

Corporate Affordable Housing Strategy

A Community Capacity Research Project

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Executive Summary

Background

Calgary City Council has recently directed Administration to initiate a review and update of the Corporate Affordable Housing Strategy. One component of the strategy is to conduct research into the community's capacity to provide affordable housing within a systems-based approach, examining opportunities to collaborate to meet current and future needs. To support the development of this report, the Office of Land Servicing and Housing (OLSH) commissioned Lynne Koziey to conduct this Community Capacity Research Project.

Methods

Twenty-six interviews were conducted with key stakeholders between September 18 and November 6, 2013, and an additional interview at a later date. Interviewees included representatives from the non-profit, corporate, and provincial and municipal governmental sectors. Interviewees were asked to discuss (1) gaps in the housing system (2) current strengths and weaknesses associated with affordable housing (3) future challenges facing stakeholders, and (4) the capacity of stakeholders to deliver services. Ten of those stakeholders were also asked to complete an online survey. Eight surveys were completed.

Findings

The findings indicate that stakeholders interviewed and surveyed for this report are not able to independently meet affordable housing needs in Calgary. Findings also indicate that more available land upon which to build, increased funding along with a different funding structure, and increased access to all housing types, including transitional housing with appropriate social supports, are required.

The majority of stakeholders said that the demand for affordable housing continues to grow, increasing significantly over the past decade. They predicted future need would grow predominantly among seniors, as well as with migrants from inside and outside of Canada, Aboriginals, and those with substance abuse issues and mental illness.

Exploring different housing options, such as communal housing, secondary suites and private room rentals, and fostering innovative, "out-of-the-box" thinking are considered by many stakeholders as essential elements of any strategy to enable people to move out of homelessness and into affordable, appropriate housing. And while the majority of stakeholders believe the sector is getting better at collaborating, competition for land and finite monetary resources serve to erode that collaboration, hindering their desire and ability to work more closely together.

Further, the majority of stakeholders said that their capacity to offer more services in addition to what they are already providing is not realistic with their current human and financial resources.

Many stakeholders said that support from the City of Calgary, most notably through the provision of land, streamlined administrative processes and/or becoming a facilitator that connects disparate groups and fosters collaboration across the sector, would improve stakeholders' ability to effectively provide affordable housing options.

Finally, stakeholders identified a growing contradiction in public perspectives. Heightened awareness of homelessness as an important issue that needs to be addressed runs parallel with increasing community

opposition to the construction of affordable housing units in their neighbourhoods. This resistance is also concurrent with stakeholders' interest in shifting away from the "ghetto-ization" of affordable housing toward housing options that exist across communities with accessible transit and local amenities.

Conclusion

A breadth of information was generated by this research project. The following reflects the key ideas that were shared by the majority of stakeholders and as such merit careful consideration as the City reviews and updates its Corporate Affordable Housing Strategy:

Finding 1: Stakeholders not able to independently meet affordable housing needs;

Finding 2: Access to city-owned land upon which to build is wanted;

Finding 3: More housing types, especially transitional/targeted, is required;

Finding 4: Demand continues to increase, with future need to grow among seniors;

Finding 5: More exploration of different housing options is desired;

Finding 6: Competition for land and finite monetary resources erodes collaboration;

Finding 7: City of Calgary's role should be as facilitator; and

Finding 8: Growing awareness of homelessness runs parallel with increasing community opposition to affordable housing construction.

1.0 Background and Strategic Outcomes

Calgary City Council has recently directed Administration to initiate a review and update of the Corporate Affordable Housing Strategy. As part of the work, Administration is expected to undertake a community capacity analysis through stakeholder engagement and report back to the Priorities and Finance Committee with a status update.

The purpose of the project is to identify a systems-based approach to delivering affordable housing in an environment where there is a shortage of supply and limited government funding. The goal is to look at how affordable housing issues are connected within the whole housing system, and to develop solutions that are collaborative. The community capacity analysis and stakeholder engagement will provide important input to the overall Strategy.

A component of the project is to consult with key stakeholders associated in some capacity with affordable housing. To this end, the Office of Land Servicing and Housing (OLSH) commissioned Lynne Koziey to conduct 21 interviews and an online survey to accomplish the following:

- Notify stakeholders of the purpose of the project;
- Verify the gaps in the housing system;
- Identify current strengths and weaknesses;
- Identify challenges facing stakeholders; and
- Identify capacity of stakeholders to deliver services to address gaps in the housing system.

This report presents a summary of the findings from this stakeholder engagement and is intended to inform the review of the Corporate Affordable Housing Strategy.

2.0 Methodology and Limitations

The City of Calgary (the City) identified 21 candidates as key stakeholders (please see Appendix B) from whom they wanted to learn about (1) gaps in the housing system (2) current strengths and weaknesses associated with affordable housing (3) future challenges facing stakeholder, and the (4) capacity of stakeholders to deliver services. As such, this project used primary qualitative and quantitative research through one-on-one interviews and an online survey. A total of 26 interviews was conducted.

The interviews, which aimed to engage stakeholders in conversations that were both inclusive and informative, were conducted between September 18 and November 6, 2013. Interviews were conducted in person or over the phone. Interviewees were asked to answer a list of agreed-upon questions (please see Appendix C) related to affordable housing. Follow-up questions that occur naturally through the interview process were also asked, as was a “catch-all” question at the end of the interview to ensure interviewees had an opportunity to share their relevant thoughts and opinions beyond what may have been identified in the pre-approved questions.

*For the purposes of this report, **affordable housing** refers to housing that is available below market rate. This includes emergency shelters, transitional/temporary housing, non-market rental, market rental with rent supplements, and affordable homeownership.*

2.1 Participants (Interviews and Survey)

A list of interviewees was provided by OLSH and included people who were, in some capacity, associated with the affordable housing system. This included non-profit organizations, municipal and provincial government departments, advocacy groups, market housing providers and professional associations.

Survey recipients were selected based on how relevant survey questions are to their organization and/or role, as well as their perceived knowledge of the content presented within the survey.

2.2 Limitations

This project includes the opinions and perceptions of those interviewed. Some of these perceptions may be factually inaccurate regarding the affordable housing system, City of Calgary policies and procedures, and housing availability, among other issues. As with all qualitative data, interview responses typically reflect some form of bias.

This does not, however, diminish the importance of the data. How various stakeholders view the affordable housing system and their thoughts of and experiences within this system are critical feedback that can serve to inform the City's Corporate Affordable Housing Strategy. Finally, the survey sample size (n=8) means that survey data is not statistically relevant and these findings act only to augment information generated by the interviews.

2.3 Data Analysis

The data collected and analyzed has been compiled into this report utilizing direct quotes as well as common themes organized by question. Each section contains a general discussion of findings followed by a summary of most pertinent points. Ideas and opinions that were articulated by only one or two stakeholders are organized by questions and included as Further Thoughts in Appendix A.

3.0 Findings

The following research findings are structured based on each question (indicated in bold italics) asked of interviewees followed by their themed responses. In addition to the common themes that emerged throughout the interviews, the report also utilizes direct quotes to reflect the thoughts and opinions of stakeholders. Quotes found throughout the report, either within the report's body or in separate text boxes, remain anonymous.

3.1 Working Well

What is working well in the current affordable housing system?

Several interviewees said that growing awareness within governmental and corporate sectors, as well as among the general public, of the need for affordable housing is a positive development that helps to highlight the need and the goals of various agencies working to meet it.

“The fact that we have a 10-year plan and that there is general, coordinated acceptance of that plan and that we’re moving forward is very positive.”

“One thing that is positive, and we need to keep riding it, is public awareness of homelessness. What needs to happen now is for us to move it from a political agenda to a public agenda and a civil society agenda where the citizens of Calgary take ownership. There’s plenty of money in this city to actually solve this problem – we don’t need the government to do it.”

Interviewees also felt that the 10 Year Plan to End Homelessness is a move in the right direction and that it, among other factors, helped improve collaboration within the sector (please see Collaboration, Section 3.4 for more information).

Finally, although there are no new Housing Capital Initiative Grants being offered in this fiscal cycle, many interviewees pointed to the previous provincial grants as something that had a positive impact on the affordable housing system.

What is Working Well?

- Increased awareness of the need for affordable housing;
- Provincial Housing Capital Initiative Grants (although not offered in this fiscal cycle); and
- 10 Year Plan to End Homelessness.

3.2 Gaps

Where are the gaps in the affordable housing system?

When it came to identifying gaps that exist within the affordable housing system, interviewees were aligned in several areas.

Far and away, the biggest gap identified by most of the interviewees is the shortage of housing across the continuum. Previous decisions to build condos in parts of the city where the homeless population congregates, along with the growing gentrification of the city’s downtown, has only exacerbated the problem.

“We lost a huge stock of housing when we pulled that housing down around Stampede Station or Vic Park. Sometimes in our planning of the city we’re not as thoughtful as we could be,” said one interviewee.

“Any (downtown) building that’s available will be knocked down and built into a condo. That puts great pressure on our homeless people. And where do they go? My answer is: They don’t. They’re stuck,” said another interviewee.

Compounding the problem is a dearth of available land upon which to build in Calgary. In addition to being in competition with developers for private land, there is a strong belief that the City owns land upon which stakeholders could build, but that the City is not making it available for them to do so.

