

NORTHERN HOUSING SUMMIT: Summary of Findings

JUNE 12-13, 2013 - E.A. RAWLINSON CENTRE FOR THE ARTS
PRINCE ALBERT, SASKATCHEWAN

Planning and Partnership for Progress

**FACILITATORS REPORT:
PRAIRIE WILD CONSULTING**



Table of Contents

1. Executive Summary	1
2. Acknowledgements	2
3. Introduction and Context	3
4. Summit Purpose and Process	4
5. Summit Presenters	5
6. Co-Learning Teams: Presentations	6
6.1 Co-Learning Team #1	6
6.2 Co-Learning Team #2	7
6.3 Co-Learning Team #3	8
6.4 Co-Learning Team #4	9
7. Key Themes And Recommendations Identified by Participants	10
7.1 Variety of Housing Forms.....	11
7.2 Education.....	12
7.3 Complexity of Housing Options	13
7.4 Policy to Reflect Northern Culture.....	14
7.5 Planning with Local Resources	15
8. Conclusion	16

1. EXECUTIVE SUMMARY

On June 12 and 13, 2013, approximately 150 participants from municipalities within the Northern Saskatchewan Administration District attended a Northern Housing Summit (Summit) held at the E.A. Rawlinson Centre in the City of Prince Albert, Saskatchewan.

Building on the work of an earlier Northern Mayors Roundtable, the key objective of the Summit was to engage northern community members in a facilitated, participatory process known as a design charrette to: *provide opportunity for participants to further their education and understanding about housing options; share information, stories, and materials to stimulate collaborative capacity for planning and partnerships regarding housing in the north; and, provide a foundational base from which to develop, deliver, and monitor northern municipal housing development options.*

Key issues and challenges shared by participants included:

- ✓ extent of overcrowding in houses in northern communities;
- ✓ need for home maintenance and repair;
- ✓ limited affordable housing stock;
- ✓ homelessness;
- ✓ shortage of funding and support for housing projects;
- ✓ existing housing programs not meeting critical needs of individuals and families;
- ✓ lack of local and regional community planning; and,
- ✓ the need to form and grow partnerships between and amongst government, organizations, agencies, banks/credit unions and the private sector.

Significant hopes expressed during the Summit included:

- ✓ development of a Northern Housing Action Plan that reflects northern communities' values with a focus on collaboration and regional capacity-building;
- ✓ development of comprehensive local and regional based sustainable land use planning;
- ✓ priority given to local resources and support in developing innovative housing designs to ensure access to safe, secure and affordable housing;
- ✓ attention to provision of homes for seniors and people living with disabilities;
- ✓ development of educational programs about homeownership, home maintenance, and mortgages; and,
- ✓ creation or adoption of flexible housing models that fit the needs of northern communities and avoid a "one-size-fits-all" approach regarding homeownership and mortgages.

The Summit concluded with a commitment by participants to bring together a committee of northern community stakeholders (identified through the Summit) with northern housing stakeholders to consolidate information and discussion extracted from the Summit; establish 'Key Approaches for Solutions' based on the Summit discussion; and continuously monitor, evaluate, and implement the 'Key Approaches for Solutions' where feasible and appropriate.

Key Learnings and Approaches emerging from the Summit: Five Themes

1. Housing Forms;
2. Education;
3. Complexity of Housing Options;
4. Housing Policies that Reflect Northern Culture; and,
5. Planning with Local Resources.

2. ACKNOWLEDGEMENTS

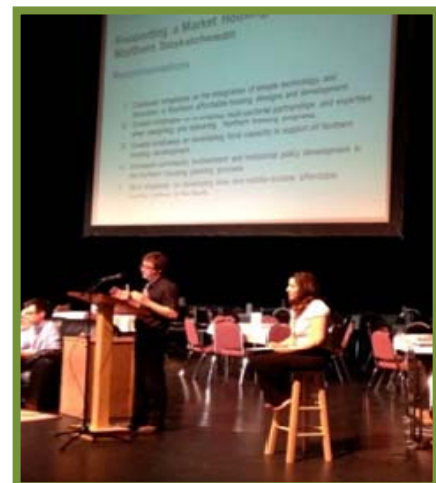
Thank you to the presenters, facilities team, caterer, and most importantly, the participants who contributed their wisdom and experience to making the Northern Housing Summit a success.

