that is in good condition and that costs less than 30% of their income. Opportunities exist to improve Regina's housing by:

- increasing the amount of affordable rental housing in good condition, in all areas of the city, but particularly in the inner city and in areas in close proximity to the University of Regina;
- developing more on-site housing at Regina's educational institutions;
- improving the condition of inner city homes that are in need of repair or replacement;
- adding to the number of social housing units, both with and without support services;
- expanding options for new housing for purchase under \$150,000; and
- increasing the number of downtown housing units as a means of furthering continued downtown revitalization.

Partnerships of government, business, non-profit organizations, and other members of the community, including Aboriginal businesses and non-profit organizations, represent a key means of implementing immediate and long-term strategies to take advantage of the above opportunities. The City of Regina can play a key role in encouraging these types of partnerships and in advancing the overall condition of the Regina housing market. In order for the City of Regina to assume that role, steps must be taken to place the City in a position where it can provide greater support for housing. The majority of the recommendations in this report are provided to move the City toward a stronger housing facilitation role.

One of the main recommendations of the report is the creation of a committee of Council called the Regina Housing Commission to act as a catalyst to advance housing opportunities in Regina. Monetary and non-monetary assets for housing initiatives exist but the assets are dispersed among various organizations and individuals. Regina could benefit greatly from the existence of a group that would bring together various parties as required to pool assets in support of a variety of housing projects. The work of the Regina Housing Commission would ensure that the City is in a state of readiness to engage in partnerships and leverage funding from senior governments and other partners. For example, in order to access federal homelessness funding, a community plan is required. The Commission would be in a key position to facilitate the development of that plan.

The key to the Commission's success lies in it becoming a working committee, unlike typical committees of Council whose agendas are driven by reports from the City Administration.

Commission members will need to be proactive in generating new housing initiatives and in bringing together partners for projects. The leadership role of the Chair, not only on the Commission but within the community, will be particularly important. It is envisioned that this person would spend a significant amount of time in the community “building bridges” and generating enthusiasm concerning possible housing ventures.

The Committee considered various models before deciding upon the committee of Council model. Other alternatives examined included an arm’s length non-profit housing corporation or authority. Since it would be a separate organization, an arm’s length body would involve more costs than a committee of Council and sources of operational funding could be limited. It was concluded that a committee of Council is the superior mechanism since it would be more cost effective and would provide a strong link to the municipality. A committee of Council will also help to ensure a close working relationship with the City of Regina that is essential for the successful performance of the Commission’s mandate.

In addition to encouraging partnerships among various community players, the City can further housing development by making housing a top priority and by considering the regulations, standards, and approval processes of all City departments from the perspective of their impact on housing affordability. Even slight changes to individual municipal processes and regulations, taken together, can have a significant impact on the six areas of opportunity identified above.

The municipality can also serve an important function through the provision of financial support for housing projects through incentives, grants, or land donations. Municipal support shows other partners that the City is committed to the project and provides an important portion of the project funding. The establishment of a housing reserve fund by the City of Regina, as recommended in this report, would send a clear message concerning the importance of housing.

The following points provide other general findings of the Committee as well as context for the recommendations that follow:

- A complex set of circumstances that has evolved in Regina over many years represents a major obstacle to the construction of more affordable housing. These circumstances include how property is zoned, the uses permitted within each zone, the length of approval processes for new housing, the lack of adherence to City policies, and the extent of public involvement. In order to facilitate the development of more affordable housing, the zoning of neighbourhoods should allow for a greater mix of housing types (other than single detached), approval processes should be shortened and simplified, and *Regina Development Plan* policies that encourage a mix of housing types for all income levels should be supported in practice by City Council.
- Community resistance to housing forms other than single detached housing is another impediment to the development of affordable housing. Attempts to bring alternate forms of housing onto the market typically face significant hurdles. Community opposition often delays or completely halts housing projects that involve forms other than detached dwellings. In many cases, a vocal minority of a limited number of citizens causes the withdrawal of housing proposals that are urgently needed in the neighbourhood and the larger community.

Proposals that involve housing forms which are only slightly different than single detached (such as semi-detached) or that are of a slightly higher density, have been met with extreme opposition. Greater flexibility on the part of Regina residents and greater commitment by elected City officials to consider the broader benefits of particular housing projects would have a significant impact on the development of affordable housing.

- In developing its recommendations, the Committee was cognizant of the City's limited resources and gave careful thought to any suggestions that would have financial implications for the City. However, in order to address some of the challenges identified over the course of the project, the commitment of additional financial resources by the City will be required. The Committee recognizes that substantial analysis will be required to prioritize the challenges and recommendations identified in this report in order to determine the timing and extent of resource allocation.
- The housing needs of many sectors of our society transcend the physical boundaries of inner city, suburbia or downtown. Among these are people with disabilities, seniors, and those living in poverty. Given the short time frame of the Mayor's Advisory Committee on Housing project, adequate attention could not be given to the needs of all of these groups. Many of the recommendations in this report that pertain to social housing and to ways to increase the number of affordable housing units will improve housing for all citizens, including those with the most urgent needs as identified above.

Two studies that have been running concurrently with the Mayor's Advisory Committee on Housing project are taking an in-depth look at the housing needs of seniors and those with disabilities. The Regina and District Seniors Action Plan Steering Committee is a temporary committee with a mandate to the end of June 2000 to develop an action plan to address the needs of seniors in Regina and district, including housing needs. The Committee's report is scheduled for release this summer. The Housing Subcommittee of the Advisory Committee on Access, a permanent committee of City Council, has an ongoing mandate to ensure a variety of accessible housing options for persons with disabilities living in Regina. The Housing Subcommittee, in conjunction with the City of Regina and the University of Regina, is undertaking a study of accessible housing needs in Regina. It is expected that the recommended Regina Housing Commission would work closely with both of these committees to facilitate implementation of the recommendations of their studies.

- The financial aspect of meeting the social and affordable housing needs of disadvantaged segments of the population presents a particular challenge due to the high cost of construction. Given the fiscal realities of all levels of government, new ways of meeting these needs should be explored. The "stacking" of various government programs (municipal, provincial, and federal) for individual projects is one way to make best use of the contributions of government partners. Means of ensuring participation by private sector and non-profit partners should also be examined. While it is suggested that senior levels of government will represent only two of the partners in any community-based initiatives, the financial contributions of these two governments are key to the success of any long-term social and affordable housing initiatives. As part of the continual balancing of fiscal responsibilities, government resources for social housing have, over time, been reallocated to

other areas. To meet the urgent need for social housing and for renewal of existing inner city housing stock, greater financial commitments to social housing by senior governments will be required within a partnership model as described above. Increased financial contributions from senior governments, if leveraged with participation by other partners, will ensure that the housing needs of the most vulnerable members of society are met.

- In order to ensure the health of the downtown, the experiences of other cities suggest that a strong residential component is required. However, in order to achieve housing in the downtown to further that area's revitalization, significant levels of public funding will be required. Private sector interest in downtown housing development has been limited due to high construction costs and the fact that the downtown is an unproven market for housing. The Committee recommends that the possibility of further municipal incentives be investigated for the downtown if the objective of increasing downtown housing is to be met. The cost of any new incentives for housing is likely to be high. Before implementing any new incentives for the downtown, the cost of the programs will need to be identified and weighed against the program benefits. In addition, incentives for the downtown will need to be prioritized along with the housing needs of other areas of the city, particularly the inner city.
- The Mayor's Advisory Committee on Housing project was initiated by the City of Regina and most of the recommendations of this report are within the City's jurisdiction. However, assistance to remove obstacles to affordable housing development is needed from other organizations and levels of governments. Appendix H lists several committees and organizations, in addition to City Council and the City Administration, that could play a significant role in the implementation of the recommendations in this report. Throughout the report, the Committee has also highlighted those recommendations that apply to policies and programs of the provincial and federal governments. With the support of all community parties, the improvement of housing in Regina can become a reality.
- The recommendations in the preamble are general recommendations that will impact housing development in all areas of the city. Specific recommendations, including background and rationale, for inner city, social, student, suburban, and downtown housing, are provided in separate chapters on each area. Summaries of the recommendations are provided in two appendices. Appendix G lists the recommendations by category and Appendix H lists the recommendations by the party responsible for their implementation. It is suggested that the implementation of the recommendations be monitored by the proposed Regina Housing Commission and that the various parties report back to the Housing Commission. Appendix H suggests completion dates for the various recommendations.

## GENERAL HOUSING RECOMMENDATIONS

### Housing Facilitation Structures

- 1. That a permanent main committee of Council, called the Regina Housing Commission, be established by bylaw to serve as a catalyst to bring together all parties to enhance housing opportunities on a long-term basis. (Immediate)**

Based on comments received throughout the course of the project, it became apparent that housing efforts in Regina would benefit from a greater degree of coordination. There is a need for a body to serve as a catalyst for housing development and act as a housing “clearing-house” for Regina. Individual groups are sometimes unable to make projects work on their own and need to be put in touch with other partners. Furthermore, a single point of contact at the City in terms of housing is needed to make it easier for the public, community organizations, developers, and representatives of senior governments to access City staff and resources. The Regina Housing Commission should be a resource that organizations and individuals actively seek out for timely and valuable assistance.

It is envisioned that the Regina Housing Commission would be a working committee that would take an active leadership role in instigating housing initiatives. This “working committee” nature of the Regina Housing Commission would make it different than existing main committees of Council such as the Parks and Recreation Board and the Regina Planning Commission. The agenda of existing main committees of Council is driven by reports from the City Administration. The main committees meet to consider reports prepared by the Administration and to make decisions regarding Administration recommendations. In order to be effective, the Regina Housing Commission would need to be more “hands-on” in nature. The Administration would serve as support to the Commission but would not set the agenda for its meetings.

To ensure expedient handling of housing projects, it is important that the Commission be given the option of sending its reports either directly to City Council or to the Executive Committee. Having the Commission report to City Council through another committee of Council would add a time delay that could serve as a disincentive to housing projects.

The Committee considered the merits of an arm’s length non-profit housing corporation or authority as an option to a committee of Council. Since it would be a separate organization, an arm’s length body would involve more costs than a committee of Council and sources of operational funding could be limited. It was concluded that a committee of Council is the superior mechanism since it would be more cost effective and would provide a strong link to the municipality. A committee of Council will also help to ensure a close working relationship with the City of Regina that is essential for the successful performance of the Commission’s mandate.

The Committee also considered the “one window” concept of the proposed Winnipeg Housing Initiative. The City of Winnipeg, in cooperation with the two senior levels of government, is



seeking to establish one office where the public can access federal, provincial, and municipal government housing resources at one location. The mechanism will allow inner city and social housing initiatives to be reviewed through one office and evaluated in a comprehensive manner to ensure that housing programs from all levels of government are considered. While the Committee viewed this approach very favorably, it questioned whether the same approach could be readily adopted in Regina. The negotiation of a Memorandum of Understanding and funding, based on Winnipeg's experience, is a complicated process that would take some time. The Committee considered it more important to quickly establish the Housing Commission to begin to work immediately on housing matters. The Regina Housing Commission is also intended to be a "one-stop" or single window approach by having the Commission review housing proposals from groups and individuals. The placement of senior representatives from the provincial and federal governments on the Commission will ensure that proponents can access advice and programs from all levels of government. Eventually, the Housing Commission may evolve into a more elaborate structure such as the Winnipeg Housing Initiative. Any exploration of a formal one-stop centre would likely require more extended discussions than in Winnipeg's case since unlike Manitoba, Saskatchewan has two major centres. One-stop centres in both Regina and Saskatoon would likely be needed.

**2. That the role and responsibilities of the Regina Housing Commission include the following:**

- **facilitate all types of housing initiatives (both new housing and renewal of existing housing) and work to address housing issues in all areas of the city**
- **work with community groups to bring together the necessary partners for specific housing projects**
- **act as a bridge between community groups and City Council, the City Administration, and senior governments**
- **provide information concerning all available housing assistance programs (not just City programs) to interested parties**
- **increase awareness of housing problems in Regina**
- **review applications for City support (through land, tax incentives or grants) for housing projects and make recommendations to City Council**
- **make recommendations to City Council concerning housing policy, incentive programs, and barriers to housing development**
- **facilitate land assembly and neighbourhood planning initiatives in the inner city**
- **facilitate the development of housing foundations or trusts that will raise funds for housing development**
- **assist the City of Regina in promoting the positive aspects of residing in Regina**
- **oversee the implementation of the recommendations of the Mayor's Advisory Committee on Housing**

**(Immediate)**

**3. That the City Administration consider which housing-related functions currently performed by other committees of Council could be transferred to the Regina**

**Housing Commission and make recommendations to City Council. For example, it would be most expedient if requests for housing incentives under the Downtown Residential Incentives Strategy be considered by the Housing Commission rather than the Finance and Administration Committee. At a minimum, beginning in the 2001 fiscal year, the Regina Housing Commission should be designated the sole vehicle for the approval of housing-related funding requests that are now reviewed by the Social Development Grants Board and the Community Services Committee. (Immediate)**

In order to facilitate a coordinated and centralized approach to housing at the City of Regina, responsibility for the review/approval of requests for all types of housing-related funding should be transferred to the Regina Housing Commission. This would include housing-related grants that are now considered by the Social Development Grants Board and the Community Services Committee.

**4. That the Regina Housing Commission have the following composition:**

**Mayor (ex-officio member)**

**One City Councillor**

**One representative from the building industry**

**One representative from Canada Mortgage and Housing Corporation**

**One representative from Saskatchewan Housing Corporation**

**Seven representatives from the community at large, one of whom must be Aboriginal**

**(Immediate)**

It is suggested that a maximum number of members not be established in order to maintain flexibility with respect to appointments. Eleven members is considered to be an optimum size for a strong, working committee. It is suggested that the chairs of the four subcommittees of the Mayor's Advisory Committee on Housing be considered as four of the initial seven representatives from the community at large.

Specific organizations other than the three levels of government should not be designated seats on the Commission in order to maintain maximum flexibility with respect to commission appointments and to keep the number of members to a minimum.

It is essential that the representatives from the three levels of government be senior staff persons with decision-making authority. It is envisioned that housing proponents would be able to meet with the Commission and gauge the degree of support (funding or other) that would be received from each level of government. Unless the Commission member has the authority to make or influence funding commitments, this expedient method of reviewing project proposals will not be possible.

- 5. That the Regina Housing Commission representatives from City Council, Canada Mortgage and Housing Corporation and Saskatchewan Housing Corporation be ineligible for the chairmanship and that the chair be selected by the members of the Commission. (Immediate)**

In order for the chair to maintain a level of independence and autonomy and to be a driving force within the community, it is suggested that the chair be one step removed from government. It is anticipated that the chair of the Regina Housing Commission would play an active role in the community working to stimulate interest in housing initiatives and to bring partners together. It is suggested that this role be assumed by someone who is outside of government. Furthermore, the anticipated time commitment required by the Chair would preclude a City Councillor from filling that position. It is envisioned that the Chair would spend a significant amount of time in the community working to initiate and promote housing ventures. Given the heavy workload of members of Council, it would be impractical to have a member of City Council assume the role of Commission Chair.

- 6. That the City of Regina establish a permanent, full-time Housing Facilitator position that would:**

- **facilitate partnerships of various parties (government, community organizations, private sector) to enhance housing opportunities**
  - **work with City staff to amend City processes and regulations that act as barriers to housing development**
  - **serve as a resource person to the Regina Housing Commission**
- (Immediate)**

- 7. That a medium-term priority for the Regina Housing Commission be the facilitation of a broadly-based housing foundation to raise funds for housing projects in the city. (Medium-term)**

Although the City of Regina can do much to facilitate housing development, it is necessary to engage other participants such as other levels of government, housing organizations, lending institutions and private industry in a coordinated effort to achieve objectives. A model that has been used successfully in other cities is the establishment of a housing foundation with representation from the various participants. Possible activities for the foundation could include:

- fundraising for housing projects and specific housing funds
- the administration of a community trust for the development of housing units
- the provision of financial assistance for low-income families and individuals for mortgages and down payments, including mortgage guarantees
- the facilitation of co-operatives
- advocating for housing issues to all levels of government
- increasing the level of awareness of social and affordable housing issues

## **Municipal Regulations**

### **8. That the City of Regina amend *Zoning Bylaw No. 9250* to:**

- **permit accessory suites in all residential zones.**
- **allow a greater range of housing types (i.e. single detached, duplex, semi-detached, fourplexes, townhouses) as permitted uses in residential zones.**
- **move some multiple-unit housing types (such as planned groups of dwellings) from the discretionary use category to the permitted use category of residential zones.**

**(Immediate)**

Accessory suites are presently prohibited in R1 – Residential Detached zones. Given the predominance of R1 zoning throughout the city, there are few opportunities to develop this type of housing under the current zoning regulations. Increasing the number of accessory suites city-wide would increase the supply of affordable rental housing. These units would offer a cost-effective, non-interventionist approach to rental unit construction and avoid the concentration of rental units within a particular area of the city. Particular benefits would occur in the Hillsdale and Whitmore Park areas where affordable rental housing for students and employees at the University of Regina, SIAST, SIFC and various research centres is in short supply.

The City's Zoning Bylaw currently restricts the range of housing types permitted in each residential zone. The current system generally serves to permit single detached dwellings and restrict multiple-unit forms such as duplexes, fourplexes, and townhouses. Within the R1 (Residential Detached) zone, detached dwellings are the only housing type permitted. Given the predominance of R1 zoning in the City, this severely limits the opportunity to develop more affordable housing types. Allowing a greater range of housing types as permitted uses in residential zones would remove a major barrier to the development of affordable housing.

In zones where multiple-unit housing types are contemplated, they are generally discretionary uses which require a lengthy approval process involving public consultation and City Council approval. Developers have indicated that this process is a significant disincentive to initiating multiple-unit developments in Regina. The extent of public involvement in this process is also cause for consideration. In many cases, the will of one or two area residents can prevent the development of housing that would benefit the neighbourhood as a whole. The Committee believes that public consultation has evolved to the extent that it goes beyond a reasonable opportunity to provide comments to a major impediment to the implementation of City policy.

### **9. That the City of Regina amend *Bylaw No. 9977* to exempt multiple-unit residential developments from the heavy water usage fee of \$430 per dwelling unit. (Immediate)**

Multiple-unit developments are currently charged a heavy water usage fee of \$430 per dwelling unit as set out in *Bylaw No. 9977*. This fee applies throughout the city including areas that are subject to the hectareage assessment levy. During the consultation process, submissions were made that indicated that the fee is a major disincentive to innovation and multiple-unit development. In order to facilitate a mix of housing types for all income levels in all areas of the city, this fee should be discontinued.

## **Funding/Financing**

- 10. That a housing reserve fund be established in the 2001 City budget, that budget allocations to the fund be made annually, and that the expenditure of the monies within the fund be delegated by City Council to the Regina Housing Commission. (Immediate)**

To provide a strong message that it is committed to housing development, the City of Regina should establish a housing reserve fund and make annual budget allocations to the fund. The Regina Housing Commission should be given the authority to allocate the monies within the housing fund to support housing projects. Currently, civic funding for housing projects is provided on an ad hoc basis with funds from general revenue accounts or from the City's Social Development Capital Reserve. The Social Development Capital Reserve provides capital funding in furtherance of social development within the city of Regina but is not restricted to housing. Furthermore, the uncommitted balance in the fund, \$46,000, is inadequate to allow any meaningful participation by the City in housing projects. A designated housing reserve fund, with an annual budget allocation and an accompanying policy governing its expenditure, would be a key step in facilitating affordable housing development in Regina. As one means of building the reserve fund, a percentage of the revenue gained from sales of City-owned land could be allocated to the fund. Since the City is a partner in the development of the Windsor Park subdivision, a portion of the City's property sales revenue from this subdivision could be allocated to the fund. In order to create a fund of adequate size, this allocation would need to be supplemented with additional annual funding from the City's general revenues.

- 11. That the Regina Housing Commission develop, for City Council's consideration, a policy governing the types of projects that are eligible for financial support from the City through land donation, incentives or grants from the proposed housing fund. (Immediate)**

In the current fiscal environment, the housing projects that are being successfully constructed across Canada are those that involve partnerships of all levels of government as well as the community and private sector. Although the limited budgets of municipalities are acknowledged, the financial support of the municipality through a grant for a small percentage of the project costs is a key element of these partnerships. Municipal support shows other partners that the City is committed to the project and provides an important portion of the project funding.

**12. That in 2000, the City of Regina engage an outside consultant to conduct an investigation into how tax increment financing could work in Regina’s downtown and North Central areas. The Regina Housing Commission should play a key role throughout the course of the project by providing input into the terms of reference and monitoring the progress of the study. The study should include the following:**

- **the development of actual development scenarios for both the North Central area and the downtown, complete with estimated project costs and tax revenue projections, in order to assess the financial viability of tax increment financing in Regina;**
- **a determination of the required provincial legislation for each element of a tax increment financing program and an analysis of existing provincial legislation and any deficiencies; and**
- **the gathering of examples of existing TIF legislation from American jurisdictions.**

**(Immediate)**

One method of financing that is used extensively in the United States for a variety of development projects, including housing in downtown and other inner city areas, is tax increment financing (TIF). TIF is a method of financing urban redevelopment projects such as infrastructure improvements, rehabilitation of older buildings, and new development. TIF allows a municipality or redevelopment authority the ability to capture a future revenue stream of incremental property taxes generated by land improvements within a designated TIF district. The costs of the redevelopment projects are financed through the issuance of bonds guaranteed by the municipality or by the developer fronting the project costs. Once a TIF district is designated, the property taxes at the time of the designation are frozen for a period of 10 to 30 years. The incremental tax revenue generated by the new development in the district (over and above the baseline level) is allocated to the TIF district for re-payment of debt, reinvestment in the district, or payment of the developer who fronted the initial project costs. TIF is used for urban renewal projects that would not reasonably occur without TIF – i.e. in cases where due to significant impediments, there is no reasonable expectation that the private sector will invest in the district. The municipality’s investments in the TIF district are repaid through improved, productive properties that become new, permanent revenue generators.

TIF is typically used in conjunction with other incentive programs such as tax abatements, tax exemptions, and capital grants and is rarely used in isolation. As opposed to tax incentives, TIF provides the funding up-front for the development projects. In a climate of decreasing senior government support for major housing renewal projects, TIF offers a possible way of financing these much-needed civic projects. Municipalities across Canada are faced with major housing renewal requirements in their cities and have no means of funding them. Municipalities have inadequate general revenue funds or reserves for these large capital projects and senior levels of government have not been forthcoming in response to requests for assistance. The Canadian

cities of Moncton, New Brunswick and Hamilton, Ontario are studying the possible use of TIF as is the Ontario Ministry of Economic Development and Trade.

In terms of TIF in the downtown, a potential TIF district is the 1700 and 1800 blocks of Rose, Broad and Osler Streets. This is the area of the downtown in most need of renewal and which has seen no interest from the private sector. A major housing development project in this district would be supported by the vision for the downtown in *The Regina Development Plan* and the Development Plan policies that support residential development in the downtown.

TIF is not without its challenges. One of these is the need for gap financing in the initial years of a project when the incremental tax revenue is insufficient to finance the interest on the bond. TIF projects also require detailed planning and analysis at the outset to ensure that projects successfully generate the tax revenue to finance the debt. The use of TIF in Regina would also require changes to provincial legislation to give municipalities the authority to develop TIF districts.

