
**BRIDGES AND FOUNDATIONS PROJECT ON URBAN ABORIGINAL HOUSING
AND THE SASKATOON & REGION HOME BUILDERS' ASSOCIATION**

COMMUNITY HOUSING AND DESIGN OPTIONS

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-FINAL REPORT-

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The Saskatoon & Region Home Builders' Association is extremely grateful for the opportunity provided within the Bridges & Foundations Project CURA (Community-University Research Alliances) Project on Urban Aboriginal Housing. Without this opportunity, the Association would have been unable to move forward with numerous other education and training initiatives also focused on housing, affordability and urban First Nations and Métis people in Saskatoon. We acknowledge the opportunity offered through the Bridges & Foundations agreement and the participation and efforts of our many partners.

The views expressed within this report are those of the Saskatoon & Region Home Builders' Association and not necessarily those of the funding body. All views expressed are based on the experiences throughout the *Community Housing & Design* agreement.

1.0 EXECUTIVE SUMMARY

The *Community Housing & Design* agreement was principally focused on the creation of affordable housing options and culturally supportive communities for First Nations and Métis people. Partnerships between all organizations were developed to establish mechanisms to facilitate the sharing of affordable housing and community design information.

The Association hosted a Community Housing and Design Workshop at Wanuskewin Heritage Park in February 2004. The workshop was attended by individuals representing a wide range of industries, organizations, and governments to focus on housing and community design and the unique needs of urban First Nations and Métis people. Key areas discussed included affordable housing options, housing education, and assistance in the homeownership process.

Housing is more than just a place to live; it is an opportunity to develop a sense of community. The Association is dedicated to communities that are designed to be safe, affordable and that provide various services and schools. However, to ease people into their first home purchase, education and mentorship programs on topics such as mortgages and other services are necessary. The Association has been working on numerous approaches that may be implemented to make homeownership more affordable.

It takes time to build equity and appropriate programs to educate individuals about the available options that assist in the home buying process. People must recognize that affordable means modest but not low quality. Housing is a cornerstone like education and health that is vital to safe sustainable communities. Increasing housing affordability and providing quality rental accommodations will assist in improving the standard of living for all city residents and this will assist individuals to take greater pride in their homes and thus their communities.

Outlined within the report are the findings resulting from the Community Housing and Design Forum as well as representatives of the organizations and individuals who contributed to the process. The partnerships formed and the common desire of all organizations to improve the quality and quantity of housing within Saskatoon served as a common thread and motivator to continue to move forward even after the conclusion of the Bridges & Foundations Project. Concluding the report are recommendations focused on increasing the availability of housing for First Nations and Métis people as well as the mechanisms to assist in increasing housing affordability.

2.0 INTRODUCTION

The Saskatoon & Region Home Builders' Association is a non-profit trade association organized in 1955 to represent the residential construction industry. The Association works proactively with governments, community groups, housing agencies and its members to promote sound housing policy for the industry and the consumer, access to home ownership for all people in Saskatoon and area, and quality and innovation from the professional building industry.

The Saskatoon & Region Home Builders' Association (the Association) entered into an agreement with Bridges and Foundations on June 20, 2003 entitled *Community Housing & Design Options*. The *Community Housing and Design* contract was to focus on the creation of affordable housing options and culturally supportive communities for First Nations and Métis people. Partnerships between organizations were developed to establish mechanisms to facilitate the sharing of information.

The Association's expertise in the fundamentals of trades training, residential construction and its drive to work with Aboriginal organizations to realize affordable housing options and strong cross cultural relationships amalgamated well with the objectives of Bridges and Foundations.

3.0 BACKGROUND

3.1 BENEFITS OF HOMEOWNERSHIP

The benefits of homeownership go far beyond just owning a home and building equity. Housing should also be viewed in a social context that offers numerous benefits. Homeownership encourages people to both maintain their investment and creates a sense of ownership for the neighborhood. Home ownership helps develop a sense of community and can increase stability in a person's life.

