



# **Housing Now!**

## **Meeting Manitoba's Needs**

### **CONFERENCE REPORT**

September 2003

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## 1.0 INTRODUCTION

Housing Now! Meeting Manitoba's Needs was a day long conference held on Saturday, April 12, 2003 at the Winnipeg Convention Centre. The purpose of the conference was to provide an opportunity for Association of Manitoba Municipalities (AMM) members to identify housing challenges, issues, and/or needs that exist in their communities, and to suggest potential solutions involving the federal, provincial, and municipal governments, as well as the private sector. This report outlines what was heard at the Housing Now! Conference and outlines the next steps that the AMM, along with the federal and provincial governments, plan to undertake.

The AMM, the Canada Mortgage and Housing Corporation (CMHC) and the Manitoba Housing and Renewal Corporation (MHRC) sponsored the Conference. These organizations also assisted in conference organization by serving on the Steering Committee.

## 2.0 BACKGROUND

The Association of Manitoba Municipalities (AMM) was created in January 1999 as a result of a merger between the Union of Manitoba Municipalities (UMM) and the Manitoba Association of Urban Municipalities (MAUM). All municipalities in Manitoba are members of the AMM. "The AMM's mission is to identify and address the needs and concerns of its members in order to achieve strong and effective municipal government."

One of the main functions of the AMM is to lobby on issues that affect Manitoba municipalities. Many of the AMM's issues are raised by its members through resolutions or correspondence, which are then brought to the attention of the Manitoba or Federal government. Senior levels of government often introduce policy dialogue by drafting legislation or regulations which affect municipalities. The AMM monitors and responds to any legislation affecting municipal government. Consistent with this function, and the mission of the organization, the AMM Housing Conference was designed to identify the challenges that Manitoba municipalities face related to housing for seniors and persons with disabilities and affordable housing and to provide an opportunity to develop potential solutions to address these challenges.

In addition to the AMM, representatives from CMHC and MHRC participated in the conference as presenters and/or facilitators in small group discussions. CMHC is the Government of Canada's housing agency. CMHC provides a range of services to help Canadians to gain access to a wide choice of quality, affordable housing, by providing information about home purchases, rentals and renovations. CMHC offers mortgage insurance which can reduce down payment or equity requirements, housing market analysis as well as research on municipal planning, affordable housing, housing finance, and housing technology. The corporation also offers financial assistance for the construction and renovation of affordable housing through the Affordable Housing Agreement and the Residential Rehabilitation Assistance Program (RRAP) both of which are delivered by the Province of Manitoba and/or municipalities. CMHC has recently introduced

new programs including Seed Funding to help groups get established and to get projects started and enhanced Proposal Development Funding to bring housing projects to the point that financing can be secured.

The Manitoba Housing and Renewal Corporation (MHRC) is responsible for the development, delivery and administration of provincial housing policies and programs and assists Manitobans to have access to adequate and affordable housing. The MHRC is also responsible for the development of strategic initiatives, such as the Affordable Housing Initiative and the Northern Housing Strategy, to meet the housing needs of Manitobans. The Affordable Housing Initiative is an approximately \$50.0 million, five-year joint venture of the federal and provincial governments, developed to increase the supply of affordable rental units and new housing available in Manitoba. This will be achieved by supporting the development of new rental and homeowner units, offering a repair/conversion option, and providing homebuyer down payment assistance. In addition, a new rent supplement component is being planned. The Northern Housing Strategy is comprehensive in scope and recognizes the fundamental importance of housing as a component in the development of healthy and sustainable communities and improved quality of life. The Strategy also emphasizes the need for a community driven approach. The forging of partnerships with stakeholders has been a critical component from the inception of the strategy development process, and these partnerships will continue to be essential to the ongoing development and implementation of the Strategy.

Representatives from CMHC and MHRC participated in the conference to learn about the challenges faced by municipalities in Manitoba and where possible to provide information in response to specific questions raised by the participants.

Discussion papers on affordable housing and housing for seniors and persons with disabilities were prepared by MHRC and CMHC and were included in the registration packages for participants. The discussion papers are included in Appendix 2 of this document.

### 3.0 AGENDA AND PROCESS FOR FORUM

The agenda for the day consisted of:

- Greetings and introductory comments
- Small group discussion of challenges and potential solutions for affordable housing and housing for seniors and persons with disabilities
- Small group scoring of suggested solutions
- Plenary presentation on the ideas small group sessions generated
- Concluding comments

A copy of the agenda is included in Appendix 2 of this report. The day began with greetings and introductory comments from invited speakers. The Chair for the event, Joe Masi (AMM),



introduced Stuart Briese, President of the AMM, the Honourable Drew Caldwell, Minister of Family Services & Housing and Elizabeth Huculak, Canada Mortgage and Housing Corporation (CMHC) General Manager for the Prairies, Nunavut and NWT Region. Stuart Briese began the introductory comments with an overview of his experience dealing with municipal housing issues starting in the Rural Municipality (RM) of Langford in 1986, working on planning for Neepawa and the surrounding area, as Vice-president of the AMM and in his current role as President of the AMM. Mr. Briese expressed his appreciation to the staff that worked on the conference and explained that it provided an excellent opportunity for municipal representatives to gather information and have input into how housing initiatives in Manitoba are developed. He explained that the conference report would be shared with CMHC and MHRC, and urged AMM members to express their views during the course of the conference.