“We’ve heard that the City doesn’t even know what land it owns and that it’s going to take a considerable amount of time for it to figure it out. That’s kind of alarming,” said one interviewee.

“We do know that the City’s got land,” said another. “How can they free it up? We’re not looking for land to be given to us but we are looking for an opportunity to be able to have land available. And not just through Calgary Housing Corporation. There are other groups like ours who have the capacity and the desire to provide housing.”

“The number of rent supplements that are available is quite low compared to the need. There are always waitlists and there are always people who are in crisis mode for a short period of time, so that’s a gap – the ability to access affordable rent quickly. People might not need assistance for years and years but they do need it now.”

Further, in a bid to secure land, several interviewees voiced concern over who would be awarded it first, with a belief among some that a disproportionate amount of money and attention is paid to the episodically homeless population.

“I think what’s necessary is to look at the entire housing system with a lot more criticality. There is a supply issue and there may be a lack of coordination among the remainder of the continuum. You’ve got one group that’s really leading the initiative around homelessness but you need to have some leadership provided to free up the rest of the supply continuum. I think what we’ll get is blockages in the system if it’s not addressed more comprehensively.”

One provincial government official said that gaps also exist between provincial intentions – helping to meet the need through the provision of grants – and the community’s capacity to actually deliver with the support of these grants. It was suggested that many of the non-profit organizations provided with Housing Capital Initiative Grants do not have the capacity to make up the 30 per cent required to receive the remaining 70 per cent of funding.

“We didn’t solve the problem in the years that the (provincial) affordable housing program was operating and now that we stopped for a couple of years, we’re falling behind again.”

A municipal government official agrees that less provincial government involvement has created a gap in the system. “Not only are there fewer grants but the marketplace is such that people can’t get land and they can’t get resources to get stuff built. So the gap between the population growth and the need is getting bigger.”

Further, the idea of transitioning or “graduating” people through the affordable housing system was raised by several interviewees.

“Right now, one of the challenges is that the door out of transitional housing is far too small. There is nowhere for them to graduate to,” said one interviewee. “The system criteria required to move out of transitional housing into affordable housing is difficult to meet. A woman fleeing domestic violence who ends up at the emergency shelter has 21 days of funded programming during which to find affordable housing. That becomes the *only* conversation for a woman in that situation. It’s not about how are you going to recover from the trauma you’ve experienced but rather, where are you going to go?”

Finally, several interviewees suggested that the way to move people out of affordable housing into market housing was to provide rent subsidies to those who do not require social supports but simply need more money to pay current market rents.

“We need to focus on permanent, supportive housing – housing for people who are able to live independently but require supports. That is the biggest gap in the system right now for singles and high-acuity families. We believe that people whose issues are just economic should be assisted primarily through rent subsidies. Focus the new units on the most vulnerable population, who will never leave the affordable housing system.”

Where are the Gaps?

- Shortage of housing across continuum exacerbated by elimination of affordable housing stock through redevelopment of downtown;
- Perception that the City has land it could make available for development but is unwilling to do so;
- Disproportionate focus on meeting needs of episodically homeless population to the detriment of others needing affordable options;
- Too few people “graduating” through affordable housing system;
- Not enough rent subsidies; and
- Lack of capacity to fully utilize provincial housing grants.

3.3 Additional Services

If you were to step back from the services you provide and look at the bigger picture, what services do you think are desirable to add beyond what you’re doing? What barriers (if any) have prevented you from adding those services?

While the majority of interviewees felt their organization or government department is doing all it can to meet the need – or at the very least, their mandate – there were several others who identified areas in which they hoped to do more. Some barriers to achieving these goals include a lack of funding and other resources (such as human) as well as a lack of expertise in the area they would like to develop.

One municipal government official said the role of facilitator could and should be added to the City’s list of services provided.

“I guess the issue is: how much is it our responsibility? It’s about finding that balance between the private providers and the public money to try to resolve the homeless issue.”

“We’ve just focused on doing our own projects and cutting our own ribbons and I think our most powerful role is to step behind the scenes and be that facilitator/coordinator. I don’t think that’s something we’ve tapped into – having even one staff member whose role is paid to unlock value across the board, I think that would multiply the effort.”

One concept that two interviewees suggested should be added to the affordable housing services is a greater focus on primary prevention – helping people *before* they become homeless. These interventions could be in the form social supports addressing job loss, family violence and abuse, or other crises.

“We need to look at what prevention mechanisms we can put in place. What can we do to keep people housed so that they don’t actually cycle into homelessness? What are the initiatives that might be able to be led to ensure that those people who are on the brink can improve their capacity to stay housed?”

What Else is Required?

- Most interviewees at capacity with their current resources;
- City of Calgary to take on co-ordinator/facilitator role; and
- Increased focus on primary prevention.

3.4 Collaboration

What do you think could be done to foster collaborations amongst stakeholders to find solutions to meet the need?

Interviewees were clearly divided when it came to how well they believe the sector is – or is not – collaborating. The general sentiment is that the sector is doing a much better job of working together to meet the need, however funding structures and a lack of developable land tends to breed competition, undermining efforts to collaborate.

Interviewees identified a heightened sense of professionalism, a change of leadership at various organizations and the 10 Year Plan to End Homelessness as factors that support organizations to work more closely together. One interviewee indicated that with continued coordination and collaboration, Calgary is well positioned to significantly reduce the number of people living without appropriate housing.

“We are working more collaboratively as a housing continuum. There has been shift in attitude, getting away from operating as our own little silos to being more willing and open to share ideas, problem solve and to view our work as community work as opposed to individual agency work.”

“If we’re going to deal with this issue of homelessness, we’ve got to work together and that’s starting to happen.”

However, many more interviewees were quick to highlight where collaboration failed. Interviewees said that as soon as they were competing for provincial grants, private donations or land, collaboration fell by the wayside. They suggested that a change in the funding structure would help them to focus on working together.

“We have multiple competing players in the whole system. Everyone is looking for land that they can build on for their clients or units they can access and even though we talk about collaboration, I don’t think it’s completely there.”

One provincial government official agrees. “There are way too many non-profits trying to compete for these dollars. It’s not efficient and it’s not effective.”

“I think where agencies stop collaborating – full stop – is when it comes to getting the money. We’re all fighting for the same buck and he who is the loudest or the most political often wins.”

Another interviewee said that while collaboration exists at the service-delivery level, she finds fewer people willing to come together when they are from different sectors, such as a housing provider working with a mental health agency.

Several felt that a poor understanding of role clarity and how each organization fits within the bigger picture also hinder collaboration.

“There needs to be some work on simplification. There are different working groups in this city all looking to solve the problem – and there’s a health in that – but there is also a duplication and overlap and confusion even in terms of who’s doing what and where resources are going.”

Several ways to foster collaboration to meet the need were suggested, including developing a comprehensive leadership strategy administered by the City that would bring homeless-serving groups together to facilitate their understanding of their roles in the context of what programs and services others provide. Another interviewee suggested more partnerships with the private sector would go a long way to meeting the need.

“I think the for-profit development industry has largely been left out of the equation,” she said. “I’m a big believer in getting the not-for-profit sector in partnership with developers to take on a bigger role in affordable housing and get it off the government’s plate.”

Finally, one interviewee suggested a system more committed to coordinated access would help improve collaboration. “We all operate independently; we don’t know that much about each other. We could well be sitting with vacancies at one agency and line-ups at another. We’re all doing it, it’s just that we’re all doing it in our own corner.”

What about Collaboration?

- Effective collaboration is key to meeting growing demand;
- Current funding structures and land availability erode collaboration;
- Existence of too many non-profits contributes to inefficiency, some duplication and competition;
- Lack of clarity around roles;
- Coordinated access would improve how agencies work together; and
- Should explore and promote more non-profit/for-profit partnerships.

3.5 Strengths

What are your strengths in delivering services to meet affordable housing needs today?

There were more limited responses to this question, with interviewees demonstrating less interest in or ability to discuss their strengths. However, some were able to describe what they believe their agency/organization does well, including:

- Bringing very diverse groups together and the ability to influence policy direction;
- Building strategic partnerships to ensure residents are getting the services they require;
- Owning land and possessing the ability to bring people together;
- Working closely with private development with low to minimal overhead;
- Striving to continue to prevent complacency while focusing on operations;
- Owning and developing permanent supportive housing;
- Investing and regulating, as well as setting policies and accountability frameworks ;
- Providing the supports that people need to secure employment;
- Owning and operating multi-family units;
- Paying attention to the continuum and recognizing what they do without trying to be “everything to everyone”;
- Building or buying units then partnering with various groups to operate those facilities;
- Acting as a collective voice of the agencies; and
- Developing partnerships with municipalities and promoting local decision making.

3.6 Weaknesses

What are your weaknesses in delivering services to meet affordable housing needs today?

“The fact that we’re volunteers is a weakness. We’re not always on the front line for advocating, lobbying and marketing for new projects.”

When it came to identifying weaknesses, several themes emerged. Among them were an inability to compete with private developers, not enough money to accomplish what they would like, and few opportunities to develop affordable housing because of a shortage of land.

One provincial government official said that because his department in part relied on the skills and knowledge of the agencies operating within the affordable housing sector, their deficits became his too.