At this point, it is unclear whether TIF would work in Regina. However, given the widespread success of the tool in the United States and the urgent need for financing for urban renewal projects, an examination of TIF's possible use in Regina is warranted. The commissioning of a study would serve to address the unanswered questions regarding TIF in Regina. Only through a detailed study in the Regina context can a determination of TIF's feasibility be made. It is suggested that the study conducted for Downtown Moncton Inc. by Venture Communications Inc. be used as a model. It is also suggested that Regina's Market Square play an active role in the downtown portion of the study both financially and through participation in the development of the project terms of reference.

## **Housing Construction Initiatives**

### **13. That the development industry and other participating sponsors be encouraged to pursue affordable housing initiatives. (Medium-term)**

Efforts to introduce new home ownership to families that are not able to access the traditional housing marketplace are becoming increasingly common across Canada. Techniques to reduce housing costs include the use of alternate, less costly building materials, revised house features (such as no basement), smaller floor plans, and land trusts. Means of facilitating the financing of homes include the addition of revenue-generating basement suites, down payment assistance from community funds, and mortgage approval assistance. One example of a recent initiative is Saskatoon's Borden Crescent Demonstration Project that provided five detached and semi-detached homes for families with annual incomes of \$35,000 or less.

## **Residential Property Taxation**

### **14. That the City study the merits of implementing a minimum/base property tax system for Regina. (Medium-term)**

Based on the public input received, the level of residential property taxation appears to have an impact on the supply of affordable housing. Delegations have indicated that in the resale housing market, residents who could afford to move up to new housing are remaining in their present residences because of higher property taxes on their prospective homes. The implication of this lack of activity in this sector of the housing market is that there is a limited supply of good quality affordable housing in the resale housing market in the \$80,000 to \$110,000 price range.

The level of residential property taxation has also been identified as one of the reasons that home buyers locate in some of the outlying communities in Regina's metropolitan area. (e.g. White City, Emerald Park, Lumsden, Balgonie). Other reasons for the increased interest in these communities may include lifestyle choices, the desire for a large lot, or special amenities (golf courses, valley location). However, information gathered through the public input process suggests that property taxation is a primary factor.

The current taxation system which is based on assessed value also acts as a disincentive to the repair and upgrading of homes by landlords and homeowners. Since renovations result in higher property taxes for the homeowner, needed repairs of older housing stock, particularly in the inner city, may be postponed indefinitely.

One of the options considered by the Committee was a suggestion made by the Association of Regina Realtors that a minimum property tax system be established as a means to encourage homeowners to "move up" to more expensive properties and create a supply of resale homes in the \$60,000 to \$110,000 range. In its submission to the Suburban Housing Subcommittee, the Association suggested that the minimum tax be established in conjunction with decreasing mill rates that are established for each \$50,000 increment in assessed value. For example, the mill rate on the second \$50,000 of assessed value would be lower than the mill rate on the first \$50,000 of value to avoid taxation based solely on assessed value. In the Association's view, the use of this method would result in a taxation policy that reflects the basic services provided to a property regardless of the value of the home. It would also ensure that those with higher value homes does not bear a disproportionate share of the tax burden. Additionally, the revenue increase in the residential tax pool could be used to contribute to a reduction in the overall mill rate and the general level of property taxation.

The option presented by the Association of Regina Realtors is only one way that a minimum or base tax system could be designed. In the absence of the required research and analysis, the Committee was unable to draw any conclusions as to the preferable design for a minimum/base tax scheme. However, since the level of taxation has directly resulted in a shortage of affordable housing units and has constrained construction of new units, the Committee recommends that the City undertake further study into a minimum or base tax system.



## **Marketing**

- 15. That the City design and implement an ongoing marketing strategy to promote the benefits of living in Regina. (Medium-term)**

As one means of influencing potential home buyers to select Regina over a neighbouring community, a marketing strategy promoting the benefits of living in the city is recommended. The range of services that the community offers such as police and fire protection, parks, libraries and sports facilities should be promoted as part of the strategy. Components of the strategy could include the production of material for distribution by realtors to their clients. One element of the plan should include the posting of marketing information on the websites of the City of Regina and the Regina and Region Economic Development Authority.

- 16. That the City of Regina take a more proactive stance in facilitating housing development on City-owned property throughout the City but particularly in the inner city and downtown areas. Calls for housing proposals for City-owned land should be regularly issued and widely promoted to developers. For example, one priority should be the aggressive marketing of City-owned property on the eastern edge of the downtown for housing development. (Immediate)**

## **Federal/Provincial Government Policies**

- 17. That senior levels of government be encouraged to do more to address problems of poverty in order to meet the needs of the most vulnerable in society. Federal and provincial governments should be urged to make a commitment to:**

- **creating a large pool of funding for social and affordable housing; and**
- **reviewing tax policies related to housing with a view to implementing mechanisms such as GST and PST rebates, tax exemptions, and tax incentives for social and affordable housing.**

**(Immediate)**

As part of the continual balancing of fiscal responsibilities, government resources for social housing have, over time, been reallocated to other areas. To meet the urgent need for social housing and for renewal of existing inner city housing stock in Regina, greater financial commitments to social housing by senior governments are required. The \$20 million over four years that was announced in the 2000 provincial budget for the province as a whole and the \$3.3 million in federal homelessness funding recently allocated to the province of Saskatchewan are good first steps. However, Regina's portion of these allocations is insufficient to address the

city's urgent social housing needs. The Committee has heard representations indicating that the level of funding for housing is no longer adequate to meet the housing needs of low income families and individuals. Increased financial contributions from senior governments, if leveraged with participation by other partners, will ensure that the housing needs of the most vulnerable members of society are met. Tax policy changes should also be explored as a means of reducing housing costs and stimulating private sector investment in social housing.

- 18. That the Saskatchewan Property Management Corporation be approached for possible funding in the redevelopment of surplus properties owned by the provincial government. (Immediate)**

The Saskatchewan Property Management Corporation (SPMC) has identified a number of properties that are surplus to its needs including the former Diocese of Qu'Appelle site at Broad Street and College Avenue and the old University campus on College Avenue. SPMC should be approached as a possible financial partner in the redevelopment of these sites for housing.

### **Other**

- 19. That the Regina Housing Commission examine the recommendations that the Federation of Canadian Municipalities (FCM) has made in its report "Towards a National Housing Strategy" dated April 26, 2000, in order to determine their applicability to Regina. (Immediate)**
- 20. That the Regina Housing Commission work with the Housing Subcommittee of the Advisory Committee on Access and the Regina and District Seniors Action Plan Steering Committee to facilitate the implementation of the recommendations of the seniors and accessible housing studies currently underway by these committees. (Immediate)**
- 21. That the Regina Housing Commission establish communication linkages and a strong working relationship with the Housing Subcommittee of the Advisory Committee on Access to address the housing needs of persons with disabilities. (Immediate)**
- 22. That the City of Regina study the possibility of accommodating "country residential" developments within the City limits to provide lifestyle options similar to those available in neighbouring communities. (Medium-term)**

Outlying communities in the Regina metropolitan area such as Emerald Park and White City have experienced growth in housing starts in recent years. As shown in the table below, in 1998

and 1999, over 30% of the total detached dwelling starts in Regina and the Regina Census Metropolitan Area were in communities and rural areas outside of Regina. In comparison, in 1993, only 16% of the total starts were outside of Regina. Indications are that this trend will continue. As one example, the proposed Deer Valley subdivision and golf course near Lumsden may add a significant number of dwellings to that area.

<b>SINGLE DETACHED DWELLING STARTS</b>			
<b>YEAR</b>	<b>CITY OF REGINA</b>	<b>CENSUS METROPOLITAN AREA (CMA)<sup>1</sup></b>	<b>TOTAL</b>
1993	335	64	399
1994	318	66	384
1995	232	91	323
1996	234	121	355
1997	267	92	359
1998	303	173	476
1999	310	141	451

<sup>1</sup> Excluding the City of Regina but including the Rural Municipalities of Edenwold, Lumsden Pense, and Sherwood and the communities of Balgonie, Buena Vista, Edenwold Village, Emerald Park, Grand Coulee, Lumsden, Pense, Pilot Butte, Regina Beach and White City.

The growth in housing in communities surrounding Regina has been attributed to several factors. Lower property taxation in areas outside of Regina is considered to be a significant factor. Other reasons include lifestyle choices, the desire for a large lot, or the proximity to special amenities such as golf courses or valley settings. While the growth in housing strengthens the surrounding communities, it represents a lost opportunity for Regina to broaden its tax base. To address the taxation issue, Recommendation #14 in this report suggests that the City examine the merits of implementing a minimum/base tax system. In terms of lifestyle choices, the Committee recommends that the City examine whether subdivisions of a “country residential” nature could be accommodated within the City limits to offer an option to those households seeking that alternative. Features of these subdivisions could include large lots and narrower streets. This type of development would further *Regina Development Plan* objectives that aim to accommodate the demand for all types of housing and to facilitate a wide choice of housing types and locations to meet the changing needs of all households. A proactive stance of accommodating alternative subdivision designs of this nature would assist the City in competing

with neighbouring communities for new housing development. A broader selection of housing options may serve to encourage home buyers to remain in the city and enjoy the benefits of close proximity to employment and city services.



## **INNER CITY HOUSING**

The Inner City and Social Housing Subcommittee and the Advisory Committee were asked to provide recommendations to stimulate new housing development in the inner city areas of Regina and to improve the condition of existing housing stock. The boundaries of the inner city were considered to be those shown in Appendix C.

The stabilization of residential neighbourhoods and the improvement of existing housing stock have been important objectives for planning Regina's inner city for many years and are critical to ensuring the viability of these neighbourhoods. With the city's highest proportion of pre-1946 housing stock and its highest concentration of lower-income households, maintaining adequate, affordable housing is a particular challenge in the inner city. Lower-income residents are least able to bear the cost of the increased maintenance requirements of older housing stock. Without adequate repair or renewal, housing stock in older areas of the city can quickly deteriorate to unsafe, substandard conditions. In addition, given income constraints, inner city residents currently have limited options for affordable housing.

The cost of inaction to stabilize inner city neighbourhoods and maintain and improve housing can be high not only to the residents of these areas, but to all Regina residents. A vital and attractive inner city is necessary to maintain a compact urban form, which is inherently more cost efficient to service with roads, utilities, police and fire service, and makes better use of limited resources funded from the property tax base available to the municipality. The cost of inaction can also be measured in declining property values and therefore declining tax base, and increasing costs for services such as fire, police, property inspection and maintenance. This occurs at the same time that roads, utilities and other infrastructure must be maintained. As a result, municipal finances are squeezed resulting in either higher tax rates generally, declining funds for services in other areas of the city, or a combination of these two.

The image of the inner city also reflects on the city as a whole, and can influence how Regina is perceived as a place to live and do business. Addressing the issues of inner city housing can be seen as an investment which can be expected to pay dividends to inner city residents as well as everyone in Regina.

### **INNER CITY HOUSING ISSUES**

The key issues associated with inner city housing are housing condition, rental housing affordability, and neighbourhood image.

#### **Housing Condition**

Within Regina's inner city, one third of the approximately 18,000 dwelling units were constructed before 1946. By one estimate, there are over 3,300 houses in Regina's inner city that

require major repairs. From 1991 to 1999, 240 dwelling units were demolished in this area. This is most significant for low-income families, whose choices are often reduced to the oldest and least stable housing. They may be displaced as their homes reach the end of their life span, or remain living in dilapidated houses.

There is a need to replace units reaching the end of their life cycle or extend their life span through renovations. This has not been cost-effective in some inner city areas due to the low housing value, attributable to neighbourhood quality and market conditions. From 1991 to 1996, the North Central and Core neighbourhoods saw 120 dwelling units demolished while only 18 new units were built. Consequently, replacement and renovations have not kept pace with need. By contrast, in the Cathedral and Transitional neighbourhoods, the loss of 51 dwellings during this time period was more than compensated for by the construction of 237 new dwelling units. With the inclusion of the other inner city neighbourhoods shown on the map in Appendix C, there was a net increase of 164 units in the inner city during the period 1991 to 1999, but this development was not evenly distributed.

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

The question of responsibility for maintenance needs to be determined, especially for rental housing. There are several issues in this regard. Landlords could be regulated to ensure that they maintain their property in a suitable condition. The City uses tools available under *The Urban Municipality Act* as described above, but the adequacy of these tools to address the needs of enforcing housing conditions needs to be considered. Other options may be available to the City and senior governments to be more effective in this regard. The responsibility that tenants have for maintenance of property they rent is another issue that may be considered.

The condition of housing may have an impact on social and health care costs. Consequently, investment made in improving housing condition could lead to savings in other expenses incurred by government.

## **Rental Housing Affordability**

Both written comments and verbal presentations received by the Inner City and Social Housing Subcommittee from both organizations and individuals, referred to the difficulty of finding affordable rental accommodation in inner city areas. Given the shortage of affordable rental accommodation, substandard housing is often the only option available for many individuals and families. The tight supply of rental accommodation is not unique to the inner city but is city-wide. The present situation is the result of two main factors. The first factor is an issue common to cities across Canada. There has been no multi-unit rental accommodation constructed in

Regina for many years. The revenue that can be generated from rental units is typically insufficient to make the development of new units financially viable. Secondly, the market demand for condominiums over the past few years are resulted in the conversion of many rental units to condominium units.

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

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

## **Neighbourhood Image**

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

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



## INNER CITY HOUSING RECOMMENDATIONS

Additional recommendations that pertain to inner city housing are provided in the Preamble of this report.

### Municipal Regulations

- 23. That the City of Regina *Maintenance Bylaw No. 8211* governing building conditions be more stringently enforced to improve housing conditions and reduce the number of substandard dwellings in the city. (Immediate)**

Delegations heard by both the Student Housing and the Inner City and Social Housing Subcommittees highlighted the significant problem of substandard housing in Regina. The City of Regina, through its Maintenance Bylaw, has a major tool to address housing conditions and this mechanism should be utilized to a greater extent. More stringent enforcement of the bylaw, through the hiring of additional bylaw enforcement officers if necessary, is required to address the large number of substandard houses in the city.

- 24. That the City of Regina *Untidy or Unsightly Properties Bylaw No. 9503* and the *Junked Vehicle Bylaw No. 9640* be more stringently enforced to improve neighbourhood appearance and image. (Immediate)**

Yards that are cluttered with litter and unwanted items, including abandoned vehicles, detract from the positive appearance of a neighbourhood. More stringent enforcement of bylaws governing yard maintenance would assist in addressing these situations and improve the overall image of a neighbourhood.

- 25. That no further action to explore the licensing of landlords/properties be taken at this time pending an evaluation of the effectiveness of enhanced City enforcement of Maintenance Bylaw provisions and more vigorous placarding by the Regina Health District. (Immediate)**

The mechanism of licensing landlords and/or properties as a means of addressing standards for health and safety was considered by the Committee. It was concluded that emphasis should be placed on the positive actions the City can take using existing mechanisms. As a result, no action to further explore this option is recommended at this time pending an evaluation of the effectiveness of enhanced City enforcement of Maintenance Bylaw provisions and more vigorous placarding by the Regina Health District.

## **Municipal Fees and Charges**

- 26. That the City of Regina revise its policy concerning fees for lead waterline replacement to ensure that it does not act as a disincentive to inner city renewal and infill development. (Immediate)**

The *Regina Water Bylaw No. 8942* has provisions for the subsidization of water connection replacement. Owner-occupied detached dwellings are eligible for a reduced rate for lead waterline replacement. Other types of dwellings including rental properties and those in multiple-unit buildings are not eligible for the subsidized rate. This policy acts as a disincentive to the fulfillment of objectives to encourage a mix of housing types in Regina neighbourhoods and to support inner city housing renewal. Adjustment of this regulation would be an important step towards reducing the costs of residential infill development.

## **Municipal Incentives**

- 27. That the Inner City Housing Stimulation Strategy (ICHSS) program be amended to:**
- **Target specific neighbourhoods that are most in need of housing renewal,**
  - **Include rental units,**
  - **Provide tax exemptions for structural renovations that extend the life of a house, and**
  - **Allow for the option of a five-year tax incentive or the up-front issuance of the equivalent dollar amount as a grant.**

**(Medium-term)**

The Inner City Housing Stimulation Strategy (ICHSS) utilizes property tax exemptions for new owner-occupied houses in the inner city, and is the City's major tool for stimulating housing activity. In the past six years, 73 houses have been constructed under the program. Almost half (33 units or 45% of the total) have been in the Cathedral Neighbourhood. Concern has been expressed by the Cathedral Neighbourhood Community Association that the program is encouraging the replacement of good, modest and affordable housing with larger and more expensive new houses which may not always be in keeping with the character of the area. It is likely that housing development in the Cathedral area would continue even without tax incentives given the desirability and the stable/increasing property values of that neighbourhood. ICHSS program funds should be directed to other neighbourhoods where a market stimulus is most needed.

The Core Neighbourhood has developed 1 house under this program, and North Central has developed 8, of which 6 were Habitat for Humanity builds. Both of these neighbourhoods have

not significantly benefited by the ICHSS program, since their property values do not support new construction at the current level of incentives offered by the ICHSS program. However, in combination with innovative construction techniques such as straw bale or concrete panel houses, and programs such as Habitat for Humanity, the ICHSS program may be an important part of the solution for replacing deteriorated housing in these areas.

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

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

Exploring alternative means of delivering the incentive would also improve the program's effectiveness for certain projects. The present program which provides tax exemptions over a five-year period assists homeowners with the ongoing annual costs of homeownership but does not assist with up-front costs at the time of construction. Providing the equivalent dollar amount of the five-year exemption as a grant at the start of the project could provide homeowners with an important source of equity. The City would be required to finance the grants through the issuance of bonds or other means and use the property tax generated from the home to pay for the financing. To maintain flexibility to assist a range of housing projects, it is suggested that the program allow for the option of an up-front grant or a five-year tax exemption.

For all properties (rental or owner-occupied) receiving a tax exemption under ICHSS, compliance with the Maintenance Bylaw should be required prior to approval of an exemption as well as over the course of the five-year exemption period.

The tax incentives in isolation are likely insufficient to generate major housing renewal in the areas with the most need. Stacking the ICHSS incentives with other programs such as RRAP and the Neighbourhood Home Ownership Program would greatly improve the viability of potential housing projects. The Regina Housing Commission should take an active role in ensuring that opportunities to use more than one program for a given development are communicated and utilized.

- 28. That the City of Regina revisit its policy of selling City property at market value and consider contributing land at no cost for specific inner city housing projects that support social policy or economic objectives. (Immediate)**

Given its limited financial resources, the City is not able to be a major funding player for inner city housing renewal projects. One contribution it can make is the donation of land for specific inner city housing projects that support social policy or economic objectives. While the City would forego the sales revenue on the property (assuming that the property could be sold), it would recover the foregone revenue through the future property taxes on any new development.

## **Municipal Services**

- 29. Enhancing the perception of safety should be the highest priority for city services in inner city neighbourhoods. This could include addressing the most visible types of crime such as street prostitution on a priority basis, and undertaking changes in lighting and street landscaping to improve visibility and natural surveillance. (Medium-term)**

The perception of safety was raised as the prominent housing issue on the minds of inner city residents who attended the “grassroots” focus group session, and was reiterated many times in the presentations made to the Inner City and Social Housing Subcommittee. Of concern is the *feeling* of safety, which is lacking in some inner city neighbourhoods. Repeated publicity in the media of the crime problems in the inner city does not help in relieving these feelings. Positive action, combined with effective media relations and promotion of community strengths, would be beneficial. The positive actions that could be taken include targeting street prostitution as a high priority for police. In addition, certain environmental measures can facilitate better natural surveillance and feelings of security, including better illumination in pedestrian areas and landscaping in parks, schools and along streets that allows clear lines of sight.

- 30. That secondary plans within existing neighbourhood plans be developed for portions of inner city neighbourhoods as a means of stimulating renewal in these areas. (Medium-term)**

In order to improve inner city areas, there is a need to assure existing residents, prospective residents, and developers of the City’s commitment to renew these neighbourhoods. Without a clear plan for an area, it will be difficult to gain support for rejuvenation efforts. Neighbourhood plans that set out the vision for a neighbourhood and the concrete actions that will be undertaken to bring about that vision are crucial elements for area renewal. Plans typically include policies governing property zoning, land uses, and street networks. Neighbourhood plans exist for most inner city neighbourhoods and it is not suggested that these be replaced. Rather, it is recommended that secondary plans, or subparts of the overall plan, be developed to facilitate renewal of certain sections of the neighbourhoods. Methods of addressing safety issues as described in Recommendation #29 should be included as components of the secondary plans.

Given that the most crucial need exists in the North Central area, it is suggested that priority for secondary plans be directed to this neighbourhood. To increase the effectiveness of the

secondary plan strategy, the portions of the neighbourhood that have the greatest potential for early success should be targeted for plan development. By building on areas with the most potential, improved districts can gradually expand toward other, more challenging sections of the neighbourhood.

One example of the successful use of neighbourhood plans to spur neighbourhood redevelopment is the Transitional Area. In 1981, the City of Regina provided funding for the Transitional Area Community Society to hire a local consultant to develop a conceptual plan and design guidelines for revitalization of the area. The study resulted in a number of important changes to the area, including the introduction of the house-form commercial land use, that facilitated significant rejuvenation of the neighbourhood.

### **Federal/Provincial Government Policies**

- 31. That the Regina Housing Commission work directly with the Regina Health District to review and study the Regina Health District's current placarding policies. (Immediate)**

Closely tied to City enforcement of its Maintenance Bylaw is the need for more vigorous placarding of houses that do not meet minimum health and safety standards. Although the placarding of houses is the responsibility of the Regina Health District, it is important that the City and the Regina Health District work together to ensure that the policies of both organizations are working toward the same objective. The Regina Health District's current policy of placarding only unoccupied dwellings is a major factor in the large number of dwellings that are unfit for human habitation. Consideration was given to the effect that stringent placarding may have on displacing current residents from these properties. However, it was concluded that means should be sought to address the displacement rather than to continue to expose families and individuals to unsafe living conditions.

- 32. That the Saskatchewan Housing Corporation be encouraged to revise its policies to make single detached houses eligible for Rental RRAP. (Immediate)**

Under current Saskatchewan Housing Corporation policies governing Rental RRAP, only apartments are eligible for funding. The Rental RRAP program assists low-income households who live in substandard rental units by providing financial assistance to landlords to repair the unit to a minimum level of health and safety. Single detached rental houses represent the largest component of many inner city neighbourhoods, particularly the North Central neighbourhood, and of the various forms of inner city housing, detached houses are in the greatest need of repair. Including these properties under the Rental RRAP program would assist in addressing the housing condition problems in the inner city.

**33. That Canada Mortgage and Housing Corporation be encouraged to amend its policies to:**

- **permit sweat equity as a component of the 5% minimum down payment;**
  - **adopt a social policy to provide mortgage guarantees based on the construction costs, not the actual market value, in devalued areas; and**
  - **recognize Inner City Housing Stimulation Strategy tax exemptions as equity.**
- (Immediate)**

Allowing the homeowner to undertake some portion of the house construction and to consider that work as equity would assist more families to raise the down payment and purchase their own homes. Sweat equity is a concept that is increasingly being incorporated in inner city housing projects across Canada.