The next speaker was Elizabeth Huculak, the CMHC General Manager for the Prairies, Nunavut and NWT Region. Ms. Huculak noted that many important housing initiatives were started in Manitoba. She re-capped recent federal funding programs and elaborated that while these were important programs, the provision of affordable housing and housing for seniors and persons with disabilities was also about leadership and co-operation, with the for-profit and non-profit sectors, to find sustainable solutions. CMHC is working to establish a balanced housing market. Appropriate housing is an essential component of sustainable communities. An adequate supply of affordable, good quality housing must be available, which means that the entry point cost of purchasing a home is affordable for first time buyers. Ms. Huculak encouraged municipal representatives to challenge themselves and the provincial and federal representatives to clearly identify housing challenges and to develop creative solutions.

The Honourable Drew Caldwell, Minister of Manitoba Family Services and Housing provided the last introductory comments. Minister Caldwell reviewed his experience with housing issues and his service with the Union of Manitoba Municipalities and the AMM. He thanked staff who organized the event. Minister Caldwell emphasized the opportunity to network that the conference represented and the positive steps that have recently been taken to improve housing in Manitoba. These steps include a Framework Agreement with the Federal Government in 2001, an Affordable Housing Agreement in September 2002 and specifically related the topics of the conference, to the recently announced Provincial strategy for seniors. Minister Caldwell concluded his remarks by observing that the ideas and advice heard during the conference would be used to inform housing policy in Manitoba.

After introductory comments, Denis DePape of InterGroup Consultants reviewed the agenda for the day, explained expectations for participants and established "ground rules" for the session, including mutual respect, openness, and honest communication.

After a brief break, participants were assigned to one of five facilitated groups. Three of the groups dealt with affordable housing and two dealt with housing for seniors and persons with disabilities. In each small group a representative from either MHRC or CMHC made a brief presentation on the topic of discussion and entertained questions for clarification. The presentations were based on the material from the discussion papers on the two topics, which were included in the participants' registration packages (attached to this report in Appendix 2).

After the presentation, participants were asked to write down the challenges facing their municipality. After allowing a short period of time for participants to identify their challenges, participants were asked to share the challenges faced by their municipality. As participants listed the challenges that they had identified, the facilitator recorded them. A check mark was placed beside challenges that were identified more than once to indicate frequency. After all the participants in the group were done, the facilitator reviewed the list of challenges and noted those that were identified most often. For the remainder of the morning, group participants were asked to suggest potential solutions to the identified challenges, with the assistance of the facilitator and presenter.

After lunch, participants returned to their groups and facilitators guided them through the process of evaluating the solutions that had been put forward in the morning session. To begin, the group selected a short list of the top three to five solutions. The facilitator then guided participants through a process of rating each solution according to their:

- Ability to address the problem
- Local acceptability
- Practicality
- Priority

Solutions were scored on each criterion using a scale of one to five, with one representing the best possible solution. The scores from each of the criteria were added together to arrive at an overall rating for the solution, which was used as the basis for prioritizing the solutions that had been identified. The solution with the lowest overall score was prioritized the highest. After discussing the prioritization of the proposed solutions, the facilitator reviewed it with group members to ensure that it fairly represented their viewpoints.

After a short break, a plenary session was held where the facilitators from each group presented the challenges, potential solutions and their respective prioritization. Participants were given the opportunity to ask questions and/or request clarification on the presentations from the facilitators. After presentations, Matthew Majkut (AMM) explained the next steps in the process and concluded the session.

#### 4.0 RECURRING THEMES

The primary outcome of the small group sessions were lists of challenges and the level of priority assigned to those potential solutions. This section identifies prominent, as well as supplementary themes, which were observed in the challenges and potential solutions. Themes for affordable housing and housing for seniors and persons with disabilities are discussed separately below. A theme was defined as being prominent if the challenge and associated solution were included in the short list for ranking in at least two of the small groups dealing with the topic. Supplementary themes were identified in the short list for ranking of one of the small groups and were also mentioned in the other group(s), however were not included in the short list in the other

group(s). The end of this section includes a discussion of supplemental themes and additional observations, which were drawn from the flip charts kept by facilitators, the notes kept by record keepers, the presentations to the plenary, as well as the discussion papers for each topic.

#### 4.1 PROMINENT THEMES

##### 4.1.1 Affordable Housing

The most frequently identified challenges in all of the groups on the topic of affordable housing dealt with program information, the availability of funding for construction, as well as maintenance and co-ordinated analysis of the demand for affordable housing. These are listed in detail in Table 1. Participants noted that while information is available on individual federal and provincial programs, it is difficult to get information about how different programs relate to one another. Current funding options primarily involve limited loans for specific types of renovations or traditional bank financing, both of which have limited application. The need for affordable housing has typically been identified reactively when it has already become a problem. However, municipal governments and residents would benefit from more pro-active planning that may identify the need for affordable housing before shortages are experienced.