Homeownership is becoming more of a challenge to many people within Saskatoon as the average price of a house and all related costs continue to increase. As land and other inputs such as utilities continue to rise the issue is not only purchasing the house but also the ability to afford to stay in that house.

3.2 CURRENT HOUSING MARKET IN SASKATOON

The current focus of the market is to build for high-end empty nesters rather than affordable homes for families. While this is a response to demand, there is a large segment of the market that is not being catered to. This segment of the market is often considered the affordable housing segment yet it offers housing for low income individuals, youth, students and seniors in both Aboriginal and non-Aboriginal communities.

The Saskatoon Housing Initiatives Partnership (SHIP) sees affordable housing as part of a continuum. Based on this continuum, \$39,500 is seen as the point of access to market housing options. There is a definite shortage of available housing for individuals below this bracket as 42.3% of Aboriginal renters in Saskatoon are in great need of housing, 45% of all Métis people and 78% of Aboriginal lone parent families are in immediate need for quality, appropriate housing¹. In Saskatoon, the average home price in 2003 was \$124,622 and only 28.5% of home sales were affordable to households earning less than \$39,500².

The timing and opportunity to develop programs and build housing targeted at the affordable housing market has never been better. Low interest rates, an increasing First Nations and Métis population entering the work force, rural migration and financial programs from senior governments directed at this target market and growing partnerships all contribute to positive steps towards affordable housing.

3.3 CURRENT RENTAL MARKET IN SASKATOON

According to Canada Mortgage and Housing Corporation's 2000 Rental Market Survey, vacancy rates in Saskatoon are increasing but so is the average rent³. This effect is due to the movement of existing tenants to homeownership and increasing property taxes and maintenance costs on older properties. "Saskatoon's six core neighborhoods, Riversdale, Holiday Park, King George, Pleasant Hill, Westmount and City Park have a large percentage of rental properties. Out of 8,130 units, more than 5,000 are rental units. In Pleasant Hill alone there are 1,530 rental units"⁴.

The rental housing units in these core neighborhoods were typically built in the period between 1970 and 1979 resulting in relatively high operating costs⁵ because of inferior products and practices of that time. The difficulty with these properties is that the household incomes in these areas are relatively low, making it difficult for landlords to collect the level of rent necessary to operate and maintain the units⁶. This contributes to property deterioration, high vacancy levels and lower gross revenues⁷. This creates a paradox as the new rental units are typically built in areas with higher incomes but cost less to operate. These units typically charge higher rents due to the higher income levels of those living in the neighborhood and the attractiveness of living in a newer building.

¹ Saskatchewan Housing Initiatives Partnership. "Housing Investment Fund." <http://www.shipweb.org/hif.html> (Retrieved 2 August 2004).

² Ibid.

³ Canada Mortgage and Housing Corporation, Rental Market Report: Saskatoon 2003.

⁴ Unknown, "Aboriginal Tenants Find Housing Conditions No Better in Cities", Eagle Feather News, September 2001. Online. <http://www.eaglefeathernews.com/sept2001/articles.html> (Retrieved 25 August 2004).

⁵ Canada Mortgage and Housing Corporation, Rental Market Report: Saskatoon 2003.

⁶ Ibid.

⁷ Ibid.

The overall rental market condition in Saskatoon is that “at the most affordable level, there is still an inadequate supply of units”⁸.

3.4 PARTNERSHIPS

A partnership is a collaboration of organizations with a clearly identifiable and mutually beneficial goal⁹. The collaboration of Aboriginal and non-Aboriginal organizations as well as public and private entities can be used to develop mutually beneficial outcomes from both a business perspective as well as from the standpoint of individuals in need of quality affordable housing. No partnership can exist without the sharing of risk, responsibility, accountability and benefits¹⁰.

Culturally inclusive partnerships are required in order to have the greatest success in developing effective affordable housing solutions for First Nations and Métis people in the city of Saskatoon. These partnerships can include but are not limited to existing housing developments, government and First Nations and Métis organizations, private business, public organizations and non-profit, community based entities.