Thank you to the Organizing Committee for their outstanding contributions in developing the 2013 Northern Housing Summit agenda.

Thank you to the Gold Sponsor, Government of Saskatchewan; Silver Sponsors, Canada Mortgage and Housing Corporation (CMHC), Canadian Home Builders' Association – Saskatchewan, and the Athabasca Basic Development; and, Bronze Sponsor, SaskTel.

Thank you to the Committee Co-Chairs: Al Loke, CEO New North SANC Services; and Roger Parenteau, Saskatchewan Housing Corporation.

Thank you to Prairie Wild Consulting for facilitating the Summit. The complete facilitator's report with documentation of findings is available upon request.



3. INTRODUCTION AND CONTEXT

On June 12 and 13, 2013, participants from northern municipalities, together with stakeholders representing a variety of interests related to housing, attended a Northern Housing Summit (Summit) held at the E.A. Rawlinson Centre in the City of Prince Albert.

The Summit was largely inspired by the Northern Mayors at a Roundtable meeting. The Mayors identified the following northern housing needs:

- ✓ need for additional housing for families, youth, single individuals, and seniors/elders;
- ✓ need for development of multi-unit accommodations;
- ✓ need to provide opportunity for home ownership; and,
- ✓ need for a regional approach in addressing northern housing issues.

The Summit was designed with the key objectives of engaging community stakeholders (e.g. elected and non-elected community members) and housing stakeholders (e.g. developers, funders, builders) in a facilitated, participatory process known as a design charrette to:

- ✓ provide opportunity for participants to further their education and understanding about housing options;
- ✓ share provoking ideas, information, stories and materials to begin to stimulate the collaborative capacity for planning and partnerships regarding housing in the north; and,
- ✓ provide a foundational base from which to develop, deliver, and monitor northern municipal housing development options.

Northern Mayors Roundtable Discussion Items

- Increased Provincial support for contractors and communities to develop affordable housing in northern communities which include multi-unit designs.
- Increased home ownership within northern communities through provincial divestiture of housing units.
- Increased communication and partnerships with regional program and committee approaches.

4. SUMMIT PURPOSE AND PROCESS

During the Summit, there were four (4) co-learning teams, which included four to five presenters of various backgrounds, each providing 15 minute presentations in their areas of expertise.

After each co-learning team presentation, participants were randomly assigned to a boot camp (break-out group) to actively engage in an exercise that lasted approximately one hour. During these exercises, participants drew from the information shared by the presenters, which was intended to accelerate the learning process and build capacity. Participants presented their knowledge as it related to their community, and key themes were identified across the north. It was also noted by participants that housing solutions should be considered at the community and regional level, as differences exist such as levels of isolation; population; demographics; socio-economic conditions; and levels of capacity. The results of these exercises are summarized on the following pages, along with suggestions provided by participants through the exercises.



A "Design Charrette" is an intensive two-day planning session design effort to encourage the exchange of ideas and information which will allow for integrated solutions to take form. All participants will participate collaboratively to support and be part of the solutions. The discussion through the Northern Housing Summit will lead to the basics of a blueprint with measurable and ambitious outcomes to continue to improve housing in the north.

5. SUMMIT PRESENTERS

Co-Learning Team 1:

1. **The North: Statistically Speaking**
Doug Elliot: Sask Trends Monitor
2. **Housing and Health: The Pieces of the Puzzle**
Dr. James Irvine: Population Health Unit / Northern Regional Health Authorities
3. **Northern Housing from Past to Present**
Phil Parr and Roger Parenteau: Saskatchewan Housing Corporation
4. **Framing Sustainable Options for Northern Canada**
Dr. Siomonn Pulla: Conference Board of Canada

Co-Learning Team 2:

1. **Planning for Growth in Northern Communities**
Dee Johns: Ministry of Government Relations
2. **Northern Housing Action Plans**
Liane Dagenais: Canada Mortgage and Housing Corporation
3. **Encouraging Community Housing Options (ECHO)**
Kadian Gifford: Saskatchewan Housing Corporation
4. **Community Based Multi-Unit Design**
Elisabeth Miller: City of Saskatoon

Co-Learning Team 3:

