

3. Findings

Each of the streams seems to have a slightly different emphasis in terms of priority focus. For example, the **seniors** group, which accounts for most of the ideas, appears to put considerable emphasis on such issues as more and better support services, including health care and more flexible housing options. For the **low-income** group, affordability issues such as inadequate household income and the lack of community support appear to be among the high priority items. Better development regulations and standards were frequently cited by the **modest-income** group. And the **special needs** group seems to stress the need for better coordination and cooperation within government and for a more flexible funding arrangement.

Although the types of comments and ideas raised within each of the four streams span across a very wide spectrum, some common threads were detected. For example, every group indicated a need for more affordable housing supply and for government to continue to be involved in creating more low-income and special needs housing. While advocating that government must continue to take a lead role in creating affordable housing for those in need, every stream recognized that all sectors (private, non-profit, business, community) must work together, because the responsibility to assisting the needy must be shared. Also, high among the list of suggestions in all the streams is the need for more and better cooperation and coordination at all levels (within government, between governments, between government and private and non-profit sectors, and between the private sector and the non-profit sector). Another common thread is that solutions should be flexible, sensitive to local conditions and needs and that solutions should be developed within the community, in consultation with relevant stakeholders.

Low-Income Housing

Low-income households are households whose income is well below the level which would permit them to rent or own basic, safe, adequate, and suitable accommodation in their community using 30 percent or less of their income. This group consists mainly of families with or without dependent children, including single parent families and other low-income households requiring affordable, but non-supportive housing. Since many of these households have very low income, a subsidy is generally required to solve their housing problems.

At 151 registrants, this stream had the second largest representation at the symposium. Participants for this group generally represented local municipalities, housing providers, and social housing management bodies. Members from the building industry, private landlords, and professional associations also participated. Tom Forgrave a former Assistant Deputy Minister of Housing and Consumer Affairs at Alberta Municipal Affairs was the facilitator for this stream. Sharon Chisholm

(Canadian Housing and Renewal Association), George Kelly (Edmonton Inner City Housing Corporation), Dennis Freeman (City of Edmonton), Larrie Taylor (Larrie Taylor Architects Ltd.), Major Larry Scarbeau (The Salvation Army), and Doug Faulkner (Mayor, Regional Municipality of Wood Buffalo) formed the discussion panel.

Many of the comments raised by this group were related to such issues as inadequate income to meet rising shelter and other costs, the lack of community services or support, and insufficient affordable housing supply. Solutions frequently suggested to overcome these obstacles included: financial incentives to increase supply; financial support for needy clients; better use of existing facilities; ways to involve the community in the planning process; and, partnerships involving government and the non-profit and private sectors.

**LOW INCOME
SUMMARY OF HIGH PRIORITY IDEAS FROM ROUND TABLE DISCUSSIONS**

Needs	Freq	Comments
Supportive Community	13	<ul style="list-style-type: none"> • affordability & sense of community for single parent & hard to house (2) • neighborhood amenities/safe housing and place for children to play (3) • they then require personal & community supports: medical, transportation, education, early intervention support, self esteem, recognition & sense of belonging, holistic approach (5) • supportive neighborhood / housing (2) • non-discriminatory/supportive (cultural and financially)
Financial (Personal)	12	<ul style="list-style-type: none"> • look at security deposits (present an obstacle to initial rental) • security deposit loans / moving cost • in social housing revisit lease max. rent (to allow people to “get ahead”) • increase social assistance rates (SFI) (2) • increase shelter allowance • increase in minimum wage (4) • income security (2)
Affordable Housing	8	<ul style="list-style-type: none"> • increase supply of housing stock (2) • government commitment • more emergency housing • affordable housing - rent ownership, land ownership, infrastructure (4)
Education/Training	3	<ul style="list-style-type: none"> • employment opportunity or training especially unskilled • illiteracy • education barriers/disabilities
Private Landlord Rent Supplement	3	<ul style="list-style-type: none"> • simplify rent supplement rules to keep landlords in the program • revise PLRS to make it easier to use subsidies - rent supplements to people • rent supplements to renovated buildings
Rent Geared to Income	3	<ul style="list-style-type: none"> • look at 30% (should be more flexible depending on wage, family size, etc.) (2) • coop housing tenants only pay 25% of income; not restricted to low income
Further Clarification Required	2	<ul style="list-style-type: none"> • stake/choice/ownership/hope... • low incomes in booming economies (AHICIT)
Taxation	2	<ul style="list-style-type: none"> • lower taxation on all sector - taxation caused lower income use transitional housing - in boom camps • lack of tax reform