The formation of partnerships cannot stand as an end in themselves as they must be utilized to achieve a certain goal(s). The development of a partnership requires a significant investment and commitment of time and resources. The resources contributed by stakeholders represent far more than money, as they can include contributions of staff and volunteer time, information, knowledge and expertise, contacts and networks, space and equipment and other in kind resources. The use of partnerships and the unique resources each organization brings to the table can ultimately result in a more comprehensive and holistic solution with a more efficient use of resources.

The Association was fortunate to also participate in two other agreements with Bridges & Foundations: CURA. The partnerships developed through the initiatives of the *Apprenticeship Consultations* project and the *Management and Coordination of Apprenticeship Training Opportunities for Aboriginal Students in Residential Construction* project served as a strong base to continue to foster through the *Community Housing and Design* project.

⁸ Ibid.

⁹ Torjman, Sherri. (1998). Partnerships: The Good, The Bad and The Uncertain. *Caledon Institute of Social Policy*.

¹⁰ Ibid.

4.0 METHODOLOGY

The objective of the *Community Housing and Design* contract was to develop sustainable relationships between Aboriginal and non-Aboriginal people and organizations that would result in discovery of affordable housing options and growth of culturally supportive communities. Included within the creation and design of the communities is also the consideration of the design of the homes and the technical expertise required.

By building partnerships and encouraging open communication, trust was and continues to be built between individuals and organizations and between both Aboriginal and non-Aboriginal organizations. The common goal for appropriate and affordable housing for the Aboriginal community was to serve as the building block or central focus of the working relationships. The methodology included the sharing of information, technical knowledge and expertise to result in Aboriginal housing relevant to the community.

5.0 SUMMARY OF FINDINGS

5.1 COMMUNITY HOUSING & DESIGN WORKSHOP

On February 12, 2004, the Association hosted a Community Housing and Design Workshop at Wanuskewin Heritage Park. The workshop was attended by 39 individuals representing the residential construction industry, the financial sector, a range of community based organizations and various branches of government. The workshop brought together Aboriginals and non-Aboriginals to discuss the housing and community design issues facing the Aboriginal population in Saskatoon and surrounding area. The workshop was designed to focus on two key areas. The first area was housing design and the opportunities and unique needs of urban Aboriginals. Community design and the needs and opportunities present in this area was the other key focus.

5.1.1 PARTNERSHIPS & PARTICIPATION

The following organizations participated in the Community Housing & Design Forum:

- Bridges & Foundations
- Canada Mortgage and Housing Corporation
- Carroll Homes
- City of Saskatoon
- Construction Careers Saskatoon
- Department of Community Resources & Employment
- Federation of Saskatchewan Indian Nations
- First Nations Bank
- Joe Duquette High School
- Saskatoon Credit Union
- Saskatoon Housing Initiatives Partnership
- Saskatoon Tribal Council
- Saskatchewan Housing Corporation
- Saskatchewan Research Council
- University of Regina
- University of Saskatchewan
- North Ridge Development Corporation
- Nu-Fab Burton
- Masters of Business of Administration students
- Métis Employment & Training of Saskatchewan Inc.
- Muskeg Lake Cree Nation
- Quint Development Corporation
- River Ridge Homes
- Sun Ridge Group

Partnerships are the principle agreement to the development of meaningful, acceptable and appropriate community design. Community associations are options that could be

utilized to create partnerships as well as agreements between reserves and urban municipalities.

Partnerships need to be formed and sustained in order to have the greatest success in developing effective affordable housing solutions for the long term. These partnerships include existing housing developers, government and First Nations and Métis organizations and the residential construction industry.

5.1.2 HOUSING DESIGN

This section will outline the central themes that arose from the group discussions. While each of the group discussions was conducted separately, the groups highlighted very similar concerns and challenges.