“Because we are one of the funders, the capacity of the non-profit sector becomes our weakness as well and we have to find a way of developing that capacity,” he said. “We also have to find better ways of dealing with the housing portfolio that’s owned by the province to make sure that it’s being used efficiently and appropriately. The housing needs change over time, you can’t stay static and unfortunately we have stayed a little static over the years but that’s now being addressed.”

What are the Weaknesses?

- Inability to compete with private developers;
- Too few opportunities to build due to dearth of available land;
- Not enough resources, both financial and human; and
- Lack of capacity in sector.

3.7 Significant Changes

What has been the most significant change to your operations over the past five or 10 years?

The most predominant change interviewees identified is the growing number of people requiring affordable housing.

“In the last 12 months we’ve seen an incredible increase in the overall demand. There are a lot of contributing factors, from the changes to the mortgage rules to the affects of the flood in June,” said one interviewee. “All those things have created a perfect storm, so we are not seeing the move into market housing or homeownership as we would have seen a few years ago. In fact, there’s no movement anywhere; there is nowhere to go.”

Interviewees also pointed to increased in-migration as an additional strain on the affordable housing system. This migration includes people who may have owned their own homes elsewhere in Canada but are now struggling to afford market housing in Calgary.

“A lot of people move to Calgary for the same reasons that I did: to make a better life for myself and my family. But maybe they don’t bring engineering degrees with them, maybe they bring an addiction or mental health issues with them and it’s up to our agencies to make sure they have every chance to succeed in Calgary,” said one interviewee.

“That said, I think we have to be careful not to pin (the increased need) only on in-migration and people coming to Calgary because this is the land of milk and honey. There is also a vulnerability and risk of homelessness related to things like job loss, addiction, sudden illness, partner violence – all of those things that are the tipping point.”

One interviewee said his organization has seen a marked increase in immigrants from outside of Canada, as well as Aboriginal people, coming to Calgary.

“We need a better awareness of the different cultures coming into homelessness and how to better address that. You’ve got world view issues and cross-cultural issues like never before and it’s only going to grow.”

Several interviewees said there has also been a change in the public’s attitude when it comes to affordable housing developments being built in their communities, with an increased resistance and growing negative perception.

“I think the biggest change is that we’re trying to solve the homeless issue as opposed to just maintain it. When I first got involved in the 10-year plan it just drove me nuts that you could spend millions and millions of dollars a year – every year – and be worse off and have no way of ever getting better than that.”

Conversely, others said the changes their organizations have experience have been positive, bringing with them a fresh, hopeful outlook on the homelessness issue.

“What has changed is definitely our improved relationship with the provincial government and to a lesser degree the municipal government.”

One interviewee said the biggest change for her organization is its ability to successfully gather financial data about the affordable housing system. This is primarily a result of the 10 Year Plan to End Homelessness and the introduction of the Homeless Management Information System (HMIS), an electronic database that collects and stores information about Calgary’s homeless population.

“For the first time ever we are very driven to demonstrate results; something measurable and evaluated. Our decisions, more than ever, are evidence-based. The 10 Year Plan has made us much more purposeful, solidifying our goals and being measurable.”

What are the Significant Changes?

- Growing number of people requiring affordable housing;
- Increased number of migrants needing help;
- Heightened resistance to affordable housing in some communities; and
- Better data collection about affordable housing system.

3.8 Meeting the Need

How will your agency meet service levels in 10 years?

Most interviewees felt their organization or agency is doing all that it can to meet the need a decade from now, with the majority of them planning to build more units “in communities where people want to live, close to transit, close to services, close to existing communities, not on the outskirts.”

One municipal government official said that the most effective way to meet the need is to change its role from building and developing units to becoming a facilitator, helping others in the sector achieve their goals. He said one way to accomplish this is through the City’s strategy of taking five per cent of its industrial sales and putting it into affordable housing. “We could convert that five per cent into operational dollars that could be used to facilitate others to provide units. We could probably facilitate the building of hundreds of units, instead of the actual construction of dozens of units.”

How should the Need be Met?

- Build more units in areas with good public transit and amenities; and
- Change City’s role from developer to facilitator, supported by five per cent of industrial sales that are funneled into affordable housing.

3.9 Grants

Have you received grant money for affordable housing projects? Grant money for capital projects always comes with strings attached. Have you had trouble working within those parameters?

“The government gives 70 per cent but then we have to come up with the other 30 per cent, which means taking out a mortgage. Why would we do that? Go into debt? Why doesn’t the government just buy the facilities and we’ll put the programs in place and operate them? If they don’t want to get into the purchasing and ownership, then give us 100 per cent funding.”

Of those interviewees who have received grants for affordable housing, the majority said they had no trouble working within the parameters of those grants and were thankful to the provincial government for providing them.

However, there were a few issues raised in relation to grants in general, most notably the framework surrounding the provincial Housing Capital Initiative Grant, which requires recipients to come up with 30 per cent of the funding, likely through donations or mortgages, to qualify for the provincial government contribution of the remaining 70 per cent.

“Funding is a problem from my perspective because it comes with strings and with huge accounting and auditing. The administration and the accountability are almost too onerous for one agency. My preference is that we have no money from the government because it’s always attached with some agenda that they’re driving. You don’t have the freedom. It does give us some resources that are difficult to obtain alone through donors – we see the benefits and we appreciate them – but there are so many issues.”

One interviewee said that another issue with the grants is that the two-year timeline to build new construction is too short, with funding agreements expiring before work can be completed.

Finally, at least two interviewees, including one provincial government official, said that increased monitoring of grant recipients to ensure they meet the criteria is required. “We need to be much more definitive up front on the outcomes of the dollars and how they’re allocated and then how funding is monitored and regulated.”

How are Grants Working?

- Majority have no trouble working within grant parameters and are thankful to the provincial government for providing them;
- Provincial granting framework often difficult to work within; and
- Increased monitoring of grant recipients needed.

3.10 Demand

Where do you see the demand for affordable housing in the next 10 years (This could include any of the following considerations: forms of housing, specific demographic, ownership vs rental, level of services provided)?

Interviewees believe that demand in the next 10 years will take several forms, including an increase in those people suffering from mental health issues and substance abuse issues. However, there is one segment of the population that many interviewees identified as a growing one: seniors. “We cannot be blind to the ageing population.”

One provincial government official said that despite best efforts demand in general, not just among seniors, will be difficult to meet. “Our goal to begin with under the 10 year plan was to create 8,000 units of affordable housing just for those who are homeless – moving them out of homelessness back into permanent sustainable housing. We’ve only been able to accomplish 1,900 of that provincially.”

“That (creating new units) will continue to be a significant challenge for us and it takes many different forms. It could be apartments, it could be congregate style for those who require that level of support, it could be secondary suites. There’s not just one particular type of housing that’s good for this segment of the population. We could probably do another 1900 units and not reach the end goal.”

Where will Future Demand Exist?

- Affordable housing will be required across the continuum; and
- Demand will exist predominantly among seniors.

3.11 Additional Thoughts

Is there anything that you would like to say or that you think is important for the City to know that we haven’t already discussed?

A common theme throughout the interviews was what form affordable housing should take. There were opposing beliefs that everyone deserves their own, independent place to live versus the belief that a reintroduction of communal housing, such as group homes or boarding houses, is a more viable way to ensure people have a roof over their head.

“There’s a lack of recognition that not everybody wants to live in their own place or individually. Some people benefit from group or community living. “We need to better understand what community living and shared living mean. It’s not just about jumping to a solution; it’s about working with communities and asking them how they can better support socio-economic diversity and bring other forms of living into the community.”

Conversely, one interviewee argued that people requiring affordable housing shouldn’t have to expect less than what the majority of Canadian society accepts as the norm.

“Does everybody deserve their own place to live in? Why wouldn’t they? This is our culture. This isn’t Hong Kong. We’re not saying they need elaborate housing but they should have the right to housing.”

An extension of that discussion included the assertion that the City and others involved in property development need to introduce more creative housing solutions, such as buildings with commercial properties on the first floor that can act as income generators for the residential part of the building.

A few interviewees also suggested turning to private citizens to help meet the housing need. Ideas include encouraging people with rental suites to lower their rent by lowering the homeowners’ property taxes or offering them other incentives, and capitalizing on the hospitality Calgarians showed during the flood when many offered displaced people a place to stay.

“I think what we have to do is step outside of the status quo. If you want to tinker at the edges you will change nothing and you will fall further behind. Go in and be bold. That’s when change occurs.”

“Let’s try to replicate what we did during the flood with affordable housing. If you have a (spare) room, how can you be drawn to renting it out? Maybe we don’t need to build 15,000 new houses for the 15,000 new people coming to the city. Maybe we just need to open up 15,000 new bedrooms.”

Several interviewees also called for more streamlined processes within the City, along with changes to zoning to allow for more affordable housing units to be built. “What we need is not always about cash; it’s about leveraging what can be leveraged. For the City, that means leveraging the process. If I want to build new buildings I need to get through that line-up faster. Get me a Nexus line of development so I’m not waiting two years for an application to go through.”

Another interviewee said that beyond ensuring that administrative processes are better, the City should “be a more active partner” in affordable housing, developing its own housing plan that, in part, prevents the concentration of affordable housing in a few specific neighbourhoods.