Current mortgage guarantee policies serve as a disincentive to new home construction in devalued areas. Mortgage guarantees are currently based on the market value of the property. In devalued areas, new home construction costs can exceed the market value of the home. As a result, potential homeowners are unable to obtain mortgages based on the full cost of the home. Some flexibility on the part of CMHC to recognize this situation and allow the homeowner to obtain a mortgage guarantee based on the total cost of the home is recommended. Viewed solely from a business perspective, the merits of such a policy change are questionable. However, the Committee believes that CMHC has an obligation that extends beyond the strict economic assessment of projects to one of enhancing housing to address social issues. As a result, it is suggested that this change be made for social policy reasons.

The City's Inner City Housing Stimulation Strategy provides an exemption of property taxes for a 5-year period. This represents a significant financial benefit that should be recognized by financial institutions and CMHC by considering it part of the equity for the down payment or by increasing the value of the mortgage by the amount of the tax exemption.

**Other**

**34. That innovative construction methods that seek to reduce building costs be encouraged and facilitated. (Medium-term)**

During the public input process, the Committee heard from several delegations that presented information concerning innovative construction techniques that seek to reduce housing construction costs. Straw bale and concrete panel construction are two examples of methodologies being explored by the building industry. Given the positive impact that lower-cost construction methods can have on the development of affordable housing, every effort should be made to explore the use of these techniques.

- 35. That community associations be encouraged to improve the image of their neighbourhoods by using the media to communicate the positive aspects of their areas. The City of Regina should assist community associations to develop communication plans that will reinforce the positive aspects of neighbourhoods. (Medium-term)**

Community associations can play an important role in promoting a positive image of their neighbourhood. An example is the Cathedral Area Community Association, which in January 1979 published “It’s Our Neighbourhood”, the community-based neighbourhood plan for the Cathedral Area. At the time, the Cathedral Neighbourhood was facing a steadily aging and deteriorating housing stock, proliferation of rooming houses, vacant lots and growing social problems related to poverty, similar to other inner city neighbourhoods. “It’s Our Neighbourhood” set out the principles for revitalizing the neighbourhood. The first principle adopted by the community was to build on strength. The document detailed the strengths of the community, and identified ways that these strengths could be preserved and used to facilitate further improvements. The Community Association has consistently sought to present the Cathedral neighbourhood as one of strength, and this image has resulted in a positive response over time, which in itself has contributed to the success of the neighbourhood. Residents and homeowners are inspired to invest in housing renovations and maintenance, and the area is viewed as a desirable area in which to live. All inner city neighbourhoods share certain strengths such as proximity to services and facilities including a wealth of parks and community centres in the central area, the character and charm of mature tree-lined streets, generally good proximity to schools, low housing costs and active community associations. These strengths can be promoted more vigorously through a conscious communication strategy undertaken by the community associations.

## **SOCIAL HOUSING**

The Inner City and Social Housing Subcommittee and the Advisory Committee were asked to provide recommendations to stimulate the provision of social housing in Regina. Although the Inner City and Social Housing Subcommittee considered this aspect of Regina housing, the assignment of responsibilities was not intended to suggest that social housing was solely an inner city concern. It was recognized from the outset that social housing is a city-wide issue, and is not tied to one specific area.

Social housing refers to subsidized housing targeted to low-income households who would otherwise not be able to afford safe, secure shelter. In order for these households to have adequate and appropriate housing, some sort of subsidy is required to fill the gap between family income and the cost of housing. This could be subsidized units such as those managed by the Regina Housing Authority and other non-profit organizations where rent payments are a maximum of 25% of income.

Waiting lists exist for all types of social housing units in the city, indicating that need exists. Canada Mortgage and Housing Corporation has recently reported that there are approximately 9,000 households in Regina that face problems of housing adequacy or affordability and who would have to pay more than 30% of their income to obtain suitable housing. This includes 5,000 single person households, 1,000 single mothers, and 2,000 senior-led households.

Data drawn from the 1996 census by the Canadian Council on Social Development as part of an urban poverty study released in June 1999 reveal the segments of the Regina population that are most affected by poverty. Results of that study show that poverty is a problem faced by a disproportionately high percentage of First Nation and Metis residents in Regina. Of Aboriginal residents, 62% live in poverty. Although a relatively small group, the 2,700 recent immigrants identified in the 1996 census have a poverty rate of 44%. Many of these households face a double barrier of racial and ethnic discrimination. Twenty-eight percent of the 19,300 residents with some type of disability live in poverty. Unattached younger men (10,800) and women (9,300) have poverty rates of 37%-38%. Elderly men (1,700) and visible minorities (10,100) have 26%-28% poverty rates. Although not restricted to these populations, social housing issues are of particular concern to these sectors of society. Each group has its unique needs for housing. What they have in common is the critical shortage of housing units available to them at a cost they can afford.

During the public consultation process, numerous presentations were made that highlighted the significant need for social housing for seniors, people with disabilities and special health issues, young mothers and others living in poverty. The need for permanent and transitional housing with support services for many of these individuals is particularly pronounced. Housing with support services provides residence for individuals who require more than shelter to remain living independently. Typical support services include food services, housekeeping and laundry assistance, housekeeping services, on-site social, emotional and physical support, crisis support, peer support, childcare, life skills and employment assistance.



## **SOCIAL HOUSING RECOMMENDATIONS**

Further recommendations pertaining to social housing are in the Preamble of this report.

### **Housing Facilitation Structures**

- 36. That a partnership of the three levels of government, the community and the consumer be established to generate opportunities for social housing development and examine new and creative methods of delivering social housing.**

The creation of opportunities to address social housing needs requires a collaborative effort of government, the community and social housing consumers. A partnership of this nature would facilitate the pooling of limited resources and ensure that solutions meet the needs of those they are intending to serve.

Current fiscal realities present an opportunity to investigate non-traditional methods of delivering social housing in order to meet housing needs within limited budgets.

### **Funding/Financing**

- 37. That every opportunity to stack multiple government programs for social housing projects be sought in order to maximize the effectiveness of the individual programs. (Immediate)**

Given the fiscal environment facing all levels of government, individual government programs on their own are limited in terms of their impact on social housing development. However, stacking incentives available from all three levels of government can greatly increase the effectiveness of the programs and improve the financial viability of a project. For example, municipal support through land donation or property tax incentives could be combined with federal RRAP assistance and provincial grant assistance to provide funding for social housing projects.

- 38. That in considering alternative means of supporting social housing initiatives, governments pursue opportunities that are of mutual benefit to all three government partners. (Immediate)**

**39. That social housing initiatives focus on those with the greatest need. (Immediate)**

To maximize limited financial resources, social housing projects must be targeted to the city's households that have the greatest need.

**Federal/Provincial Government Policies**

**40. That senior government agencies and financial institutions be encouraged to remove any barriers that would restrict not-for-profit housing corporations from being able to use the equity in their housing stock to leverage funds. (Immediate)**

The availability of capital is a major obstacle to the provision of social housing. One obvious source of capital for non-profit housing corporations is to borrow against the equity in existing housing, but this opportunity is not available in some cases. Current funding agreements with senior governments restrict social housing providers from using their existing equity in housing stock as collateral for additional financing if there is a mortgage of any amount on the property. This restriction applies even in cases where the value of the existing mortgage is small in relation to the total value of the property. Amending policies such as these to assist existing social housing providers to expand their housing inventory would be an important step toward meeting the growing need for social housing.

**41. That Saskatchewan Social Services be encouraged to examine the impact of its policies on the housing market and consider improvements to the delivery of shelter allowances. (Medium-term)**

Saskatchewan Social Services provides \$24 million annually for shelter allowances in the city of Regina. Given the magnitude of this expenditure, Saskatchewan Social Services is a major "consumer" of housing that has a significant impact on the housing market. Given its role as a major player, the Department has an opportunity to assist in reducing the number of derelict properties in the city. By providing allowances for properties of any condition, the Department is perpetuating the problem of slum landlords who rent derelict properties to social assistance recipients. To address this situation, it is suggested that the Department consider restricting payment of shelter allowances to properties that meet minimum health and safety standards. One view of this strategy suggests that limiting where shelter allowances are paid restricts the freedom of social assistance recipients to choose where they wish to live. However, the logic of expending public funds to house families in unsafe, unhealthy conditions solely to maintain that freedom is questionable and goes against government's moral obligation to ensure citizens have access to sound, safe accommodation.

A second example of the impact of the Department's policies on the housing market relates to payments made for utilities. Input received through the public consultation process suggested

that landlords that rent apartments to tenants on social assistance are unable to cover their utility costs given current Social Services payment policies. Landlords of apartment buildings are unable to increase their rents to compensate for rising utility costs given the ceiling on Social Services shelter allowances. These landlords are also ineligible for the separate utility payments over and above the basic allowance that are made by Social Services to landlords that rent houses. Given utility increases over the past number of years, apartment landlords that rent to social assistance recipients report that they are finding it increasingly difficult to pay both utility costs and the costs of repair and maintenance given the revenues received. It has been suggested that the utility costs of apartments be covered through a separate payment to address this inequity and assist apartment landlords to continue to provide accommodation for social assistance recipients. Given the shortage of rental units for low-income families, every effort should be made to encourage landlords to continue providing units for social assistance recipients.

## STUDENT HOUSING

The Student Housing Subcommittee and the Advisory Committee were asked to provide recommendations to develop a comprehensive strategy to address student housing needs. The recent consolidation of educational institutions and the development of new major research facilities in an area in south Regina referred to as the “Knowledge Corridor” has highlighted the need to address the housing needs of individuals attracted to these facilities. Educational institutions within the Corridor include the Saskatchewan Institute of Applied Sciences and Technology (SIASST), the Saskatchewan Indian Federated College (SIFC) and the University of Regina. The consolidation of nine SIASST campuses into the former Plains Hospital will result in an additional 2,000 students in the area beginning in September 2000. Initiatives that will add further momentum to the Corridor concept include the development of a new SIFC building, an International Test Centre for Carbon Dioxide, a Petroleum Technology Research Centre, and an Information Technology Centre.

Contributing to the Knowledge Corridor is an agreement signed in December 1999 between the University of Regina and SIASST that commits both post-secondary educational organizations to identify academic partnership options. These possible partnership options could see increased student mobility between degree and certificate/diploma programs, increased joint development and delivery of post-secondary programs, and possible sharing of human and physical resources, services and facilities.

The development of high technology and knowledge-based industries in the Corridor represents a major economic development opportunity for Regina. The impact of the Corridor in terms of job creation and economic activity will be significant and will benefit all residents of the city. It is expected that this concentration of facilities will not only attract a greater number of out-of-town students requiring housing but will also increase demand for housing in areas next to the Corridor. To make the most of the prosperity that the concentration of these industries can bring to Regina, the housing needs generated by the staff and students of these facilities must be addressed.

### Post-Secondary Student Enrolments

By the fall of 2000, a total student population of more than 13,700 will be attending educational institutions in the Corridor area. SIASST maintains a maximum enrolment population of 2,000 full-time equivalent students every year with additional students on waiting lists. SIASST enrolment is expected to remain at full capacity for the long-term. Approximately 70% of SIASST students maintain a permanent address in Regina.

The University of Regina had a total student enrolment of 11,700 during the winter 2000 semester, which includes the students of Campion College, Luther College and SIFC. The 8,650 full-time students constitute approximately two thirds of the total enrolment at the University of

Regina. The remaining third consists of 3,150 part-time students. Currently, 80% of the University's students are from Saskatchewan and 65% are from within 100 kilometres of Regina. The University of Regina foresees more students from outside Saskatchewan due to the expansion of the university's international offerings and the increasing numbers of students recruited from other provinces and the United States. Ontario is a potential source of new students in 2003 when a double graduating class of both grade 12 and 13 students will be seeking post-secondary opportunities.

Since 1993, enrolment growth at the University of Regina has averaged 2% to 4% annually. Trends also reveal that total full-time enrolment at the University of Regina has shown a marginal increase on average while part-time enrolment has shown a marginal decrease. The growing proportion of full-time students may indicate a greater need for student housing. Enrolment trends and projections indicate that the University of Regina will continue to see marginal, yet steady growth in the student population.

At SIFC, there were approximately 600 students enrolled in the 2000 winter semester at the Regina campus. Unlike most other first year students that attend the University of Regina, most first year SIFC students do not attend SIFC directly from high school. As result, the average age of first year SIFC students is 30. Consequently, these students have different housing needs than the typical 18-20 year old first year student. SIFC also has a higher percentage of students that come from northern communities and a higher percentage that are single parents.

## **STUDENT HOUSING ISSUES**

The key issues surrounding student housing are affordability, availability of quality housing, housing location, specialized housing, and transportation.

### **Affordability**

During the public consultations conducted by the Student Housing Subcommittee, students identified housing affordability as the primary issue of concern. Students report that they have been directly affected by rapidly increasing rents that are driven by low vacancy rates. Many rental units accessed by students have been consolidated under fewer property owners who have upgraded and increased the rents at those units. Given the increasing rents, the housing allowances provided under the Canada and Saskatchewan Student Loan Program no longer cover the current cost of rent. The loan program provides eligible students with a student loan for living expenses, including housing, while attending a post-secondary institution. Current 1999-2000 Saskatchewan student maximum living allowances for shelter are:

<b>STUDENT TYPE</b>	<b>HOUSING</b>	<b>ALLOWANCE</b>
Single Student Away From Home	2 bedroom apt (including utilities) shared with another person	\$289
Married Student & Spouse	2 bedroom apt including utilities	\$578
For each child add allowance		\$94
Single Parent	1 bedroom apt including utilities	\$463
For each child add allowance		\$94

Monthly rents for apartments adjacent to the University of Regina range from \$530 to \$645 for one-bedroom units and from \$580 to \$700 for two-bedroom units. In the area around the Golden Mile Shopping Centre which has been a popular area for student accommodation, rents range from \$525 to \$575 for one-bedroom apartments and from \$625 to \$715 for two-bedroom units.

Since most students have minimal annual earnings, they are unable to bear the increased housing costs. Students, especially those with families, often can only afford to access housing that is considered to be substandard, unsuitable for children or that provides a poor quality environment for academic studies. In some cases, a student's parents or other family members assist with housing costs by purchasing housing on behalf of the student. However, for most students, the choices for housing are limited to on-campus dormitory accommodation, basement suites in private residences, or apartments.

It is anticipated that Regina will face new student housing affordability concerns after the 8th Avenue North SIAST campus located at 2202 - 8th Avenue North is relocated to the new SIAST building. Housing near that campus is less expensive than in south Regina and many of the 400 students attending the basic education programs offered at the 8th Avenue North Centre may find it difficult to find affordable housing that is close to the new campus. Students that fail to find affordable housing within the Knowledge Corridor will face higher transportation costs for parking, vehicle maintenance or transit passes. Higher commuting costs will mean that students will have less money available for monthly expenses such as food, housing and personal care items.

### **Availability of Quality Housing**

Closely tied to the affordability issue is the shortage of housing that is well-maintained and in good condition. Students who have difficulty finding quality housing often settle for housing that is less than ideal. Substandard housing environments can hamper students' abilities to

concentrate on academic studies as they experience housing changes throughout the semester year. Students and academic administrators report that roommate incompatibility, overcrowding, tenant-landlord disputes, evictions, rising rents, property crimes, and personal safety issues often detract or even derail the students' efforts to meet their academic goals. When quality student housing is not available, a student's overall educational experience suffers. An unsatisfying educational experience can contribute to the student curtailing further undergraduate, graduate and post-graduate studies or pursuing educational opportunities in other cities.

Parents want good quality, safe, and stable housing for their 18-22 year old sons and daughters attending post-secondary institutions. For many parents, on-campus housing is the option that best meets these criteria. To date, post-secondary institutions in Regina have offered limited housing options. Housing packages that include meal plan options, Internet access, leisure and recreational activities, semester base leases, shared common areas, organized activities, and study groups are more common at universities in other Canadian cities.

The University of Regina has only a limited number of on-campus housing units available for students. There are units in the College West Building that accommodate up to 350 students but many students choose not to have roommates and occupy double rooms as singles. The current number of students living in the College West residence is 280. There are also 64 beds in the Language Institute Building and another 210 single rooms in Luther College. All three residences at the University of Regina experience modest waitlists of students wanting accommodation. SIAST is not involved in providing or managing housing for its students. SIFC is also not involved in housing, but does have long-term plans to provide housing for its students.

The University of Regina is conducting a housing feasibility study to develop a business plan for more on-campus housing residences. Preliminary study results indicate that the University of Regina currently has the capacity to provide on-campus housing to 5.83% of its students, which is third lowest among other western Canadian universities. On average, other western Canadian universities can accommodate 14% of their total enrolment with on-campus housing. For the University of Regina to reach a capacity of 14% of enrolment, it would need to increase its number of beds by 982 to a total of 1,607 beds. The University of Regina would like to provide more housing for first and second year students and establish a strong sense of a learning community during those initial years. If a housing target of 20% of enrolled students were established, 1,500 new units would need to be added to the existing on-campus housing supply. The new units could be two or three bedroom units with kitchenettes and study areas that promote a strong learning environment.

## **Location**

Location is a key consideration for student housing. Studies indicate that on-campus housing is most important for first and second year university students to help them become settled within a vibrant learning environment. Other groups of students prefer off-campus housing that is in close proximity to the learning institution. Off-campus housing that is close to the institution allows students to be more involved in the learning environment and ensures convenient access to instructors, library and research facilities, and after hour non-academic activities. Students

living close to their studies benefit from short travel times and lower transportation and parking costs. Housing close to the Knowledge Corridor will also make it easier for students to juggle competing interests of post-secondary studies, family commitments and employment.

Locations for new student housing should be selected carefully taking into consideration commuting times and transit service. Sites for new housing should be considered within the Broad Street/Wascana Parkway Corridor starting from the SIAST Wascana Campus on Wascana Parkway and extending North along Broad Street into the Downtown and to the Warehouse District (see map in Appendix D). Referral of students to housing in inner city neighbourhoods would also further Development Plan objectives that aim to increase the number of residents in the downtown, Core and Transitional areas.

## **Specialized Housing**

Given the diversity of today's student population, one type of housing does not meet the needs of all students. Undergraduate students often need more on-campus activities and support to help them adapt to a positive learning environment. Mature and graduate students are more independent and prefer more privacy and amenities. Married students, married students with children, and single parents need to consider the many needs of their families, including daycare. International students seek simple cost structures and comprehensive housing packages that allow them to concentrate on their studies.

The special needs of Aboriginal students should be considered when developing any form of student housing. Post-secondary institutions in Saskatchewan realize the importance of providing more educational opportunities for Aboriginal students as their populations continue rapid growth over the next 15-25 years. Demographics suggest that typical Aboriginal students are generally older and are more likely to be parents. Many of the SIFC students also come from northern Saskatchewan communities to Regina to attend university and require a supportive environment to overcome loneliness and culture shock.

## **Transportation**

An efficient transit system is an essential city service related to the success and future growth of the Knowledge Corridor. Transit service is a primary consideration for students searching for housing. The City of Regina needs to monitor the transit service levels, frequency and routes to ensure that the needs of the growing numbers of students within the Knowledge Corridor are being met. The University of Regina and SIAST need to encourage high transit usage among students and staff to ensure the economic viability of enhanced transit services.

A recent sample of transit service times from locations around the City indicates that there are wide variations in travel times and opportunities to improve service from east and north Regina. The table below shows estimated morning transit times from seven locations to the University of Regina's College West Building.



<b>Starting Location</b>	<b>Total Travel Time to College West</b>
Golden Mile Mall	8 minutes
Downtown - Victoria Park	14 minutes
Southland Mall	19 minutes
Glencairn Shopping Centre	26 minutes
Uplands - Fairview & Broad	49 minutes
Normanview Mall	1 hour 9 minutes
Sherwood Village Mall	1 hour 11 minutes

## **STUDENT HOUSING RECOMMENDATIONS**

Additional recommendations applicable to student housing are provided in the Preamble of this report.

### **Transit**

- 42. That the University of Regina, SIAST, and SIFC actively work with the Regina Transit Service or other transportation suppliers to develop enhanced transit service that meets the needs of students travelling to and from the Knowledge Corridor. Geographical Information Systems (GIS) mapping should be used to determine where students currently enrolled at the University of Regina and SIAST live in order to develop appropriate routes. (Immediate)**
  
- 43. That a new program be developed through consultation with student associations, SIAST, SIFC, the University of Regina, and the Regina Transit Service to provide transit passes to all students attending post-secondary institutions. The feasibility of designating shopping malls as pick-up points for direct transit services to the University of Regina and SIAST should also be studied. (Immediate)**

The most important student housing issue facing the city in the immediate term is that of transit service to and from the Knowledge Corridor. Transit service in Regina will come under new pressures when the SIAST Wascana Campus reaches its consolidated enrolment of 2,000 beginning in September 2000. The construction of new housing is a long-term solution that will not address immediate housing needs. To help reduce the reliance on personal vehicles and ease the burden of students that cannot find quality affordable housing adjacent to the Corridor, route changes and a universal bus pass program are recommended. Based on the sample times provided earlier in this report, there is clearly an opportunity to improve service, particularly from north and east Regina. It is recognized that improvements in service have cost implications and will require a certain level of ridership to make them cost effective. The universal bus pass program may assist transit providers in obtaining the required passenger levels. Some universities have shuttle bus programs that are not associated with municipal transit. These

programs could be examined as options if the provision of enhanced City transit proves to be cost prohibitive.

There are many examples of model bus pass programs as more than 60 universities in North America offer universal bus passes. Most recently, the University of Victoria implemented a universal transit pass program or “U-Pass” in August 1999. The U-Pass gives all University of Victoria undergraduate and graduate students unlimited access on all Greater Victoria BC Transit routes anytime, anywhere during a semester for the cost of \$44.00 or \$11.00 per month. University of Victoria students voted overwhelmingly in favour of the pass. The semester-based U-Pass fee is mandatory and the fee is added to the student’s tuition, similar to athletics and recreation fees. The only students exempt from this program are those registered solely in distance education programs, persons with a BC Bus Pass and those with mobility disabilities which prevent them from using BC Transit.

Operating direct transit or shuttle services from major shopping malls is an option that should be seriously explored. Shopping malls typically are surrounded by multi-family apartments that serve as accommodation for students. Services required by students such as grocery stores and banking facilities are usually available within the shopping malls. Providing direct service from these locations could significantly reduce travel time and may also reduce the need for housing in areas around the university. Shopping malls may also benefit from increased traffic from transit users.

### **Housing Facilitation Structures**

- 44. That the University of Regina take the lead role in establishing a committee with representation from the University of Regina, SIAST, SIFC, the Province of Saskatchewan, CMHC, the Regina Housing Commission, Wascana Centre Authority, Regina’s Market Square, the Regina Regional Economic Development Authority and the private sector that would serve as a strategic alliance to facilitate the development of new affordable student housing within the Knowledge Corridor. It is suggested that the Student Housing Alliance be formed by the fall of 2000 and that appropriate communication linkages between the Alliance and the Regina Housing Commission be established. (Immediate)**

The success and future growth of the Knowledge Corridor is an issue for the entire community, not just the educational institutions within the Corridor. Consequently, a community-based approach to addressing the shortage of affordable, quality student housing is needed. An alliance of key community players would be an important first step towards achieving more student housing. Since it is suggested that the University of Regina take the lead role in establishing the alliance, it is anticipated that support to the committee would be provided by the university.