1. **Housing as a Business**
Kevin McLeod: Federation of Saskatchewan Indian Nations
2. **Methy Construction and Maintenance Corporation**
Doug Gailey: Manager
3. **Northern Teacher Education Program**
Jennifer Malmsten: Chief Financial Officer
4. **Ile-à-la-Crosse Development Corporation**
Mayor Duane Favel: Northern Village of Ile-à-la-Crosse

Co-Learning Team 4:

1. **Mortgage Loan Insurance**
Kim Tyndall: Canada Mortgage and Housing Corporation
2. **Home Mortgages**
Clay Heffernan: Conexus Credit Union, Prince Albert
3. **HeadStart on a Home**
Rhonda Young: Westcap Mgt. Ltd.
4. **Housing Cooperatives**
Dr. Deborah Campbell: Keewatin Yatthé Health Region

6. CO-LEARNING TEAMS: PRESENTATIONS

6.1 CO-LEARNING TEAM #1

Co-Learning Team #1 presented on a variety of topics which included an overview of the north from a statistical perspective; the relationship between housing and health; a history of Saskatchewan Housing Corporation (SHC) programs; and research on sustainable options in the northern territories. Presenters provided the following information to Summit participants:

In northern communities, homes, typically single detached units, are primarily rental, First Nation, or SHC units. Research indicates that the homes are newer than those in southern Saskatchewan, however in many cases they are inadequate due to poor air quality; hazardous materials; moulds and infestations; and overcrowding. Although a home protects occupants from the elements and stores materials and goods, it is the *healthy home* that can support positive changes in personal and community nutrition, health, income, employment, and education. A healthy home is an important component in lowering stress levels; invoking a sense of belonging and pride; and providing a sanctuary for the occupants.

Federal and provincial governments have delivered social housing programs since the mid 1940s. In the 1960s and 1970s the province began to set up housing corporations as a means to participate in the management of public housing units and in program delivery. Saskatchewan Housing Corporation was established in 1973, in response to a demand in the housing market and a strain in government resources. Since the early 1990s, many local housing authorities have been established. SHC has provided an assortment of housing programs to northern Saskatchewan over the years. These programs provided the opportunity for northerners to find and attain affordable housing, through both rental and home ownership options. SHC continues to provide programs to try to alleviate the housing pressures in the north.

Supporting a housing market in the north is essential to its growth and sustainability. Northern communities are challenged by lack of local labour; non-existent housing markets; minimal developers; lack of planning and jurisdictional complications. Research suggests that engaging the public and private developers, ensuring planning and growth strategies, and increasing quality, availability and suitable design for housing options will facilitate and support a housing market in the north.

6.2 CO-LEARNING TEAM #2

Co-Learning Team #2 presentations focused on: planning and development; and opportunities and programs. The topics included the Planning for Growth Northern program offered to northern communities to assist in the creation of planning documents; northern housing action planning; SHC available programming; and the many options of housing forms to accommodate different populations and costs of servicing in development. Presenters provided the following information to Summit participants:

The Planning for Growth Northern program was established in 2010 as a means to create healthy economically viable and sustainable communities. Key government investments in northern infrastructure, such as roads and telecommunications, are enabling significant opportunities for business development and employment growth in the north. Municipalities are challenged to provide corresponding infrastructure and services required to support this level of development. Consistent policies for land use and development will ensure effective use of funds for economic development, regional infrastructure planning, and environmental protection and will position northern communities for economic growth.

Canada Mortgage and Housing Corporation has worked with smaller communities across the country, and identified an interest in an information tool that would assist municipalities wanting to develop or enhance their own Housing Action Plan. A Housing Action Plan provides municipalities with a framework that allows them to implement strategies intended to create and develop housing opportunities. The Guide for Canadian Municipalities for the Development of a Housing Action Plan was designed to assist small municipalities in developing housing plans to address their specific housing needs, as determined by the community.

Another strategy that will assist northern communities to develop municipal partners and take action on plans that address the housing challenges in northern communities is the Encourage Community Housing Options Program (ECHO) developed through SHC. ECHO provides cost-matched funding to municipalities and regions to assist with the costs of housing planning and to encourage action that will increase housing supply.

With the assurance of sound community planning, communities are positioned to implement action plans to address housing needs, community safety, and alternative housing formats. Multiple unit dwellings, as an example, allow for: higher densities, more housing choices, different housing choices, affordable housing options, wide accessibility of housing in different areas of the municipality, reduced infrastructure costs (water, sewer, roads), increased quality of life, and appeal to various demographics.