Finally, several interviewees said more transitional housing was also required, especially for vulnerable populations who need social supports to help ensure their move out of homelessness is successful.

“We need the right kind of housing for the individual – transitional housing is very important. People who are coming out of homelessness need to be surrounded by proper professional care to get their physical and mental health stabilized, including rehabilitation for people coming out of addictions, before they actually get into housing. It’s critical and necessary.”

Additional Thoughts

- Opposing perspectives regarding the type of housing needed;
- Exploration of creative housing solutions required;
- Streamlined City of Calgary administrative and zoning processes; and
- More transitional housing needed.

4.0 Survey Findings

Of the 10 people (please see Appendix D) who were invited to participate in the online survey, nine people started it and eight completed it. Survey recipients include members of the non-profit and public sectors (municipal), as well as one recipient who offers subsidized housing. No provincial government representatives received the survey. Below is a summary of the results, with the individual survey question (please see Appendix E) in bold.

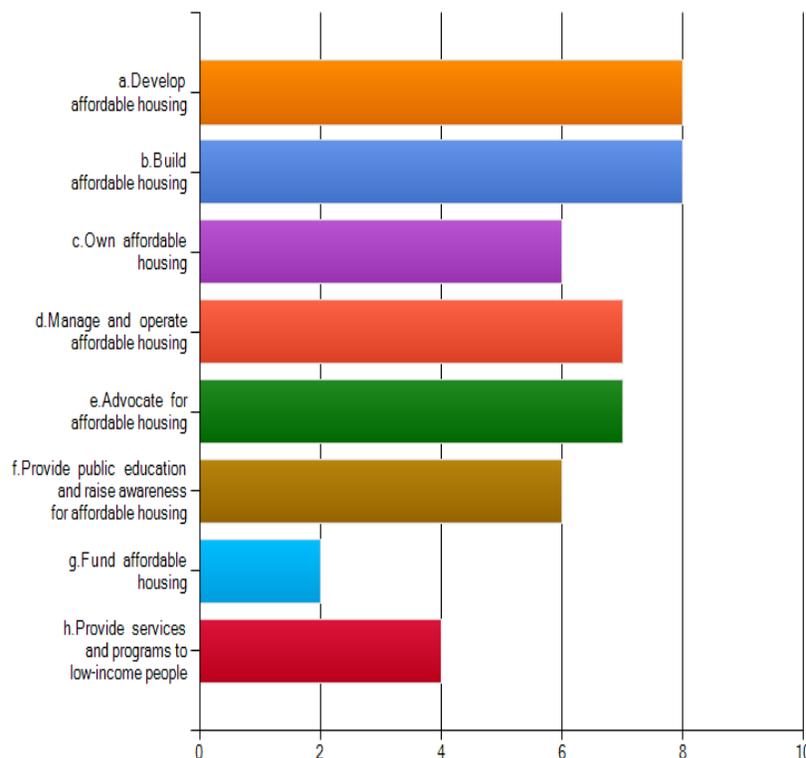
4.1 **Does your agency/company have a mandate (policy, business plan, vision statements) to provide affordable housing?**

All eight people who completed the survey said that their organization’s mandate is to provide affordable housing.

4.2 **What primary function do you perform?**

All eight survey respondents said that they both develop and build affordable housing, which, given the spectrum of respondents, illustrates how many diverse groups are involved in the capital side of affordable housing. Seven of the respondents said they also manage and operate affordable housing and advocate for affordable housing, while six said they own affordable housing, and provide public education and raise awareness for affordable housing. Half of the respondents provide services and programs to low-income people, while a quarter funds affordable housing.

What primary function do you perform? Please check all that apply.



4.3 How long has your agency/company provided affordable housing?

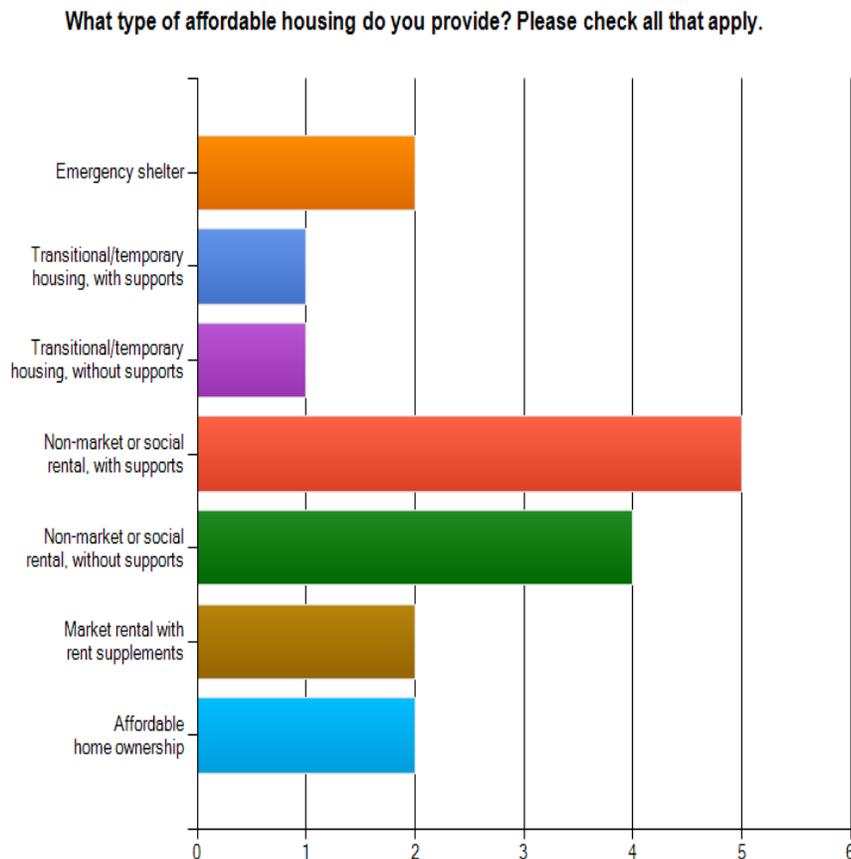
Respondents were at opposite ends of the spectrum when answering this question, with three indicating that they are new to providing affordable housing and an equal number saying that they have done so for more than 20 years. The fact that new players have recently entered the affordable housing realm could speak to conflicting sentiments highlighted in the interviews: that there are too many players competing for finite dollars versus the need for more units/solutions to meet increased demand.

Responses were equally divided – one respondent each – between five to 10 years, 10 to 15 years, and 15-20 years of providing affordable housing.

* Please note that this question was answered by nine people, although only eight completed the survey.

4.4 What type of affordable housing do you provide?

The majority of respondents (five) said that they provide non-market or social rental *with* supports, followed closely (four respondents) by those who offer non-market or social rental *without* supports. Two respondents each said they provide emergency shelter, market rental with rent supplements, and affordable home ownership, while one each said they offer transitional/temporary housing *with* supports and transitional/temporary housing *without* supports.



4.5 To whom does your organization have a mandate/priority to provide housing?

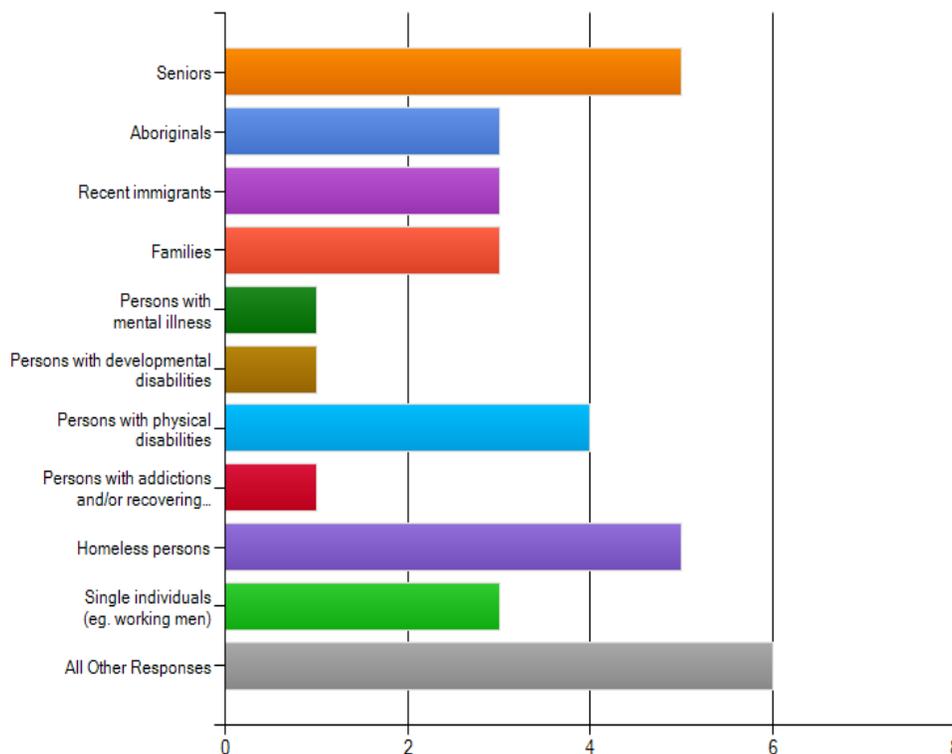
Interestingly, the majority of respondents said they have a mandate/priority to provide housing to seniors, which was not reflected in the interviews. Not surprisingly, five respondents said their mandate/priority is to house homeless persons, four said persons with physical disabilities, three each said Aboriginals, recent immigrants, and families, and one each said persons with mental illness, persons with developmental disabilities, and persons with addictions and/or recovering from addictions.