Obstacles	Freq	Comments
Affordability (Developmental)	13	<ul style="list-style-type: none"> • financial resources (provincial support, federal support; bank partnerships) • cost of construction (high price of land & construction material) (2) • funding for land & program development • market evaluation assessment is increasing taxes • lack funds for capital projects (3) • financing (capital, bank-roll/building, bank lending practices) (2) • operating \$ (i.e. subsidies) (3)
Education/Training	12	<ul style="list-style-type: none"> • discrimination (2) • NIMBY (community response) (2) • a case-management style is required to address the needs of clients - to stop abuse of the system and stop people from falling through the cracks • improve profile, remove stigma, educate public as to what the value of housing is to community, especially as it relates to low-income families, racism/ignorance (6) • educate public - federal, provincial & municipalities along with housing providers
Lack of Support (Government)	12	<ul style="list-style-type: none"> • financial needs & access (capital, government support) • lack of coordinated long term plan • lack of funding, funds for subsidies, rent supplements (2) • lack of partnerships with governments (2) • lack of political will - at all levels of government to support low income housing (4) • refusal/inability of all governments to get involved • lack of leading role
Lack of Support (Community)	8	<ul style="list-style-type: none"> • lack of support network • until public support for social housing is positive, it is going to be difficult to improve the priority level for housing on a provincial and federal level • lack of business/developer buy-in • community perception of who is in need & political will to support the perceptions of people in need • lack of awareness of housing needs • competing for the same piece of the pie • cooperation between different agencies in the communities i.e. churches/service clubs/other non-profit agencies (2)
Housing Supply	7	<ul style="list-style-type: none"> • lack of new construction of housing (2) • market trends in rent increase, increases cost of housing • lack of appropriate sized housing • lack of community housing (subsidized - affordable - province wide) (3)

Development Incentives	6	<ul style="list-style-type: none"> • hard to get private sector to invest and lack of private development incentives (3) • incentives for ownership • lack of profit for business in provision of low income housing • premise is to decrease cost so bottom line consumer cost is low
Land	6	<ul style="list-style-type: none"> • lack of land availability (4) • land use policy (should be administered jointly by all levels of government in consultation with community & stakeholders & financing for capital projects, operating & maintenance) • location/accessibility
Affordability (Personal)	5	<ul style="list-style-type: none"> • income - Support For Independents SFI • lack of financial assistance • lack of subsidized funding (3)
Further Clarification Required	5	<ul style="list-style-type: none"> • pilot project • property, land • lack of flexibility • time • legal
Governmental Jurisdiction	4	<ul style="list-style-type: none"> • flexible regulations • jurisdiction (passing the buck between government) i.e. funding and accountability • cooperation from regulatory bodies • lack of cooperation/partnership amongst governments
Zoning/Bylaws	3	<ul style="list-style-type: none"> • zoning & by-laws: a) density b) building code (3)

