



# **Mayor's Housing Commission**

**Monday, June 18, 2018  
4:00 PM**

**Henry Baker Hall, Main Floor, City Hall**



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## OFFICE OF THE CITY CLERK

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### **Special Public Agenda Mayor's Housing Commission Monday, June 18, 2018**

#### **Approval of Special Public Agenda**

#### **Adoption of Minutes**

Mayor's Housing Commission - Public - Apr 11, 2018 4:00 PM

#### **Communication**

MHC18-5 Our Perspectives on City of Regina Capital Grant Program

##### **Recommendation**

That this communication be received and filed.

#### **Administration Report**

MHC18-6 City of Regina's Role in Homelessness

##### **Recommendation**

1. That the City of Regina continue providing in-kind and financial support towards confronting homelessness as discussed in this report.
2. That this report be forwarded to the June 25, 2018 City Council meeting for approval.
3. That item MHC18-4 be removed from the list of outstanding items from the Mayor's Housing Commission.

#### **Adjournment**

AT REGINA, SASKATCHEWAN, WEDNESDAY, APRIL 11, 2018

AT A MEETING OF MAYOR'S HOUSING COMMISSION  
HELD IN PUBLIC SESSION

AT 4:00 PM

**These are considered a draft rendering of the official minutes. Official minutes can be obtained through the Office of the City Clerk once approved.**

Present: Mayor Michael Fougere, in the Chair  
Councillor Lori Bresciani (via teleconference call)  
Councillor Joel Murray  
Robert Byers  
Jason Carlston  
Patrick Mah  
Malcolm Neill

Regrets: Councillor Sharron Bryce  
Patrick Cooper

Also in Attendance: A/Deputy City Clerk, Amber Ackerman  
Executive Director, City Planning & Development, Diana Hawryluk  
Director, Planning, Shauna Bzdel  
Acting Manager, Jennifer Barrett  
Manager, City Projects, Lauren Miller

APPOINTMENT OF VICE-CHAIRPERSON

Mayor Michael Fougere called the meeting to order and following nomination procedures for the position of Vice-Chairperson, Robert Byers was declared Vice-Chairperson on the Mayor's Housing Commission for 2018.

APPROVAL OF PUBLIC AGENDA

**Councillor Joel Murray moved, AND IT WAS RESOLVED, that the agenda for this meeting be approved, as submitted.**

ADOPTION OF MINUTES

**Robert Byers moved, AND IT WAS RESOLVED, that the minutes for the meeting held on December 11, 2017 be adopted, as circulated.**

ADMINISTRATION REPORTS

MHC18-1 Improved Coordination of Planning and Notification of Residents in New Subdivisions

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**Recommendation**

That this report be received, filed and that item MHC16-1 be removed from the list of outstanding items.

**Councillor Joel Murray moved, AND IT WAS RESOLVED, that the recommendations contained in the report be concurred in.**

MHC18-2 Comprehensive Housing Strategy – 2017 Annual Update

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**Recommendation**

That this report be forwarded to the April 30, 2018 meeting of City Council for information.

Jennifer Barrett made a presentation on behalf of the Administration, a copy of which is on file with the Office of the City Clerk.

**Jason Carlston moved, AND IT WAS RESOLVED, that the recommendations contained in the report be concurred in.**

MHC18-3 Zone Forward

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**Recommendation**

That this communication be received and filed.

Lauren Miller made a presentation on behalf of the Administration, a copy of which is on file with the Office of the City Clerk.

**Councillor Joel Murray moved, AND IT WAS RESOLVED, that this communication be received and filed.**

RECESS

**Councillor Joel Murray moved, AND IT WAS RESOLVED, that the Committee recess for ten minutes.**

(The meeting recessed at 4:50 p.m.)

(The meeting reconvened at 5:00 p.m.)

MHC18-4 Presentation on Homelessness in Regina

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**Recommendation**

That this communication be received and filed.

