

National Housing Collaborative

Saskatoon Sounding – August 24, 2016

Hosted by: United Way Saskatoon & Area, Saskatoon & Region Canadian Home Builders' Association, Saskatoon Housing Initiatives Partnership

Attended by:

Ali Abukar (Saskatoon Open Door Society); **Jo-Ann Coleman-Pidskalny** (Saskatoon Housing Coalition); **Barb Cox-Lloyd** (Habitat for Humanity); **Amanda Dodge** (CLASSIC); **Shaun Dyck** (Saskatoon Housing Initiatives Partnership); **Ruth Engele**; **Erica England** (United Way Saskatoon & Area); **Chris Guérette** (Saskatoon & Region Home Builders' Association); **Brian Howell** (River Bank Development Corporation); **Frederick Khonje** (Affinity Credit Union); **Sandra Lloyd** (Camponi Housing Corporation); **Cheryl Loadman** (Saskatoon Council on Aging); **Chanda Lockhart** (Saskatoon Landlord Association); **Brenda McAllister** (MITAS, Saskatoon Health Region); **Dionne Miazdyck-Shield** (Saskatoon Housing Initiatives Partnership); **Henry Moulin** (Coldwell Banker); **Tracy Muggli** (Saskatoon Health Region); **Marc Perrault** (John Howard Society of Saskatchewan); **Andy Praksas** (KC Chantos); **Randy Robinson** (Primary Health SHR); **Tyler Shent** (Shent Properties); **Patty Smith** (Saskatoon & Region Home Builders' Association).

Key Messages:

- A federal assistance program for renters must have a well-defined, universal set of standards that holds the federal as well as provincial/territorial governments accountable.
- A federally administered Housing First program should incorporate social supports for a range of complex needs beyond shelter, and include a mechanism for tracking and supporting individuals transitioning into housing.
- Social housing providers need a degree of financial autonomy and flexibility in order to create reserves for maintaining existing housing stock.
- A response to the expiry of operating agreements must take into account the different challenges faced by different social housing providers and compensate for inequalities between providers.

Summary:

The meeting began with an introduction to the NHC and an orientation of its work and process to date. After this initial plenary, participants divided into two groups to discuss the NHC's four policy development areas: affordability, homelessness, supply and social housing at the expiry of operating agreements. After these small-group discussions, participants gathered for a final plenary to share the highlights of their conversations. What follows is a summary of their discussions:

Affordability:

There was general consensus that a federal assistance program for renters could improve housing affordability if it met certain criteria.

A number of participants emphasized that an important criterion for a federal assistance program is that it has a universal set of standards. Participants offered some potential benchmarks from which to base national standards, including a defined standard of living or a maximum percentage of income that goes toward paying rent. One participant suggested that these standards should be legislated so that the program remains stable over the long term and is not 'totally subject to the whims of provincial or territorial governments.' Most participants agreed, however, that national standards would need to be tailored to regional or provincial/territorial context.

Participants noted a number of other criteria that should be taken into account in the design of a direct assistance program. Suggestions included:

- Incorporating a needs assessment into the program that can account for individual situations, such as multiple sources of income;
- Recognizing the composition of households, in particular single-person and senior households which are often disadvantaged by the current system;
- Providing supplements for social supports outside of shelter costs; and
- Establishing a robust measurement and evaluation mechanism, such as a basic questionnaire for housing providers or including questions in the long form census.

In sum, participants agreed that a new federally administered assistance program must be flexible and modern, and minimize administrative and bureaucratic complexity.

Homelessness:

Participants were optimistic about a federal role in developing supportive housing for the homeless, such as through a Housing First program. However, there was debate about the degree of flexibility that a renewed Homelessness Partnering Strategy should have. A number of participants emphasized the importance of having local partnerships and giving provinces and communities authority over administering a Housing First program. On the other hand, some participants pointed out that there must be legislation (like the Canada

Assistance Act) that makes the federal government accountable and limits provincial discretion.

There was consensus among participants that a Housing First program must take into consideration mental illness, trauma, poverty and other conditions that require support. A number of participants agreed that the federal government should provide a range of long-term supports to homeless individuals in their transition into housing. In addition, one participant brought up the need for federal support to help sustain individuals who recently transitioned into housing.

Supply:

A number of participants emphasized the critical role that non-profit organizations play in creating and sustaining affordable housing supply. Participants expressed concern, however, that non-profits are currently struggling to maintain reserves and keep rents low.

Some participants noted the lack of financial autonomy that affordable or social housing providers have. One participant explained that funding for many housing providers is tied directly to the number of tenants occupying the building, leaving almost no money for building new units or repairing old ones. Another participant pointed out that, even when funds are available for renovation or repair, there are administrative barriers to accessing the funds. They lamented that, 'Housing providers can't fix a broken window without Ministry approval, which can take up to two months.'

Participants suggested a number of ways to help affordable or supportive housing providers maintain and supply more units. These suggestions included: Incorporating a reserve allocation in government funding to allow providers to build sustainable savings; Tax breaks on both repair and new production; Zero per cent interest on mortgages; Lower capital costs; and Providing access to low-cost/long-term leases for land.

A number of participants agreed that it's best to provide supports and incentives to social housing providers rather than setting up a system whereby the government owns housing. As one participant pointed out, government-owned housing means that there must be a housing authority in place, which can be expensive. In addition, these participants stressed the need to keep decision-making as close to the client as possible, to provide individualized social support.

Social housing at the expiry of operating agreements:

Most participants agreed that the government has a responsibility to ensure that social housing providers can continue to operate after the expiry of operating agreements.

Some participants stressed that a response to the expiry of operating agreements must take into account the difference circumstances of different housing providers. For example, the response must consider: the condition of the housing stock; whether the

housing provider houses people with complex needs; and the composition of the households. One participant pointed out that designing a long-term plan for the future of social housing could take some time; they suggested that the federal government establish an operating subsidy to sustain the non-profit providers that are most threatened by the end of operating agreements.

A number of participants expressed concern about the cost-related barriers that prevent social housing providers from refurbishing existing rental stock. One participant noted that property taxes for some housing providers are extremely high, while another brought up the high insurance costs that providers face. Still another participant noted that, in some areas, hiring a certified professional to repair or renovate housing units is unattainable for some housing providers due to the cost.

In a final plenary, participants reiterated that the federal government plays an important role in creating and maintaining an affordable, just and sustainable housing system. As one participant put it, 'The government serves the people that the market leaves behind.' The group agreed that the development of the national housing strategy, while lead by the federal government, must incorporate the lived experiences of communities and individuals.