6.3 CO-LEARNING TEAM #3

Co-Learning Team #3 presentations focused on successful partnerships and innovative developments in northern communities. Presenters provided the following information to Summit participants:

The Housing as a Business (HaaB) model was developed in Ontario as a result of identifying elements common to successful on-reserve housing programs. The objective of HaaB is to promote the feasibility of housing as an economic driver, and to provide capacity support toward the development and implementation of policies and programs to achieve this goal. In Saskatchewan, there has been significant interest in HaaB and several pilot projects are currently underway. It is recognized that successful housing programs are revenue generators, facilitate home ownership, and help to create a housing continuum.

Another successful model presented was Methy Construction and Maintenance Corporation in La Loche. Methy, incorporated in the late 1980s, developed as a local company to compete with southern contractors. The company trains and maximizes local labour, developing a local skill base; thus creating jobs, building economy, and reducing the cost of construction. As a property developer, Methy has utilized third party programs to secure funding for development within the community. Some of the challenges Methy faces are increasing populations, a lack of available land for development, and discontinued grant programs.

The Northern Teacher Education Program Council Inc. has transformed from a renter to an owner of 58 housing units. This success story outlines the program's desire to provide safe, affordable housing to university students in northern Saskatchewan which has led to forming creative partnerships, implementing a unique design, utilizing a northern labour force, and developing a strong housing management team. Through the growth in affordable housing units, the academic success of the students enrolled in the program has increased.

The Ile-à-la-Crosse Development Corporation (IDC) was originally established to meet the housing needs of doctors and nurses, and has since evolved into providing subsidized housing to local working people. Currently IDC is proposing 6 to 10 additional housing units for small and single family units, developing a duplex for doctors, and acquiring two more units from the local school division to provide for working people. IDC partners with Northlands College, receives support through the Primrose Lake Economic Development Corporation (PLEDCO), and promotes independence, expertise, and capacity within the municipality.

6.4 CO-LEARNING TEAM #4

Co-Learning Team #4 presentations focused on sharing information on funding opportunities for individuals and community, and funding programs to help achieve the housing objectives. Presenters provided the following information to Summit participants:

For over 65 years, Canada Mortgage and Housing Corporation (CMHC) has helped millions of Canadians meet their housing needs. CMHC provides mortgage loan insurance that enables a person to buy a home sooner with a minimum down payment of 5%. And CMHC is there every step of the way — with information before, during, and after a home purchase. The CMHC Mortgage Loan Insurance, along with financial institutions such as Conexus Credit Union, benefit residents and communities by offering affordable financing, and enabling homeownership while facilitating housing markets in northern communities.

The HeadStart on a Home (HSH) is a government program managed by Westcap Management Ltd. The HSH program promotes entry level housing across the province of Saskatchewan. With over \$200 million in funding, the goal of the program is to create a minimum of 1,000 new entry-level homes over five years. The program is geared toward those individuals whose incomes are between the social housing and high income brackets. All municipalities in the province are eligible to apply for the program in cooperation with a potential builder and developer.

Housing Cooperatives are also an opportunity for alternative and sustainable solutions. This member controlled housing has a Board of Directors from their membership, allowing people to have control over their own homes. Housing Cooperatives can help build community and a sense of belonging. This can benefit community and residents by enhancing spiritual, social and economic well-being, and ensuring ongoing reflection of aboriginal lifestyle and worldviews.

7. KEY THEMES AND RECOMMENDATIONS IDENTIFIED BY PARTICIPANTS

Participants were asked to provide one word that describes how they perceive and feel about the north. Below is a 'Wordle' from the Summit. A 'Wordle' is a visual display that illustrates greater prominence for words that appeared more frequently. It provides a cognitive and concept map of core beliefs, themes and values.



Five key housing themes emerged during the interactive sessions of Summit which include:

1. Variety of Housing Forms;
2. Education;
3. Complexity of Housing Options;
4. Policy and Northern Culture; and,
5. Planning with Local Resources.

In this section a summary for each theme is provided, divided into:

1. *Participant Response*
2. *Approaches for Solution.*

The *Approaches for Solution* may be achieved by encouraging initiative and partnership with: stakeholders, community, industry, government and the private sector.