## **Housing Construction Initiatives**

- 45. That the University of Regina, with the assistance of the Student Housing Alliance, investigate the development of a new 350-unit on-campus student housing complex as the first step in meeting a long-term goal of providing on-campus housing for 20% of enrolled students and that the complex be targeted to first and second year students. (Medium-term)**

The development of this complex would begin to address the current on-campus housing shortfall as well as assist the university with its recruiting/marketing efforts. It would assist the university to more effectively compete with other campuses across Canada for students seeking an on-campus housing package. The lack of significant on-campus housing has been cited as a competitive disadvantage for the university in that students are choosing other institutions over the University of Regina due to the comprehensive housing packages offered by those universities.

Developing housing specifically for first and second year students will help those students to benefit from strong learning environments. Studies indicate that on-campus housing is most important for first and second year students. Upper year students generally seek greater independence in off-campus housing locations. Providing a strong learning environment and sense of community in the initial years of study helps to ensure that students complete their studies in Regina rather than transferring to other institutions. Retaining students through to graduation has important impacts for the city as a whole since studies suggest that graduates tend to stay and work in the city in which they graduate. The retention of these individuals as Regina residents after graduation will be a positive development for Regina's workforce and economy.

- 46. That the City request that SIAST closely monitor how the consolidation of the SIAST campuses affects its student housing needs and provide regular updates to the Student Housing Alliance and the Regina Housing Commission so that solutions for any identified areas of need can be developed. (Immediate)**

SIAST does not currently have detailed information concerning the distribution of where its students live within the city and therefore, is uncertain of what impact the relocation will have on the housing needs of its students. As impacts become known, they need to be communicated to the Student Housing Alliance and the Regina Housing Commission for consideration in the development of student housing strategies.

It is anticipated that the students enrolled in basic education programs at the 8<sup>th</sup> Avenue North campus will be particularly affected by the move. Housing near that campus is less expensive than in south Regina and it may be difficult for these students to find affordable accommodation near the new SIAST campus. Since basic education programs are typically of shorter duration than other educational programs, these students require short-term housing. A partnership between SIAST and the University of Regina could be one method of providing the needed short-term housing. If basic education programs could be scheduled in the spring and summer

semesters, there is an opportunity for SIAST students to use the on-campus housing at the University of Regina that is vacated by university students during this time period. Such an arrangement would allow the University of Regina to reduce vacancies and gain additional revenue while solving a housing need of SIAST students.

### **Guidelines for New Student Housing**

- 47. That the Student Housing Alliance consider possible sites for new housing within the Broad Street/Wascana Parkway Corridor starting from the SIAST Wascana Campus on Wascana Parkway and extending north along Broad Street into the downtown and to the Warehouse District. (Medium-term)**
  
- 48. That the Student Housing Alliance consider the following areas for the development of new student housing: former Strathcona School site, former Diocese of Qu'Appelle Site, Normal School, Old University Campus, Wascana Centre Authority properties, Wascana Centre Tree Nursery, downtown and the Warehouse District. (Medium-term)**
  
- 49. That the Student Housing Alliance consider the changing demographics of Saskatchewan and the needs of the growing Aboriginal population in plans for proposed student housing developments. (Medium-term)**
  
- 50. That the Student Housing Alliance ensure that housing projects for Aboriginal students facilitate close relationships with Aboriginal cultural and service agencies within the city. (Medium-term)**

This will assist Aboriginal students, particularly those from northern communities, to make a successful adjustment to student and city life.

- 51. That the Student Housing Alliance ensure that a wide range of housing options and choice is provided to help meet the needs of married students, students with families, students with disabilities, single parents, and graduate students. (Medium-term)**

The composition of Regina's student population has changed dramatically in recent years. The assumption that a student is a single, unmarried individual between the ages of 18 and 22 years is no longer valid. Planning for student housing must recognize the new demographics of the student population.

- 52. That the Student Housing Alliance ensure that new student housing developments for families consider provisions for daycare services, common family areas, access to elementary and high schools and recreational and leisure facilities. (Medium-term)**

### **Housing Support**

- 53. That the University of Regina, SIAST and student associations develop and maintain an Internet-based housing registry that would provide information on available housing options, tenant rights and responsibilities, housing checklists designed with student needs in mind, names of students seeking roommates and links to other housing-related sites. A link to the registry should be provided on the City of Regina website, Regina Regional Economic Development Authority website, and other websites that individuals moving to Regina would be likely to access. (Immediate)**

The University of Regina Students' Union currently has a housing registry on its website but it is suggested that a more comprehensive registry would be beneficial.

- 54. That post-secondary institutions and student associations provide training for student leaders to enable them to provide greater assistance in addressing student housing issues. (Medium-term)**

### **Federal/Provincial Government Policies**

- 55. That the Regina Housing Commission request that the federal and provincial governments examine ways to assist students with housing costs. The following strategies should be among the options examined:**
- **targeted subsidies/rent supplements for students to assist students in paying the rents of market level housing units**
  - **increases to housing allowances provided under the Canada and Saskatchewan Student Loan Program**
  - **income tax credits for homeowners that are willing to allow post-secondary students (who are not family members) to stay in their homes at no cost.**

**(Medium-term)**

Given recent increases in Regina's rents, senior governments should examine ways of amending existing programs (such as the Student Loan Program) or developing new programs (such as targeted subsidies) to assist students with housing costs.

The idea of tax credits is based on programs currently run by church groups. Under these programs, individuals sponsor a student and receive a charitable donation receipt from the church.

### **Funding/Financing**

- 56. That the University of Regina aggressively market its on-campus student housing for spring and summer conferences, special events, and short-term educational functions to bring in new revenues that can be used to maintain affordable on-campus housing for students. (Long-term)**

### **Other**

- 57. That the University of Regina develop comprehensive housing packages including semester-based leases, meal plans, and a strong learning environment that are consistent with those of other Canadian universities. Specific packages targeted to Aboriginal and international students should be developed. (Medium-term)**



## SUBURBAN HOUSING

In terms of suburban housing, the Suburban Housing Subcommittee and the Advisory Committee were asked to provide recommendations to increase the number of new housing units in suburban areas for various income levels. One of the specific tasks was to address the limited availability of affordable new housing in the \$80,000 to \$100,000 price range.

As the primary location for new housing, the nature of the housing constructed in new subdivisions and the processes to support that construction are of importance to the city as a whole. In new areas, new housing development is almost exclusively single detached dwellings and is being constructed predominantly for higher income households with minimum house prices approaching \$150,000. The reasons for this situation need to be examined and possible means to improve affordability for lower income households need to be identified.

The following findings are provided to establish a context for consideration of the recommendations contained in this section:

- The scale of economic development has an impact on housing affordability. The current scale of economic development and new residential development does not create an environment that fosters innovation and risk-taking for new suburban residential developments. Creation of new jobs in the Regina region and the resulting increased demand for housing would assist in creating an environment that results in the construction of more new housing and the provision of a wider range of housing choices.
- The quantity of new housing brought onto the market on an annual basis is low by historical standards. In 1999, there were 310 single detached houses constructed out of a total of 530 housing units. Increased economic activity through new job creation is important in ensuring that a marketplace exists that will create demand for not only more new housing, but an increased demand for a wider range of housing types.
- The issue of housing affordability does not exist solely in the \$80,000 to \$100,000 price range. The housing market should be viewed as a total system that consists of both new and resale housing. Housing demand is cyclical and consumers' demands change over time. Action that can be taken to reduce housing costs for one market segment will impact the total market. The overall challenge is to find the ways and means to reduce the costs that are part of the land development process.
- Providing the opportunity for a variety of forms of housing is one way to lower overall housing costs and provide more housing choices in the marketplace. It is unrealistic to expect any significant quantities of new single detached housing to be constructed in new residential areas in the \$80,000 to \$100,000 price range due to the high input costs for labour, building materials, and serviced land. Since costs are not expected to decrease, the cost of providing new conventional single detached housing in the future will be greater than it is today.



## **SUBURBAN HOUSING ISSUES**

The key issues affecting the development of affordable housing in suburban areas are construction costs, land development costs, development approval processes, residential densities and property taxation.

### **Construction Costs**

The cost of constructing new housing limits the number of people, particularly first-time homeowners, from the new housing market. The cost of a modest bungalow (900 sq. ft.) including land starts at approximately \$110,000 (Garden Ridge Subdivision). Accepted industry costs for new single detached housing (not including land) range from approximately \$80 to \$105 per square foot. Costs including land range from approximately \$110 to \$120 per square foot. Given these costs, new single detached housing is not an option for many first-time owners. However, in new developing areas, the single detached house is almost exclusively the only form of housing that is being developed. Consequently, first-time buyers are left with few options for affordable new housing. Ways of reducing the cost of new housing need to be explored to make new home ownership an option for a larger portion of the market. Facilitating the construction of alternate, lower-cost housing forms such as multiple-unit buildings (e.g., townhouses, duplexes, etc.) is one way to reduce the cost of new housing.

### **Land Development Costs**

The transformation of raw land to fully serviced developable land is an expensive process. The costs associated with the development of a new subdivision include those pertaining to: the raw land cost, land survey fees, application fees, engineering design, taxes, marketing, development levies, utility installation (sewer, water, street lighting, electrical, natural gas, phone, cable service), site grading, legal fees, warranty insurance, local park development, road and sidewalk construction. All of these costs add to the final selling price of a house to the consumer.

Developers are responsible for paying all the costs of providing infrastructure services within a subdivision for on-site services. These costs include the development and completion of local park space within the subdivision. These costs are paid by the developer to the City through development levies or “hectarage fees”. Development levies associated with “linking” a new development to existing services can range from \$4,000 to \$6,000 per lot for single detached housing depending upon the density of development. The 1999 development levy or “hectarage” fee is \$61,422 per hectare. This fee is charged for extending city services that require upgrading as a result of new development (e.g. arterial roadways, sewer trunks and major water mains).

Development levies are applied to subdivisions in new areas. A portion of the fees (approximately 25%) is used to fund recreation facilities, services and maintenance. Hectarage revenue is triggered by new development (subdivision) on the periphery of the City. If there is no new development (subdivision) activity, no hectarage revenue is generated. Development

(subdivision) within the established developed area of Regina is not subject to hectarage fees as the necessary infrastructure has been already constructed.

The concept of development or hectarage fees is based on a “user pay” philosophy. New developments place demand on existing infrastructure and the levy revenue contributes to funding the expansion of the infrastructure. While new development increases the demand on municipal infrastructure, it also increases the overall municipal tax base. An alternate perspective is that the community as a whole benefits from new development and consequently, the infrastructure improvements should be funded from the general property tax base.

Development fees such as hectarage fees have been identified as a significant contributing factor to housing costs. A recent study prepared for the Saskatchewan Home Builders’ Association, entitled *Levies, Fees, Charges, Taxes, and Transaction Costs on New Housing in Saskatchewan* indicates that for a dwelling valued at \$130,000, municipal charges are approximately \$9,593 or 7.3% of the total cost. During the public consultation process, the development industry raised concern with respect to the level of these fees and the lack of clear guidelines for the use of hectarage fees for City capital or operating expenditures. There is a perception in the development community that hectarage fees are used to cover municipal projects beyond what was contemplated under Section 143 of *The Planning and Development Act, 1983*.

City of Regina engineering development standards and specifications that apply to infrastructure such as roads have also been identified as contributing unnecessarily to housing costs. The development industry has expressed concerns with respect to changes in engineering specifications that in the industry’s view, add to development costs but have little effect on housing/subdivision quality.

The issue of the application of City engineering standards for condominium developments (e.g. design specifications of private roadways) has also been raised by the development industry. Since private roadways are maintained by the condominium association, and not the City, the need for compliance with City standards has been questioned. The industry argues that relaxation of this requirement would serve to further reduce development costs.

Developers have suggested that there is opportunity to reduce building permit fees for members of the New Home Warranty Program. Developers argue that since the program provides 5-year warranties to home purchasers, the City should not have to inspect homes built by members of the Program. Since the cost of inspections is covered in the City’s building permit fee, the fee charged would be lower if no inspections were done.

The development industry has also expressed concern with the new requirement that engineering designs for foundations be site-specific. Developers maintain that the new requirement has increased their costs and added delays to plan approvals.

## **Development Approval Processes**

The development of raw land in suburban areas involves planning approval processes associated with subdivision (creating lots), zoning (establishing the land uses), discretionary use approval (approval of specific land uses by City Council), and condominium approval in compliance with approved City of Regina development plans and concept plans for the neighbourhood. The development approval processes are established by provincial legislation and implemented through City of Regina *Zoning Bylaw No. 9250* and *Subdivision Bylaw No. 7748*.

Approval processes and regulations are recognized as necessary requirements to orderly and economical development. The length of City of Regina approval processes is generally shorter than those of other Canadian cities. However, from a developer's perspective, the time (2-6 months or more), cost (application fees, plans, etc.), and the decision-making method associated with these approval processes can be a serious disincentive to housing development and particularly, innovative housing development. Input from the development industry suggested that current planning procedures and municipal decision-making processes serve as barriers to affordable housing and require streamlining and improvement. A regulatory environment should be created that provides more flexibility in development regulation, reduces the time required for development approval, delegates more approval authority to the City Administration, and encourages more innovation and responsiveness to a changing housing market. As one example, the necessity of City Council approval of applications that involve solely regulatory reviews is open to question. In the case of subdivision approvals, for example, the approval or denial is based solely on whether the subdivision meets the municipal and provincial subdivision regulations. This function is better placed with the City Administration to avoid the time and cost associated with Council review of subdivision approvals.

The extent of community involvement in the decision-making process is also cause for concern. The relative importance given to limited opposition to a proposal often indefinitely delays or completely halts housing projects and ultimately produces results that do not meet Regina's overall housing needs. A vocal minority of residents can often derail a housing project that would benefit the overall neighbourhood. While the Committee believes that there is a role for community involvement in planning, that role has evolved to the extent that it is detrimentally affecting housing in Regina. Current decision-making processes reinforce the continuance of the type of housing that already exists rather than providing a wider range of choices. Approval processes should be redesigned so that there is resident input when new neighbourhoods are developed (at the sector and neighbourhood concept plan stage) rather than at the plan implementation stage (when projects are being constructed).

## **Suburban Residential Densities**

New developing areas in the City feature single detached dwellings as the principal form of housing. For example, Lakeridge, Windsor Park and Wascana View subdivisions consist almost exclusively of single detached dwellings. In comparison, single detached housing comprises 48% of the dwelling units in Albert Park. The predominance of single detached housing has a

direct impact on housing costs. The low densities mean that subdivision development costs are allocated to a lower number of homes with the result that the per-home allocation is greater than it would be if densities were higher. Increasing densities would serve to spread development costs among a greater number of properties and thereby, lower the development cost applicable to each individual home. Densities can be increased by providing for a wider range of housing types (as recommended in the general section of this report), decreasing lot sizes, or reducing road rights-of way and pavement widths.

Methods and techniques to increase residential densities will require more discussion and review by the key stakeholders and professional staff.

## **Residential Property Taxation**

The level of residential property taxation is an issue that appears to have an impact on the supply of affordable housing in several ways. High levels of taxation deter residents from “moving up” to more expensive properties and creating supply in the lower price ranges. It has been suggested that this is one reason that there is a limited supply of good quality resale market housing in the \$80,000 to \$110,000 range. The present assessment/taxation system also discourages the “pre-servicing” of vacant land since when property is registered (through subdivision) it is assessed and taxed at a higher rate even though it is vacant property. The implication is that the inventory of vacant lots is generally quite low as developers are reluctant to pay the high taxes and carry the servicing costs, particularly in a volatile market. A second consequence is that developers will seek approval and require re-approval for small subdivisions rather than processing larger, more comprehensive subdivisions. As a result, economies of scale are lost. These types of circumstances can ultimately result in higher housing costs for consumers.

A third way that property taxation impacts affordable housing relates to the taxation of condominium developments. Condominium associations provide services (e.g. snow clearance, street lighting, garbage collection, road maintenance) to their members that are normally provided through property taxes. Tax policy does not recognize the reduced burden this can place on the demand for municipal services. The current policy acts as a deterrent to alternate types of housing and discourages the construction of a form of housing that is typically of higher density.

Fourth, the assessment/taxation system deters the construction of large inventories of new housing on speculation or for show home purposes prior to sale as property taxes are charged to the dwelling when the unit is built rather than when it is occupied. This is a deterrent to the construction of new housing units and particularly deters new innovative forms of housing which are a higher risk.

## SUBURBAN HOUSING RECOMMENDATIONS

Additional recommendations that will address suburban housing issues are provided in the Preamble of this report.

### Municipal Regulations

- 58. That the City Administration review zoning regulations to identify ways that the regulations could be amended to encourage higher density suburban development in innovative groupings and in a range of house forms including single detached dwellings. Among the techniques to be studied should be small residential lots with reduced front and side yard requirements as well as subdivision designs similar to that of the Garden Ridge Subdivision. (Medium-term)**

The cost of new housing limits the number of people, particularly first-time homeowners, from the new housing market. Given these costs, new single detached housing is not an option for many first-time owners. However, in new developing areas, the single detached house is almost exclusively the only form of housing that is being developed. Consequently, first-time buyers are left with few options for affordable new housing. Facilitating the construction of alternate, lower-cost housing forms such as multiple-unit buildings (e.g., townhouses, duplexes, etc.) is one way to reduce the cost of new housing.

A related recommendation in the Preamble of this report suggests Zoning Bylaw changes to permit accessory suites and allow a greater range of housing types as permitted uses.

- 59. To avoid the NIMBY (Not In My Back Yard) syndrome of public opposition to new developments, new sector plans and concept plans should provide for a wider range of housing types. (Long-term)**

The extent of community involvement in the decision-making process has been identified as a barrier to affordable housing development. The relative importance given to limited opposition to a proposal often indefinitely delays or completely halts housing projects and ultimately produces results that do not meet Regina's overall housing needs. While the Committee believes that there is a role for community involvement in planning, that role has evolved to the extent that it is detrimentally affecting housing in Regina. Current decision-making processes reinforce the continuance of the type of housing that already exists rather than providing a wider range of choices. Approval processes should be redesigned so that there is resident input when new neighbourhoods are developed (at the sector and neighbourhood concept plan stage) rather than at the plan implementation stage (when projects are being constructed).

A further recommendation concerning the NIMBY syndrome is provided in the Preamble of this report. It proposes Zoning Bylaw changes to allow a greater range of housing types as permitted uses and the placement of some discretionary uses in the permitted use category.

**60. Residential density targets for new residential areas should be increased as part of the review of sector and concept plans. (Medium-term)**

New developing areas in the City feature single detached dwellings as the principal form of housing. The predominance of single detached housing has a direct impact on housing costs. The low densities mean that subdivision development costs are allocated to a lower number of homes with the result that the per-home allocation is greater than it would be if densities were higher. Increasing densities would serve to spread development costs among a greater number of properties and thereby, lower the development cost applicable to each individual home. Densities can be increased by providing for a wider range of housing types (as recommended in the general section of this report), decreasing lot sizes, or reducing road rights-of way and pavement widths.

**61. That developers be encouraged to take advantage of the above changes to zoning regulations and concept plans by developing higher density subdivisions and a wider range of housing types (other than single detached). (Immediate)**

Regulations can be changed to facilitate development. However, it is the development industry that must ultimately take action to build alternate forms of housing. The addition of a wider range of housing types to the market place would provide the greatest opportunity for reducing the costs of suburban housing.

### **Development Standards**

**62. That engineering and related development standards and specifications such as park development standards and right-of-way widths be reviewed by a joint City/housing industry committee to evaluate the impact of existing and proposed standards on housing affordability and residential densities. The review should include a cost-benefit analysis of any proposed changes. (Immediate)**

City of Regina engineering development standards and specifications that apply to infrastructure such as roads have been identified as contributing unnecessarily to housing costs. The development industry has expressed concerns with respect to changes in engineering specifications that in the industry's view, add to development costs but have little effect on housing/subdivision quality. As changes to engineering standards have the potential to contribute to higher costs, a review of this issue is warranted.

**63. That a joint City/housing industry committee review the development standards applied to developments that include private roadways and pedestrian access. (Immediate)**

The issue of the application of City engineering standards for condominium developments (e.g. design specifications of private roadways) has been raised by the development industry. Since private roadways are maintained by the condominium association, and not the City, the need for compliance with City standards has been questioned. Due to cost implications, the matter of development standards for private developments warrants further discussion between the industry and the City. There may be an opportunity to reduce suburban housing costs by establishing separate design standards for private infrastructure.

- 64. That the City of Regina, the Association of Professional Engineers and Geoscientists of Saskatchewan and the housing industry review the need and effectiveness of site-specific engineering drawings for foundations for new dwelling units. (Medium-term)**

The need for, and the cost implications of, site-specific engineering drawings for foundations were raised during the public input process and should be examined. The development industry has expressed concern with the new requirement that engineering designs for foundations be site-specific. Developers maintain that the new requirement has increased their costs and added delays to plan approvals.

### **Development Approval Process**

- 65. That approval of subdivisions be delegated to the City Administration pursuant to the provisions of section 135.1 of *The Planning and Development Act, 1983*. (Immediate)**

The development industry has suggested that the time required for development approvals serves as a barrier to housing development. The delegation of more approval authority to the City Administration is one way of reducing the length of approval processes. The necessity of City Council approval of applications that involve solely regulatory reviews is open to question. In the case of subdivision approvals, for example, the approval or denial is based solely on whether the subdivision meets the municipal and provincial subdivision regulations. This function is better placed with the City Administration to avoid the time and cost associated with Council review of subdivision approvals. The authority for the municipality to make this change already exists in section 135.1 of *The Planning and Development Act, 1983*. The City of Saskatoon has used this section of the Act to delegate approval of subdivision applications within its jurisdiction to its Administration.

- 66. That the provincial government be requested to amend *The Condominium Property Act, 1993* to allow City Councils to delegate approval of certain condominium applications (excluding conversions) to City administrative staff. (Medium-term)**

Since most condominium approvals are regulatory reviews similar to subdivisions, delegation of approvals for most types of condominium applications (e.g. bareland condominiums) should be

delegated to the City Administration. Delegation in this manner would reduce the length and cost of the approval process for all parties. Condominium applications that involve the conversion of occupied apartment buildings to condominium ownership should continue to be approved by City Council due to their potential to displace existing residents. A change in the condominium approval process would require an amendment to *The Condominium Property Act, 1993*.

## **Municipal Fees and Charges**

A related recommendation in the Preamble that will also impact suburban areas proposes that the City's heavy water usage fee for multiple-unit dwellings be discontinued.

- 67. That City of Regina hectarage fees be frozen at their current level and that a comprehensive review be undertaken in conjunction with the development industry to review the principles underlying the use of development fees, establish the principles for the use of hectarage fees (project eligibility criteria) and review the rate. (Immediate)**

City of Regina hectarage fees have been identified as a significant contributing factor to housing costs. During the public consultation process, the development industry raised concern with respect to the level of these fees and the lack of clear guidelines for the use of hectarage fees for City capital or operating expenditures. There is also a perception in the development community that hectarage fees are used to cover municipal projects beyond what was contemplated under Section 143 of *The Planning and Development Act, 1983*.