Because respondents were asked to check all that apply, it should come as no surprise that all populations are reflected given the diversity of people who require affordable housing. However, the diversity of populations served by providers could also mean providers are attempting to “be everything to everyone”, perhaps highlighting the need for more agencies that specialize in the provision of housing (and supports) to specific, targeted populations.

Not reflected on the graph (captured under “All Other Responses”) are pregnant teens/teen mothers (one); women and children fleeing violence (one), and all clients who fall below the Core Needs Income Threshold (four). Respondents were asked to specify any other groups to whom they provide housing:

- Homeless individuals and families with all of the above characteristics;
- Clients who qualify to purchase under our shared equity program. They must be at or below the median income as established by CMHC; and
- All who meet our income and can qualify for mortgage criteria, moderate income Calgarians.

To whom does your organization have a mandate/priority to provide housing? Please check all that apply.



4.6 How many affordable housing units do you currently provide?

Respondents answered this open-ended question with the following, indicating a healthy cross-section of large and small affordable housing providers who responded to the survey:

- 581
- 360
- 102
- 45
- Approximately 1000
- Proposed project has 34 units
- 370-bed emergency shelter, 32 apartment units under the RTA, 30 units under Supportive Housing licensing, and another 224 Supportive Housing units to come on-line in 2014
- To date 250 units, target is 1000 over five years

4.7 Has your agency/company experienced an increase in the need for affordable housing in the past five years?

All respondents said the need has increased, while none said that it has decreased. Specifically, four of the nine respondents who answered this question said that their organization has seen the need for affordable housing increase significantly, while three said the need has increased slightly. Two of the nine respondents said it has stayed the same, while none said the need has decreased. This recognition of a growing need aligns with what was revealed throughout the interviews.

** Please note that this question was answered by nine people, although only eight completed the survey.*

4.8 Do you currently have a waitlist?

Six respondents said yes and two said that they do not have a waitlist.

4.9 If yes, how many households are currently on your waitlist?

The two respondents who answered this open-ended question said agencies who refer their tenants administer their waitlists. Other responses loosely correspond with the number of units provided:

- 3500
- 400
- 300
- 30
- 15

4.10 Do you plan on developing affordable housing in the next 5 years?

All respondents said they were planning on developing affordable housing in the next five years, which aligns with interviewees' comments stating that they would like to acquire land upon which to build.

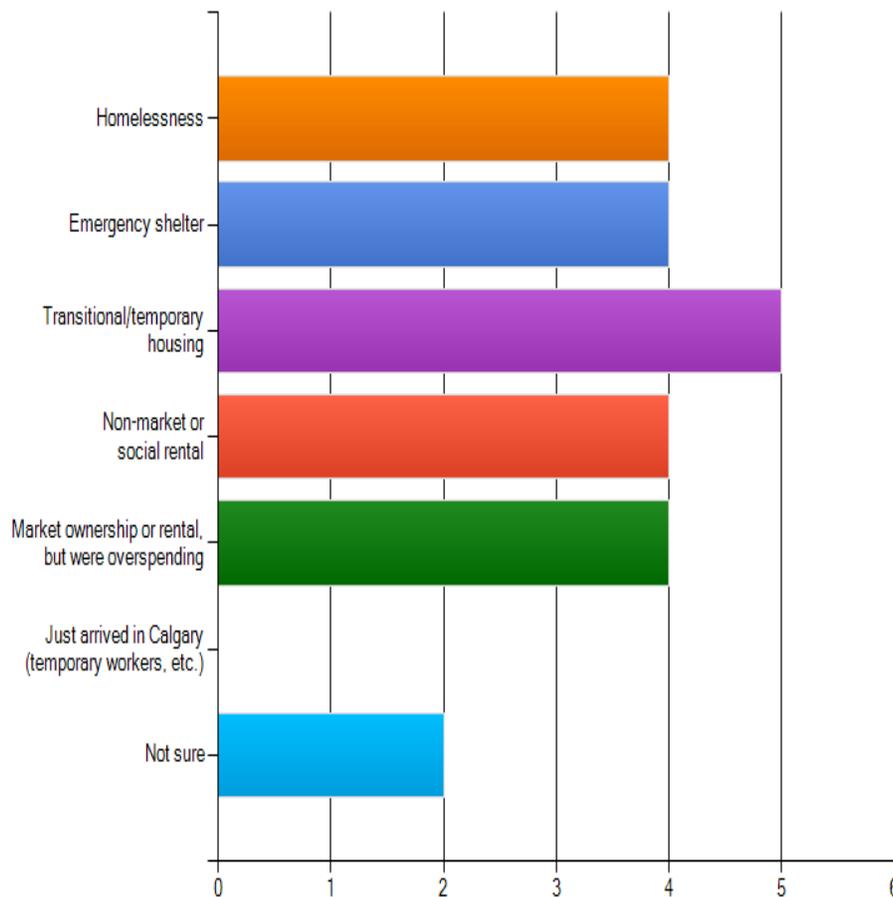
4.11 Where do your residents usually come from immediately prior to you housing them?

Five respondents said that their residents come from transitional/temporary housing prior to accessing their services, and four respondents each said their residents came from homelessness, emergency shelters, non-market or social rental, and market ownership or rental, but were overspending.

Two indicated that they're not sure where their residents come from but none said their residents just arrived in Calgary. This challenges perspectives expressed in the interviews – that migration was a growing trend and a contributing factor to the increased need for affordable housing.

One possible explanation for this discrepancy is the example of “temporary workers” given to describe those just arriving in Calgary, as opposed to immigrants and other populations seeking permanent employment and housing.

**Where do your residents usually come from immediately prior to you housing them?
Please check all that apply.**

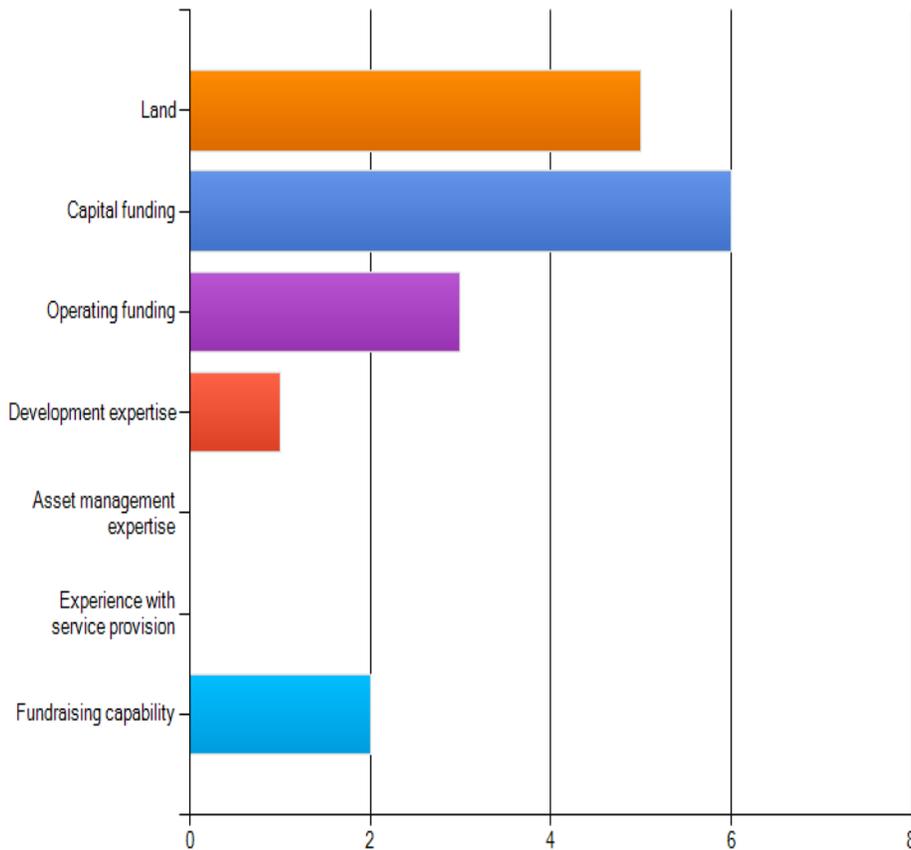


4.12 What barriers are you facing in the delivery of your current service?

The biggest barrier facing respondents in the delivery of their current service is capital funding, as indicated by six people. Not surprisingly, based on interviewees’ comments, land followed close behind with five respondents. Three respondents said operating funding was a barrier, two said fundraising capabilities, and one respondent said that development expertise was the barrier they faced.

Two respondents added additional comments, indicating that opposition from the community was a barrier, and that the ability to provide and/or offer health services to their residents was a barrier they faced in the delivery of their current service.

What barriers are you facing in the delivery of your current service? Please check all that apply.