Shawn Fraser and Taron Kennedy made a presentation on behalf of the Administration, a copy of which is on file with the Office of the City Clerk.

**Jason Carlston moved, in amendment, AND IT WAS RESOLVED, that the Administration bring back a report on the role of the City to participate in the Homelessness program.**

**RESOLUTION TO PRIVATE SESSION**

**Councillor Joel Murray moved, AND IT WAS RESOLVED, that in the interest of the public, the remainder items on the agenda be considered in private.**

**RECESS**

**Councillor Joel Murray moved, AND IT WAS RESOLVED, that the Committee recess for five minutes.**

(The meeting recessed at 5:55 p.m.)

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Chairperson

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Secretary



# Memo

Date: June 18, 2018

To: Members,  
Mayor's Housing Commission

Re: Our Perspectives on City of Regina Capital Grant Program

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## RECOMMENDATION

That this communication be received and filed.

## BACKGROUND

The Secretary of the Mayor's Housing Commission received a request from Stu Niebergall, representing Regina & Region Home Builders' Association to make a presentation to the Mayor's Housing Commission, respecting their perspectives on the City of Regina Capital Grant Program. A copy of the presentation is attached.

Respectfully submitted,

Amber Ackerman, Secretary  
Mayor's Housing Commission



Perspectives on City of Regina

# Capital Grant Program

Helping Regina Families make  
a better life for themselves



# Housing Incentives Policy

- The purpose of the program is to support affordable housing options for families in Regina
- To break the cycle of renting allowing families to own a home which would be otherwise out of reach
- Enhance the entire housing continuum in Regina



# Home Ownership is a preference

**Is there anything more reflective of who we are as Canadians than the dream of owning a home ....and the ability to make that dream a reality?**

- *“Between 2011 and 2016 nearly 753,000 new households were formed. About 396,000 of those were rentals, which now account for 32 percent of the country’s homes, according to data from the 2018 Canadian Rental Housing Index” – May 8, 2018 Globe and Mail*
- *“Canadian Home Ownership fell from 68.9% to 67.8%, the first drop since 1971” – CMHC*
- *“despite record unaffordability, 84% of Canadian Millennials still dream of owning a home.” – BuzzBuzzNews Canada*
- *“Homeownership remains a coveted goal for many Canadians. However achieving this perceived life milestone remains as challenging as ever in 2018.” - Zoocasa’s 2018 Housing Trends Report.*
- *“The dream of home ownership is slipping away for an entire generation of young people.” – Nanos Research*

# Decima Research/Earnscliffe Strategy

April 2018



*“Canadians clearly equate access to home ownership with being in the middle class, so housing affordability is a top concern.” – Allan Gregg*

- **3 out of 4** think when you are **middle class** you should be able to own a home, but **80%** believe that **becoming a home owner is more difficult** than it used to be.
- **4 out 5** renters want to own a home vs renting, yet **½ of current renters** feel they will **never be able to own a home**.
- Startling, **76%** of Canadians think that the way things are headed, **only the rich** will be able to own a home in an area they want to live.
- **80%** are concerned that those who can't get into homeownership will face **challenges in retirement**

# Decima Research/Earnscliffe Strategy

## April 2018

- **81% see the challenges now facing those who wish to become homeowners as a potential failing in Canada's current socio-economic system**
- **2 out of 3 Canadians think governments have an important role to play in helping Canadians become homeowners.....**
- **Meanwhile, only 1 in 10 Canadians think that the government is doing a good job on this file.**
- **Of particular interest is how Canadians rated Municipal Gov't in this area**
  - **1% Excellent**
  - **11% Good**
  - **31% Fair**
  - **42% Poor**
  - **15% Don't Care**

# Why does Home Ownership matter in Regina?

- Builds Equity
- Creates a stable and safe environment
- Provides citizens with greater ability to choose where they live
- Pride of Ownership
- Numerous studies demonstrate Home Ownership boosts
  - Educational performance of children
  - Induces higher participation in civic and volunteering activities
  - Improves healthcare outcomes
  - Lowers crime rates
  - Lessens welfare dependency
  - Creates sense of belonging in the community and a financial stake in neighborhood
  - Adds stickiness to stay in the community