Solutions	Freq	Comments
Financial Assistance (Developmental)	10	<ul style="list-style-type: none"> • quality housing (2) • properly maintained and funded • seniors lodge in Fairview 1/6 from community 2/6 from region and 3/6 hopefully from the province • housing cooperatives • provide incentives interim of tax, GST, permit fees exemption • legislate that a percentage of bank profits be reinvested in community specifically in this instance: housing • access lottery funds, VLT funds, corporate funding, provincial funding • model (can be used for ownership or for community agency to build rental): land trust, housing trust fund - community based operation - money from contributions of private sector, all levels of government, bequeaths, levies, donations (2)
Re-Profiling/Alternate Use	6	<ul style="list-style-type: none"> • conversion of existing buildings into rental units (including upper floors of commercial retail & government buildings) (2) • renting of large homes to provide shared accommodation with support • donated buildings due for destruction to an accessible housing group & moved them to a new site (handicapped housing) • using existing buildings that have vacancies convert to respond to needs e.g. a lodge in Edmonton converted to more supportive lodge for hard to house • no ability to redirect or recycle or renovate - Municipal Government Act (lots of used blocks)
Financial Assistance (Personal)	5	<ul style="list-style-type: none"> • provide rental subsidy based on income & assets and availability of suites in partnering rental buildings (Calhome) • bridging and loan fund: damage deposits, utility hook-ups (loan up to 2 years, 0% interest, partnership program between Salvation Army, Canadian Mental Association, Women's Outreach, hospital, and Ministerial Association) • individual development accounts being investigated where individuals receive money for down payment; every dollar saved matched by 3 dollars • use for down payment - 50% \$, 50% sweat equity • funding commitments need to come from all three levels of government and from the community. This includes the clients through sweat equity
Programs (Government)	5	<ul style="list-style-type: none"> • incentive for home ownership (rent to own) (2) • when units are surplus, long term tenants may have a portion of their past rent applied to the cost of buying the unit they occupy • negotiate 10 (+)% land for municipality • use employment incentives

Client Input/Support	4	<ul style="list-style-type: none"> • consultation by those in need - be aware of their needs (2) • encourage tenants to become responsible tenants (creating self-confidence and tenant skills) so that they will succeed as tenants in the private sector • C.U.P.S. - working with tenants & landlords in crisis situations to prevent evictions
Community Involvement	4	<ul style="list-style-type: none"> • housing officer funded through Province to work in Boyle Street to assist newcomers or persons who have been evicted to find new accommodation • housing initiative fund through local community fund • community based housing (aboriginal) • support members of those communities who wish to deal with: Canadian heritage, City of Edmonton and Mennonite Centre for Newcomers
Land	4	<ul style="list-style-type: none"> • land trust • land banking - selling land to communities below market price: trust fund with participation from banks and industry (2) • initiate land use policies to effectively use the vacant and underutilized private/public buildings
Programs (Private)	4	<ul style="list-style-type: none"> • Habitat for Humanity • life leases - usually for seniors - they invest money in condo which a certain % is refunded when seniors decease (this model could be adapted to low income & special needs) • assisted living condos; provide condo independence with living supports (seniors & mental health clients) • Indoor Street City - transition between living on street & moving into a more permanent housing situation giving governance & control on a small scale for low income members of a larger society
Zoning/Bylaws	4	<ul style="list-style-type: none"> • bylaw changes which allow for basement suites • community garden - granny suites are now allowed under by law changes in residential areas (2) • do zoning and changes with land use
Property Management	1	<ul style="list-style-type: none"> • management of complexes (housing)

Partnerships	Freq	Comments
Government/ Private Sector	12	<ul style="list-style-type: none"> • low income are powerless/voiceless • shelter in partnership - churches in human service organizations • formed a "Housing Committee" which is looking at the lack of affordable housing. This group involves all the "agencies", local government & private sector (action not policy) (3) • all 3 levels of government, community businesses, community organizations, consumer groups stakeholders - both developer and consumers • how to create support partnerships: ameliorate the trust of the company (Heritage Trust Fund, "Edmonton Housing Trust Fund Concept") • work with municipalities to waive development fees/levies • create local solutions by identifying local needs • plan the process & process the plan - local level in consultation with the clients • government responsibility at all 3 levels - federally, provincially, stakeholders at municipal level with social housing providers and tenants • emphasis on long term planning - accountability re: children, elderly, disabled
Federal/Provincial/ Municipal	7	<ul style="list-style-type: none"> • support services in partnership with social services, mental health and health authorities • active participation of all levels of government in all stages of affordable housing • local level partnerships - local ownership is more valued & empowering • integrated government business plan (Municipal Affairs, Social Services, health, Justice, Education, Advanced Education & Customers). Common policies from the above related to all types of required affordable housing & the development of appropriate anticipated results & measurement criteria - then roles & responsibilities of all parties is understand & transparent • planning & coordination - federal and province for policy & vision • communication & cooperation between different provincial gov't departments: Health, Social Services, Education, Justice (2)
Non-Profit/Private Sector	3	<ul style="list-style-type: none"> • approach other foundations • work with builder who would be prepared to use employment program labor to build house • housing providers & housing associations as a group
Further Clarification Required	2	<ul style="list-style-type: none"> • CED philosophy • funding for 24 nationalities