4.13 Have you received capital funding to develop affordable housing in the past five years?

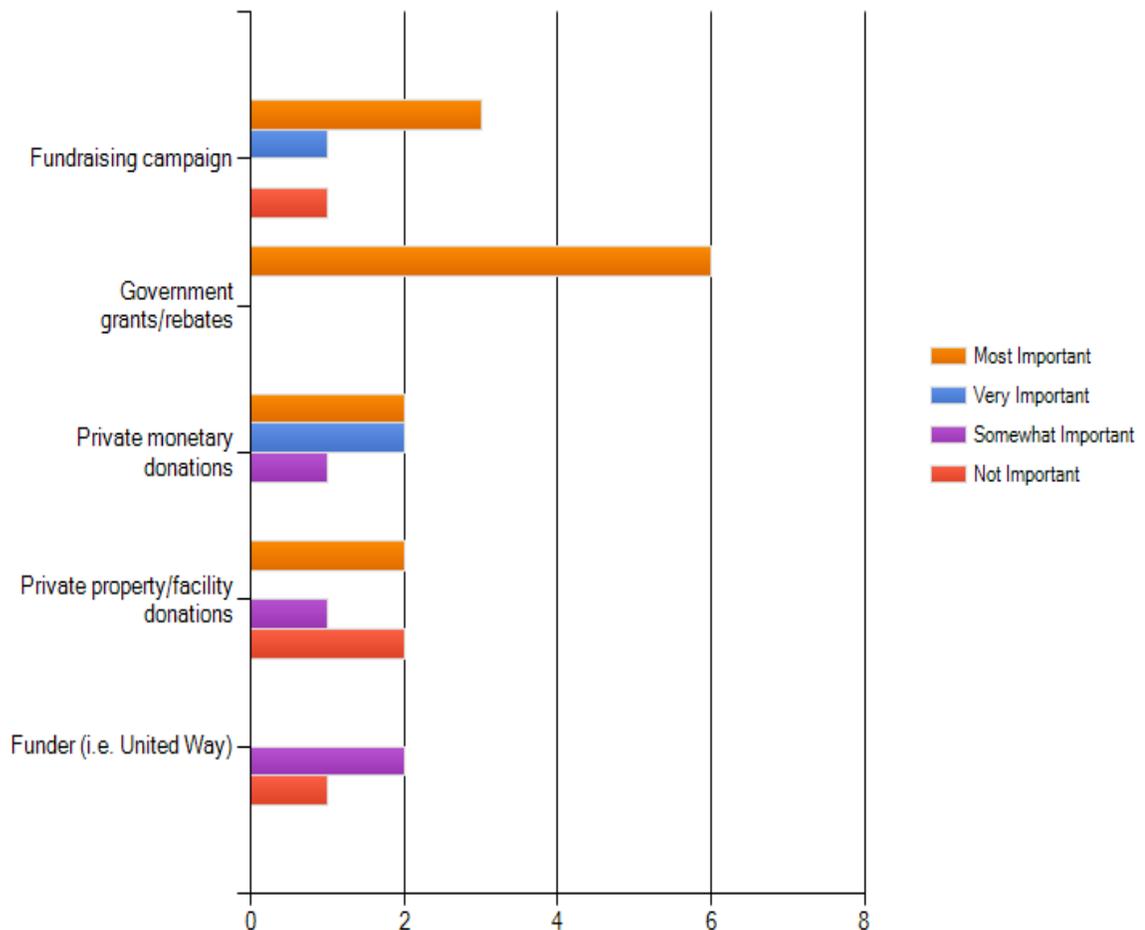
Six respondents said that they had received capital funding and two said they had not.

4.14 If yes, what is the most important source of capital funding for you (upon which do you rely the most)? Please rank, with 1 being the most important and 5 being the least important.

Of the six people who answered this question, all of them said government grants/rebates was the *most important* source of capital funding for them. This aligns with interviewees’ comments regarding their reliance on provincial grants. However, because this question allowed respondents to indicate more than one source of funding as the *most* important, three respondents said that they *also* rely the *most* on fundraising campaigns, while two respondents each said private monetary donations, and private property/facility donations were *also* the *most* important. This suggests that respondents rely equally on those sources of funding considered the *most* important.

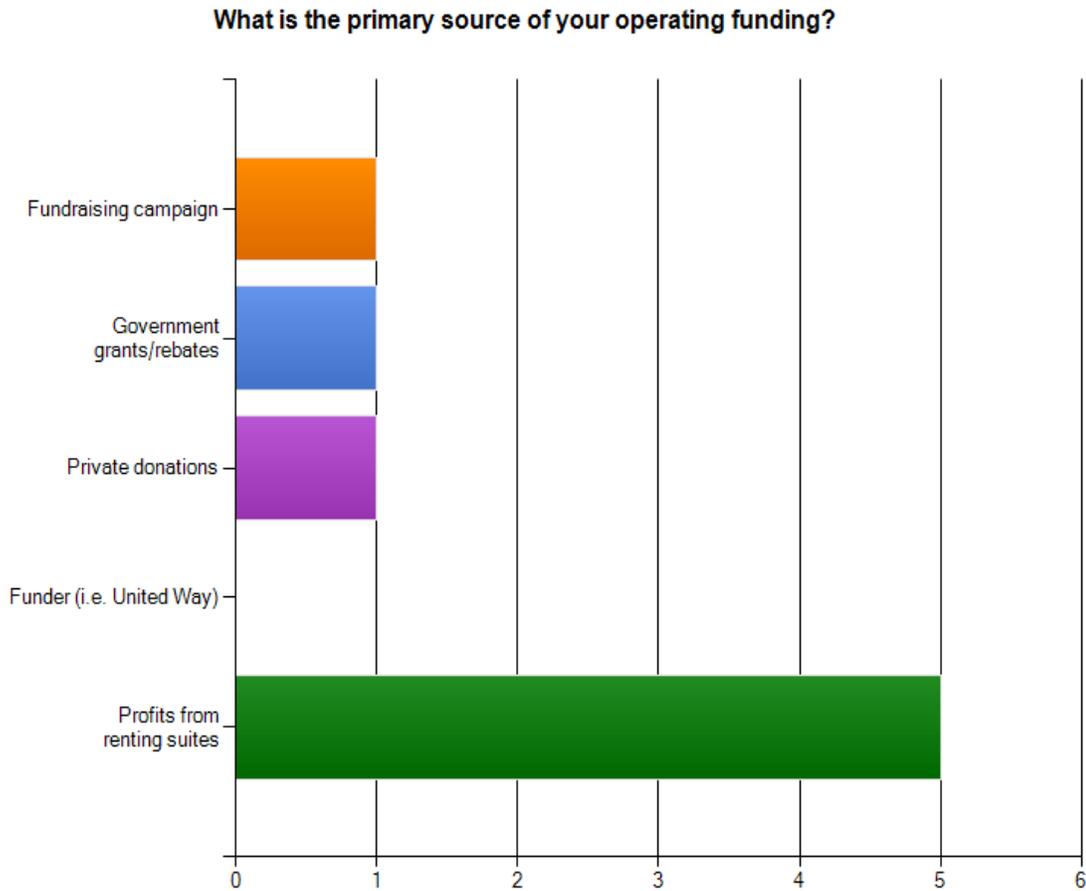
Private monetary donations were *very important* to two respondents while fundraising campaigns were *very important* to one respondent. *Somewhat important* to two respondents were funders. Private monetary donations, and private property/facility donations were also considered *somewhat important* to one respondent each. Considered *not important* by four respondents were funders, private property/facility donations, and fundraising campaigns.

If yes, what is the most important source of capital funding for you (upon which do you rely the most)?



4.15 What is the primary source of your operating funding (upon which do you rely the most)?

Although five out of eight respondents said that their primary source of operating funding is profits from renting suites, respondents clarified their answers in the comment box. As one respondent said, the word “profit” is not the best fit for their organization, indicating that “revenue” would be a more suitable term. Two other respondents said that while they marked “profits from renting suites”, their primary source of operating funding came from sales and/or condo fees, not given as an option. The remaining three respondents each said fundraising campaigns, government grant/rebates and private donations were their primary source of operating funding.



4.16 Is that a sustainable source?

Two respondents said the above-mentioned funding source is sustainable and two others said they are not sure. Half of the respondents said that it may not be sustainable and offered these comments:

- Not entirely but plan on moving to more mix rent income model;
- Current budget projections suggest project is sustainable, however design yet to receive approval from City planning staff, Calgary Planning Commission, and other stakeholders;
- Depends on the economy; and
- It means that sales are more important than getting the right type of units in the right locations.

4.17 Do you currently operate affordable housing units under an operating agreement with the Canadian Mortgage and Housing Company (CMHC)?

Five respondents said that they do operate affordable housing units under an operating agreement with CMCH, two said no, and one out of the eight respondents said they did not know.

4.18 If yes, what does your agency plan to do with the affordable units/development when your agreement expires?

Only three respondents chose to answer this optional question, each indicating a different plan for their affordable units/development. One said they would keep units affordable at the same rent, another said they would keep units affordable but with an increase in the rent, and the third said they were not sure what they planned to do.

4.19 Please provide any additional comments that you believe are important to raise.

The two comments provided repeated the sentiments previously addressed in this report and speak to the need for more collaboration, less competition, the limited access to land upon which to build, and the challenges associated with raising the 30 per cent required to receive provincial grants.