The issue of hectarage fees has significant implications for new development as well as for the funding of capital and operating budgets of the City of Regina. Hectarage fees are the primary source of City of Regina funding for the construction of infrastructure in new areas (such as arterial roadways, sewer trunks and major water mains). A review of the current hectarage policy would determine how best to balance the needs of the development industry with the financing needs of the City of Regina. The review should include the clarification of the specific parameters for the use of hectarage fees and the development of a clear statement of objectives for the use of hectarage fees.

- 68. That a review be undertaken by the City of Regina to evaluate the level of building inspection services provided for residential dwellings. (Medium-term)**

Developers have suggested that there is opportunity to reduce building permit fees for members of the New Home Warranty Program. Developers argue that since the program provides 5-year warranties to home purchasers, the City should not have to inspect homes built by members of the Program. Since the cost of inspections is covered in the City's building permit fee, the fee charged would be lower if no inspections were done.



The Advisory Committee is not certain that the City should discontinue inspections of buildings constructed by New Home Warranty members. The City has a clear responsibility, for health and safety reasons, to inspect new homes. Furthermore, the New Home Warranty Program provides a warranty for a maximum of five years. Many problems such as those related to foundations do not occur until after the house is more than five years old. However, the Committee supports a review to determine whether the number of deficiencies identified in homes built by Warranty Program members is different than the number in homes constructed by other builders. The results of such a review may help to clarify whether a different inspection process for Warranty Program members is warranted.

### **Residential Property Taxation**

The Preamble contains a related recommendation concerning taxation that would also impact suburban areas. That recommendation suggests that the City study the merits of a minimum/base property tax system.

- 69. The City of Regina assessment/taxation policy should be revised to place the building portion of the residential assessment onto the tax roll when the building is occupied by the first occupant rather than when construction is completed. (Immediate)**

These changes to tax policy would facilitate the speculative construction of a greater number of homes prior to sale as well as show homes. While the City would forego property tax revenue on the building for a period, it may gain overall if this change results in more new home construction and therefore, greater tax revenue in the long term.

- 70. Property assessment practices and standards should be reviewed, with input from the housing industry, to provide more appropriate property assessments for registered subdivisions that are not developed. (Immediate)**

The present assessment/taxation system discourages the “pre-servicing” of vacant land since when property is registered (through subdivision) it is assessed and taxed at a higher rate even though it is vacant property. The implication is that the inventory of vacant lots is generally quite low as developers are reluctant to pay the high taxes and carry the servicing costs, particularly in a volatile market. A second consequence is that developers will seek approval and require re-approval for small subdivisions rather than processing larger, more comprehensive subdivisions. As a result, economies of scale are lost. These types of circumstances can ultimately result in higher housing costs for consumers. Since efficiency gains from changes to this policy would have an impact on housing costs, a review of current practices is warranted.

- 71. That the City of Regina undertake a review of property taxation on private developments (e.g. condominium developments) to determine if taxation levels should be reduced in light of services that are provided by the development that are normally provided and funded from general property tax revenue (e.g. garbage collection, street lighting, snow clearance, road maintenance). (Medium-term)**

Condominium associations provide services (e.g. snow clearance, street lighting, garbage collection, road maintenance) to their members that are normally provided through property taxes. The City's current tax policy does not recognize the reduced burden this can place on the demand for municipal services. The policy acts as a deterrent to alternate types of housing and discourages the construction of a form of housing that is typically of higher density.



## **DOWNTOWN HOUSING**

In terms of downtown housing, the Downtown Housing Subcommittee and the Advisory Committee were asked to provide recommendations to investigate options that would increase the number of people living in the downtown. For the purposes of this initiative, the downtown was considered to be the area shown in Appendix B. A strong residential component is recognized as being essential for a thriving, vital downtown. Downtown residents create and expand the market for downtown businesses by demanding a diverse mix of products and services including retail, restaurants, and entertainment facilities. Downtown residents also ensure that the vitality of the downtown is maintained, especially after business hours. Other benefits of downtown housing include more efficient use of existing infrastructure, more lifestyle choices for Regina residents, and an enhanced image of the city for residents and visitors.

The vitality of Regina's downtown is a matter of importance to all city residents. The downtown is the economic heart of Regina. It is the centre for commerce, government, law, finance, insurance and retail, not only for Regina, but for southern Saskatchewan. The economic activity of the downtown generates wealth for the entire region, and property taxes for the entire city. A thriving downtown is necessary for a thriving city.

Although the downtown has experienced much positive redevelopment in recent years, residential development has been limited. In order to ensure the continued revitalization of the downtown to the benefit of the city as a whole, further action to stimulate more housing downtown is needed. Results of a recent housing survey conducted for Regina's Market Square suggest that demand for downtown housing does exist. Thirteen percent of respondents indicated that they would be interested in living downtown if more housing was developed there. This response translates into a potential market of 8,000 to 9,000 households. The survey also indicated that there is particular interest in downtown housing among those aged 30 to 59 without children under the age of 12 years. Interest in downtown housing was also expressed by respondents in the 18 to 29 and the 60 and over age ranges. Those most interested in downtown living tended to have higher education levels and were more likely to work in the downtown area or be retired. The major appeal of living downtown was cited as being close to the shopping and services offered downtown.

### **DOWNTOWN HOUSING ISSUES**

The key issues affecting the development of housing in the downtown are the cost of converting existing buildings, obstacles to new construction, parking, financing, and incentives.

## Costs of Conversion

The downtown has a number of vacant buildings that could be converted to residential use. Many of these are heritage buildings that have played an important role in the history of the city and that have unique architectural detailing and design that enhance the appearance of the downtown. Among the buildings that could be considered for residential use are the Motherwell building at 1901 Victoria Avenue and the Derrick Building at 1801 McIntyre Street. Further opportunities exist to convert the upper floors of commercial buildings to residential use while retaining commercial uses on the main floor.

Since many vacant buildings are office buildings that would require major upgrades for residential use, costs of conversion can, in some cases, approach and surpass the costs of new construction. A major factor in the cost to convert commercial buildings to residential use is the National Building Code. Building regulations, particularly those pertaining to fire safety, have changed significantly since the time that many of the existing downtown buildings were constructed. When existing buildings are refurbished, the building must be brought into compliance with the regulations of the National Building Code, including those pertaining to accessibility. Additional accessibility standards in the *Saskatchewan Uniform Building and Accessibility Act* also apply to converted buildings. This can add significant costs to the conversion project.

A potential source of assistance to cover the costs of conversion is a new program introduced by Canada Mortgage and Housing Corporation earlier this year. The Conversion Residential Rehabilitation Assistance Program (Conversion RRAP) offers assistance to landlords to convert non-residential buildings to affordable rental housing for low income households. Eligible clients are private entrepreneurs, non-profit corporations and co-operatives. A fully forgivable loan of up to \$18,000 per unit is available. Up to 100% of the eligible costs of conversion up to the maximum loan amount are eligible for assistance. Successful applicants must enter into an operating agreement which establishes the maximum rents that can be charged during the term of the agreement. Units must be rented solely to low-income households with incomes less than the maximum levels stipulated by the program criteria.

## Obstacles to New Construction

Other than converting existing buildings, another way to gain more residential units downtown is to build new multi-unit buildings. Building new avoids many of the costs associated with conversions but has its own set of challenges. Among these are the high cost of downtown property and the high costs of construction. Excluding land costs, the cost to build a new low-rise multi-unit apartment building (5 stories or less) ranges from \$65 to \$100 per square foot. High-rise developments are more costly due to higher costs for elevators and for safety-related requirements such as non-combustible components. Average construction costs for high-rise developments are \$100 and up per square foot. In the case of rental accommodation, construction costs coupled with the maximum rent levels that the market will bear have discouraged developers from pursuing rental projects. In most cases, the return on investment

does not warrant development of rental accommodation. This situation is not unique to Regina but is common to cities nation-wide.

Finding suitable locations for new development in the downtown can also be an impediment. Many of the downtown's vacant lots are used for parking for a particular building. The need for parking as well as the income derived from parking lot operation serve as disincentives to develop vacant lots now used for parking. Assembling property for a new housing development by focusing on land with derelict buildings is an option but the costs of demolition can be a significant factor in the financial viability of this type of project. City-owned property such as the former health building at the corner of 12th Avenue and McIntyre Street may offer some possibilities for easier land assembly.

Given the various factors involved in new construction downtown, there is little more that the City can do to stimulate new construction. Current market conditions such as rent levels and the high cost of construction do not justify new construction. A survey conducted in March of this year by Decision Research Inc. for Regina's Market Square evaluated the market for housing in downtown Regina and assessed what households would be willing to pay for housing. The survey results indicated that there is limited interest in rent levels beyond \$800 per month or in condominiums priced over \$120,000. Most interest in rental accommodation was in the \$600 per month price range. Given the current costs of new construction, it would be particularly challenging to construct new buildings that would have unit rents or selling prices in the ranges that would be supported by the market. It has been suggested that rents in the \$1,200 - \$1,500 range would be required to make new construction viable. Therefore, construction of new low-cost or average-cost residential in the downtown would require major financial subsidy from the various levels of government.

## **Parking**

A key factor for many people when choosing among housing options is the availability of a parking stall for their vehicle. The use of a personal vehicle is the preferred transportation choice for most Regina residents. Realtors that market condominiums in the downtown area find that prospective purchasers will not consider a condominium unit unless the unit includes one or more parking stalls. Similar demand for parking is presented by renters. A recent downtown housing survey commissioned by Regina's Market Square confirmed the anecdotal evidence regarding the importance of parking for downtown residents. Of those interested in living downtown, 84% responded that having a parking space was absolutely essential or important. Further, 33% of these respondents indicated that they would require two parking stalls. The distance between the place of residence and the parking stall is also an important consideration. The majority of respondents who considered parking essential indicated that it would be a major inconvenience if the parking spots were located a block or two from their residence.

The need to provide parking in close proximity to a residential development is a challenge for the downtown. Existing buildings that could potentially be converted to residential use typically do not have parking associated with the building. As a result, new or renovated developments must look to building underground or above ground parkades. The cost of developing parkades can

range from \$16,000 to \$20,000 per stall while the costs of surface parking lots approach \$3,000 per stall. These expenditures increase the project costs significantly and also increase the assessed value of the project which in turn increases the annual tax rate per unit. This results in a higher selling price in the case of condominiums and higher rents for apartments in order to recover the construction costs. There is a limit to how much selling prices and rents can be increased to cover parking costs. Beyond a certain point, consumers will forego a downtown location and seek less expensive accommodation in other areas of the City.

The option of shared parking in the downtown was raised during the public consultation sessions. This would involve use of existing parkades, including Government of Saskatchewan parkades, by employees during working hours and by residents during evenings and weekends. A key difficulty with this option is the overlap at the start and end of work days when both the employee and the resident may require use of the stall. Furthermore, since one attraction of downtown living is the ability to walk to work, residents who live and work downtown would need a parking stall during work hours as well since they would not be driving to work. Shared parking would not likely be an option for condominium developments. Realtors find that condominium owners want exclusive use of a parking stall (on a 24-hour basis) and want assurance that the stall will be permanently assigned to their unit.

## **Financing**

Many developers interested in pursuing residential development in the downtown face difficulty in obtaining financing for their projects. Because residential development in downtown Regina is a relatively new and untested concept, lenders are nervous about committing to downtown housing projects. Downtown developments often do not meet the criteria established by financial institutions. For example, lenders frequently require that a certain percentage of condominium units be pre-sold before the institution will commit to financing. Developers are often unable to comply with this requirement since purchasers want to see a completed unit before making a purchase decision. The developer is not able to build a show suite without financing and cannot obtain financing until a suite is sold.

Financial institutions question why, unlike the downtown, a large percentage of condominium units in other parts of the city are pre-sold prior to the bank advancing financing. Lenders suggest that the situation reflects the lack of consumer confidence in the downtown. In their view, when demand strengthens for downtown residential, pre-sales will not be a problem. From a lender's perspective, financial institutions need assurance that a project will be able to generate cash flow to service the debt. Pre-sales are the key way of demonstrating this ability. Developers argue that in order to facilitate interest in downtown residential, show suites must be constructed and this will require greater flexibility on the part of lenders.

Another difficulty for downtown developers is the view taken by lenders of the City's incentives such as the Downtown Residential Incentives and Municipal Heritage Incentives programs. Lenders view these incentives as a marketing tool for the developer but do not see them as having value for the financial viability of a project. Lenders are interested in the long-term

viability of a project and since tax incentives typically apply only to the initial years of a project, the incentives are considered to be a minor factor in the overall project. Despite the short-term nature of the incentives, they do impact project costs and should be considered to a larger extent than they are currently.

Mortgage insurance can also be an obstacle for downtown residential developers. If more than a certain percentage of a building (typically 40%) is used for commercial uses, the residential units of the building will not qualify for mortgage insurance. This is a particular problem for the downtown since to ensure the viability of a project, mixed-use (commercial and residential) developments are typically required. Furthermore, many buildings have commercial uses on the lower floors and vacant upper floors that could be converted to residential. The mortgage insurance criterion impedes the development of mixed-use developments that could significantly increase the number of residential units downtown.

## **Incentives**

Residential developments in the downtown can be eligible for incentives provided under two programs – the Downtown Residential Incentives Program (DRIP) and the Municipal Incentive Policy for the Preservation of Heritage Properties. The Downtown Residential Incentives Program was established by City Council in 1997 to promote and support the development of housing in the Downtown (properties zoned D – Downtown). The program provides property tax exemptions for up to five years for new residential developments or buildings converted to residential. Both condominium and rental projects are eligible. The exemption applies to the land and building assessment of the portion of the building used for residential purposes. Taxes applicable to portions of the building used for commercial or other purposes are not eligible for exemption. To date, 74 residential units have been built under DRIP and a further 19 units have been approved and are in various stages of development.

Some developers have suggested that the level of municipal government support provided through DRIP is inadequate and should be increased. These developers suggest that additional government support is needed to make downtown residential projects viable. Because *The Urban Municipality Act* limits the time period for a tax exemption to 5 years, further municipal government support would have to be provided through a mechanism other than tax exemptions.

No changes to the Downtown Residential Incentives Program are recommended at this time. However, the program should be reviewed every three to five years to provide an opportunity to amend the program in response to new market characteristics or information. Providing incentives for a period of more than five years may be beneficial but is not currently possible given provincial legislation that limits the period for a tax exemption to five years. Changes to the program to give a greater benefit to certain types of housing (for example, rental or low-income) are not recommended. Any type of housing would be welcome in the downtown – condominium or rental, low-income or luxury.



The Municipal Incentive Policy for the Preservation of Heritage Properties was established in 1991 to provide a property tax exemption for a term of up to 8 years (based on a five-year equivalency) for improvements to municipal heritage properties. Projects involving conversion of municipally-designated heritage buildings in the downtown to residential use are eligible for the program. To date, two projects (21 units) have used the heritage incentives program to convert buildings to residential use. The exemption is normally applied to the building and land assessment. The amount of exemption provided is tied to the cost and completion of eligible work items. The amount of assistance provided will have a maximum value equivalent to:

- (a) 50 percent of eligible work costs (expenses incurred to restore or preserve significant elements of a building, to extend its effective life and/or to ensure its structural integrity); or
- (b) \$150,000; or
- (c) the total property taxes that would otherwise be payable in the five years immediately following the year in which the exemption is approved by City Council.

While most of the heritage program components are working well, the cap of \$150,000 per project has been identified as a disincentive for large residential developments. Furthermore, it has been noted that the cap has been at its current level since 1991 and construction costs have increased since then. An incentive based on a percentage of eligible costs, with no maximum, would not be workable as it would be difficult to justify unlimited incentives for a single project. A maximum incentive per unit is also not recommended since it would penalize larger units. However, there may be merit in increasing the cap for residential developments.

The owners of downtown heritage properties proposed for residential conversion may receive the maximum level of assistance under both the municipal heritage incentive program and the Downtown Residential Incentives Program. However, to date, only four residential units have received assistance provided on that basis. Some property owners have indicated that such assistance would not be sufficient to make their projects financially viable.

## **DOWNTOWN HOUSING RECOMMENDATIONS**

Additional recommendations that will assist in the development of downtown housing are provided in the Preamble of this report.

### **Housing Facilitation Structures**

- 72. That a Building Conversion Subcommittee of the Regina Housing Commission be formed to identify downtown buildings for possible conversion to residential use. The composition of the subcommittee should include representatives from Canada Mortgage and Housing Corporation, Saskatchewan Housing Corporation, the City of Regina, the financial sector, the construction industry, and other building professionals. The Westland Building located at 1755 Hamilton Street should be**

**among the buildings studied. The subcommittee should examine costs associated with building conversion and identify recommended building code equivalencies and exemptions. The subcommittee should also establish a target for development of residential units in converted buildings and develop an action plan for achieving the target. The project should be modelled after Philadelphia's Turning on the Lights Upstairs demonstration program. Subcommittee members should serve in a volunteer capacity. Any costs should be shared by the City, Regina's Market Square and the building owner. (Immediate)**

Methods of making the conversion of existing buildings to residential financially viable and to reduce the costs of conversion require more detailed consideration. There is also a need to identify the buildings in the downtown that are the best candidates for full conversion or partial conversion (upper floors only) to residential. It would be beneficial to identify the point at which it is financially viable for a property owner to use an existing building for residential use instead of commercial use.

The time frames of the Mayor's Advisory Committee on Housing project were too short to address these areas in detail. More detailed study of the downtown's vacant buildings by a Building Conversion Subcommittee is recommended to study these issues. A demonstration program undertaken by Philadelphia's Centre City District (CCD) would serve as a useful model for a similar project in Regina. In 1995, the Centre City District undertook a demonstration program to explore methods to stimulate the re-use and renovation of the upper floors of older commercial buildings for housing. A project advisory group composed of property owners, developer, realtors, architects, and City officials served on a volunteer basis to complete the project. The project involved an in-depth evaluation of 10 buildings in the downtown core. The purpose of the study was to test the feasibility of rehabilitating these buildings and to determine what incentives might be necessary to make the conversions viable. A consultant team inspected the buildings, evaluated floor layouts and stairway exits, and tested a set of alternative uses for the upper levels of the buildings. Each building was then evaluated to determine how the applicable building code regulations would affect the feasibility of renovating the buildings for residential uses. The project team's recommendations (outlined in a report entitled *Turning on the Lights Upstairs*), included an overview of the renovation feasibility analysis done for each building, suggestions for flexible Building Code interpretations, and suggestions for City incentive programs.

Once the Building Conversion Subcommittee has completed its assessment of potential buildings for conversion, it will be able to suggest a reasonable target for converted units as well as strategies to achieve that target. An objective and an action plan will focus efforts in this area and set the stage for achievement.

## **Municipal Regulations**

- 73. That the City Administration explore the feasibility of amending the Zoning Bylaw to permit tandem parking in downtown parkades for residential uses. (Immediate)**

Opportunities to reduce the costs of parkade construction are limited. However, one way of increasing the number of stalls per parkade or lot is through tandem parking. Tandem parking means the parking of one vehicle behind another. Given the restrictions on access to the stalls that this method presents, it would only be practical where the same household is using both of the tandem stalls. The use of tandem parking would require an amendment to the City's Zoning Bylaw as tandem parking is not permitted in the current bylaw.

## **Funding/Financing**

- 74. That the Building Conversion Subcommittee approach Canada Mortgage and Housing Corporation and other mortgage insurance providers to determine the criteria used in determining mortgage insurance eligibility for mixed use commercial/residential buildings and pursue exemptions for mixed use developments. (Medium-term)**
- 75. That the Building Conversion Subcommittee determine what funding Canada Mortgage and Housing Corporation has available for downtown housing projects. In particular, the existence of special funding for developers that have exhausted all other funding sources should be investigated. (Medium-term)**

## **Municipal Incentives**

- 76. That the Building Conversion Subcommittee consider the merits of establishing a special short-term City of Regina incentive program to encourage residential development within a concentrated period of time (separate from the Downtown Residential Incentives Program). If a program is deemed to be necessary, the Subcommittee should suggest the nature and a dollar value amount of the incentive. Details of the Subcommittee's study and any recommended program, including cost calculations, should be provided to the Regina Housing Commission for consideration. (Immediate)**

A special incentive that would apply only if construction/conversion commenced within a certain time period such as two years may serve to encourage developers to act quickly to take advantage of the incentive. It may also serve to generate a number of projects within a short

time period that would begin to create the critical mass of housing necessary to build continued interest in downtown residential development.

- 77. That the Building Conversion Subcommittee consider the merits of establishing an incentive program for the development of residential parking in the downtown similar to the previous incentive program for the development of public parking. If a program is deemed to be needed, the Subcommittee should determine the dollar amount of parking incentive that should be provided, giving consideration to the provision of an incentive on a per-stall basis. Details of the study and any recommended program, including cost calculations, should be provided to the Regina Housing Commission for consideration. (Immediate)**

Given the large disincentive that parkade costs are for downtown residential development, some type of incentive program for residential parking may be needed. If one is determined to be necessary, the objective should be merely to level the playing field, not create a windfall for downtown developers. Public funding of downtown parking has been provided in the past for development of the Bentall Parkade on Hamilton Street and the expansion of the parkade in the 1800 block of Cornwall Street. Although parking is an eligible cost under the Downtown Residential Incentives Program, this incentive is not significant enough given the high costs of parkade construction.

- 78. That the Building Conversion Subcommittee consider whether the maximum funding limit under the Municipal Heritage Incentives Program should be increased for residential developments. If an increase is deemed to be warranted, the Subcommittee should recommend a maximum funding limit. A report on the Subcommittee's consideration of this issue and any recommendations should be provided to the Regina Housing Commission for consideration. (Medium-term)**
- 79. That the Downtown Residential Incentives Program continue to apply to new construction since it will be an effective incentive in the future when market conditions justify new construction. (Long-term)**

Although current market conditions such as rent levels and the high cost of construction do not justify new construction, the Downtown Residential Incentives Program should be maintained. When market conditions become more favorable, this program will be a valuable incentive.

## **Other**

- 80. That the City of Regina, the Transitional Area Community Association, and Regina's Market Square explore the feasibility of creating a single downtown**

**residential community association that would represent the interests of downtown and Transitional Area residents. (Long-term)**

Downtown businesses currently have Regina's Market Square to represent their interests. However, unlike residents in other areas of the city, people living in the downtown do not have a community association to address the residential aspects of the downtown. Given that the Transitional Area is a "downtown neighbourhood", there is an opportunity to jointly serve the needs of the residents of both the downtown and the Transitional Area. A new downtown community association with boundaries that would include both the downtown and the Transitional Area could serve the interests of the residents of both of these areas and give downtown residents a vehicle for representation.

**81. That every effort be made to encourage student housing in the downtown area where appropriate and that the City of Regina work with senior governments and other stakeholders to achieve more student housing downtown. (Long-term)**

The concentration of educational institutions and the growth of the Research Park in the "knowledge corridor" will increase the number of people seeking accommodation conveniently located to the area. The downtown's proximity to this corridor via convenient transit service makes it a desirable location for student housing.

The placement of greater emphasis on developing downtown student housing would be of benefit to the downtown. Students create demand for the type of services that help create an active, thriving downtown. Students are also less likely to have a vehicle so that parking is less of a concern. Development of student housing would require frequent, direct transit access or shuttle bus service to the University of Regina area to meet the needs of those without vehicles. Students as a group show greater interest in buildings with a heritage or other unique character and this lends itself well to the conversion of heritage buildings for residential use. While first and second year students typically want to live on campus, upper year students seek the independence of their own accommodation that could be provided downtown.