**LOW INCOME
SUMMARY OF OTHER IDEAS FROM ROUND TABLE DISCUSSIONS,
POST IT NOTES AND PRE-SYMPOSIUM CONSULTATION**

Needs	Freq	Comments
Supportive Community	39	<ul style="list-style-type: none"> • affordability & sense of community for single parent & hard to house (5) • neighborhood amenities/safe housing and place for children to play (9) • they then require personal & community supports: medical, transportation, education, early intervention support, self esteem, recognition & sense of belonging, holistic approach (14) • supportive neighborhood / housing (3) • non-discriminatory/supportive (cultural and financially) • place social housing in older areas of the community where a new development will, in fact, improve the neighborhood • remove control from the community by legislating the communities to provide social housing • life skills and support • quality/affordable daycare • improve public transportation between rural and urban centres • donation of time, labor, expertise from private & non-profit sectors • do not create large “ghettos” of any type. Integrate with the community. Do not develop “labeled” housing. Encourage development of 4 to 6 plexes rather than large apartment buildings i.e. keep projects small
Financial (Personal)	29	<ul style="list-style-type: none"> • look at security deposits (present an obstacle to initial rental) • security deposit loans / moving cost (3) • in social housing revisit lease max. rent (to allow people to “get ahead”) • increase social assistance rates (SFI) (3) • increase shelter allowance (2) • increase in minimum wage (11) • income security • the Alberta government is proud of its job creation efforts, yet these people are getting \$5 - \$6 per hour, making them part of <u>the working poor</u> - who have a very difficult time affording adequate housing • increase housing allowances to give consumers the dignity of choice • increase social assistance rent scale • low standards for income supports (welfare, AISH, UI, CPP, etc.) • money for essentials needed (like appliances) • reduce utility costs to tenants (as a group) • make the S.F.I. recipients want to get off welfare with better incentives and follow up financial help in areas such as dental, eye care and prescription medications

Affordable Housing	17	<ul style="list-style-type: none"> • increase supply of housing stock (9) • more emergency housing • affordable housing - rent ownership, land ownership, infrastructure (2) • the need for provincial government to work together to ensure housing costs for emergency shelter is reduced. i.e. hospitals keeping tenants (not ill) because no homes. i.e. social services - keeping teens in hotels • reconsider federal governments provision of capital funding for affordable housing (2) • more special needs housing for people with health issues (Health not Alberta Municipal Affairs) • the need to recognize the high costs involved in managing , supporting, researching and counseling required in meeting affordable housing needs
Rent Geared to Income	15	<ul style="list-style-type: none"> • look at 30% (should be more flexible depending on wage, family size, etc.) (6) • coop housing tenants only pay 25% of income; not restricted to low income • assess rent on a yearly basis • rent subsidies • Metis urban housing projects 25% vs. 30% • set <u>reasonable</u> rent caps for occupied units. 30% of gross is too high and leaves less than 50% for other bills and food • place rent control policies in place (3) • restrict landlords from raising rent more than 2 - 3% & only allowing them to raise it once/year
Private Landlord Rent Supplement	12	<ul style="list-style-type: none"> • simplify rent supplement rules to keep landlords in the program • revise PLRS to make it easier to use subsidies - rent supplements to people (3) • rent supplements to renovated buildings • private developers could be allowed to direct build units to the program standards for the Private Rent Supplement Program (2) • government must be able to assure that long term funding will be available • rent supplements to group homes (3) • as vacancy rates decrease and landlords drop out of the Private Landlord Rent Supplement Program, dedicate some of this funding to non-profit organizations
Further Clarification Required	8	<ul style="list-style-type: none"> • more money • services • clean environment • privacy • integration • flexible social services (regional) • legal differentness • "that's not my department"
Education/Training	4	<ul style="list-style-type: none"> • employment opportunity or training especially unskilled (2)