7.1 VARIETY OF HOUSING FORMS

Participant Response

Discussion on supporting the development of innovative housing designs for seniors and people living with disabilities was prominent. Also prominent was the importance of providing funding and incentive opportunities to support the design and development of a variety of housing types and styles to meet the needs of residents, including multi-unit design and modular units. Co-operative ownership models were also presented by participants as a solution to the housing demand, not only from a housing perspective, but from a more holistic approach of dealing with community issues such as food sourcing, security and community health. Participants expressed the need for housing to be energy efficient, not easily damageable, and environmentally friendly. There was a consensus within break out groups that a variety of housing forms can be adapted within northern communities to meet the needs of each individual community and their residents. Participants expressed concern that many existing beneficial housing programs have been exhausted, and that these should be revitalized along with new programming around education and homeownership. Community leaders, stakeholders and champions recognized the importance of taking action and forming partnerships with all levels of government, organizations, agencies, businesses, banks, and the private sector.

Approaches for Solution

1. Encourage a Remote Housing Program revitalization or a similar program to assist with housing development in communities.
2. Provide funding and incentive opportunities that support a variety of housing types and styles, and support for innovative housing design.
3. Support housing options that respond to the needs of the population including multi-unit dwellings, modular homes, and units suitable for occupants living with disabilities, seniors, and large families.
4. Encourage housing ownerships models including co-operatives and co-housing which support community cohesiveness, reduce infrastructure costs and may appeal to various demographics.
5. Seek options and opportunities for a Rent-to-Own program.

7.2 EDUCATION

Participant Response

Participants at the Summit identified the need for increased education on housing maintenance, and ownership and responsibility for renters and first time homeowners, with a focus on youth to prepare them for these opportunities. Educational options provided locally would assist in the retention of youth, and facilitate opportunities to draw from local resources and the ability for home ownership. There was an emphasis on ensuring mortgage education and availability, and specific programs that will meet the needs of northern communities. It was also important to participants to establish, and continue to update, a current list of available resources to ensure relevant contacts and programs can be applied appropriately. These inventories should also include existing housing stock and projection of need based on up-to-date data; and community and regional profiles identifying resources and available programs.

The participants suggested a portal or central hub to share existing studies, reports, organizational information and key housing stakeholders. There was recognition of the need for action planning, land use planning, toolkits, and a framework to implement strategies and create housing opportunities. It was also noted that other areas of the country have tested a multitude of housing options, and lessons can be learned from staying informed, identifying best practices and following proven models.

Approaches for Solution

1. Encourage educational workshops in northern communities which focus on housing and funding options; home ownership and maintenance; available programming; and available local resources.
2. Ensure awareness of existing housing programs and continue to monitor and evaluate strengths and successes to facilitate program development.
3. Ensure updated contact lists are available in order to connect with Housing Authorities and SHC staff to help communities access available programs, and housing and development opportunities.

7.3 COMPLEXITY OF HOUSING OPTIONS

Participant Response

The participants of the Summit observed that homelessness and overcrowding were a key concern in most communities. They reflected that housing conditions and situations do not exist in isolation, and that housing plays a large role in many other facets of community, such as health and spiritual well-being. Participants noted how housing was important within the context of different and future land uses; and the need for complementary uses to ensure and foster the sustainability, growth and success within the community. A key observation made by participants was that these complementary uses, including social, recreational, cultural, industrial, and commercial developments were integral in supporting a viable, diversified, and healthy community. Participants completed an exercise which enabled them to map out their communities. It was revealed that some communities were in a state of readiness to support housing development with respect to land, infrastructure, and supporting industry; while other communities had limited resources to achieve a sustainable housing continuum and community well-being. Although it was noted that northern communities continually face socio-economic challenges, by ensuring a collaborative approach, building capacity within community, and integrating all functions and resources, appropriate business planning tools and incentives will encourage and support development investment in the north.

Approaches for Solution

1. Support and encourage the timely development of senior and affordable housing in the community.
2. Promote compatibility of land uses, and form and strengthen local and regional partnerships between and amongst government, organizations, agencies, banks/credit unions, and the private sector.
3. Encourage developments that are energy efficient.
4. Ensure sufficient and suitable land is available for developments that meet the needs of residents of various social, health and economic needs.
5. Support development that fosters safe and healthy communities including commercial, industrial, cultural, and recreational development; public works and public safety initiatives.