Despite the desirability of a greater student population downtown, the economics of developing housing for this segment will be challenging. To earn an adequate return on new rental housing, developers would likely require rents that are beyond what students can afford. As a result, any student housing will require significant government funding in order to make these types of projects viable. It is suggested that the City of Regina work with senior governments and other potential partners to make downtown student housing a reality.

## Members of the Mayor's Advisory Committee on Housing and Subcommittees

### Advisory Committee

Randy Langgard *	Lawyer, Former City Councillor
Darrell Jones	Executive Director, Program Operations, Saskatchewan Housing Corp.
Stan Willox	Manager, Mews Corporation
Chuck O'Connor	Regina resident
Caulett Kuntz	Realtor, Sutton Group
Ken McKinlay	Executive Director, Saskatchewan Home Builders' Association

### Downtown Housing Subcommittee

Paul Bourassa *	Chair, Regina's Market Square
Kevin Boyle	President, Roberts Properties Inc.
John Hopkins	Executive Director, Regina's Market Square
Dale Ripplinger	Realtor, Century 21 Dome Realty
Archie Cameron	Business Owner
Fred Soofi	Business Owner
Gerry Norbraten	Director (Prairie Region and the Territories), Canada Mortgage and Housing Corporation Board of Directors

### Student Housing Subcommittee

Bob Croft *	Architect, Ellard Croft Design Group
Bob Peterson	President and Chief Operating Officer, Denro Holdings Ltd.
Lorraine Bellegarde	Director of Plant, Property and Maintenance, Saskatchewan Indian Federated College
Hilary Horan	Associate Vice President of Student Affairs, University of Regina
Bill Coulthard	Co-ordinator of Student Services, SIAST Wascana Campus
Sarah McQuarrie	Vice President - External Affairs, University of Regina Students' Union
Greg Needham	Dean of Student Development, Canadian Bible College/Canadian Theological Seminary

\* *Chairperson*

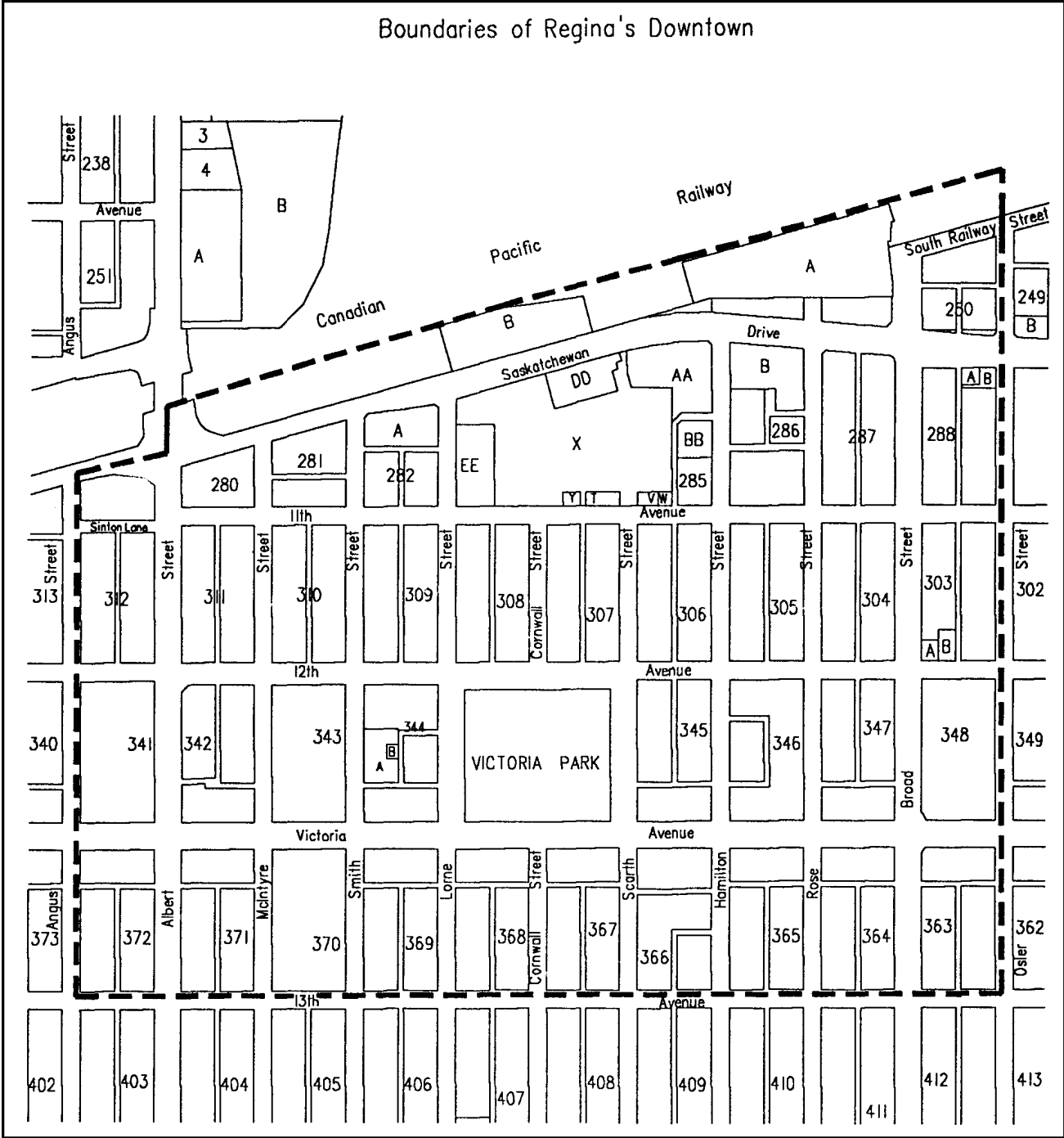
## **Suburban Housing Subcommittee**

Howard Crofts *	Sask. Market Leader, PricewaterhouseCoopers
John Bell	Realtor, Royal LePage Regina Realty
Rudy Sirke	Project Development Manager, Nascon Developments Ltd.
Joan Hazen	Financial Adviser, CIBC
Neil Braun	Project Manager, Gilroy Homes
Bill McLean	Professional Engineer, retired

## **Inner City and Social Housing Subcommittee**

Jeremy Parnes *	Past President, Regina Habitat for Humanity
Ray Hamilton	General Manager, Gabriel Housing Corp.; City Councillor
Tony Yaremchuk	Regina resident
Helen Finucane	Assistant Director of Community Programs, Ehrlo Community Services Inc.
Barbara Kuzyk	Vice President, Regina Habitat for Humanity
Laurie Blondeau	Project Manager, Bosgoed Project Consultants
Debbie Pelletier	General Manager, Silver Sage Housing
Noel Starblanket	Lands Manager, Bosgoed Project Consultants

\* *Chairperson*

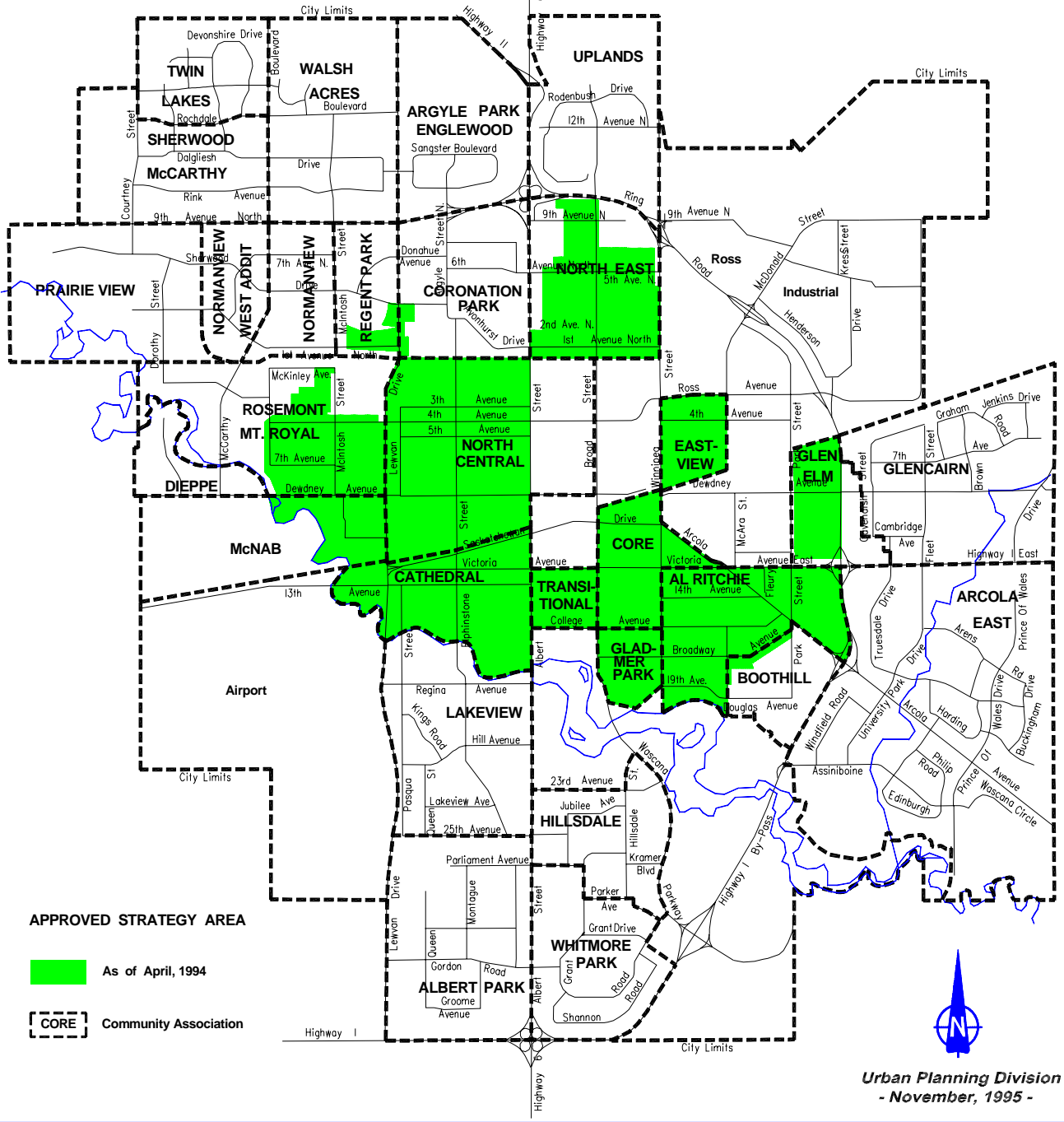


Source: Regina Development Plan, PART G

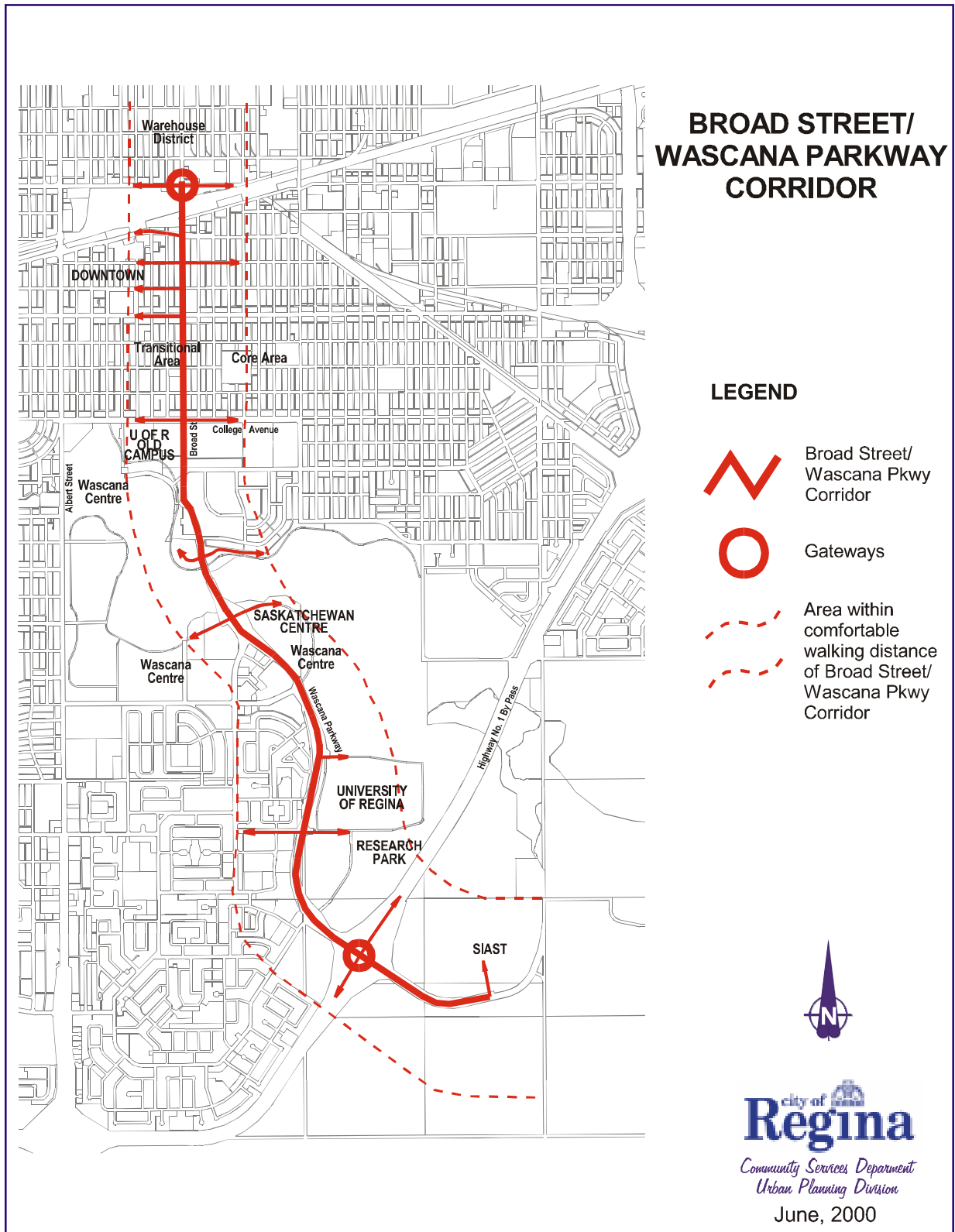




# MAP 1 - INNER CITY HOUSING STIMULATION STRATEGY AREA









### Outstanding Referral Items From City Council

The mandate of the Mayor’s Advisory Committee on Housing included a requirement that the Committee address the outstanding referral items from City Council that pertain to housing. The following is a list of these items with a description of how each item has been addressed by the Committee:

REPORT #:	CS97-44
DATE TABLED/REFERRED:	May 14, 1997
SUBJECT:	Housing and Senior Sectoral Policy Review
MOTION:	<ol style="list-style-type: none"> <li>1. Recommendation #1 contained in the report be referred to the Administration with the instruction that a report be prepared that combines general roles 2 and 3 outlined in the report with an examination of the following points:               <ol style="list-style-type: none"> <li>(a) Licensing of real property;</li> <li>(b) More aggressive marketing of the inner city stimulation program;</li> <li>(c) An FCM resolution with respect to lender re-investment in the deposit community;</li> <li>(d) Resolutions for SUMA and FCM encouraging the federal and provincial governments to enter into urban housing programs;</li> <li>(e) The ACT program;</li> <li>(f) The leasing of land option;</li> <li>(g) Mixed use zoning;</li> <li>(h) A coordinated approach to community development and sustainability;</li> <li>(i) Enhanced enforcement options; and</li> <li>(j) Goal statements for points 1, 2 and 4 listed on page 2 of the report, being the role of the public sector, revitalizing neighbourhoods and neighbourhood density.</li> </ol> </li> <li>2. Recommendation #2 contained in the report be referred to the Administration pursuant to the points mentioned in recommendation #1 above.</li> </ol>
CLERK’S CORR. LOG:	009173 – May 15, 2000 File - 8000 Sectoral Policy Framework General
DEPARTMENT:	Community Services (Social Development)
COMMENT:	<ol style="list-style-type: none"> <li>(a) Recommendation #25 recommends that the licensing of landlords and properties not be pursued at this time.</li> <li>(b) Recommendation #27 proposes changes to the Inner City Housing</li> </ol>

- Stimulation Program.
- (c) Recommendation #19 proposes that the Regina Housing Commission examine the FCM report, "Towards a National Housing Strategy".
  - (d) Recommendation #17 suggests that senior levels of government be encouraged to provide more funding for housing.
  - (e) The Committee reviewed several ACT case studies but did not study the program in detail.
  - (f) The Committee discussed the concept of community land trusts but did not pursue the concept in detail.
  - (g) Recommendations #8 and #58 call for bylaw changes to facilitate a mix of housing types.
  - (h) This item was not addressed by the Committee.
  - (i) Recommendations #23 and #24 call for more stringent enforcement of housing and property maintenance bylaws.
  - (j) The role of the public sector is discussed in the Preamble of the report, neighbourhood revitalization in the Inner City Housing section, and neighbourhood density is discussed throughout the Committee's report. Specific recommendations dealing with these areas are: role of government - #17; neighbourhood revitalization - #23-35; density - #8, #58, and #60

REPORT #:	CS99-50
DATE TABLED/REFERRED:	July 21, 1999
SUBJECT:	Saskatchewan Housing Corporation (SHC) – Parkview Village
MOTION:	4. The Administration be requested to provide a report to the Community Services Committee regarding housing activities of Canada Mortgage and Housing Corporation (CMHC) in other cities throughout Canada.
CLERK'S CORR. LOG:	017102 – January 10, 2000 File – 0245 General
DEPARTMENT:	Community Services (Social Development)
COMMENT:	The Advisory Committee and the subcommittees met with a representative from CMHC's Calgary office who outlined a number of CMHC's activities in western Canada.

REPORT #:	CS-7
DATE TABLED/REFERRED:	April 25, 1990
SUBJECT:	Municipal Non-Profit Housing Corporation
MOTION:	That this matter be tabled until a further report is received with respect to Social Housing.
CLERK'S CORR. LOG:	001965 – February 14, 2000 File - 4800 Housing Needs General
DEPARTMENT:	Community Services (Social Development)
COMMENT:	Recommendation #7 calls for the formation of a housing foundation that would serve as an alternative to a municipal non-profit housing corporation.

REPORT #:	MN97-27
DATE TABLED/REFERRED:	December 15, 1997
SUBJECT:	Residential Improvement Districts
MOTION:	BE IT RESOLVED that the Administration be requested to conduct an evaluation of the concept of Residential Improvement Districts and report to the Community Services Committee on the potential benefits and implications, as well as any legislative measures necessary to enable the creation of such districts.
CLERK'S CORR. LOG:	011091 – May 8, 2000 File - 4800 General
DEPARTMENT:	Community Services
COMMENT:	Recommendation #12 calls for an examination of tax increment financing districts, which would serve as an alternative to residential improvement districts.



REPORT #:	RPC99-26
DATE TABLED/REFERRED:	February 24, 1999
SUBJECT:	Building Division Work Plan 1999
MOTION:	2. That the Administration be requested to prepare a report to the Regina Planning Commission which will address the following issues related to the RRAP program:  a) methods the City could use to increase access to RRAP funding; and b) increasing income ceilings for RRAP applicants.
CLERK'S CORR. LOG:	015441 – June 7, 1999 File – 0500 RPC General
DEPARTMENT:	Community Services (Building Division)
COMMENT:	Recommendation #32 calls for the Saskatchewan Housing Corporation to extend Rental RRAP to include detached houses as well as apartments.

REPORT #:	MN99-20
DATE TABLED/REFERRED:	August 30, 1999
SUBJECT:	Inner City Housing Stimulation Strategy
MOTION:	BE IT RESOLVED that the City Manager prepare a report for submission to the Regina Planning Commission that would:  <ul style="list-style-type: none"> <li>- evaluate the effectiveness of the Inner City Housing Stimulation Strategy;</li> <li>- investigate changes to the process which would replace the abatement with a cash incentive either related to the needs of the community or in an amount equal to the abatement they would have received over the 5 years;</li> <li>- identify the types of renovations that would greatly increase the assessment of inner city properties, i.e. new basements, and identify a mechanism that could encourage them; and</li> <li>- explore options to create further incentives to encourage development on vacant inner city lots, such as imposing penalties through taxes or other means when lots have been left vacant after a number of years.</li> </ul>
CLERK'S CORR. LOG:	017535 – November 29, 1999 File – 4800 Housing Needs – Inner City Stimulation
DEPARTMENT:	City Manager
COMMENT:	Recommendation #27 proposes modifications to the ICHSS program.

REPORT #:	CR99-168 (EX99-23)
DATE TABLED/REFERRED:	July 26, 1999
SUBJECT:	Regina Downtown Development Plan
MOTION:	10. That the Administration be instructed to consult with CMHC/SHC and other interested parties on inducements and opportunities for downtown housing and provide a report to the appropriate committee within six months.
CLERK'S CORR. LOG:	017226 – March 13, 2000 File – 4800 Special Initiative Areas – Downtown
DEPARTMENT:	City Manager/Community Services (Social Development)
COMMENT:	The Downtown Housing Subcommittee consulted with CMHC/SHC to investigate some of the forms of support available from those agencies. Recommendations #74 and #75 recommend that the Building Conversion Subcommittee engage in further discussions with CMHC regarding mortgage guarantees and last resort financing.

REPORT #:	FA99-10
DATE TABLED/REFERRED:	February 9, 1999
SUBJECT:	Proposed Incentives for Willoughby and Duncan Building, 1839-51 Scarth Street
MOTION:	5. That the Administration be requested to prepare a report to the Municipal Heritage Advisory Committee and the Finance and Administration Committee which would examine opportunities to augment the combined Downtown Residential Incentives Policy and the Municipal Incentive Policy for the Preservation of Heritage Properties, where the heritage building is located in the downtown and the adaptive use is residential.
CLERK'S CORR. LOG:	015383 – February 28, 2000 File – 0270 Abatements – Scarth Street, 1839-1851
DEPARTMENT:	Community Services (Urban Planning Division)
COMMENT:	Recommendation #78 calls for the Building Conversion Subcommittee to consider raising the maximum funding limit under the Municipal Heritage Policy for the Preservation of Heritage Properties.

REPORT #:	CR99-173
DATE TABLED/REFERRED:	July 26, 1999
SUBJECT:	Contract Zone Amendment (99-CZ-2) Proposed Redevelopment – St. Joseph School Site
MOTION:	5. The Administration be requested to prepare a report to the Finance and Administration Committee which will review the City's existing two housing incentive policies and any modifications which may be warranted.
CLERK'S CORR. LOG:	017237 – February 28, 2000 File – 4820 Thirteenth Avenue General
DEPARTMENT:	Community Services
COMMENT:	Recommendation #27 recommends changes to the Inner City Housing Stimulation Strategy. Recommendation #79 recommends that no changes be made to the Downtown Residential Incentives Program.

REPORT #:	RPC99-73
DATE TABLED/REFERRED:	August 18, 1999
SUBJECT:	Regina Downtown Development Plan
MOTION:	That the Regina Downtown Development Plan be referred to the Administration for a report to the Regina Planning Commission which will address the feasibility of incorporating its recommendations into the Regina Development Plan
CLERK'S CORR. LOG:	017392 – November 1, 1999 File – 4800 Special Initiative Areas – Downtown
DEPARTMENT:	Community Services (Urban Planning Division)
COMMENT:	This item was not addressed by the Downtown Housing Subcommittee or the Advisory Committee since it is more appropriate to address it as part of the Development Plan review.