*“Any meaningful effort to foster greater socioeconomic and racial/ethnic integration has to consider means of creating entry paths into higher-opportunity communities through homeownership”* – Harvard Joint Center for Housing Studies

**Given such an opportunity, public policy makers should consider the immense social benefits for citizens and the community**

# The OCP & CHS supports these principles

## Housing Continuum

The Comprehensive Housing Strategy studied the housing needs and issues along the full continuum of housing, from homelessness to homeownership.

Duration	Non-Market Housing				Market Housing			
	Temporary Accommodation		Permanent Accommodation					
	Shelter Spaces	Transitional Housing	Supportive Housing	Non-Market Affordable* Rental	Market Affordable Rental	Market Affordable Ownership	Rental	Ownership
Description	Emergency Shelter	Short-term accommodation for people in transition	Congregate or independent living	Subsidized housing costs	No subsidies but incentives to build or purchase provided		No subsidies or incentives provided	

"Made in Regina" definitions of the terms *Affordable Housing* and *Attainable Housing* were developed as part of the Strategy:

### Affordable Ownership Housing

Affordable ownership housing is housing that is affordable to households within Saskatchewan Housing Corporation's Maximum Income Limit, where affordable means spending less than 30% of the household's income on housing. In 2012 the Maximum Income Limit was \$66,500. A household with an income of \$66,500 could afford an ownership unit with an approximate price of \$255,000.<sup>1</sup>

### Affordable Rental Housing

Affordable rental housing is housing with rents at or below average market rent. In 2012 the average market rent was \$897.

### Attainable Housing

The term attainable housing refers to a situation where households at various income levels can find and secure (attain) suitable, adequate, and affordable housing, and can move on to other options. The definition recognizes the housing needs of the full range of income groups and households. Implicit in this usage of attainability is the idea that a range of housing options (type, accessibility levels, size, tenure, cost) exists in the local market.

Other terms used in the Strategy have been defined in the Glossary in the back of this document.

<sup>1</sup> Assumes 30% of the household's income is spent on housing, 10% down payment, 5.06% interest rate, 25 year amortization, and annual property taxes of 1.5% of the house value.

"A siloed way of addressing these issues is not working—we need a collaborative approach"

Stakeholder Consultation Group Member

All levels of government must work collaboratively with non-profit organizations, the private sector, and the community at large to address Regina's housing needs.

The majority of housing activities already take place in the private sector. The City intends to support and encourage the involvement of Regina's development and homebuilding industry in developing innovative solutions and meeting Regina's housing needs.

While the needs are considerable, the resources available to address needs are not, especially at the municipal level. It is critical that available resources be leveraged to maximize benefits, to address issues and demonstrate value for money.

The City currently allocates \$2 million annually for housing. These contributions can be reallocated to better target the primary issue of the lack of rental and affordable housing. The City is committed to using the social development reserve fund to fund the housing programs as intended. It is also recommended that a share of the revenue from development of City-owned land be dedicated to housing initiatives. While it is suggested that existing resources be used to increase the supply of rental and affordable housing, additional resources may be required to adequately implement certain recommendations.

as intended. It is also recommended that a share of the revenue from development of City-owned land be dedicated to housing initiatives.

While it is suggested that existing resources be used to increase the supply of rental and affordable housing, additional resources may be required to adequately implement certain recommendations.

A number of the recommended strategies call for improving the regulatory environment to reduce barriers and encourage the supply of affordable, rental, and special needs housing. The City is currently in the process of preparing a new Official Community Plan. It is a four-year, multi-phase process, in which the Plan is expected to be adopted at the end of 2013. Many of the policy initiatives recommended in the Comprehensive Housing Strategy can be adopted as part of this process. However, because of the pressing housing issues in Regina, it is recommended the City immediately take action on a number of policies and initiatives to put Regina on the path of addressing its housing issues sooner.