**Table 1 – Affordable Housing Prominent Challenges**

<b>Affordable Housing</b>
<p><b>Prominent Challenges:</b></p> <ul style="list-style-type: none"> <li>• <b>Access to information</b> - It is difficult to get consistent, complete information about existing provincial and federal programs available for affordable housing.</li> <li>• <b>Funding options</b> - There is not enough funding available generally, and not enough private sector involvement in particular, to develop and maintain affordable housing.</li> <li>• <b>Needs assessment and planning</b> - There is not enough analysis of the demand for and location, timing and quantity of affordable housing that is needed.</li> </ul>

The proposed solutions to the most frequently identified challenges involved better co-ordinated information delivery regarding existing programs, a broader range of more flexible financing sources for capital as well as operations and maintenance costs, and technical assistance for municipalities to conduct co-ordinated assessments of their present and future needs for affordable housing (see Table 2). A 'single-window' approach to delivering program information was suggested that would allow municipal representatives to have one point of contact to access integrated program information from CMHC and MHRC. In addition to existing funding options, public-private partnerships and government loan guarantees to secure funding [at reasonable rates] were proposed to help attract private sector participation in the development of affordable

housing. These options have the potential to reduce project financing costs and increase return-on-investment. Participants also requested that technical assistance be made available from CMHC and MHRC to help municipalities conduct affordable housing needs assessments, both locally and regionally.

**Table 2 – Affordable Housing Prominent Solutions**

<b>Affordable Housing</b>
<p><b>Prominent Solutions:</b></p> <ul style="list-style-type: none"> <li>• <b>Access to information</b> - A co-ordinated, 'one-stop shop' for contact and program information should be developed.</li> <li>• <b>Funding options</b> - Innovative financing arrangements, such as public-private partnerships and government loan guarantees, need to be developed to expand the financing options for affordable housing.</li> <li>• <b>Needs assessment and planning</b> - Technical assistance should be available to help municipalities conduct and co-ordinate needs assessments and planning of affordable housing initiatives.</li> </ul>

#### 4.1.2 Housing for Seniors and Persons with Disabilities

Five prominent themes came forward from small group sessions on housing for seniors and persons with disabilities. The need for flexibility of design to accommodate changing abilities, difficulty finding adequate funding to cover maintenance and renovation costs, difficulty finding clear, complete information on available programs, the need to make better provisions for health care, particularly for seniors housing, and the need to successfully manage housing to suit local needs (see Table 3). Housing for seniors in particular requires unique attention to design to facilitate home renovation suited to the needs of seniors and persons with disabilities and to accommodate the change in abilities that occurs as people age. Participants also observed that it was frequently difficult to secure adequate funds to meet the costs of operating and maintaining housing for seniors and persons with disabilities. As with affordable housing, it is difficult to find consistent information on the range of federal and provincial programs available and how these programs relate to one another. A further co-ordination issue relates to health care. Group members observed the need for coordination between available housing for seniors and persons with disabilities and health care services needed to support these residents. Participants also noted that housing should be managed to fit the unique circumstances of different municipalities as family structures, incomes, and cost of living vary among municipalities across the province.

**Table 3 – Housing for Seniors and Persons with Disabilities Prominent Challenges**

<b>Housing for Seniors and Persons with Disabilities</b>
<p><b>Prominent Challenges:</b></p> <ul style="list-style-type: none"> <li>• <b>Design</b> – The design of much of the housing for seniors fails to meet the changing needs of residents as their levels of ability change with the aging process.</li> <li>• <b>Funding</b> – It is difficult to find adequate funding to cover operations and maintenance costs.</li> <li>• <b>Access to information</b> – It is difficult to find clear, consistent information on available programs and who to contact for assistance.</li> <li>• <b>Health care services</b> – Effort is needed to link housing for seniors, in particular, with appropriate health care services.</li> <li>• <b>Local relevance</b> – Housing for seniors and persons with disabilities need to be successfully managed to meet local circumstances.</li> </ul>

The solutions proposed by the two groups were notably similar. One group suggested developing a 'how-to' manual to explain information on available programs, typical costs to build different housing designs, the process for feasibility studies and how to access funding. The other group took a slightly different approach to the issue and recommended the development of long-term plans for housing for seniors and persons with disabilities. Such plans would include potential funding sources, discuss present and future needs, and map ways to respond to these challenges successfully. The development of long-term housing plans would require the compilation of much of the program information identified above. A key component of both ideas was better communication between the various players involved in providing housing for seniors and persons with disabilities. Proposed solutions for other challenges included adaptable housing designs, innovative funding provisions, and co-ordination of health care services with relevant RHAs, along with development of innovative delivery models (i.e. mobile clinics) and more local control of housing management (see Table 4).

**Table 4 – Housing for Seniors and Persons with Disabilities Prominent Solutions**

<b>Housing for Seniors and Persons with Disabilities</b>
<p><b>Prominent Solutions:</b></p> <ul style="list-style-type: none"> <li>• <b>Design</b> – More adaptable housing designs should be implemented that can be easily modified to accommodate changing lifestyles and ability that occur over time.</li> <li>• <b>Funding</b> – An increased range of innovative financing arrangements needs to be</li> </ul>

**Table 4 – Housing for Seniors and Persons with Disabilities Prominent Solutions Continued**

<b>Housing for Seniors and Persons with Disabilities</b>
<p>available, such as public-private partnerships. Also, housing technologies should be used that require lower maintenance and renovation costs.</p> <ul style="list-style-type: none"> <li>• <b>Access to information</b> – A working template, or ‘how-to’ manual explaining how to develop proposals for housing for seniors and people with disabilities should be developed.</li> <li>• <b>Health care services</b> – Regional Health Authorities (RHAs) need to be involved in the planning of housing for seniors and persons with disabilities, in order to ensure that necessary health care services are available in the community. In addition to co-ordination of existing services, innovative new models for health care delivery, such as mobile clinics, need to be developed.</li> <li>• <b>Local relevance</b> – More local control of housing for seniors and persons with disabilities should be instituted through measures such as local housing boards, or by converting control of provincial facilities to joint or municipal ownership, along with appropriate funding to finance operations.</li> </ul>