		<ul style="list-style-type: none">• education for landlords & tenants, ways to deal with problems• support services (like skills)
Taxation	4	<ul style="list-style-type: none">• lower taxation on all sector - taxation caused lower income use transitional housing - in boom camps (2)• lack of tax reform• the government could charge a business tax for those companies (i.e. oil) who inhabit communities to pull out the natural resources

Obstacles	Freq	Comments
Lack of Support (Government)	22	<ul style="list-style-type: none"> • financial needs & access (capital, government support) • lack of coordinated long term plan (2) • lack of funding, funds for subsidies, rent supplements (3) • lack of political will - at all levels of government to support low income housing (4) • refusal/inability of all governments to get involved • lack of leading role (2) • governments need to show leadership, provide research and demonstration projects (4) • province needs to ensure that departments and regions are not competing amongst themselves • provide capital funding or other mechanism (e.g. tax credits) for new housing. Partnership with provinces must be flexible enough to allow high growth provinces such as Alberta additional funding for some capital projects • difficulty in identifying those in need • government restraints • province remains silent (even though they are aware of the issues): fragmentation, allocating dollars, amalgamation of agencies
Affordability (Developmental)	19	<ul style="list-style-type: none"> • financial resources (provincial support, federal support; bank partnerships) • cost of construction (high price of land & construction material) (2) • funding for land & program development • lack funds for capital projects (4) • financing (capital, bank-roll/building, bank lending practices) (4) • operating \$ (i.e. subsidies) (6) • provide grants to municipalities to develop land
Housing Supply	19	<ul style="list-style-type: none"> • lack of new construction of housing • market trends in rent increase, increases cost of housing (2) • lack of appropriate sized housing (5) • lack of community housing (subsidized - affordable - province wide) (5) • with 75% of the social housing stock located in the two major centres, those centres are faced with having to serve the needs of surrounding medium to small communities within their existing supply of housing, as well as their own housing needs (3) • declining vacancy rates in both urban and rural Alberta • autonomous, complete self contained units • suitability to people with disabilities

Lack of Support (Community)	19	<ul style="list-style-type: none"> • lack of support network (2) • until public support for social housing is positive, it is going to be difficult to improve the priority level for housing on a provincial and federal level (2) • lack of business/developer buy-in • community perception of who is in need & political will to support the perceptions of people in need (3) • lack of awareness of housing needs (3) • competing for the same piece of the pie • cooperation between different agencies in the communities i.e. churches/service clubs/other non-profit agencies (4) • social housing has been treated in isolation from other social programs • fundraising capacity diminished • building projects through service - club fundraising, i.e. Kinsmen support
Education/Training	17	<ul style="list-style-type: none"> • discrimination (2) • NIMBY (community response) (7) • improve profile, remove stigma, educate public as to what the value of housing is to community, especially as it relates to low-income families, racism/ignorance (4) • educate public - federal, provincial & municipalities along with housing providers (2) • substandard housing may be considered as affordable housing (2)
Development Incentives	12	<ul style="list-style-type: none"> • hard to get private sector to invest and lack of private development incentives (2) • incentives for ownership (2) • lack of profit for business in provision of low income housing (7) • provide incentives such as tax abatements/breaks to encourage development of affordable housing
Governmental Jurisdiction	10	<ul style="list-style-type: none"> • flexible regulations • jurisdiction (passing the buck between government) i.e. funding and accountability (2) • cooperation from regulatory bodies • lack of cooperation/partnership amongst governments (2) • bureaucracy (3) • innovative design although possibly identifiable as low cost housing could provide low cost development government should promote a design competition
Land	9	<ul style="list-style-type: none"> • lack of land availability (7) • land use policy (should be administered jointly by all levels of government in consultation with community & stakeholders & financing for capital projects, operating & maintenance • location/accessibility
Zoning/Bylaws	9	<ul style="list-style-type: none"> • zoning & by-laws a) density b) building code (5) • building code issues around minimum safety standards (2)