"The City intends to support and encourage the involvement of Regina's development and homebuilding industry in developing innovative solutions and meeting Regina's housing needs"

"The City currently allocates \$2 million annually for housing. These contributions can be reallocated to better target the primary issue of the lack of rental and affordable housing"

"It is also recommended that a share of the revenue from development of City-owned land be dedicated to housing initiatives"



# The OCP & CHS supports these principles

## Goals and Strategies

The City of Regina, in consultation with community stakeholders, has identified five goals to respond to the housing issues; one for each of the key issues identified above. Like many partners, the City has a key role to play in achieving these goals. The following outlines the strategies the City intends to use to realize these goals. **Given that the supply of rental and affordable housing is a critical issue in Regina**, it is important that the City makes rapid progress in addressing this issue. As such, a number of strategies have been identified as "Quick Wins". These are strategies that can be initiated shortly and implemented quickly to realize benefits in the short term. Other strategies that should be initiated as having a "Year 1 Start". The strategies that should be implemented through the Official Community Plan review process have been identified as "OCP Policy". The remaining strategies are those that would be initiated and implemented in the medium term, and these have been identified as "Years 2-5 Start".

## Goal #1- Increase the Supply of Rental and Affordable Housing

Rental housing, and affordable rental housing in particular, is an important component of the housing continuum. It is a component where there is currently a critical need. The following strategies are aimed at increasing the supply of rental housing generally and affordable rental and ownership housing:

### 1. Refine current property tax and capital incentives to target the issue of insufficient supply of rental and affordable housing

#### Tax Incentives

- Discontinue incentives for owner-occupied units that are not affordable
- Put a maximum rent limit of 150% of average market rents on the rental tax incentives
- Provide a 100% tax exemption for 5 years on new/additional rooming house beds/single room occupancies
- Provide a tax exemption on new/additional secondary suites in built-up areas equivalent to the approximate value of the incremental increase in property tax resulting from the secondary suite
- Provide a tax exemption on affordable rental units

Year 1 Start

### 2. Leverage the City's land assets to increase the supply of rental, affordable and special needs housing, promote the diversity of housing, and support the creation of complete neighbourhoods

- Dedicate a portion of the increase in value/proceeds of any sales from City owned lands (such as the South East lands purchased from Saskatchewan Housing Corporation and CP lands, etc.) to addressing the issue of rental and affordable housing supply
- Continue to provide a portion of City owned lands at discounted prices to be used toward the creation of affordable housing, particularly rental housing
- Consider placing restrictive covenants on a portion of City owned lands so that the resale value of ownership housing is restricted to support long-term affordability
- Work with the development industry to use a portion of South East lands and CP lands to pilot innovative housing forms
- When planning the land use of the South East lands and CP lands, develop plans that incorporate:
  - These properties serving as demonstrations of effective density, mixed housing forms and price ranges, and innovative housing forms
  - The use of alternative development standards so that the housing developed on these lands can inherently support affordable housing
- Revise the City's Real Property Acquisition & Disposal Policy to formalize contributions of land to affordable housing and establish affordable housing as the first consideration for surplus residential lots or land capable of being used for residential.

Dedicate a portion of the increase in value/proceeds of any sales from City owned lands (such as the South East lands purchased from Saskatchewan Housing Corporation and CP lands, etc.) to addressing the issue of rental and affordable housing supply

*“A recent article by Canadian Mortgage and Housing Corporation found that homeowners made nearly twice as much as renters in Canada in 2016. This trend could be seen in Regina where the real average before-income tax for owner households was \$118,600, compared to the real average before-tax income for renter households which was \$61,200, a difference of 52%”*

- City of Regina Planning Department

Appendix A  
Unaffordability Rates and Core Housing Need Comparisons – Select Canadian Cities and Provinces – 2016 Data