CURRENT CHALLENGES AND OPPORTUNITIES

As stated, the current focus of the market seems to be a tendency to build for high end empty nesters rather than affordable homes for families. While this is a response to a particular demand, there is a large segment of the market not being served. The segment needing affordable housing faces numerous challenges. Among them is a ‘gap’ between what budgets can afford or accommodate versus their necessary housing size requirements. Many individuals get off to a poor start in substandard social housing in poor condition and in some areas that are prone to a high rate of gang activity. There is also a high rate of poverty, many single parent households and transient individuals among the First Nations population.

The timing and opportunity to develop programs and design housing targeted at the affordable housing market has never been better. Low interest rates, an increasing Aboriginal population entering the work force, rural migration and growing partnerships and available funding sources from all governmental levels all contribute to positive steps towards affordable housing.

MORE THAN A PLACE TO LIVE

The benefits of homeownership exceed the obvious benefits of owning a home and building equity. Housing should also be viewed in a social context that offers numerous benefits to families and communities. Homeownership encourages people to both maintain their investment and creates a sense of ownership within neighborhoods. Home ownership helps develop a sense of community and can increase stability in the lives of individuals and families.

EDUCATION AND MENTORSHIP

The many discussions among the partnership groups highlighted a need to provide education and mentorship programs to ease people into their first homeownership experience. Mentorship and education programs would help to demystify

homeownership for many, as well as help individuals to plan and budget for the purchase of their first home. Education about mortgages, the financial/lending systems and the services that are available will help many individuals realize that home ownership is not complicated and is within their reach. There is a lack of consumer knowledge about home buying and this can turn it into a daunting task for families and individuals.

Educational programs would be helpful to individuals that migrate from a reserve and into the city. These types of programs could also inform people of the initiatives that are available for homeownership as well as provide general knowledge of rental expectations and available accommodation.

MARKET DEMAND

The current market demands high quality housing that is energy efficient and durable. There needs to be affordable housing available throughout the community that still meets minimum standards of quality, efficiency and durability. There is currently a need to increase the quality and quantity of housing available to Aboriginal people in Saskatoon. The types of housing needs to be flexible and have the ability to be modified to suit different lifestyles including young families, elders, singles and students.

The design of the homes should also be based on need. In order to identify the exact needs a survey may be helpful. The survey could determine the needs, type of tenure, building, the necessary financing tools required and the requirements of the individual and community. Specific areas of need identified would likely include multi-unit and multi-family dwellings, student and single housing as well as housing designed to accommodate multi-generational families.

The need for affordable student housing was also considered by the partners. There is currently a lack of student housing close to secondary and post-secondary educational institutions. A key area identified was Joe Duquette High School as many students have difficulty finding affordable rental accommodations in the area forcing them to travel long distances to attend school.

FINANCING

As highlighted in the education and mentorship section, there is a lack of consumer knowledge concerning mortgages and lending and budgeting issues. There are numerous approaches that can be taken to make home ownership more accessible and affordable. Suggestions that were brought forward included the use of 'sweat' equity as a down payment, co-operatives and pooled equity. These types of programs would increase the availability and accessibility of home ownership to some individuals and families. Other suggestions included developing better relationships with the financial sector, utilizing the habitat concept to rebuild core neighborhoods and adopting the model of the New Home Ownership Program to assist in moving people from rental accommodations to homeownership.

Numerous barriers were identified in the area of financing. It is believed that a cultural bias exists within the lending and insurance industries as individuals in eastern Canada are approving applications from individuals about whom they have little or no direct knowledge. A value challenge exists in some communities because in some cases the value of older property may be worth less than the balance on the mortgage. Another barrier is capacity, as there are a limited number of Aboriginal families for whom home ownership is feasible. Part of this capacity is limited by the initial purchase price of the home but also the cost of utilities and general upkeep once the house is purchased. The final barrier the Association refers to is housing affordability. It is becoming increasingly difficult to have housing remain affordable as operating costs increase over and above construction costs. Increasing material, land and labour costs are forcing builders to increase the selling price in order to recover costs.