		<ul style="list-style-type: none">• ensure zoning can accommodate existing needs• unlimited number of occupants for group homes
Affordability (Personal)	3	<ul style="list-style-type: none">• lack of financial assistance (2)• lack of subsidized funding
Further Clarification Required	2	<ul style="list-style-type: none">• transfer of risk (lowers chance of backers)• support

Solutions	Freq	Comments
Financial Assistance (Developmental)	25	<ul style="list-style-type: none"> • quality housing (3) • housing cooperatives (3) • provide incentives interim of tax, GST, permit fees exemption (3) • access lottery funds, VLT funds, corporate funding, provincial funding (4) • model (can be used for ownership or for community agency to build rental): land trust, cooperative housing, housing trust fund - community based operation - money from contributions of private sector, all levels of government, bequeaths, levies, donations (6) • industries pay 20% of the housing costs in the high growth regions • make requirement that developer has to provide land for low income housing if he wants a building permit for “regular” housing • reduce municipal and school reserves as a reward for modestly priced development in part of the neighborhood • new funding through grants, leveraging • extend credit to non-profit groups for development of affordable housing projects, but establish long term agreements to maintain stock • encourage corporations to invest beyond immediate locale (Ft. Sask. - Lamont)
Re-Profiling/Alternate Use	24	<ul style="list-style-type: none"> • conversion of existing buildings into rental units (including upper floors of commercial retail & government buildings) (6) • renting of large homes to provide shared accommodation with support • donated buildings due for destruction to an accessible housing group & moved them to a new site (handicapped housing) • using existing buildings that have vacancies convert to respond to needs e.g. a lodge in Edmonton converted to more supportive lodge for hard to house (3) • no ability to redirect or recycle or renovate - Municipal Government Act (lots of used blocks) (3) • consider the adaptive re-use of closed or under used existing facilities (e.g. closed schools, hospitals) to meet affordable housing needs in communities (2) • in rural areas, sell single family dwellings to build/purchase multi-unit complexes (2) • all levels of government review inventory of obsolete buildings for renovation to housing • replaced old inefficient apartment and lodges with new • sell units to residents, as was done in the United Kingdom. Put resulting funds in the hands of housing associations for the development of new housing in their community • sell single family units to purchase/build multi-unit complexes • permit management bodies the flexibility to address chronic vacancy issues and initiate solutions i.e. liquidate chronically

		vacant facilities and re-invest where most practicable (2)
Programs (Government)	13	<ul style="list-style-type: none"> • incentive for home ownership (rent to own) (2) • when units are surplus, long term tenants may have a portion of their past rent applied to the cost of buying the unit they occupy • negotiate 10 (+)% land for municipality • use employment incentives • remote housing program needs to remain as a provincial priority for senior housing (2) • capital funding for all groups be pooled to develop housing for all low income Albertans • increase rent supplement units (2) • provide rent supplement to allow management bodies to construct or buy housing projects (2) • RNHP projects still being developed for "ownership"
Client Input/Support	12	<ul style="list-style-type: none"> • consultation by those in need - be aware of their needs (2) • encourage tenants to become responsible tenants (creating self-confidence and tenant skills) so that they will succeed as tenants in the private sector (2) • C.U.P.S. - working with tenants & landlords in crisis situations to prevent evictions (3) • when building new units, get input from current tenants as to quality of life improvements that could be added to design (3) • educate seniors, low income earners, and the handicapped to <u>all</u> their rights as social housing dwellers • high risk tenants can effect revenue stability
Community Involvement	10	<ul style="list-style-type: none"> • housing officer funded through Province to work in Boyle Street to assist newcomers or persons who have been evicted to find new accommodation • community based housing (aboriginal) • support members of those communities who wish to deal with: Canadian heritage, City of Edmonton and Mennonite Centre for Newcomers • community planning for housing needs and opportunities • apply appropriate solutions to fit the community (e.g. housing allowances based on local costs, incentives for industry to participate in solving community's housing needs, rent supplement) • small communities need to determine their own destiny which means they need to decide who, what & how to manage social housing in the community or regionally only if they want it • community ownership and management of social housing projects i.e., Milton Park a community land trust project • the government could allocate funding regionally or community based on medium income to low income stats. The various communities could address the best way to expend funds to solve community challenges (2) • let local communities govern their own social housing issues; management bodies should not make decisions if they are not