	Households Spending >30% of Income on Shelter	Total Number of Households	Unaffordability Rate	Core Housing Need	Renter	Owner
Canada	3,325,950	13,798,305	24.1%	12.7%	40%	16.6%
Saskatchewan	80,295	396,790	20.2%	13.4%	42.1%	12.1%
Regina CMA	20,920	94,395	22.2%	13.3%	45.9%	11.9%
Saskatoon CMA	26,790	114,285	23.4%	11.8%	44.7%	14.4%
Alberta	208,453	1,170,220	20.8%	11.4%	37.5%	15.3%
Edmonton CMA	108,775	496,585	21.9%	12.3%	37.7%	15.1%
Calgary CMA	112,765	515,800	21.9%	11.3%	36.6%	16.4%
Manitoba	88,010	461,870	19.1%	11.4%	36.9%	11.4%
Winnipeg CMA	64,065	304,815	21.0%	12.1%	39.5%	12%
British Columbia	512,210	1,832,420	28.0%	14.9%	43.3%	20.7%
Victoria CMA	45,565	159,765	28.5%	14.2%	44.3%	19%
Vancouver CMA	304,955	953,380	32.0%	17.6%	43.5%	25.4%
Ontario	1,411,900	5,106,290	27.7%	15.3%	45.7%	19.8%
Hamilton CMA	73,760	292,370	25.2%	13%	45.2%	16.8%
Kingston CMA	17,555	67,440	26.0%	14.2%	48.3%	14.2%

Source: Statistics Canada, Census of Canada 2016

This gap suggests that there is a need for programs like the Capital Grant Program to encourage homeownership for those families trapped in a life of rental

Figure No. 2: Regina has a higher renter unaffordability rate compared to other Canadian cities. Data from Statistics Canada, 2016 Census.

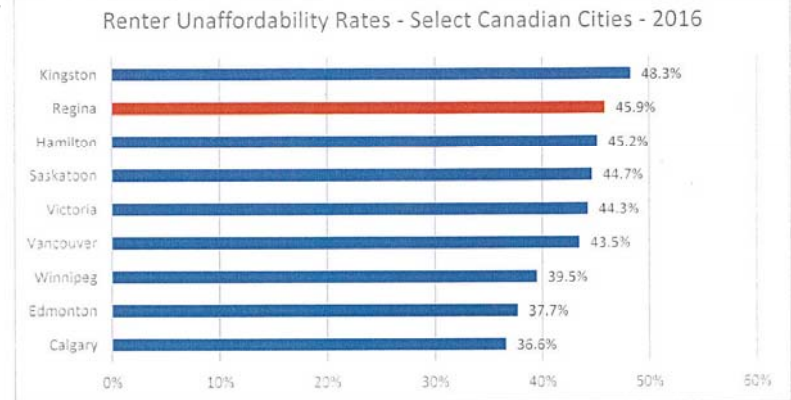
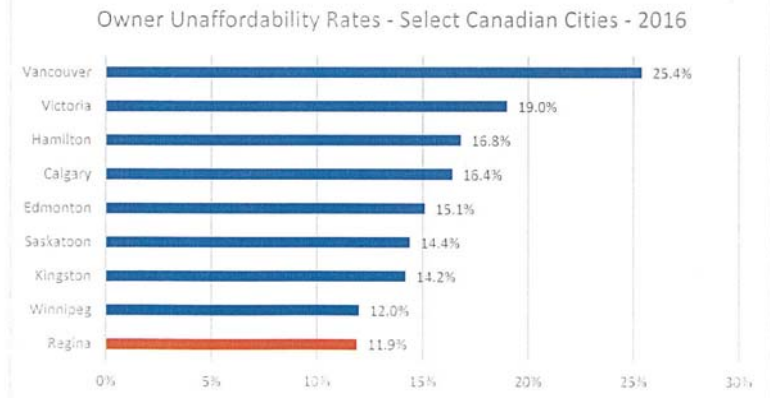


Figure No. 3: Regina has a low owner unaffordability rate compared to other Canadian cities. Data from Statistics Canada, 2016 Census.