## 4.2 SUPPLEMENTARY THEMES

### 4.2.1 Affordable Housing

In addition to the challenges and solutions identified under the prominent themes for affordable housing, several supplementary themes were mentioned frequently in one or more of the groups, although they were not included in their short list of prominent challenges. The supplementary challenges that were identified relate to the difficulty of getting private sector involvement in affordable housing and restrictions imposed on municipalities in current provincial legislation and/or regulations (see Table 5). Private developers have a larger profit margin on more expensive homes — for which there is currently a strong market — than they would if they were building affordable housing units. The second supplementary challenge that was identified dealt with restrictions in existing legislation and regulation that prevents municipalities from offering certain types of incentives to encourage private sector involvement. Examples that were mentioned included The Municipal Act, which restrains municipalities from offering property tax incentives, and land-use planning regulation, which does not promote easy amendment of zoning by-laws

**Table 5 – Affordable Housing Supplementary Challenges**

<b>Affordable Housing</b>
<p><b>Supplementary Challenges:</b></p> <ul style="list-style-type: none"> <li>• <b>Private sector involvement</b> – Lack of financial/market incentives for private developers.</li> <li>• <b>Legislation and regulation</b> – Planning guidelines and municipal legislation are too strict and do not allow for municipalities to offer property tax incentives or make changes to zoning by-laws appropriate for local circumstances.</li> </ul>

Solutions that were suggested in response to the supplementary challenges involved using mechanisms to make affordable housing developments more attractive to private sector developers and establishing greater municipal autonomy to amend land-use plans and zoning by-laws to encourage affordable housing development (see Table 6). Suggestions for encouraging private sector involvement included coordinating projects within individual communities, as well as between neighbouring communities, so that the return on investments would be more attractive. Participants also suggested providing incentives for private builders to construct affordable “in-fill” housing to decrease infrastructure costs while increasing investment returns. Regulatory changes, such as the ability for municipalities to more easily amend land-use plans, and revisions to *The Municipal Act* to allow property tax incentives were suggested as examples that could potentially address some of the key challenges posed by existing legislation and regulation.

**Table 6 – Affordable Housing Supplementary Solutions**

<b>Affordable Housing</b>
<p><b>Solutions:</b></p> <ul style="list-style-type: none"> <li>• <b>Private sector involvement</b> – Package affordable housing developments to be more attractive to developers, and greater local autonomy to develop incentive instruments.</li> <li>• <b>Legislation and regulation</b> – Flexible zoning by-laws; greater municipal autonomy to amend land-use plans and zoning by-laws.</li> </ul>

#### 4.2.2 Housing for Seniors and Persons with Disabilities

Although not among the top challenges, both groups identified program applicability and the availability of services as challenges during their discussions. Participants noted that programs

that worked in larger centres were not always applicable in small-market communities. The life-lease program was identified as an example. It was also noted that services are located too far from some housing for seniors and persons with disabilities to take advantage of (See Table 7).

**Table 7 – Housing for Seniors and Persons with Disabilities Supplementary Challenges**

<b>Housing for Seniors and Persons with Disabilities</b>
<p><b>Supplementary Challenges:</b></p> <ul style="list-style-type: none"> <li>• <b>Program applicability</b> – Existing programs aren't necessarily applicable in small communities. For instance, life-lease arrangements don't work well in small communities.</li> <li>• <b>Availability of services</b> – There is often a shortage of recreation, retail and other services in areas where housing for seniors and persons with disabilities are located.</li> </ul>

Participants suggested that program criteria should be flexible, or have options for communities of different sizes, in order to be applicable to local circumstances. It was recommended that housing for seniors and persons with disabilities should be planned for areas where services are located nearby. (See Table 8.) It was observed that locating this housing near essential services would allow expansion without interrupting other development in the neighbourhood. Participants believed this could help educate other residents and dispel stereotypes that can contribute to the 'Not in My Backyard' (NIMBY) phenomenon.

**Table 8 – Housing for Seniors and Persons with Disabilities Supplementary Solutions**

<b>Housing for Seniors and Persons with Disabilities</b>
<p><b>Supplementary Solutions:</b></p> <ul style="list-style-type: none"> <li>• <b>Program applicability</b> – Program criteria should be flexible to ensure applicability to communities of all sizes.</li> <li>• <b>Availability of services</b> – Housing for seniors and persons with disabilities should be built in areas that have essential services close at hand.</li> </ul>

## 5.0 ADDITIONAL OBSERVATIONS

A number of issues came up in the small group sessions that were applicable to both affordable housing and housing for seniors and persons with disabilities (summarized in Table 9). Greater

local autonomy, differing local circumstances, the need to educate people about new housing technologies and the necessity of long-term planning are important considerations for the effective provision of both types of housing.