## Public Input Received

The following organizations and individuals provided written and/or verbal comments as part of the public consultation process:

### Organizations

Association of Professional Engineers and Geoscientists of Saskatchewan  
 Association of Regina Realtors Inc.  
 Boardwalk Equities Inc.  
 Canadian Bible College/Canadian Theological Seminary Students' Assoc.  
 Cathedral Area Community Association  
 Central Zone Board  
 Core Community Group  
 Council on Social Development Regina, Inc.  
 Cowessess First Nation  
 Early Childhood Intervention Program  
 Family Service Regina  
 Federation of Saskatchewan Indian Nations  
 Highland Park Housing Cooperative  
 Housing Subcommittee of the Advisory Committee on Access  
 Mental Health Clinic  
 Multiple Sclerosis Society of Canada  
 Namerind Housing Corp.  
 Pettick Phillips Partners Architects Ltd.  
 Regina and District Seniors Action Plan Steering Committee  
 Regina and Region Home Builders' Association  
 Regina Anti-Poverty Ministry  
 Regina Board of Education  
 Regina Florist Co. Ltd.  
 Regina Housing Authority  
 Regina Mental Health Clinic  
 Regina Pioneer Village Ltd.  
 Regina Society of Architects  
 Regina's Old Warehouse District Association  
 Roca Jacks Roasting House & Coffee Co.  
 Saint Michael & All Angels Anglican Church  
 Salvation Army  
 Schizophrenia Society of Saskatchewan  
 Seniors Education Centre  
 SIAST Students' Association

SIFC Students' Association  
University of Regina and YWCA Joint Research Project  
University of Regina Students' Union  
VASTEK International  
VEDACC Sask. Ltd.  
VNR Enterprises  
Westland Ventures Ltd.  
Willow Dale Holdings Inc.

## **Individuals**

Lucy Eley  
Jim Elliott  
Margarita Gherasim  
George Holizki  
Kathy and Chris Jordison  
Gust Kutsogiannis  
Bruce Lindblom  
Joe McKeown  
Susan Morris  
Adam Niesner, Jr.  
Helen Pearce-Ell  
Dick Proctor, MP  
Eldon Scott  
Ann Stevenson  
Robin Woodward  
Deborah Zerr

**Mayor’s Advisory Committee on Housing Recommendations  
By Category**

**Time Frame Definitions:**

Immediate – Within 6 months

Medium-term – Within 6 months to 1.5 years

Long-term – Within 1.5 to 3 years

<b>Recommendation Category</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Time Frame</b>
<b>Development Approval Process</b>	65	That approval of subdivisions be delegated to the City Administration pursuant to the provisions of section 135.1 of <i>The Planning and Development Act, 1983</i> .	Immediate
	66	That the provincial government be requested to amend <i>The Condominium Property Act, 1993</i> to allow City Councils to delegate approval of certain condominium applications (excluding conversions) to City administrative staff.	Medium-Term
<b>Development Standards</b>	62	That engineering and related development standards and specifications such as park development standards and right-of-way widths be reviewed by a joint City/housing industry committee to evaluate the impact of existing and proposed standards on housing affordability and residential densities. The review should include a cost-benefit analysis of any proposed changes. (Immediate)	Immediate
	63	That a joint City/housing industry committee review the development standards applied to developments that include private roadways and pedestrian access. (Immediate)	Immediate
	64	That the City of Regina, the Association of Professional Engineers and Geoscientists of Saskatchewan and the housing industry review the need and effectiveness of site-specific engineering drawings for foundations for new dwelling units.	Medium-Term
<b>Federal/Provincial Government Policies</b>	17	That senior levels of government be encouraged to do more to address problems of poverty in order to meet the needs of the most vulnerable in society. Federal and provincial governments should be urged to make a commitment to: <ul style="list-style-type: none"> <li>▪ creating a large pool of funding for social and affordable housing and</li> <li>▪ reviewing tax policies related to housing with a view to implementing mechanisms such as GST and PST rebates, tax exemptions, and tax incentives for social and affordable housing.</li> </ul>	Immediate

<b>Recommendation Category</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Time Frame</b>
<b>Federal/Provincial Government Policies</b>	18	That the Saskatchewan Property Management Corporation be approached for possible funding in the redevelopment of surplus properties owned by the provincial government.	Immediate
	31	That the Regina Housing Commission work directly with the Regina Health District to review and study the Regina Health District's current placarding policies.	Immediate
	32	That the Saskatchewan Housing Corporation be encouraged to revise its policies to make single detached houses eligible for Rental RRAP.	Immediate
	33	That Canada Mortgage and Housing Corporation be encouraged to amend its policies to: <ul style="list-style-type: none"> <li>▪ permit sweat equity as a component of the 5% minimum down payment;</li> <li>▪ adopt a social policy to provide mortgage guarantees based on the construction costs, not the actual market value, in devalued areas; and</li> <li>▪ recognize Inner City Housing Stimulation Strategy tax exemptions as equity.</li> </ul>	Immediate
	40	That senior government agencies and financial institutions be encouraged to remove any barriers that would restrict not-for-profit housing corporations from being able to use the equity in their housing stock to leverage funds.	Immediate
	41	That Saskatchewan Social Services be encouraged to examine the impact of its policies on the housing market and consider improvements to the delivery of shelter allowances.	Medium-Term
<b>Funding/Financing</b>	55	That the Regina Housing Commission request that the federal and provincial governments examine ways to assist students with housing costs. The following strategies should be among the options examined: <ul style="list-style-type: none"> <li>▪ targeted subsidies/rent supplements for students to assist students in paying the rents of market level housing units</li> <li>▪ increases to housing allowances provided under the Canada and Saskatchewan Student Loan Program</li> <li>▪ income tax credits for homeowners that are willing to allow post-secondary students (who are not family members) to stay in their homes at no cost.</li> </ul>	Medium-Term
	10	That a housing reserve fund be established in the 2001 City budget, that budget allocations to the fund be made annually, and that the expenditure of the monies within the fund be delegated by City Council to the Regina Housing Commission.	Immediate
	11	That the Regina Housing Commission develop, for City Council's consideration, a policy governing the types of projects that are eligible for financial support from the City through land donation, incentives or grants from the proposed housing fund.	Immediate

<b>Recommendation Category</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Time Frame</b>
<b>Funding/Financing</b>	12	<p>That in 2000, the City of Regina engage an outside consultant to conduct an investigation into how tax increment financing could work in Regina's downtown and North Central areas. The Regina Housing Commission should play a key role throughout the course of the project by providing input into the terms of reference and monitoring the progress of the study. The study should include the following:</p> <ul style="list-style-type: none"> <li>▪ the development of actual development scenarios for both the North Central area and the downtown, complete with estimated project costs and tax revenue projections, in order to assess the financial viability of tax increment financing in Regina;</li> <li>▪ a determination of the required provincial legislation for each element of a tax increment financing program and an analysis of existing provincial legislation and any deficiencies; and</li> <li>▪ the gathering of examples of existing TIF legislation from American jurisdictions.</li> </ul>	Immediate
	37	That every opportunity to stack multiple government programs for social housing projects be sought in order to maximize the effectiveness of the individual programs.	Immediate
	38	That in considering alternative means of supporting social housing initiatives, governments pursue opportunities that are of mutual benefit to all three government partners.	Immediate
	39	That social housing initiatives focus on those with the greatest need.	Immediate
	56	That the University of Regina aggressively market its on-campus student housing for spring and summer conferences, special events, and short-term educational functions to bring in new revenues that can be used to maintain affordable on-campus housing for students.	Long-Term
	74	That the Building Conversion Subcommittee approach Canada Mortgage and Housing Corporation and other mortgage insurance providers to determine the criteria used in determining mortgage insurance eligibility for mixed use commercial/residential buildings and pursue exemptions for mixed use developments.	Medium-Term
	75	That the Building Conversion Subcommittee determine what funding Canada Mortgage and Housing Corporation has available for downtown housing projects. In particular, the existence of special funding for developers that have exhausted all other funding sources should be investigated.	Medium-Term
<b>Guidelines for New Student Housing</b>	47	That the Student Housing Alliance consider possible sites for new housing within the Broad Street/Wascana Parkway Corridor starting from the SIAST Wascana Campus on Wascana Parkway and extending north along Broad Street into the downtown and to the Warehouse District.	Medium-Term
	48	That the Student Housing Alliance consider the following areas for the development of new student housing: former Strathcona School site, former Diocese of Qu'Appelle Site, Normal School, Old University Campus, Wascana Centre Authority properties, Wascana Centre Tree Nursery, downtown and the Warehouse District.	Medium-Term



<b>Recommendation Category</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Time Frame</b>
<b>Guidelines for New Student Housing</b>	49	That the Student Housing Alliance consider the changing demographics of Saskatchewan and the needs of the growing Aboriginal population in plans for proposed student housing developments.	Medium-Term
	50	That the Student Housing Alliance ensure that housing projects for Aboriginal students facilitate close relationships with Aboriginal cultural and service agencies within the city.	Medium-Term
	51	That the Student Housing Alliance ensure that a wide range of housing options and choice is provided to help meet the needs of married students, students with families, students with disabilities, single parents, and graduate students.	Medium-Term
	52	That the Student Housing Alliance ensure that new student housing developments for families consider provisions for daycare services, common family areas, access to elementary and high schools and recreational and leisure facilities.	Medium-Term
<b>Housing Construction Initiatives</b>	13	That the development industry and other participating sponsors be encouraged to pursue affordable housing initiatives.	Medium-Term
	45	That the University of Regina, with the assistance of the Student Housing Alliance, investigate the development of a new 350-unit on-campus student housing complex as the first step in meeting a long-term goal of providing on-campus housing for 20% of enrolled students and that the complex be targeted to first and second year students.	Medium-Term
	46	That the City request that SIAST closely monitor how the consolidation of the SIAST campuses affects its student housing needs and provide regular updates to the Student Housing Alliance and the Regina Housing Commission so that solutions for any identified areas of need can be developed.	Immediate
<b>Housing Facilitation Structures</b>	1	That a permanent main committee of Council, called the Regina Housing Commission, be established by bylaw to serve as a catalyst to bring together all parties to enhance housing opportunities on a long-term basis.	Immediate
	2	That the role and responsibilities of the Regina Housing Commission include the following: <ul style="list-style-type: none"> <li>▪ facilitate all types of housing initiatives (both new housing and renewal of existing housing) and work to address housing issues in all areas of the city</li> <li>▪ work with community groups to bring together the necessary partners for specific housing projects</li> <li>▪ act as a bridge between community groups and City Council, the City Administration, and senior governments</li> <li>▪ provide information concerning all available housing assistance programs (not just City programs) to interested parties</li> <li>▪ operate city-wide and work to address housing issues in all areas</li> <li>▪ increase awareness of housing problems in Regina</li> <li>▪ review applications for City support (through land, tax incentives or grants) for housing projects and make recommendations to City Council</li> <li>▪ make recommendations to City Council concerning housing policy, incentive programs, and barriers to housing development</li> <li>▪ facilitate land assembly and neighbourhood planning initiatives in the inner city</li> </ul>	Immediate

Recommendation Category	Rec No.	Recommendation	Time Frame
Housing Facilitation Structures		<ul style="list-style-type: none"> <li>▪ facilitate the development of housing foundations or trusts that will raise funds for housing development</li> <li>▪ assist the City of Regina in promoting the positive aspects of residing in Regina</li> <li>▪ oversee the implementation of the recommendations of the Mayor's Advisory Committee on Housing</li> </ul>	
	3	That the City Administration consider which housing-related functions currently performed by other committees of Council could be transferred to the Regina Housing Commission and make recommendations to City Council. For example, it would be most expedient if requests for housing incentives under the Downtown Residential Incentives Strategy be considered by the Housing Commission rather than the Finance and Administration Committee. At a minimum, beginning in the 2001 fiscal year, the Regina Housing Commission should be designated the sole vehicle for the approval of housing-related funding requests that are now reviewed by the Social Development Grants Board and the Community Services Committee.	Immediate
	4	That the Regina Housing Commission have the following composition:  Mayor (ex-officio member) One City Councillor One representative from the building industry One representative from Canada Mortgage and Housing Corporation One representative from Saskatchewan Housing Corporation Seven representatives from the community at large, one of whom must be Aboriginal	Immediate
	5	That the Regina Housing Commission representatives from City Council, Canada Mortgage and Housing Corporation and Saskatchewan Housing Corporation be ineligible for the chairmanship and that the chair be selected by the members of the Commission.	Immediate
	6	That the City of Regina establish a permanent, full-time Housing Facilitator position that would: <ul style="list-style-type: none"> <li>▪ facilitate partnerships of various parties (government, community organizations, private sector) to enhance housing opportunities</li> <li>▪ work with City staff to amend City processes and regulations that act as barriers to housing development</li> <li>▪ serve as a resource person to the Regina Housing Commission</li> </ul>	Immediate
	7	That a medium-term priority for the Regina Housing Commission be the facilitation of a broadly-based housing foundation to raise funds for housing projects in the city.	Medium-Term
	36	That a partnership of the three levels of government, the community and the consumer be established to generate opportunities for social housing development and examine new and creative methods of delivering social housing.	Immediate

<b>Recommendation Category</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Time Frame</b>
<b>Housing Facilitation Structures</b>	44	That the University of Regina take the lead role in establishing a committee with representation from the University of Regina, SIAST, SIFC, the Province of Saskatchewan, CMHC, the Regina Housing Commission, Wascana Centre Authority, Regina's Market Square, the Regina Regional Economic Development Authority and the private sector that would serve as a strategic alliance to facilitate the development of new affordable student housing within the Knowledge Corridor. It is suggested that the Student Housing Alliance be formed by the fall of 2000 and that appropriate communication linkages between the Alliance and the Regina Housing Commission be established.	Immediate
	72	That a Building Conversion Subcommittee of the Regina Housing Commission be formed to identify downtown buildings for possible conversion to residential use. The composition of the subcommittee should include representatives from Canada Mortgage and Housing Corporation, Saskatchewan Housing Corporation, the City of Regina, the financial sector, the construction industry, and other building professionals. The Westland Building located at 1755 Hamilton Street should be among the buildings studied. The subcommittee should examine costs associated with building conversion and identify recommended building code equivalencies and exemptions. The subcommittee should also establish a target for development of residential units in converted buildings and develop an action plan for achieving the target. The project should be modelled after Philadelphia's Turning on the Lights Upstairs demonstration program. Subcommittee members should serve in a volunteer capacity. Any costs should be shared by the City, Regina's Market Square and the building owner.	Immediate
<b>Housing Support</b>	53	That the University of Regina, SIAST and student associations develop and maintain an Internet-based housing registry that would provide information on available housing options, tenant rights and responsibilities, housing checklists designed with student needs in mind, names of students seeking roommates and links to other housing-related sites. A link to the registry should be provided on the City of Regina website, Regina Regional Economic Development Authority website, and other websites that individuals moving to Regina would be likely to access.	Immediate
	54	That post-secondary institutions and student associations provide training for student leaders to enable them to provide greater assistance in addressing student housing issues.	Medium-Term
<b>Marketing</b>	15	That the City design and implement an ongoing marketing strategy to promote the benefits of living in Regina.	Medium-Term
	16	That the City of Regina take a more proactive stance in facilitating housing development on City-owned property throughout the City but particularly in the inner city and downtown areas. Calls for housing proposals for City-owned land should be regularly issued and widely promoted to developers. For example, one priority should be the aggressive marketing of City-owned property on the eastern edge of the downtown for housing development.	Immediate
<b>Municipal Fees and Charges</b>	26	That the City of Regina revise its policy concerning fees for lead waterline replacement to ensure that it does not act as a disincentive to inner city renewal and infill development. (Immediate)	Immediate

<b>Recommendation Category</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Time Frame</b>
<b>Municipal Fees and Charges</b>	67	That City of Regina hectarage fees be frozen at their current level and that a comprehensive review be undertaken in conjunction with the development industry to review the principles underlying the use of development fees, establish the principles for the use of hectarage fees (project eligibility criteria) and review the rate.	Immediate
	68	That a review be undertaken by the City of Regina to evaluate the level of building inspection services provided for residential dwellings.	Medium-Term
<b>Municipal Incentives</b>	27	That the Inner City Housing Stimulation Strategy (ICHSS) program be amended to: <ul style="list-style-type: none"> <li>▪ Target specific neighbourhoods that are most in need of housing renewal,</li> <li>▪ Include rental units,</li> <li>▪ Provide tax exemptions for structural renovations that extend the life of a house, and</li> <li>▪ Allow for the option of a five-year tax incentive or the up-front issuance of the equivalent dollar amount as a grant.</li> </ul>	Medium-Term
	28	That the City of Regina revisit its policy of selling City property at market value and consider contributing land at no cost for specific inner city housing projects that support social policy or economic objectives.	Immediate
	76	That the Building Conversion Subcommittee consider the merits of establishing a special short-term City of Regina incentive program to encourage residential development within a concentrated period of time (separate from the Downtown Residential Incentives Program). If a program is deemed to be necessary, the Subcommittee should suggest the nature and a dollar value amount of the incentive. Details of the Subcommittee's study and any recommended program, including cost calculations, should be provided to the Regina Housing Commission for consideration.	Immediate
	77	That the Building Conversion Subcommittee consider the merits of establishing an incentive program for the development of residential parking in the downtown similar to the previous incentive program for the development of public parking. If a program is deemed to be needed, the Subcommittee should determine the dollar amount of parking incentive that should be provided, giving consideration to the provision of an incentive on a per-stall basis. Details of the study and any recommended program, including cost calculations, should be provided to the Regina Housing Commission for consideration.	Immediate
	78	That the Building Conversion Subcommittee consider whether the maximum funding limit under the Municipal Heritage Incentives Program should be increased for residential developments. If an increase is deemed to be warranted, the Subcommittee should recommend a maximum funding limit. A report on the Subcommittee's consideration of this issue and any recommendations should be provided to the Regina Housing Commission for consideration.	Medium-Term
	79	That the Downtown Residential Incentives Program continue to apply to new construction since it will be an effective incentive in the future when market conditions justify new construction.	Long-Term

<b>Recommendation Category</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Time Frame</b>
<b>Municipal Regulations</b>	8	That the City of Regina amend Zoning Bylaw No. 9250 to: <ul style="list-style-type: none"> <li>▪ permit accessory suites in all residential zones.</li> <li>▪ allow a greater range of housing types (i.e. single detached, duplex, semi-detached, fourplexes, townhouses) as permitted uses in residential zones.</li> <li>▪ move some multiple-unit housing types (such as planned groups of dwellings) from the discretionary use category to the permitted use category of residential zones.</li> </ul>	Immediate
	9	That the City of Regina amend Bylaw 9977 to exempt multiple-unit residential developments from the “heavy water usage” fee of \$430 per dwelling unit.	Immediate
	23	That the City of Regina Maintenance Bylaw No. 8211 governing building conditions be more stringently enforced to improve housing conditions and reduce the number of substandard dwellings in the city.	Immediate
	24	That the City of Regina Untidy or Unsightly Properties Bylaw No. 9503 and the Junked Vehicle Bylaw No. 9640 be more stringently enforced to improve neighbourhood appearance and image.	Immediate
	25	That no further action to explore the licensing of landlords/properties be taken at this time pending an evaluation of the effectiveness of enhanced City enforcement of Maintenance Bylaw provisions and more vigorous placarding by the Regina Health District.	Immediate
	58	That the City Administration review zoning regulations to identify ways that the regulations could be amended to encourage higher density suburban development in innovative groupings and in a range of house forms including single detached dwellings. Among the techniques to be studied should be small residential lots with reduced front and side yard requirements as well as subdivision designs similar to that of the Garden Ridge Subdivision.	Medium-Term
	59	To avoid the NIMBY ( <u>N</u> ot <u>I</u> n <u>M</u> y <u>B</u> ack <u>Y</u> ard) syndrome of public opposition to new developments, new sector plans and concept plans should provide for a wider range of housing types.	Long-Term
	60	Residential density targets for new residential areas should be increased as part of the review of sector and concept plans.	Medium-Term
	61	That developers be encouraged to take advantage of the above changes to zoning regulations and concept plans by developing higher density subdivisions and a wider range of housing types (other than single detached).	Immediate
	73	That the City Administration explore the feasibility of amending the Zoning Bylaw to permit tandem parking in downtown parkades for residential uses.	Immediate
<b>Municipal Services</b>	29	Enhancing the perception of safety should be the highest priority for city services in inner city neighbourhoods. This could include addressing the most visible types of crime such as street prostitution on a priority basis, and undertaking changes in lighting and street landscaping to improve visibility and natural surveillance.	Medium-Term

<b>Recommendation Category</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Time Frame</b>
<b>Municipal Services</b>	30	That secondary plans within existing neighbourhood plans be developed for portions of inner city neighbourhoods as a means of stimulating renewal in these areas.	Medium-Term
<b>Residential Property Taxation</b>	14	That the City study the merits of implementing a minimum/base property tax system for Regina.	Medium-Term
	69	The City of Regina assessment/taxation policy should be revised to place the building portion of the residential assessment onto the tax roll when the building is occupied by the first occupant rather than when construction is completed.	Immediate
	70	Property assessment practices and standards should be reviewed, with input from the housing industry, to provide more appropriate property assessments for serviced registered subdivisions that are not developed.	Immediate
	71	That the City of Regina undertake a review of property taxation on private developments (e.g. condominium developments) to determine if taxation levels should be reduced in light of services that are provided by the development that are normally provided and funded from general property tax revenue (e.g. garbage collection, street lighting, snow clearance, road maintenance).	Medium-Term
<b>Transit</b>	42	That the University of Regina, SIAST, and SIFC actively work with the Regina Transit Service or other transportation suppliers to develop enhanced transit service that meets the needs of students travelling to and from the Knowledge Corridor. Geographical Information Systems (GIS) mapping should be used to determine where students currently enrolled at the University of Regina and SIAST live in order to develop appropriate routes.	Immediate
	43	That a new program be developed through consultation with student associations, SIAST, SIFC, the University of Regina, and the Regina Transit Service to provide transit passes to all students attending post-secondary institutions. The feasibility of designating shopping malls as pick-up points for direct transit services to the University of Regina and SIAST should also be studied.	Immediate
<b>Other</b>	19	That the Regina Housing Commission examine the recommendations that the Federation of Canadian Municipalities (FCM) has made in its report "Towards a National Housing Strategy" dated April 26, 2000, in order to determine their applicability to Regina.	Immediate
	20	That the Regina Housing Commission work with the Housing Subcommittee of the Advisory Committee on Access and the Regina and District Seniors Action Plan Steering Committee to facilitate the implementation of the recommendations of the seniors and accessible housing studies currently underway by these committees.	Immediate
	21	That the Regina Housing Commission establish communication linkages and a strong working relationship with the Housing Subcommittee of the Advisory Committee on Access to address the housing needs of persons with disabilities.	Immediate