# Recent Changes to Program

## 2018 Changes

- The maximum number of home ownership grants decreased from 40 to 20 per year for profit organizations
- Minimum scorecard requirement to be eligible for the grant program increased from 30 to 40 (out of 100)

## Rationale

- To provide priority funding for non-profit organizations
- Improve funding for affordable rental units by limiting the amount of ownership grants



# Overview

- Amendments to the program have negatively impacted families who want to own a home rather than rent.
- Changing the score card criteria limited the housing options for families as very few builders/projects qualify for grant funding
- Reducing the number of grants for affordable housing will only provide a neutral impact to non-profit organizations.
- Maximum income levels are not reflective of the current market and new mortgage qualifying requirements

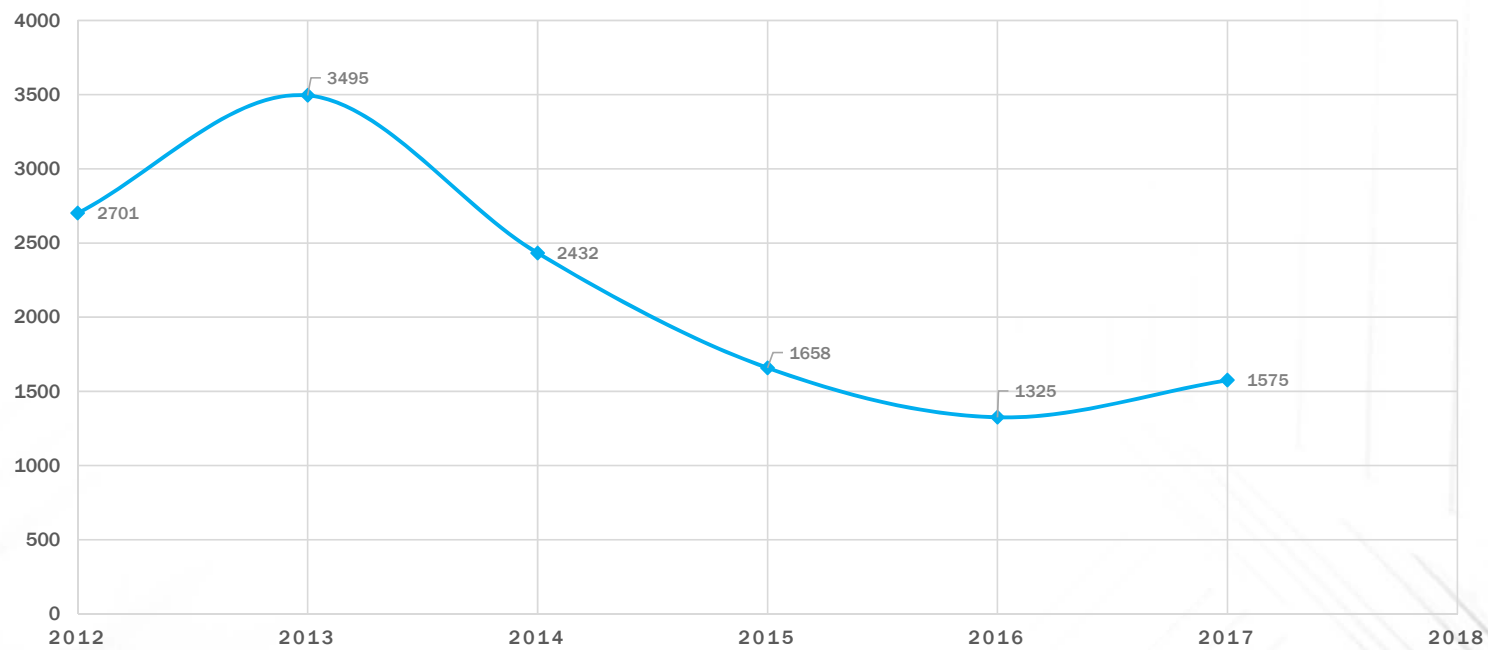
## Example of Program 2014 to 2017

- RRHBA Builder member who has specialized in townhomes in Regina for 15 years
- They had 4 projects in Regina that previously qualified for the Capital Grant Program
- Since 2014 they have helped 49 deserving families realize the dream of home ownership because of the City of Regina program
- With the new 2018 policy changes none of these type of projects will qualify for the Capital Grant Program