Greater local autonomy was seen as a way to accommodate the different housing circumstances that exist among municipalities. Variation in local circumstances was highlighted in one of the groups dealing with housing for seniors and persons with disabilities. The members of this group decided that the differences in circumstances among municipalities were significant enough that they could not accurately prioritize the proposed solutions. Participants noted that greater local autonomy involved increased decision-making and management of housing programs at the local level. The federal and provincial governments would have to continue to be involved in funding. New, more modular housing technologies were suggested as useful for their lower costs (relevant to affordable housing) and ease with which they can be renovated (relevant to housing for seniors and persons with disabilities). However, some residents believe that modular and/or prefabricated housing is poorly made. In order to achieve greater acceptance of some of the new housing technologies more information about their benefits should be made available to potential users. The use of more long-term planning was also identified as a common issue for both types of housing. Municipal representatives noted that longer term planning and demographic analysis would help municipal governments to plan housing proactively instead of waiting until shortages are encountered. Similarly, long-term planning would allow for better integration of affordable housing and housing for seniors and persons with disabilities into municipal development plans, which have the potential to reduce the NIMBY phenomenon, while ensuring recreation, retail and other services are easily accessible.

Finally, the issue of affordability was specifically identified in the discussions on housing for seniors and persons with disabilities. Affordable housing for seniors is an area of cross-over between the two types of housing. In particular, having a sufficient stock of suitable rental accommodations was identified as a challenge for some municipalities. Having flexibility in program applicability and the availability of a range of financing options were seen as potential solutions for providing affordable housing for seniors.

**Table 9 – Summary of Additional Observations**

<b>Additional Observations</b>
<ul style="list-style-type: none"> <li>• Greater local autonomy was seen as important in addressing a number of the issues identified during the small group discussions.</li> <li>• The effectiveness of many solutions was greatly influenced by local circumstances i.e., what might be a perfect solution in one municipality would not necessarily work in another.</li> <li>• Consumers need to be educated about the innovative housing technologies that are now available, such as panel construction, which lends itself to easy renovation without compromising quality, as was often the case with earlier pre-fabricated building materials.</li> <li>• Planning requires a long-term focus in order to proactively deal with demographic trends.</li> <li>• Integrating affordable housing and housing for seniors and persons with disabilities into existing neighbourhoods is helpful for reducing NIMBY attitudes, but it was noted that neighbourhood residents sometimes oppose this integration in the first place.</li> <li>• Affordable housing for seniors is a specific area of demand that overlaps between the two issues.</li> </ul>

## 6.0 SUMMARY

There was notable consistency among the groups dealing with each of the topics. For the prominent themes, there was consistency between the groups dealing with affordable housing and housing for seniors and persons with disabilities. The issues of access to information, the need for more funding options, as well as needs assessment and planning were frequently identified. Further, the top challenges for both affordable housing and housing for seniors and persons with disabilities corresponded with challenges identified in the discussion papers for both of these topics, suggesting the provincial and federal governments have correctly identified – and share – the challenges faced by municipalities. This also highlights the importance of two other challenges participants identified: the need for better communication among the three levels of government, and a lack of clear, accessible information on existing programs.

The common understanding of the practical challenges facing both types of housing is a strong foundation to develop workable solutions. This foundation lends itself to a prominent solution identified for both kinds of housing, the creation of a 'one-stop shop' or 'single-window' access point for information regarding existing provincial and federal programs. Such a structure would require finding ways to improve communication between the provincial and federal governments and municipalities. Interestingly, improving communication is potentially a low-cost initiative with

the potential to maximize benefits from existing programs, innovative approaches from other jurisdictions and creative solutions specific to Manitoba.

## 7.0 NEXT STEPS

The AMM, CMHC and MHRC will use the challenges and solutions suggested at the Housing Now! Conference to work towards better meeting the housing needs in Manitoba's municipalities.

The AMM, CMHC and MHRC will identify key suggestions for early consideration as they plan next steps for affordable housing and housing for seniors and persons with disabilities in Manitoba. Candidates for early consideration include:

- Developing a single point of contact where municipalities can get comprehensive information about available federal and provincial programs and how they can be accessed
- Development of a 'how-to' manual for planning and implementing affordable housing and housing for seniors and persons with disabilities
- Technical assistance for needs assessments and housing planning.

## APPENDIX 1 – LIST OF PARTICIPANTS

Municipality /Organization	Last Name	First name
	Ansell	Kirt
Carman CDC	Reimer	Ken
City of Brandon	Burgess	Dave
City of Brandon	Roberts	Liz
City of Dauphin	Paul	Alex
City of Selkirk	Bell	David
City of Selkirk	Pruden	Patricia
City of Selkirk	Swiderski	Darlene
City of Selkirk	Nicol	Duane
City of Steinbach	Banman	David
City of Steinbach	Friesen	Anne
City of Winkler	Plett	Marvin
City of Winkler	Siemens	Walter
City of Winnipeg	Wyatt	Russ
Hamiota Economic Development	Brethour	Ed
NRC - IRAP	Reid	Dean
Pembina Manitou CDC	Mueller	Walter
RM of Argyle	Rigaux	John
RM of Bifrost	Foster	Harold
RM of Blanshard, Blanshard CDC	Kuculym	Diane
RM of Brokenhead	Dugard	Mark
RM of Fisher	Stocki	Evelyn
RM of Fisher	Yuzwa	Tannis
RM of Gimli	Greenberg	Lynn
RM of Gimli	Luprypa	Danny
RM of Kelsey	Davie	Dan
RM of Kelsey	Thwaites	Sandy
RM of Macdonald	Bisson	Cynthia
RM of Mountain	Ready	Bev
RM of Park	Hazlitt	Doug
RM of Ritchot	Stefaniuk	Bob
RM of Springfield	Holland	John
RM of Springfield	Bodnaruk	Bob
RM of Springfield	Lalonde	Karen
RM of Springfield	Osiowy	Bob
RM of Springfield	Shaver	Doug
RM of Ste. Anne	Bergmann	Art
RM of Ste. Anne	Proulx	Oram