		living in those communities
Financial Assistance (Personal)	10	<ul style="list-style-type: none"> • provide rental subsidy based on income & assets and availability of suites in partnering rental buildings (Calhome) • bridging and loan fund: damage deposits, utility hook-ups (loan up to 2 years, 0% interest, partnership program between Salvation Army, Canadian Mental Association, Women's Outreach, hospital, and Ministerial Association) • individual development accounts being investigated where individuals receive money for down payment; every dollar saved matched by 3 dollars (2) • use for down payment - 50% \$, 50% sweat equity • funding commitments need to come from all three levels of government and from the community. This includes the clients through sweat equity • municipal lands to be used residential housing • need mortgage financing ability in small community (2) • there is not as great a need for affordable housing in rural communities as in urban communities
Land	10	<ul style="list-style-type: none"> • land trust (3) • land banking - selling land to communities below market price: trust fund with participation from banks and industry (3) • initiate land use policies to effectively use the vacant and underutilized private/public buildings • land donations, leases (2) • mobile trailer park with affordable rent/payments
Programs (Private)	10	<ul style="list-style-type: none"> • Habitat for Humanity (4) • life leases - usually for seniors - they invest money in condo which a certain % is refunded when seniors decease (this model could be adapted to low income & special needs) (2) • assisted living condos; provide condo independence with living supports (seniors & mental health clients) • Indoor Street city - transition between living on street & moving into a more permanent housing situation giving governance & control on a small scale for low income members of a larger society • suggest the co-housing model (with appropriate government supports) for affordable housing • major employers should take some responsibility for employees' housing needs
Property Management	9	<ul style="list-style-type: none"> • management of complexes (housing) • no predatory take over of management body or board over small communities • less efficient management bodies should be required to consolidate • provide management bodies with the tools to build a capital reserve so that they would be eventually self sustaining • encourage consolidation / regionalization of management bodies (2)

		<ul style="list-style-type: none"> • maybe “arms length companies” can better manage and deliver social housing more effectively than management bodies which are too bureaucratic and too controlled by the government • social housing should be delivered by non-profit organizations as the profit motive of the private sector does not fit well with low income clients. A study indicated that in the long run social housing operated and maintained by non-profit groups was more cost effective than a rent supplement program • perhaps management bodies cannot be as effective in managing or delivering social housing as private sector can be
Zoning/Bylaws	8	<ul style="list-style-type: none"> • bylaw changes which allow for basement suites • community garden - granny suites are now allowed under by law changes in residential areas • do zoning and changes with land use • require municipalities to have land zoned and available for low cost housing. This may require considerable advanced planning • create mixed use land bylaws (3) • subdivision layouts designate lots for schools & recreation, open spaces & essential services. Municipalities should designate in association with developers land & levies to low cost housing development
CMHC Initiatives	5	<ul style="list-style-type: none"> • federal government should be a funding partner and it should be part of the national coalition on housing for those with low incomes • set national standards • continue Residential Rehabilitation Assistance and Homegrown Solutions Programs • provide low cost lending for construction of affordable housing to developers through CMHC • provincial decision of accepting administration of social housing agreements from Feds
Further Clarification Required	5	<ul style="list-style-type: none"> • mentoring house • co-design • band aid CFB in Calgary • integration of market income and social housing (more to come) i.e. present Boyle • pride through play program - community kitchens