5.1.3 COMMUNITY DESIGN

This section will highlight the key themes outlined in the community design group discussions. These themes are similar to those highlighted in the housing design section but offer particular attention to the overall development process for communities in Saskatoon.

POLICY CHALLENGES

Legislation, bylaws, building codes and zoning regulations make it difficult for certain renovations or lot redesigns to be possible. More flexible regulations may provide more opportunity for innovative development.

INFILL VERSUS GREEN FIELDING

The approach of development differs greatly between green fielding and infill. Infill is the preferred approach as it would provide a renewed, strong core area, with preexisting developed infrastructure and services. This in turn would build a strong community. Infill is also more cost effective compared to green fielding. Barriers to infill redevelopment include small lots and limited availability. Redeveloping is sometimes quite costly and several zoning issues and infrastructure costs require revisions to address cost and decrease barriers to redevelopment. Infill is also preferred as green field development produces more costly housing being built long distances from the downtown and outside easy access to other public services.

COMMUNITY REQUIREMENTS

People want communities and neighbourhoods that are safe, affordable and provide various services, schools and other amenities. Developments should be accessible and in close proximity to other necessary public services. Sprawl is not helpful as many individuals do not own vehicles. Communities should include pedestrian walkways and

other features that encourage community bonding, safe parks, streets and schools and community ownership built into their design.

NOT IN MY BACKYARD (NIMBY)

Incorporating the community-oriented developments with appropriate and affordable housing in Saskatoon's core neighborhoods should be a priority. Balanced development must occur across the city in order to avoid the clustering of income groups but there is a great need for central accommodations with easy access to schools, jobs and other family supports.

OPPORTUNITIES, BARRIERS AND TRENDS

Saskatoon should explore and emulate successful housing programs in other communities to learn what is the most effective. The expectations of individuals in society can often be too high and likely unachievable in the short term. It takes time to build equity and inform individuals about the available options that assist in the home buying process. People and all stakeholders must recognize that affordable means modest but not low quality. There is often a misperception about what is affordable and a lack of information about what is available in the market.

Housing as a societal issue has much further reaching effects than just providing people with a place to live. It can be used as an incentive to improve many policy problems and may have many positive impacts on families and neighbourhoods. Increasing housing affordability and providing quality rental accommodations will assist in improving standards of living in the city and help individuals take greater pride in their homes and thus their communities.

5.2 AFFORDABILITY

The Association has formed the Business Initiatives Committee. The mandate of this committee is 'To create appropriate and affordable housing opportunities relevant to the needs of the community'. By bringing together key stakeholders from the industry, financial institutions, governments and members of community based organizations it is hoped that the committee can improve housing availability and affordability in Saskatoon.

The purpose of the Business Initiatives Committee's initial meeting on September 16, 2004 was to review the current affordable housing stock in Saskatoon, the demand for new affordable housing and the opportunities to renovate existing units. The Committee also reviewed the stakeholders that should be present in order to represent the interests of all individuals affected by affordable housing in Saskatoon.

Currently the Committee is comprised of representatives from:

- Saskatoon Housing Authority
- The Affordable New Home Development Foundation
- Department of Community Resources and Employment
- Saskatoon Housing Initiatives Partnership
- North Ridge Development Corporation
- Saskatchewan Housing Corporation
- Saskatoon Credit Union

Included in the process are efforts taken to engage the participation of the Saskatoon Tribal Council (STC) and other First Nations groups. A presentation was made to the STC Management Committee on October 19, 2004 outlining the need for input from STC regarding the committee's ability to participate as a partner and together create housing relevant to the needs of First Nation communities.

On-Going Initiatives

As a result of meetings held on September 28th, October 12th and November 3rd the Committee is moving towards addressing the gap between the funding provided under the Centenary Affordable Housing Program, the financial capacity of the families and the average price of a home in Saskatoon. This initiative takes into account adequacy and suitability as it acknowledges the need for families to have adequate space for children and extended family members in safe communities.