<b>Municipality /Organization</b>	<b>Last Name</b>	<b>First name</b>
RM of Whitemouth	Nichol	Don
RM of Woodworth	Carter	Denis
RM of Woodworth	Norek	Howard
Strathclair CDC	Baker	Tammy
SWB Inc. Housing Consultants	Siwak	Dennis
SWB Inc. Housing Consultants	Siwak	Derek
SWB Inc. Housing Consultants	Walls	Dale
Town of Arborg	Lupky	Steve
Town of Arborg	Sigurdson	Randy
Town of Carman	Swanton	Jane
Town of Carman	Boxshall	Allan
Town of Grand Rapids	Berthelette	Pamela
Town of Hamiota	Irwin	Linda
Town of Melita	Wall	Ted
Town of Morden	Fedorchuk	Alex
Town of Morden	Butler	Maurice
Town of Neepawa	Forsman	Ron
Town of Neepawa	Hollier	Wayne
Town of Roblin	Boguski	Lorne
Town of Souris	Denbow	Jack
Town of Souris	Schkawritka	Bob
Town of Teulon	Engel	Colleen
Town of The Pas	Marnock	John
Town of The Pas	Skokun	Ron
Town of The Pas	Hopper	Gary
Town of Virden	Chacun	Maxine
Town of Winnipeg Beach	Dodd	Sonya
Town of Winnipeg Beach	Pepe	Don
Town of Winnipeg Beach	Young	Cory
Village of Notre-Dame-de-Lourdes	Durand	Conrad
Village of Notre-Dame-de-Lourdes	Bazin	Diane
Village of Riverton	Bjarnason	Colin
Village of Somerset	Labossiere	Paul-Emile
Winnipeg Regional Health Authority	Moore	Anita
Winnipeg Regional Health Authority	Taylor	Kathy
WRHA Home Care	Freedman	Norman



## Presenters, Facilitators & Recorders

**Presenters:** Elizabeth Huculak (CHMC)  
Bill Joyner (CMHC)  
Dennis Cleve (CMHC)  
Joan Miller (MHRC)  
Joy Goertzen (MHRC)

**Facilitators:** Matthew Majkut (AMM)  
Rick White (AMM)  
Sean Gautama (MHRC)  
Coleen Mernett (MHRC)  
Dwayne Rewniak (MHRC)

**Recorders:** Brenda Marshall  
Liz Jonasson (MHRC)  
Kelli Adams (MHRC)  
Wendy Raths (MHRC)  
Bernice Carriere (CMHC)



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## APPENDIX 2 – AGENDA AND DISCUSSION PAPERS

### Housing Now!: Conference Agenda

- 8:30 – 9** Registration
- 9 – 9:45** Greetings & Introductions
- 9:45 – 10** Break
- 10 – 12**
- Small Group Sessions for Affordable Housing and Housing for Seniors and Persons with Disabilities
    - Presentations
    - Identifying Challenges
    - Ideas for Solutions to Challenges
- 12 – 1** Lunch
- 1 – 2:30** Small Group Session (same groups as morning sessions)
- Solutions Testing
- 2:30 – 2:45** Break
- 2:45 – 4** Reporting Back (Plenary)
- 4 – 4:30** Next Steps & Evaluation

# AFFORDABLE HOUSING DISCUSSION PAPER

The Affordable Housing discussion group at the AMM Housing Conference will develop an action plan to address affordable housing needs. It will examine the background regarding the provision of affordable housing, program support available for affordable housing, and innovative ways to make housing affordable including the development of partnerships within the community.

## Introduction:

A key issue for those delivering affordable housing has been a lack of available funding. While the non-profit and private sectors have been looked at to undertake more affordable housing responsibility and develop new initiatives to address housing need, many of the non-profit organizations are too dependant on the public sector for funding. In turn, the private sector needs to obtain an adequate rate of return on their investment in order to make investing in affordable housing viable.

The main priority is to find the funding or put in place funding mechanisms that will give communities the resources to provide affordable housing. Potential funding opportunities include the recently announced Federal-Provincial-Territorial Affordable Housing Agreement, in which the federal government has committed \$680 million over five years for affordable housing. The Residential Rehabilitation Assistance Program (RRAP) is also a key resource for the rehabilitation of homes or the conversion of office, commercial and warehouse facilities into affordable housing.

With limited financial resources at their disposal, municipalities must find creative solutions to the provision of affordable housing. This paper will help to identify some of those approaches.