Information/Data	5	<ul style="list-style-type: none"> • collect data from housing agencies (turnaways & waiting lists) & enter data information a central registry which can be compiled & used for a needs assessments (supply & demand snapshot) (2) • government should provide a "Reader's Digest" of all programs which are currently in effect so that builders, non-profit, special groups can take advantage of them • nonprofit sector should generate information and advocate for, develop and manage housing, advocate for residents and develop support for residents (2)
Alternate Housing Types	4	<ul style="list-style-type: none"> • greater utilization of manufactured housing • on government owned land the use of manufactured product would provide increased flexibility as the land remains less disrupted in the event the land use is changed • cost 16 - 20,000 per unit pre-fab, 1 mo up, 1 mo takedown, above parking lots & serviced land • consider using temporary structures, such as manufactured homes. Units could be transported to other high growth communities if market conditions change
Other	3	<ul style="list-style-type: none"> • have agencies acquire biannual/annual estimates of Canadian Health Food costs @ their local grocery stores to help determine a healthy & reasonable food budget • do the same for housing, clothing & transportation (make necessary budget allowances for prescription, dental, optical, personal care & phone) • look to a provincial/municipal partnership where the provincial would put in some \$ & so would municipals to allow staff to be available to assist community based solution. <u>See FCSS as a model</u>. This works!!! Housing needs this support & municipals cannot afford on its own • client/tenant demands sometimes not appropriate/difficult to deal with • subsidizing government/small business/people/individuals - wages

Partnerships	Freq	Comments
Government/ Private Sector	31	<ul style="list-style-type: none"> • low income are powerless/voiceless (4) • shelter in partnership - churches in human service organizations (3) • formed a "Housing Committee" which is looking at the lack of affordable housing. This group involves all the "agencies", local government & private sector (action not policy) (6) • all 3 levels of government, community businesses, community organizations, consumer groups stakeholders - both developer and consumers (6) • how to create support partnerships: ameliorate the trust of the company (Heritage Trust Fund, "Edmonton Housing Trust Fund Concept") (3) • work with municipalities to waive development fees/levies • create local solutions by identifying local needs (3) • plan the process & process the plan - local level in consultation with the clients (2) • government responsibility at all 3 levels - federally, provincially, stakeholders at municipal level with social housing providers and tenants • emphasis on long term planning - accountability re: children, elderly, disabled • set up meetings with the money people in the provincial & federal government and the people in need
Federal/Provincial/ Municipal	11	<ul style="list-style-type: none"> • support services in partnership with social services, mental health and health authorities • integrated government business plan (Municipal Affairs, Social Services, health, Justice, Education, Advanced Education & Customers). Common policies from the above related to all types of required affordable housing & the development of appropriate anticipated results & measurement criteria - then roles & responsibilities of all parties is understand & transparent (2) • planning & coordination - federal and province for policy & vision (2) • communication & cooperation between different provincial government departments Health, Social Services, Education, Justice (3) • the current partnership between the three levels of government should be re-negotiated in such a way that allows the provinces and municipalities to be innovative in its approach to housing low income families • local governments are best suited to determine need and they should be equal partners in providing social housing with both provincial and federal governments (2)

Non-Profit/Private Sector	5	<ul style="list-style-type: none">• work with builder who would be prepared to use employment program labor to build house• there are untapped resources in many communities such as service clubs that could become non-profit organizations, but government must be able to assure some funding would be available to groups so that they can be sustained over the long term• private and non-profit sectors can get involved in community planning, affordable housing, housing cooperatives and housing registries (3)
Further Clarification Required	1	<ul style="list-style-type: none">• Calgary's 1.4 mil. Initiative