The Committee also identified a large barrier to affordable housing development represented in the volumes and layers of government red tape and bureaucracy. In delaying timelines and creating additional administrative barriers, it has made much of the residential construction industry wary of entering such projects with the provincial government as they offer little return on investment. This creates problems for the government in reaching their targeted goal of affordable housing units in Saskatoon¹¹ as they need the participation of the professional industry to build appropriate units.

The final area of concern for the Committee is serviced land availability and price. It is difficult to create affordable housing units if there is no land available or it is so expensive it makes the units unaffordable before they are even built. This is a concern for the residential construction industry as a whole and greatly affects housing affordability and ability of low income earners to access affordable housing.

To address the issue of land availability, the Forum for Growth was held on September 22, 2004. This meeting was attended by the Mayor of Saskatoon, the majority of City Councilors and key individuals from the residential construction industry. The forum provided an atmosphere of open exchange between those in attendance with agreement to

¹¹ Business Initiatives Committee minutes, October 12, 2004.

work together towards better housing and development policy for Saskatoon. It is the intent of these meetings to improve relations with the City of Saskatoon and increase their understanding of the needs of the industry and continue to increase the quality and quantity of housing in Saskatoon.

6.0 RECOMMENDATIONS

The market demands high quality housing that is energy efficient and durable. There needs to be quality affordable housing available throughout all communities in order to increase the quality and quantity of housing available to First Nations and Métis people in Saskatoon. The housing needs to be flexible and have the ability to be modified to suit different lifestyles including young families, elders, singles and students. Outlined below are initiatives that will assist First Nations and Métis people in accessing housing as well as those actions required to increase the quantity of quality housing stock available.

6.1 INFORMATION PACKAGE

A possible short term action would be to develop a brochure or information package outlining the available services and assistance for individuals regarding home ownership. The information could provide a general understanding of the housing system and suggest starting points to move from rental to homeownership. It is important for the information to be in the hands of those who need it. This could include distribution of the information to those people still living on reserves. A longer term suggestion could be to develop an information center for housing which would provide a one stop centre and represent all available agencies, types and options.

6.2 REALLOCATION OF FUNDING

Other suggestions included the need for federal government funding to recognize that many Aboriginals are relocating to urban areas. In recognizing this, the Federal government should consider redirecting a portion of funding from reserves to urban areas.

6.3 EDUCATION & MENTORSHIP

Another important finding from the Association's Community Housing and Design Forum is that there is a need to provide education and mentorship programs to ease people into their first homeownership experience. It is expected that mentorship and education programs would help to demystify homeownership for many, as well as help individuals become more prepared for purchasing their first home. Education on mortgages and the services that are available will help many individuals realize that home ownership is within their reach. There is a lack of consumer knowledge about home

buying and this can turn it into an intimidating effort for families and individuals. Educational programs would be helpful to individuals as they move from a reserve to the city. These programs could inform people of the initiatives that are available to assist in homeownership as well as provide general knowledge of rental expectations and availability.

6.4 CONSULTATIONS

Input from the First Nations and Métis communities must serve as the basis for proceeding with the design of any housing or communities built in order to create culturally supportive communities. The specific needs must be accounted for with emphasis placed on the increased need for student and senior housing as well as accommodations for multi-generational families. Without consultations and input it will be difficult to create housing that is relevant and acceptable to the First Nations and Métis populations.

7.0 CONCLUSION

It was the common desire of the partners to create culturally supportive communities and affordable housing solutions that allowed for progress to be made to improve housing affordability in Saskatoon. Key organizations were brought together with the intent to increase the affordability of housing in Saskatoon while building culturally supportive communities for all people.

The partnerships created, with a variety of organizations, allowed for knowledge and technical expertise to be shared while creating a greater understanding of Aboriginal housing needs. The partnerships formed will continue to serve the residential construction industry in creating quality, affordable housing for Saskatoon.

The Association is proud to be a part of an initiative that invested in the future of the Aboriginal people of Saskatoon. The new partners will continue to work towards increasing the affordable housing stock available in Saskatoon while creating culturally supportive communities.

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