## Background:

While construction of affordable housing in Canada peaked during the early 1980s, when the federal government built between 20,000 and 30,000 social housing units a year, few affordable housing units have been constructed since. The federal government's announcement in 1993, that it would not increase its support for social housing beyond the current level of funding of approximately two billion dollars per year, ultimately ended the federal government's direct involvement in the delivery of social housing programs and began the process of transferring the responsibility to the Provinces and Territories. However, a number of provinces were reluctant to accept this new housing responsibility and further downloaded it onto the municipalities.

In 1998, the Province of Manitoba entered into a new housing agreement with the federal government through the Canada Mortgage and Housing Corporation (CMHC). This new agreement considerably expanded the scope and role of the Province in the provision and administration of affordable housing, and resulted in Manitoba's social housing portfolio doubling in size, from roughly 17,700 units to over 36,000 units.

In the fall of 2000, Provincial, Territorial and Federal Ministers responsible for Housing began working on a housing agreement that would address the needs and priorities of individual jurisdictions, while meeting the goal of increasing the supply of affordable housing. On November 30, 2001, the final framework was developed and the Federal, Provincial and Territorial Ministers agreed to a \$680 million commitment for affordable housing. The Canada-Manitoba Affordable Housing Agreement was signed on September 20, 2002 by the Government of Canada and Manitoba, and will provide \$50.78 million over the next five years to help increase the supply of affordable rental units and new housing and rehabilitate and convert existing housing in the province.

## **Manitoba's Affordable Housing Initiative (AHI):**

The Affordable Housing Initiative (AHI) is an approximately \$50 million, five-year joint venture of the federal and provincial governments, developed to increase the supply of affordable rental units and new housing available in Manitoba. The AHI will provide a balanced approach to address Manitoba's greatest areas of housing need and will be delivered through four program components based on a rental, repair and homeownership delivery strategy. The program components consist of a New Rental Supply program, New Homeownership Supply program, Repair/Conversion program and Homebuyer Down Payment Assistance Program. All four programs will target low-to-moderate income households, urban families, off-reserve aboriginal people, northern residents, seniors, persons with disabilities and new immigrants.

## **Affordable Housing Challenge:**

The recently announced Affordable Housing Program can definitely be seen as a step in the right direction. In addition, the recent federal Budget increased housing support by \$320 million. Continued effort is required to develop strategies to ensure the sustainability of the affordable housing supply. For the longer term, the three levels of government must continue to examine the need for improvements to the business and tax climate for affordable housing. This will ideally present the private sector with the needed incentive to become more actively involved in providing affordable housing. There is also the need to continue to strengthen the role of the non-profit sector, which often lacks the equity needed to obtain financing for housing projects.

Both CMHC and Manitoba can provide Proposal Development Fund loans to non-profit project proponents. These loans are intended to develop a project to the point that financing can be secured.

Smaller municipalities may lack the experience and resources required to encourage affordable housing activity in their communities. Thus, building the capacity of municipalities to address housing issues is a key ingredient to success.



## Making Housing Affordable:

According to CMHC's Canadian Centre for Public-Private Partnerships in Housing, a partnership in housing is an arrangement between two or more parties who agree to work together to achieve shared housing goals. A "partnership" is a relationship with at least one of the following characteristics: joint investment of resources including time, funding, expertise and information; shared risk taking and shared responsibility.

Partnerships are the key to addressing future affordable housing needs because many organizations are looking at new ways of delivering affordable housing without ongoing government assistance. These new ways often include using innovative financing mechanisms, sharing resources and bringing together many different organizations to the table. Potential partners can include municipalities, CMHC, MHRC, employers, non-profit corporations, private developers, service clubs, are all potential partners.

But there are other ways to make housing affordable. Here are some ideas that have been successfully used in other parts of Canada:

1. Community Planning: smaller lot sizes to reduce land cost, innovative housing designs, modular housing, and secondary suites.
2. Alternate Tenure Arrangements: can make home ownership possible for those with limited resources for a down payment: Rent-to-Own Arrangements, Equity Co-operatives, Community Land Trusts.
3. Addressing Regulatory Barriers: The Affordability and Choice Today (ACT) program can provide financial resources for municipalities to make their regulatory system more efficient, to promote regulatory reform, or to demonstrate innovative types of housing.
4. Innovative Financing Mechanisms: Reducing equity requirements through the use of mortgage insurance.
5. Not in My Back Yard (NIMBY) and Sustainable Development: If these are barriers to affordable housing in your community, CMHC has workshops that will increase the capacity of municipal capacity to deal with these issues.
6. Municipal Contributions: Municipalities may choose to make a contribution to an affordable housing project partnership by providing land or by waiving development costs and charges.
7. Successful Practices: You can access a wealth of information on successful projects across Canada from CMHC and case studies on regulatory reform from ACT. See the CMHC and Manitoba Housing displays at the conference.

# HOUSING FOR SENIORS AND PERSONS WITH DISABILITIES DISCUSSION PAPER

The Seniors and Persons with Disabilities Housing discussion group at the AMM Housing Conference will examine the demographic trends, the changing housing needs of seniors and persons with disabilities, the current options that are available, as well as identifying the possibility for partnerships and the options that may best meet the housing needs of seniors and persons with disabilities in their communities.

## DEMOGRAPHIC INFORMATION

Manitoba faces a significant aging of its population as the proportion of seniors increases more rapidly than all other age groups. This aging of our population is due in part to increasing life expectancies, decreasing fertility rates, and the aging of the "baby boomers." Currently, people over the age of 65 make up 13.4% of Manitoba's population and are the fastest growing age group in our society. By the year 2016 the number of seniors will have grown to 16%.

