

Housing Discussion Paper

La Ronge Consultation – April 5th, 2011

Key Housing Issues

Lack of housing in Northern Saskatchewan is a chronic issue. As this shortage continues, it will continue to affect the quality of life for residents. It also poses a significant barrier to attract and retain professionals and tradespersons needed to support northern growth and development.

Few Northern communities have sufficient market rental housing, affordable or social housing options for moderate to low income residents. Accommodation for single residents with no dependants is almost non-existent. All Northern communities have low vacancy rates. Many residences are housing multiple families in homes designed for single families. These factors have led to an overcrowding crisis in many northern communities. In Northern Saskatchewan, there is an extensive “homeless” population who “couch-surf” with family members, further adding to overcrowding. Overcrowding leads to increased maintenance costs of structures, illness, stress, poor ventilation and increased family violence.

Lack of housing has negative impacts on children’s stability while living in overcrowded conditions or experiencing frequent moves. These events have negative impacts on the educational progress of children.

When looking at viable solutions, it looks formidable when you factor in the high cost of construction due to transportation distances, lack of tradespeople and lack of funds to develop new lots.

Northern Housing Forum

In October of 2010, the Northern Human Services Partnership (NHSP) contacted New North and agencies from health, education, housing, social development and the municipal sector to meet and discuss housing issues. The participants who attended saw value in the group continuing to work as a collective to address the housing issue.

NHSP secured a grant from CMHC to hire a research consultant to assemble an initial housing research report to identify key starting points. In addition, communities and housing authorities were asked to provide housing information and identify existing gaps. It should be noted that this initial information is only preliminary data and is neither thorough nor complete. Not all communities and housing authorities have submitted information for the initial report. In addition, information derived from housing applicants is not complete. There is also a void of information from potential housing applicants who did not submit an application upon finding they did not meet the program criteria. The Northern Housing Forum has met several times and discussed preliminary findings and future actions. Some of these findings are mentioned below.

Northern Housing Forum Recommendations

Discussions by Northern Housing Forum participants have yielded the following recommendations:

- Complete an inventory of existing housing within each community and region
- Assess whether the needs of youth, students, singles, elderly and disabled are being met by current housing stock and identify existing gaps. Identify future needs of these groups. Currently the focus of housing programming is on families.
- Consider all relevant factors for future needs in housing including: population trends, education, income levels and health factors
- Identify the specific types of housing needed to meet these needs. This may include student residences, multi-unit buildings, mobile home parks etc.
- Provide support for increased private ownership. Consider new incentives to encourage private development of rental property considering northern challenges to construction and lot development.
- Explore other approaches such as co-op housing
- Consider how local employment and training program development can impact housing development
- Conduct a thorough review of Sask Housing policies. Examine whether or not current policy is effective concerning: 1) eligibility criteria 2) past arrears and experiences 3) affordable housing criteria 4) mortgage availability in terms of northern-specific factors and issues
- Review the Sask Housing and Housing Authorities maintenance policy and consider employing local individuals for better service. Coordinating training of local candidates for this type of work should be considered.
- Create an independent inspection program for Sask Housing and the provincial government (in the northern settlements).
- Examine and improve existing grant program criteria, processes and promotion to ensure grants are accessed by more applicants. Set aside resources and time to both support and mentor applicants through the grant process
- Create a training program about tenant responsibility that includes information about maintenance, ownership and dealing with tenant issues in order to reduce tenant problems
- Employ an inter-agency approach during the development of a provincial housing strategy. Include community housing needs, training needs, and financial considerations during the development process .

- Create a program to assist funding to develop new residential lots. Many communities do have not available lots and have a limited tax base.
- Consult with Northern agencies during the development of future housing strategies, programs and policies so they can increase awareness of the unique needs and circumstances of Northern Saskatchewan and bring viable solutions to the discussion.

Some Policy Issues

Eligibility criteria for Sask Housing currently favours families with children. There is a need to expand the criteria so other target groups such as: single youths, people with disabilities, elders and those with cognitive and intellectual barriers can access Sask Housing units, some however will require specialized housing that meets their specific needs.

Many former tenants of Sask Housing have past arrears or a negative history due to past social problems. However once their personal circumstances improve, it is difficult for them to pay off arrears or damages owing to continuing low income. There are numerous negative social issues which result from issues such as Fetal Alcohol Syndrome, substance abuse and difficult family issues which many residents must contend with. It is recommended that assessment, training and follow-up support be included within Sask Housing applicant process.