Summary of Survey Findings

- All respondents develop and build affordable housing;
- An equal number of new affordable housing providers and long-term providers may highlight contradictory sentiments that there are too many players competing for finite dollars versus the need for more affordable housing and innovative solutions;
- Respondents collectively provide affordable housing to all populations listed, suggesting either the diversity of the need and/or that they're trying to "be everything to everyone";
- All respondents have experienced an increase in the need for affordable housing. None of the respondents have experienced a decrease;
- All respondents are planning to develop affordable housing in the next five years; and
- The biggest barrier facing the majority of respondents is the lack of capital funding.

5.0 Conclusion

The findings indicate that stakeholders interviewed and surveyed for this report are not able to independently meet affordable housing needs in Calgary. Findings also indicate that more available land upon which to build, increased funding along with a different funding structure, and increased access to all housing types, including transitional housing with appropriate social supports, are required.

The majority of stakeholders said that the demand for affordable housing continues to grow, increasing significantly over the past decade. They predicted future need would grow predominantly among seniors, as well as with migrants from inside and outside of Canada, Aboriginals, and those with substance abuse issues and mental illness.

Exploring different housing options, such as communal housing, secondary suites and private room rentals, and fostering innovative “out-of-the-box” thinking are considered by many stakeholders as essential elements of any strategy to enable people to move out of homelessness and into affordable, appropriate housing. And while the majority of stakeholders believe the sector is getting better at collaborating, competition for land and finite monetary resources serve to erode that collaboration, hindering their desire and ability to work more closely together.

Further, the majority of stakeholders said that their capacity to offer more services in addition to what they are already providing is not realistic with their current human and financial resources.

Many stakeholders said that support from the City of Calgary, most notably through the provision of land, streamlined administrative processes and/or becoming a facilitator that connects disparate groups and fosters collaboration across the sector, would improve stakeholders’ ability to effectively provide affordable housing options.

Finally, stakeholders identified a growing contradiction in public perspectives. Heightened awareness of homelessness as an important issue that needs to be addressed runs parallel with increasing community opposition to the construction of affordable housing units in their neighbourhoods. This resistance is also concurrent with stakeholders’ interest in shifting away from the “ghetto-ization” of affordable housing toward housing options that exist across communities with accessible transit and local amenities.

A breadth of information was generated by this research project. The following reflects the key ideas that were shared by the majority of stakeholders and as such merit careful consideration as the City reviews and updates its Corporate Affordable Housing Strategy:

Finding 1: Stakeholders not able to independently meet affordable housing needs;

Finding 2: Access to city-owned land upon which to build is wanted;

Finding 3: More housing types, especially transitional/targeted, is required;

Finding 4: Demand continues to increase, with future need to grow among seniors;

Finding 5: More exploration of different housing options is desired;

Finding 6: Competition for land and finite monetary resources erodes collaboration;

Finding 7: City of Calgary’s role should be as facilitator; and

Finding 8: Growing awareness of homelessness runs parallel with increasing community opposition to affordable housing construction.

Appendix A: Further Thoughts

Below is a compilation of some of the additional thoughts individual interviewees expressed in their answers to various questions. Those sections not represented here were fully captured in Section 3.0, Findings.

Working Well

- “We do have interest and we do have passion, so from a starting point that’s a good thing.”
- “What’s working is that I don’t believe that any one of the population bases is completely falling through the cracks. There’s not a blindness to a particular market. There are a number of social services of every kind in the sector that underpin housing. You name it, you’ve got it. What’s working is that there’s an awareness that homelessness is in all populations and that it’s an inter-generational issue. And there is some funding, not adequate, but some. There is a turned attention to the issue in general.”
- “There are two programs that I know of that work well: a rent supplement program (funded by the province) and a housing allowance program.”
- “I think the community agencies have really stepped up. They’ve purchased buildings and they are developing buildings; that’s a big positive that we’ve seen. We need more of that out-of-the-box thinking because I don’t think the vacancy rate is going to change with the way things are.”
- “As we start to build in notions of progress and moving people from a place where they are entirely system dependent to a point where there is supported independence, I think we’ve come a long way along that continuum.”

Gaps

- An integrated municipal plan to end homelessness that fits within the provincial plan;
- A plan that focuses on serving targeted populations such as youth, Aboriginal people, women fleeing violence and abuse, seniors and migrants; and
- A centralized database that agencies and individuals could access that would include up-to-date information about available beds and units, including those offered by private landlords.

Additional Services

- Conduct a gap analysis for the housing options in the community;
- Improve current housing to ensure it is being used to the best of its abilities;
- Provide a broader variety of housing, including family housing and live/work studios;
- Build a stock of housing that is accessible for people with disabilities; and
- Develop a tenant engagement strategy.

Weaknesses

- “One of our weaknesses is our ability to be professional builders, which is why I think that’s something that would be better left to those who can do it and do it way more efficiently and effectively.”
- “We don’t provide the social services residents need and at the end of the day (our subsidized housing program) could fail because of that.”
- “Where we would need some capacity is if we’re going to become a true developer. That’s an area where in time we need to beef up some resources, both human and financial.”

Demand

- Permanent supportive housing;
- Those requiring deep subsidy;
- Family housing; and
- Affordable housing for the labour workforce.

Appendix B: Interviewees

Please note: the names associated with a letter indicate people who participated in the same interview, at the same time, as the primary interviewee. As such, a total of 26 interviews was conducted.

1. Mike Leathwood – Alberta Government (Municipal Affairs)
2. Norm Campbell – Alberta Government (Alberta Works)
 - a. Adam Hodges – Alberta Government (Alberta Works)
3. Stephen Manley – Alberta Government (Human Services)
4. Karen Stone – Alberta Government (Interagency Council on Homelessness)
5. Kathy Christiansen – Alpha House
6. David Watson – Attainable Homes Calgary
7. Roberto Geremia – Boardwalk Rental Communities
8. Sean French – Calgary Action Committee on Housing and Homelessness
 - a. Ralph Hubele – Calgary Action Committee on Housing and Homelessness
 - b. Elsbeth Mehrer – Calgary Action Committee on Housing and Homelessness
9. Martina Jileckova – Calgary Homeless Foundation
 - a. Adam Galenzoski – Calgary Homeless Foundation
10. Alan Norris – Calgary Homeless Foundation/Brookfield Residential
11. Joel Armitage – Calgary Housing Company
12. Rick Farrell – Calgary Housing Company
13. Alan Tennant – Calgary Real Estate Board
14. David McIlveen – Calgary Residential Rental Association
15. Archie Wells – Faith Evangelical
16. Kim O’Brien – Horizon Housing Society
17. Judy Hoad – InHouse Attainable Homes Society
18. Vivien Lok – Immigrant Services Calgary
19. Arlene Adamson – Silvera for Seniors
20. Dr. Lyall Thomson – The Mustard Seed
 - a. Cliff Wiebe – The Mustard Seed
21. Guy Huntingford – Urban Development Institute

Appendix C: Interview Questions

1. What is working well in the current affordable housing system?
 - a. Modified question for CRRA, CREB and UDI: What is working well in the current system in terms of providing housing options that bridge the gaps between non-market and market housing?
2. Where are the gaps in the affordable housing system?
 - a. Modified question for CRRA, CREB and UDI: What are the gaps in the current system in terms of providing housing options that bridge the gaps between non-market and market housing?
3. If you were to step back from the services you provide and look at the bigger picture, what services do you think are desirable to add beyond what you're doing? What barriers (if any) have prevented you from adding those services?
4. What do you think could be done to foster collaborations amongst stakeholders to find solutions to meet the need?
5. What are your strengths in delivering services to meet affordable housing needs today?
 - a. Modified question for CRRA, CREB and UDI: What are your strengths in delivering services to bridge the gaps between non-market and market housing today?
6. What are your weaknesses in delivering services to meet affordable housing needs today?
 - a. Modified question for CRRA, CREB and UDI: What are your weaknesses in delivering services to bridge the gaps between non-market and market housing today?
7. What has been the most significant change to your operations over the past five or 10 years?
8. How will your agency meet service levels in 10 years?
 - a. Skip question for interviews with the Province
9. Have you received grant money for affordable housing projects? (If yes, continue.) Grant money for capital projects always comes with strings attached. Have you had trouble working within those parameters?
 - a. Skip question for interviews with the Province.
10. Where do you see the demand for affordable housing in the next 10 years (This could include any of the following considerations: forms of housing, specific demographic, ownership vs rental, level of services provided)?
11. Is there anything else that you think is important for the City of Calgary to know that we haven't discussed yet today?

Appendix D: Survey Recipients

Please note: Those who have been marked as completing the survey identified themselves when given the option to do so at the end of the survey. The three remaining recipients either did not complete the survey or marked themselves anonymous (one respondent).