<b>Recommendation Category</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Time Frame</b>
<b>Other</b>	22	That the City of Regina study the possibility of accommodating “country residential” developments within the City limits to provide lifestyle options similar to those available in neighbouring communities.	Medium-Term
	34	That innovative construction methods that seek to reduce building costs be encouraged and facilitated.	Medium-Term
	35	That community associations be encouraged to improve the image of their neighbourhoods by using the media to communicate the positive aspects of their areas. The City of Regina should assist community associations to develop communication plans that will reinforce the positive aspects of neighbourhoods.	Medium-Term
	57	That the University of Regina develop comprehensive housing packages including semester-based leases, meal plans, and a strong learning environment that are consistent with those of other Canadian universities. Specific packages targeted to Aboriginal and international students should be developed.	Medium-Term
	80	That the City of Regina, the Transitional Area Community Association, and Regina’s Market Square explore the feasibility of creating a single downtown residential community association that would represent the interests of downtown and Transitional Area residents.	Long-Term
	81	That every effort be made to encourage student housing in the downtown area where appropriate and that the City of Regina work with senior governments and other stakeholders to achieve more student housing downtown.	Long-Term

## Mayor's Advisory Committee On Housing Recommendations

### Suggested Implementation Plan

#### Time Frame Definitions:

Immediate – Within 6 months

Medium-term – Within 6 months to 1.5 years

Long-term – Within 1.5 to 3 years

Party Responsible for Implementation	Rec No.	Recommendation	Suggested Time Frame	Report Back to Housing Commission By:
Building Conversion Subcommittee	74	That the Building Conversion Subcommittee approach Canada Mortgage and Housing Corporation and other mortgage insurance providers to determine the criteria used in determining mortgage insurance eligibility for mixed use commercial/residential buildings and pursue exemptions for mixed use developments.	Medium-Term	March 2002
	75	That the Building Conversion Subcommittee determine what funding Canada Mortgage and Housing Corporation has available for downtown housing projects. In particular, the existence of special funding for developers that have exhausted all other funding sources should be investigated.	Medium-Term	March 2002
	76	That the Building Conversion Subcommittee consider the merits of establishing a special short-term City of Regina incentive program to encourage residential development within a concentrated period of time (separate from the Downtown Residential Incentives Program). If a program is deemed to be necessary, the Subcommittee should suggest the nature and a dollar value amount of the incentive. Details of the Subcommittee's study and any recommended program, including cost calculations, should be provided to the Regina Housing Commission for consideration.	Immediate	March 2001
	77	That the Building Conversion Subcommittee consider the merits of establishing an incentive program for the development of residential parking in the downtown similar to the previous incentive program for the development of public parking. If a program is deemed to be needed, the Subcommittee should determine the dollar amount of parking incentive that should be provided, giving consideration to the provision of an incentive on a per-stall basis. Details of the study and any recommended program, including cost calculations, should be provided to the Regina Housing Commission for consideration.	Immediate	March 2001



<b>Party Responsible for Implementation</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Suggested Time Frame</b>	<b>Report Back to Housing Commission By:</b>
<b>Building Conversion Subcommittee</b>	78	That the Building Conversion Subcommittee consider whether the maximum funding limit under the Municipal Heritage Incentives Program should be increased for residential developments. If an increase is deemed to be warranted, the Subcommittee should recommend a maximum funding limit. A report on the Subcommittee's consideration of this issue and any recommendations should be provided to the Regina Housing Commission for consideration.	Medium-Term	March 2002
<b>City Administration</b>	3	That the City Administration consider which housing-related functions currently performed by other committees of Council could be transferred to the Regina Housing Commission and make recommendations to City Council. For example, it would be most expedient if requests for housing incentives under the Downtown Residential Incentives Strategy be considered by the Housing Commission rather than the Finance and Administration Committee. At a minimum, beginning in the 2001 fiscal year, the Regina Housing Commission should be designated the sole vehicle for the approval of housing-related funding requests that are now reviewed by the Social Development Grants Board and the Community Services Committee.	Immediate	March 2001
	6	That the City of Regina establish a permanent, full-time Housing Facilitator position that would: <ul style="list-style-type: none"> <li>▪ facilitate partnerships of various parties (government, community organizations, private sector) to enhance housing opportunities</li> <li>▪ work with City staff to amend City processes and regulations that act as barriers to housing development</li> <li>▪ serve as a resource person to the Regina Housing Commission</li> </ul>	Immediate	March 2001
	8	That the City of Regina amend Zoning Bylaw No. 9250 to: <ul style="list-style-type: none"> <li>▪ permit accessory suites in all residential zones.</li> <li>▪ allow a greater range of housing types (i.e. single detached, duplex, semi-detached, fourplexes, townhouses) as permitted uses in residential zones.</li> <li>▪ move some multiple-unit housing types (such as planned groups of dwellings) from the discretionary use category to the permitted use category of residential zones.</li> </ul>	Immediate	March 2001
	9	That the City of Regina amend Bylaw 9977 to exempt multiple-unit residential developments from the "heavy water usage" fee of \$430 per dwelling unit.	Immediate	March 2001

<b>Party Responsible for Implementation</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Suggested Time Frame</b>	<b>Report Back to Housing Commission By:</b>
<b>City Administration</b>	12	That in 2000, the City of Regina engage an outside consultant to conduct an investigation into how tax increment financing could work in Regina's downtown and North Central areas. The Regina Housing Commission should play a key role throughout the course of the project by providing input into the terms of reference and monitoring the progress of the study. The study should include the following: <ul style="list-style-type: none"> <li>▪ the development of actual development scenarios for both the North Central area and the downtown, complete with estimated project costs and tax revenue projections, in order to assess the financial viability of tax increment financing in Regina;</li> <li>▪ a determination of the required provincial legislation for each element of a tax increment financing program and an analysis of existing provincial legislation and any deficiencies;</li> <li>▪ the gathering of examples of existing TIF legislation from American jurisdictions.</li> </ul>	Immediate	March 2001
	14	That the City study the merits of implementing a minimum/base property tax system for Regina.	Medium-Term	March 2002
	15	That the City design and implement an ongoing marketing strategy to promote the benefits of living in Regina.	Medium-Term	March 2002
	16	That the City of Regina take a more proactive stance in facilitating housing development on City-owned property throughout the City but particularly in the inner city and downtown areas. Calls for housing proposals for City-owned land should be regularly issued and widely promoted to developers. For example, one priority should be the aggressive marketing of City-owned property on the eastern edge of the downtown for housing development.	Immediate	March 2001
	22	That the City of Regina study the possibility of accommodating "country residential" developments within the City limits to provide lifestyle options similar to those available in neighbouring communities.	Medium-Term	March 2002
	23	That the City of Regina Maintenance Bylaw No. 8211 governing building conditions be more stringently enforced to improve housing conditions and reduce the number of substandard dwellings in the city.	Immediate	March 2001
	24	That the City of Regina Untidy or Unsightly Properties Bylaw No. 9503 and the Junked Vehicle Bylaw No. 9640 be more stringently enforced to improve neighbourhood appearance and image.	Immediate	March 2001
	25	That no further action to explore the licensing of landlords/properties be taken at this time pending an evaluation of the effectiveness of enhanced City enforcement of Maintenance Bylaw provisions and more vigorous placarding by the Regina Health District.	Immediate	n/a
	26	That the City of Regina revise its policy concerning fees for lead waterline replacement to ensure that it does not act as a disincentive to inner city renewal and infill development. (Immediate)	Immediate	March 2001

<b>Party Responsible for Implementation</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Suggested Time Frame</b>	<b>Report Back to Housing Commission By:</b>
<b>City Administration</b>	27	That the Inner City Housing Stimulation Strategy (ICHSS) program be amended to: <ul style="list-style-type: none"> <li>▪ Target specific neighbourhoods that are most in need of housing renewal,</li> <li>▪ Include rental units,</li> <li>▪ Provide tax exemptions for structural renovations that extend the life of a house, and</li> <li>▪ Allow for the option of a five-year tax incentive or the up-front issuance of the equivalent dollar amount as a grant.</li> </ul>	Medium-Term	March 2002
	28	That the City of Regina revisit its policy of selling City property at market value and consider contributing land at no cost for specific inner city housing projects that support social policy or economic objectives.	Immediate	March 2001
	29	Enhancing the perception of safety should be the highest priority for city services in inner city neighbourhoods. This could include addressing the most visible types of crime such as street prostitution on a priority basis, and undertaking changes in lighting and street landscaping to improve visibility and natural surveillance.	Medium-Term	March 2002
	30	That secondary plans within existing neighbourhood plans be developed for portions of inner city neighbourhoods as a means of stimulating renewal in these areas.	Medium-Term	March 2002
	35	That community associations be encouraged to improve the image of their neighbourhoods by using the media to communicate the positive aspects of their areas. The City of Regina should assist community associations to develop communication plans that will reinforce the positive aspects of neighbourhoods.	Medium-Term	March 2002
	43	That a new program be developed through consultation with student associations, SIAST, SIFC, the University of Regina, and the Regina Transit Service to provide transit passes to all students attending post-secondary institutions. The feasibility of designating shopping malls as pick-up points for direct transit services to the University of Regina and SIAST should also be studied.	Immediate	March 2001
	46	That the City request that SIAST closely monitor how the consolidation of the SIAST campuses affects its student housing needs and provide regular updates to the Student Housing Alliance and the Regina Housing Commission so that solutions for any identified areas of need can be developed.	Immediate	March 2001
	58	That the City Administration review zoning regulations to identify ways that the regulations could be amended to encourage higher density suburban development in innovative groupings and in a range of house forms including single detached dwellings. Among the techniques to be studied should be small residential lots with reduced front and side yard requirements as well as subdivision designs similar to that of the Garden Ridge Subdivision.	Medium-Term	March 2002

<b>Party Responsible for Implementation</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Suggested Time Frame</b>	<b>Report Back to Housing Commission By:</b>
<b>City Administration</b>	59	To avoid the NIMBY (Not In My Back Yard) syndrome of public opposition to new developments, new sector plans and concept plans should provide for a wider range of housing types.	Long-Term	March 2002
	60	Residential density targets for new residential areas should be increased as part of the review of sector and concept plans.	Medium-Term	March 2002
	61	That developers be encouraged to take advantage of the above changes to zoning regulations and concept plans by developing higher density subdivisions and a wider range of housing types (other than single detached).	Immediate	n/a
	64	That the City of Regina, the Association of Professional Engineers and Geoscientists of Saskatchewan and the housing industry review the need and effectiveness of site-specific engineering drawings for foundations for new dwelling units.	Medium-Term	March 2002
	66	That the provincial government be requested to amend <i>The Condominium Property Act, 1993</i> to allow City Councils to delegate approval of certain condominium applications (excluding conversions) to City administrative staff.	Medium-Term	March 2002
	67	That City of Regina hectarage fees be frozen at their current level and that a comprehensive review be undertaken in conjunction with the development industry to review the principles underlying the use of development fees, establish the principles for the use of hectarage fees (project eligibility criteria) and review the rate.	Immediate	March 2001
	68	That a review be undertaken by the City of Regina to evaluate the level of building inspection services provided for residential dwellings.	Medium-Term	March 2002
	69	The City of Regina assessment/taxation policy should be revised to place the building portion of the residential assessment onto the tax roll when the building is occupied by the first occupant rather than when construction is completed.	Immediate	March 2001
	70	Property assessment practices and standards should be reviewed, with input from the housing industry, to provide more appropriate property assessments for serviced registered subdivisions that are not developed.	Immediate	March 2002
	71	That the City of Regina undertake a review of property taxation on private developments (e.g. condominium developments) to determine if taxation levels should be reduced in light of services that are provided by the development that are normally provided and funded from general property tax revenue (e.g. garbage collection, street lighting, snow clearance, road maintenance).	Medium-Term	March 2002
	73	That the City Administration explore the feasibility of amending the Zoning Bylaw to permit tandem parking in downtown parkades for residential uses.	Immediate	March 2001

<b>Party Responsible for Implementation</b>	<b>Rec No.</b>	<b>Recommendation</b>	<b>Suggested Time Frame</b>	<b>Report Back to Housing Commission By:</b>
<b>City Administration</b>	79	That the Downtown Residential Incentives Program continue to apply to new construction since it will be an effective incentive in the future when market conditions justify new construction.	Long-Term	n/a
	80	That the City of Regina, the Transitional Area Community Association, and Regina's Market Square explore the feasibility of creating a single downtown residential community association that would represent the interests of downtown and Transitional Area residents.	Long-Term	March 2002
	81	That every effort be made to encourage student housing in the downtown area where appropriate and that the City of Regina work with senior governments and other stakeholders to achieve more student housing downtown.	Long-Term	September 2002
<b>City Council</b>	1	That a permanent main committee of Council, called the Regina Housing Commission, be established by bylaw to serve as a catalyst to bring together all parties to enhance housing opportunities on a long-term basis.	Immediate	n/a
	2	<p>That the role and responsibilities of the Regina Housing Commission include the following:</p> <ul style="list-style-type: none"> <li>▪ facilitate all types of housing initiatives (both new housing and renewal of existing housing) and work to address housing issues in all areas of the city</li> <li>▪ work with community groups to bring together the necessary partners for specific housing projects</li> <li>▪ act as a bridge between community groups and City Council, the City Administration, and senior governments</li> <li>▪ provide information concerning all available housing assistance programs (not just City programs) to interested parties</li> <li>▪ increase awareness of housing problems in Regina</li> <li>▪ review applications for City support (through land, tax incentives or grants) for housing projects and make recommendations to City Council</li> <li>▪ make recommendations to City Council concerning housing policy, incentive programs, and barriers to housing development</li> <li>▪ facilitate land assembly and neighbourhood planning initiatives in the inner city</li> <li>▪ facilitate the development of housing foundations or trusts that will raise funds for housing development</li> <li>▪ assist the City of Regina in promoting the positive aspects of residing in Regina</li> <li>▪ oversee the implementation of the recommendations of the Mayor's Advisory Committee on Housing</li> </ul>	Immediate	n/a

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<b>City Council</b>	4	That the Regina Housing Commission have the following composition:  Mayor (ex-officio member) One City Councillor One representative from the building industry One representative from Canada Mortgage and Housing Corporation One representative from Saskatchewan Housing Corporation Seven representatives from the community at large, one of whom must be Aboriginal	Immediate	n/a
	5	That the Regina Housing Commission representatives from City Council, Canada Mortgage and Housing Corporation and Saskatchewan Housing Corporation be ineligible for the chairmanship and that the chair be selected by the members of the Commission.	Immediate	n/a
	10	That a housing reserve fund be established in the 2001 City budget, that budget allocations to the fund be made annually, and that the expenditure of the monies within the fund be delegated by City Council to the Regina Housing Commission.	Immediate	n/a
	65	That approval of subdivisions be delegated to the City Administration pursuant to the provisions of section 135.1 of <i>The Planning and Development Act, 1983</i> .	Immediate	n/a
<b>Joint City/Housing Industry Committee</b>	62	That engineering and related development standards and specifications such as park development standards and right-of-way widths be reviewed by a joint City/housing industry committee to evaluate the impact of existing and proposed standards on housing affordability and residential densities. The review should include a cost-benefit analysis of any proposed changes.	Immediate	March 2001
	63	That a joint City/housing industry committee review the development standards applied to developments that include private roadways and pedestrian access.	Immediate	March 2001
<b>Regina Housing Commission</b>	7	That a medium-term priority for the Regina Housing Commission be the facilitation of a broadly-based housing foundation to raise funds for housing projects in the city.	Medium-Term	March 2002
	11	That the Regina Housing Commission develop, for City Council's consideration, a policy governing the types of projects that are eligible for financial support from the City through land donation, incentives or grants from the proposed housing fund.	Immediate	March 2001
	13	That the development industry and other participating sponsors be encouraged to pursue affordable housing initiatives.	Medium-Term	March 2002

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<b>Regina Housing Commission</b>	17	That senior levels of government be encouraged to do more to address problems of poverty in order to meet the needs of the most vulnerable in society. Federal and provincial governments should be urged to make a commitment to: <ul style="list-style-type: none"> <li>▪ creating a large pool of funding for social and affordable housing and</li> <li>▪ reviewing tax policies related to housing with a view to implementing mechanisms such as GST and PST rebates, tax exemptions, and tax incentives for social and affordable housing.</li> </ul>	Immediate	n/a
	18	That the Saskatchewan Property Management Corporation be approached for possible funding in the redevelopment of surplus properties owned by the provincial government.	Immediate	n/a
	19	That the Regina Housing Commission examine the recommendations that the Federation of Canadian Municipalities (FCM) has made in its report "Towards a National Housing Strategy" dated April 26, 2000, in order to determine their applicability to Regina.	Immediate	n/a
	20	That the Regina Housing Commission work with the Housing Subcommittee of the Advisory Committee on Access and the Regina and District Seniors Action Plan Steering Committee to facilitate the implementation of the recommendations of the seniors and accessible housing studies currently underway by these committees.	Immediate	n/a
	21	That the Regina Housing Commission establish communication linkages and a strong working relationship with the Housing Subcommittee of the Advisory Committee on Access to address the housing needs of persons with disabilities.	Immediate	n/a
	31	That the Regina Housing Commission work directly with the Regina Health District to review and study the Regina Health District's current placarding policies.	Immediate	n/a
	32	That the Saskatchewan Housing Corporation be encouraged to revise its policies to make single detached houses eligible for Rental RRAP.	Immediate	n/a
	33	That Canada Mortgage and Housing Corporation be encouraged to amend its policies to: <ul style="list-style-type: none"> <li>▪ permit sweat equity as a component of the 5% minimum down payment;</li> <li>▪ adopt a social policy to provide mortgage guarantees based on the construction costs, not the actual market value, in devalued areas; and</li> <li>▪ recognize Inner City Housing Stimulation Strategy tax exemptions as equity.</li> </ul>	Immediate	n/a
	34	That innovative construction methods that seek to reduce building costs be encouraged and facilitated.	Medium-Term	n/a
	36	That a partnership of the three levels of government, the community and the consumer be established to generate opportunities for social housing development and examine new and creative methods of delivering social housing.	Immediate	n/a

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<b>Regina Housing Commission</b>	37	That every opportunity to stack multiple government programs for social housing projects be sought in order to maximize the effectiveness of the individual programs.	Immediate	March 2001
	38	That in considering alternative means of supporting social housing initiatives, governments pursue opportunities that are of mutual benefit to all three government partners.	Immediate	March 2001
	40	That senior government agencies and financial institutions be encouraged to remove any barriers that would restrict not-for-profit housing corporations from being able to use the equity in their housing stock to leverage funds.	Immediate	n/a
	41	That Saskatchewan Social Services be encouraged to examine the impact of its policies on the housing market and consider improvements to the delivery of shelter allowances.	Medium-Term	n/a
	55	That the Regina Housing Commission request that the federal and provincial governments examine ways to assist students with housing costs. The following strategies should be among the options examined: <ul style="list-style-type: none"> <li>▪ targeted subsidies/rent supplements for students to assist students in paying the rents of market level housing units</li> <li>▪ increases to housing allowances provided under the Canada and Saskatchewan Student Loan Program</li> <li>▪ income tax credits for homeowners that are willing to allow post-secondary students (who are not family members) to stay in their homes at no cost.</li> </ul>	Medium-Term	n/a
	72	That a Building Conversion Subcommittee of the Regina Housing Commission be formed to identify downtown buildings for possible conversion to residential use. The composition of the subcommittee should include representatives from Canada Mortgage and Housing Corporation, Saskatchewan Housing Corporation, the City of Regina, the financial sector, the construction industry, and other building professionals. The Westland Building located at 1755 Hamilton Street should be among the buildings studied. The subcommittee should examine costs associated with building conversion and identify recommended building code equivalencies and exemptions. The subcommittee should also establish a target for development of residential units in converted buildings and develop an action plan for achieving the target. The project should be modelled after Philadelphia's Turning on the Lights Upstairs demonstration program. Subcommittee members should serve in a volunteer capacity. Any costs should be shared by the City, Regina's Market Square and the building owner.	Immediate	March 2001
<b>Student Housing Alliance</b>	47	That the Student Housing Alliance consider possible sites for new housing within the Broad Street/Wascana Parkway Corridor starting from the SIAST Wascana Campus on Wascana Parkway and extending north along Broad Street into the downtown and to the Warehouse District.	Medium-Term	March 2002
	48	That the Student Housing Alliance consider the following areas for the development of new student housing: former Strathcona School site, former Diocese of Qu'Appelle Site, Normal School, Old University Campus, Wascana Centre Authority properties, Wascana Centre Tree Nursery, downtown and the Warehouse District.	Medium-Term	March 2002



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<b>Student Housing Alliance</b>	49	That the Student Housing Alliance consider the changing demographics of Saskatchewan and the needs of the growing Aboriginal population in plans for proposed student housing developments.	Medium-Term	March 2002
	50	That the Student Housing Alliance ensure that housing projects for Aboriginal students facilitate close relationships with Aboriginal cultural and service agencies within the city.	Medium-Term	March 2002
	51	That the Student Housing Alliance ensure that a wide range of housing options and choice is provided to help meet the needs of married students, students with families, students with disabilities, single parents, and graduate students.	Medium-Term	March 2002
	52	That the Student Housing Alliance ensure that new student housing developments for families consider provisions for daycare services, common family areas, access to elementary and high schools and recreational and leisure facilities.	Medium-Term	March 2002
<b>University of Regina</b>	44	That the University of Regina take the lead role in establishing a committee with representation from the University of Regina, SIAST, SIFC, the Province of Saskatchewan, CMHC, the Regina Housing Commission, Wascana Centre Authority, Regina's Market Square, the Regina Regional Economic Development Authority and the private sector that would serve as a strategic alliance to facilitate the development of new affordable student housing within the Knowledge Corridor. It is suggested that the Student Housing Alliance be formed by the fall of 2000 and that appropriate communication linkages between the Alliance and the Regina Housing Commission be established.	Immediate	March 2001
	45	That the University of Regina, with the assistance of the Student Housing Alliance, investigate the development of a new 350-unit on-campus student housing complex as the first step in meeting a long-term goal of providing on-campus housing for 20% of enrolled students and that the complex be targeted to first and second year students.	Medium-Term	March 2002
	56	That the University of Regina aggressively market its on-campus student housing for spring and summer conferences, special events, and short-term educational functions to bring in new revenues that can be used to maintain affordable on-campus housing for students.	Long-Term	September 2002
	57	That the University of Regina develop comprehensive housing packages including semester-based leases, meal plans, and a strong learning environment that are consistent with those of other Canadian universities. Specific packages targeted to Aboriginal and international students should be developed.	Medium-Term	March 2002
<b>Various/ Unassigned</b>	39	That social housing initiatives focus on those with the greatest need.	Immediate	n/a
	42	That the University of Regina, SIAST, and SIFC actively work with the Regina Transit Service or other transportation suppliers to develop enhanced transit service that meets the needs of students travelling to and from the Knowledge Corridor. Geographical Information Systems (GIS) mapping should be used to determine where students currently enrolled at the University of Regina and SIAST live in order to develop appropriate routes.	Immediate	March 2001

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<b>Various/ Unassigned</b>	53	That the University of Regina, SIAST and student associations develop and maintain an Internet-based housing registry that would provide information on available housing options, tenant rights and responsibilities, housing checklists designed with student needs in mind, names of students seeking roommates and links to other housing-related sites. A link to the registry should be provided on the City of Regina website, Regina Regional Economic Development Authority website, and other websites that individuals moving to Regina would be likely to access.	Immediate	March 2001
	54	That post-secondary institutions and student associations provide training for student leaders to enable them to provide greater assistance in addressing student housing issues.	Medium-Term	March 2002