The aging of Manitoba's population will also contribute to the increase in the incidence of acquired disabilities such as multiple sclerosis, arthritis, strokes, and other physically disabling conditions. Often the principle barrier for persons with disabilities living independently in the community is the availability of accessible and affordable housing.

The need for appropriate housing for seniors and persons with disabilities will continue to grow with the universal trend away from institutional support and toward community integration. Housing alternatives to traditional Personal Care Home facilities are less costly to the health system and have been shown to facilitate a person's ability to age in place within their communities and improve their quality of life.

## Accessible Housing Design

It is important to think about these trends when designing housing. Many people who are completely independent when they move into a house or apartment may need an increasing level of assistance as time passes. A flexible or adaptable living space that can be modified with little cost as the needs of the occupant change is an advantageous housing design for the future.

The term universal design is used to describe housing that meets the current needs of the occupant but will also meet the needs of the person as they age or acquire a disability. A flexible and adaptable design

will make it easier and less costly to convert space later when accessible features are required. Canada Mortgage and Housing Corporation's FlexHousing concept provides the adaptability, accessibility, safety and security features which are so important to this client group.

This type of housing doesn't have to look or feel institutional and benefits persons with disabilities and families with children. Examples of some of the features that can be incorporated into the design of the house with little or no extra cost include:

- Instead of steps, a sidewalk leads to the front entrance of the house. A beveled half-inch threshold simplifies stepping or rolling a wheelchair or children's stroller into the house.
- The house plan provides generous room entrances of up to 36 inches with extra wide corridors to accommodate wheelchairs or for the moving of furniture.
- Doors have levers instead of knobs, and rocker switches can be used for lighting. These features can assist persons with limited hand mobility as well as a person laden with shopping bags.

## CONTINUUM OF SUPPORT SERVICES

In addition to housing that is physically accessible there will also be a need for communities to develop a continuum of support services that are able to assist seniors and persons with disabilities to live independently. Two promising housing options that provide support services are assisted living and supportive housing, which help people with their daily living activities through the provision of support services such as meals, housekeeping, and social and recreational activities.

The following description of the continuum of housing available in Manitoba starting with independent living on one side of the spectrum to placement in a personal care home at the other end of the spectrum will provide a better understanding of housing options.

INDEPENDENT LIVING ← ASSISTED LIVING ← SUPPORTIVE HOUSING ← PERSONAL CARE HOMES

### *Independent Living*

This type of housing is geared to a person who does not require assistance with daily living activities such as cooking meals, laundry, or housekeeping. For persons with disabilities, a physically modified accessible housing unit may be the only requirement for independent living.

### *Assisted Living*

Assisted living is for tenants who can and want to live independently, but no longer wish to be concerned about the routines of daily household maintenance or meal preparation. In addition to rent, tenants pay for a service package that includes housekeeping and laundry services and three meals a day, seven days a week in a common area. Often tenants can also take advantage of recreational activities in the building.

### *Supportive Housing*

In supportive housing, tenants pay for a service package that includes housekeeping and laundry services and three meals a day, seven days a week in a common area. In addition, staff are on duty 24 hours a day working to encourage and support daily living activities.

### *Personal Care Homes*

Tenants living in personal care homes require around the clock medical services. Access to these facilities is regulated with tenants paying a per diem rent based on income.

## **FINANCIAL ASSISTANCE**

- The following programs, funded 75% by CMHC and 25% by Manitoba, are available to assist homeowners and landlords to improve the accessibility of dwellings occupied by low income seniors or persons with disabilities:
  1. Residential Rehabilitation Assistance Program for Persons with Disabilities (or RRAP-D): In Southern Manitoba this program provides a maximum loan of \$18,000 to homeowners or landlords (if low-income persons with disabilities occupy the dwelling). For homeowner loans, up to \$12,000 of this amount can be forgiven.
  2. Home Adaptations for Seniors' Independence (HASI): HASI provides one-time non-repayable contributions of up to \$2,500 to low-income seniors to carry out minor home adaptations.
- Proposal Development Funds - Both MHRC and CMHC can provide Proposal Development Fund loans to non-profit project proponents. These loans are intended to develop a project to the point that financing can be secured.
- Mortgage Insurance - Mortgage insurance is available for both single family and multi-unit rental projects. Mortgage insurance can reduce equity requirements and, for multi-unit projects it may result in lower mortgage interest rates.

- Affordable Housing Initiative - The Affordable Housing Initiative (AHI) is a joint venture of the federal and provincial government that will increase the supply of affordable rental units and new housing available in Manitoba. Seniors and persons with disabilities are two of the key groups that will be targeted through the various programs under the AHI.

## DISCUSSION

Working in partnership with communities and social/service/health care organizations, the above mentioned housing options could be explored and adapted to meet the specific needs of community residents. As one example, the possibility of developing a modified approach of assisted/supported living can be examined for the accommodation of persons living with mental disabilities. Other options may also be a possibility, depending on the funding and partnerships opportunities available.

CMHC has a great deal of information available on seniors housing and housing for persons with disabilities. Topics include:

- ✓ Planning Housing and Support Services for Seniors
- ✓ Maintaining Seniors Independence Through Home Adaptations
- ✓ Housing Choices for Canadians with Disabilities