Applicants of social and affordable housing also face the barrier of either having no credit rating or having a negative one due to; being young, past experiences, and seasonal and short term contract employment versus permanent positions.

Financial institutions are reluctant to provide mortgages in many communities. No local housing market exists and resale the value for a new home does not cover its construction costs. In addition, potential new home builders/owners often earn incomes which exceed Sask Housing affordable housing programs income levels in some communities despite not having other funding alternatives.

The application process for a housing grant for renovation or upgrading is an onerous one. Most low income applicants have low literacy levels which makes completion of complex applications overwhelming. Many older residents also have to contend with English as a second language. Even when applications are completed, applicants have a lengthy wait prior to receiving a response. The requirement for inspections is a significant cost for low income residents to bear as inspectors must travel some distance as there is a lack of local inspectors. The lack of local tradespeople or construction contractors can lead to overcharging as there is no local competition. Although residents or local workers may possess some construction skills, there is currently no means for these applicants to complete any construction work themselves within renovation/repair programs. *Individuals who reside in government or municipal properties cannot apply for these grants.* This issue is of great concern given that 38% of homes in Northern Saskatchewan are in need of major repairs. (2010, Conference Board of Canada)

Local housing authority practices also has an impact upon housing maintenance. Many small, outlying communities feel they are not receiving adequate maintenance support from their regional housing authority. Lack of local tradespeople and supplies is a barrier to meeting maintenance demands in a reasonable timeframe. Some communities also felt that housing authority staff did not identify the need for repairs. These communities have identified possible remedies such as hiring local workers with adequate skills and employing independent inspectors to assess required work.

Training for new tenants is recommended to help prevent tenant problems. Many new tenants have never had to maintain their own home and are unfamiliar with basic preventative maintenance that needs to be completed. New tenants require training terms regarding their responsibilities according to their tenancy agreements. Although programs like this have delivered in the past, perhaps they should be mandated and the program content reviewed and improvements discussed by both training institutions and housing policy staff.

Although these specific policy areas require further examination, the need for a complete policy review is necessary.

Next Steps

As mentioned, Northern housing issues are complex and varied; solutions will require unique approaches. The key to determining an effective strategy is involvement of key players from government, Northern agencies and Northern communities who possess an understanding of the issues. Using a collaborative approach is vital to finding real solutions.

It will be difficult to conduct a thorough analysis of current housing and future needs in time considering the development of the provincial housing strategy has already commenced. However, the Northern Housing Forum continues to meet and it is hoped that future consultations will take place in our region. We want to work together to develop strategies and policies that meet the needs of Northern Saskatchewan.

Powerpoint Presentation Notes

1. Background on Northern Saskatchewan Region: Slides 1-6

Description of region with information about context of Northern Administration District.

Information demonstrates a region characterized by a small but widely distributed population, high Aboriginal population over a wide geographic area with possessing unique legislation for its governance.

2. Socio-Economic Trends: Slides 7-14

The following statistics are provided:

Population growth rate, population growth projections, youth population, employment rates, larger families, single parent families, multiple families, size of households, compiled from 2006 Census data and Conference Board of Canada.

Information indicates a region with a recent history and future projections of rapid population growth. The current population profile is characterized by a high percentage of youth, low employment levels and low income levels, larger families and larger households when compared to Saskatchewan as a whole.

3. Housing Trends Slides 15-22

The following statistics are provided:

Number and percentage of households with multiple families, overcrowding, major repairs and home ownership, compiled from 2006 Census data and Conference Board of Canada.

Information indicates that current lack of housing coupled with the lack of resources to address stare of existing housing is resulting in high rates of overcrowding as well as the highest level of major repairs in Canada. The low rate of home ownership is not surprising given the low income levels in the region.

4. Municipal Capacity: Slides 23-27

Slides include information on current infrastructure and municipal taxation resources which demonstrate the current lack of capacity by municipalities to support the development of new housing.

Information indicates the lack of municipal capacity of provision of lots or development of new lots given the current trend by municipalities to direct existing funds on the provision of mandatory core services. After meeting these needs, there are no surplus funds to meet development needs.

5. Policy Considerations: 28-31

Slides include other target groups to consider for Sask Housing programs and key areas of housing policy which require strengthening.

Information indicates that current policy must be more inclusive of other target groups and some practical areas for housing policy renewal and improvement.

6. Additional Challenges: 32