7.4 POLICY TO REFLECT NORTHERN CULTURE

Participant Response

Participants strongly identified the need to ensure housing and housing policies reflected local peoples and local culture. One of the key suggestions was that all northern policies and plans, whether housing or land use, should reflect the communities culturally and socially. These policies would ideally be developed locally with the input of resident worldviews, traditions, cultures and values. It was noted that housing policies should be intertwined with the concepts of family, identity, culture and traditions; and that a holistic approach to economic, social, cultural and environmental realities should be emphasized. Some community leaders suggested that having municipal control of housing stock would result in more housing options for everyone and change people's attitudes from viewing the housing only as rental property to viewing it as a local asset. Participants felt that meaningful consultation amongst residents and community would facilitate strong collaboration and partnerships within industry, private sector and government. It was clearly agreed that the final goal for all participants was a 'home for their people'.

Approaches for Solution

1. Make best use of existing studies, reports and statistics to develop housing policy and programs that reflect best practices and approaches of neighbouring local and provincial governments.
2. Create and support incentive programs to encourage private-public partnerships between First Nations, developers, community and government, including health, social services and public safety agencies.
3. Encourage the delivery of policy and programming in a format or language that is culturally appropriate for the community.
4. Ensure consultation with local residents, Elders, and First Nations and Métis representatives during the policy-making or development stage; regarding protection of traditional cultural locations, culturally sensitive or significant lands, or other cultural resources.
5. Development of regional housing committees for the north to best represent local community needs.

7.5 PLANNING WITH LOCAL RESOURCES

Participant Response

Discussions at the Summit focused on addressing housing challenges through comprehensive planning documents which included: intermunicipal cooperation, First Nations and Métis involvement, existing municipal infrastructure, and partnerships with government, organizations, agencies, businesses, banks, and private sector developers. Participants repeatedly recognized the value of adopting and implementing regional plans, Official Community Plans, Zoning Bylaws, and Northern Housing Action Plans. To address sustainability in the north, it was recommended that communities train and utilize local resources for housing development. A bottom-up approach to policies and plans would more clearly foster community involvement, define the uniqueness within each community, and ensure accurate data on current and future housing needs. By enhancing local business opportunities, increasing the capacity of local trades, and partnering with stakeholders, northern communities would be better positioned to create a housing continuum, generate local revenues, and promote independence and autonomy.

Approaches for Solution

1. Ensure creation and adoption of an Official Community Plan and Zoning Bylaw to provide a comprehensive policy framework to guide and manage future growth and development.
2. Encourage government supported programs such as Planning for Growth North, to assist communities with sound planning, and coordinated local development.
3. Better utilize local resources and knowledge to increase economic sustainability, diversification and enhancement.
4. Collaborate with Canada Mortgage and Housing Corporation to develop a Northern Housing Action Plan to implement strategies intended to create and develop housing opportunities.
5. Explore opportunities for regional partnerships to better utilize federal and provincial resources and funds for development of housing in the north.
6. Encourage active community consultation and involvement when addressing housing challenges, creating housing plans or policies and proposing new development.

8. CONCLUSION

Participants were encouraged by the ongoing dialogue and opportunity to speak to the needs specific to their communities. It was important that leaders felt empowered to address their local housing needs, and the interrelated challenges that communities were facing. Participants were encouraged by one another to strive toward a community-driven approach to the housing challenges faced in the north.

Sustainable communities were recognized as those that addressed their challenges, and implemented bottom-up approaches to rebuilding community well-being. It was seen as essential that partners and stakeholders in industry and government be sensitive to northern philosophies, theories and values as a means to help ensure success with collaboration and co-operation during housing program or policy development. It was strongly noted that successful policies and programs are comprehensive; built on shared visions; are supported by community, stakeholders and external agencies; lead to action; and are regularly monitored and evaluated. It was also noted that understanding capacity within community and building additional capacity, will provide a foundation for which a framework can be developed to formulate and implement housing development initiatives. Utilizing data from a wide variety of sources will further offer communities the benefits of comprehensive local strategies that will fill the housing gap unique to each community.

The Summit concluded with a commitment by participants to bring together a committee of northern community stakeholders (identified through the Summit) with northern housing stakeholders to consolidate information and discussion extracted from the Summit; establish 'Key Approaches for Solutions' based on the Summit discussion; and continuously monitor, evaluate and implement the 'Key Approaches for Solutions' where feasible and appropriate.