1. Kathy Christiansen – Alpha House
2. David Watson – Attainable Homes Calgary *(completed survey)*
3. Martina Jileckova – Calgary Homeless Foundation *(completed survey)*
4. Joel Armitage – Calgary Housing Company *(completed survey)*
5. Kim O’Brien – Horizon Housing Society *(completed survey)*
6. Judy Hoad – InHouse Attainable Homes Society *(completed survey)*
7. Arlene Adamson – Silvera for Seniors *(completed survey)*
8. Archie Wells – Faith Evangelical *(completed survey)*
9. Roberto Geremia – Boardwalk Rental Communities
10. Dr. Lyall Thomson – The Mustard Seed

Appendix E: Survey Questions

1. Does your agency/company have a mandate (policy, business plan, vision statements) to provide affordable housing?
 - a. Yes
 - b. No

2. What primary function do you perform? (Circle all that apply)
 - a. Develop affordable housing
 - b. Build affordable housing
 - c. Own affordable housing
 - d. Manage and operate affordable housing
 - e. Advocate for affordable housing
 - f. Provide public education and raise awareness for affordable housing
 - g. Fund affordable housing
 - h. Provide services and programs to low income people
 - i. Other (Please specify)

3. How long has your agency/company provided affordable housing?
 - a. 0-5 years
 - b. 5-10 years
 - c. 10-15 years
 - d. 15-20 years
 - e. Over 20 years

4. What type of affordable housing do you provide? (Circle all that apply)
 - a. Emergency shelter
 - b. Transitional / temporary housing, with supports
 - c. Transitional / temporary housing, without supports
 - d. Non-market or social rental, with supports
 - e. Non-market or social rental, without supports
 - f. Market rental with rent supplements
 - g. Affordable home ownership
 - h. Other (please specify) _____

5. To whom does your organization have a mandate/priority to provide housing?
 - a. Seniors
 - b. Aboriginals
 - c. Recent immigrants
 - d. Families
 - e. Persons with mental illness
 - f. Persons with developmental disabilities
 - g. Persons with physical disabilities
 - h. Persons with addictions and/or recovering from addictions
 - i. Homeless persons
 - j. Single individuals (eg. working men)
 - k. Pregnant teens/teen mothers

- l. Women and children fleeing violence
 - m. All clients who fall below the Core Needs Income Threshold (CNIT)
 - n. Other (please specify)
6. How many affordable housing units do you currently provide? _____
7. Has your agency/company experienced an increase in the need for affordable housing in the past five years?
- a. Increased significantly
 - b. Increased slightly
 - c. Stayed the same
 - d. Decreased slightly
 - e. Decreased significantly
8. Do you currently have a waitlist?
- a. Yes
 - b. No
 - c. Not sure
9. If yes, how many households are currently on your waitlist? _____ households
10. Do you plan on developing affordable housing in the next 5 years?
- a. Yes
 - b. No
 - c. Not sure
11. Where do your residents usually come from immediately prior to you housing them? (Circle all that apply)
- a. Homelessness
 - b. Emergency shelter
 - c. Transitional / temporary housing
 - d. Non-market or social rental
 - e. Market ownership or rental, but were overspending
 - f. Just arrived in Calgary (temporary workers, etc.)
 - g. Not sure
 - h. Other (please specify)
12. What barriers are you facing in the delivery of your current service? (Circle all that apply)
- a. Land
 - b. Capital funding
 - c. Operating funding
 - d. Development expertise
 - e. Asset management expertise
 - f. Experience with service provision
 - g. Fundraising capability
 - h. Other (please specify)

13. Have you received capital funding to develop affordable housing in the past five years?
- Yes
 - No
 - Not sure
14. If yes, what is the most important source of capital funding for you (upon which do you rely the most)? Please rank, with 1 being the most important and 5 being the least important.
- Fundraising campaign
 - Government grants/rebates
 - Private monetary donations
 - Private property/facility donations
 - Funder (i.e. United Way)
 - Other (please specify) _____
15. What is the primary source of your operating funding (upon which do you rely the most)?
- Fundraising campaign
 - Government grants/rebates
 - Private donations
 - Funder (i.e. United Way)
 - Profits from renting suites
 - Other (please specify) _____
16. Is that a sustainable source?
- Yes
 - No
 - Not sure
17. Do you currently operate affordable housing units under an operating agreement with the Canadian Mortgage and Housing Company (CMHC)?
- Yes
 - No
 - Not sure
18. If yes, what does your agency plan to do with the affordable units/development when your agreement expires?
- Keep units affordable, at same rent
 - Keep units affordable, but with increases in some rents
 - Rent units at market rent
 - Sell units/development
 - Not sure
19. Please indicate what agency/company you are from. If you would like to remain anonymous, please mark "anonymous". _____
20. Please provide any additional comments that you believe are important to raise.

Corporate Affordable Housing Strategy

A Community Capacity Research Project

ADDENDUM

12/15/2013

Prepared By: Lynne Koziy, MBA
For: The City of Calgary's
Office of Land Servicing & Housing

ADDENDUM

1.0 Background

Twenty-six interviews were conducted with key stakeholders between September 18 and November 6, 2013 to inform the community capacity research component of the City of Calgary's Corporate Affordable Housing Strategy.

Interviewees included representatives from the non-profit, corporate, and provincial and municipal governmental sectors. Interviewees were asked to discuss (1) gaps in the housing system (2) current strengths and weaknesses associated with affordable housing (3) future challenges facing stakeholders, and (4) the capacity of stakeholders to deliver services. Ten of those stakeholders were also asked to complete an online survey. Eight surveys were completed.

Calgary Branch Manager Denise Fayant of the Métis Urban Housing Corporation (MUHC) was interviewed by Lynne Koziey via phone on December 10, 2013. This interview has been added as an addendum to the original report given Fayant's unavailability during the primary interview dates and the belief that it is important to have an Aboriginal voice represented in the report.

While Fayant was also asked to take the survey, she did not complete it.

2.0 Limitations

In addition to the normal limitations associated with qualitative research (as outlined on Page 6 of the original report), it is important to note that of the 900 homes MUHC manages, 230 homes are located in Calgary, an area with which Fayant is unfamiliar. As such, the information she has provided is largely in reference to Edmonton, where MUHC's corporate head office is located. Those questions not represented here but present in the original report were not answered by the interviewee.

3.0 Métis Urban Housing Corporation

Two MUHC programs in particular were discussed by Fayant. For reference, they include:

- **Urban Aboriginal Housing Program:** provides rent base on income (RGI) at 25 per cent of total household income. Includes a fixed utility charge. CNIT levels apply to this program; and
- **Affordable Market Housing Program:** provides accommodations base on a fixed rental rate that is determined to be 20 per cent less than market rates. Includes a fixed utility charge.

According to Fayant, over the next 15 years the homes currently managed under the federal government's subsidized mortgage program will join the inventory of housing it currently owns. This means the phasing out of the Urban Aboriginal Housing Program.

4.0 Interview

4.1 *Where are the gaps in the affordable housing system?*

“We definitely need more affordable housing; there’s no doubt about that in my mind. There are a lot of moms who are 40 or 50 (years old) who don’t have education or ability. I really feel for those families who can’t hang onto affordable housing. And that’s where we’re going – in the opposite direction, away from affordable housing,” said Fayant.

“What do you do with a 50-year-old mom who doesn’t qualify for our seniors program? Her kids are all grown up, which means she doesn’t qualify for a three-bedroom house anymore. We have families on that waitlist who also need that house. It’s tough.”

Fyant said tenants who are being phased out of the subsidized program are given a year-and-a-half notice.

“We tell them that they and their family need to figure out what to do. We tell them, ‘we don’t want to kick you out but you have to be prepared to move because we can’t house you anymore.’ The Metis Urban Housing program is becoming less and the sister program is growing.”

“It’s really hard for our seniors to understand why we’re letting them go after 20 years. It’s very upsetting for them and it’s hard for us too.”

4.2 *What are your strengths in delivering services to meet affordable housing needs today?*

Fyant said that a tenant video aired by MUHC on the 20th of every month (to coincide with Family Allowance day) is one of their strengths. Tenants come to the office and discuss MUHC as a landlord, tenant responsibilities, and available programs and resources.

“I found that helps our tenants a lot,” she said. “We talk about the lease, explain to them why they’re signing it and explain how we adjust their rent. We simplify it as best we can and try to keep the lines of communication open with our new tenants.”

4.3 *What are your weaknesses in delivering services to meet affordable housing needs today?*

Fyant said the fact that the MUHC will no longer offer subsidized housing is a weakness.

“The single women and the seniors are definitely having a more difficult time because the CMHC funding is running out. The seniors especially won’t be able to afford our accommodation because of their limited budget. It’s going to be very difficult for them, and our hands are tied, which is frustrating.”

4.4 *What has been the most significant change to your operations over the past five or 10 years?*

Fyant said that up until about seven years ago, her organization did not have computers to assist with their operations. She said now that they are online, their tenants are also advancing, becoming more technically savvy. “We’ve really come such a long way.”

On another note, Fayant said that while many of the challenges still exist for their tenants, she has seen improvements as well.

“I still see a lot of the hardships with our families. The abuse, the alcohol, the social issues. That’s still there. But the young moms we see are more educated than they used to be – they have a lot more resources available to them.”

4.5 Have you received grant money for affordable housing projects? (If yes, continue.) Grant money for capital projects always comes with strings attached. Have you had trouble working within those parameters?

Fayant is not sure if her organization has received capital funding. She believes that the organization may have received funding for the new Boyle Renaissance Tower, affordable seniors housing located in Edmonton. Partners in the project include the City of Edmonton and the provincial and federal governments.

4.6 Where do you see the demand for affordable housing in the next 10 years (This could include any of the following considerations: forms of housing, specific demographic, ownership vs rental, level of services provided)?

Fayant said the demand for affordable housing will grow among seniors and single mothers.