# Regina Market Conditions

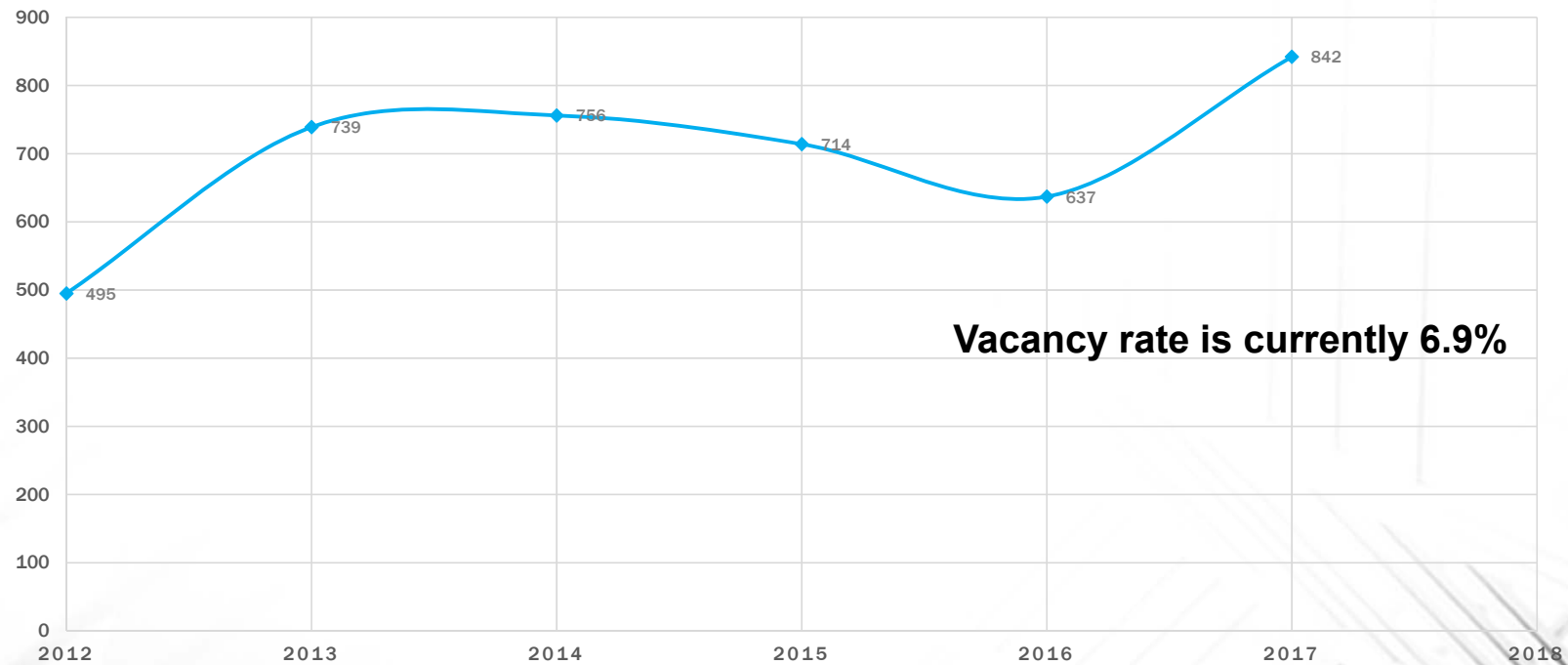
UNDER CONSTRUCTION INVENTORY IN REGINA



\*Data from CMHC Portal

# Regina Market Conditions

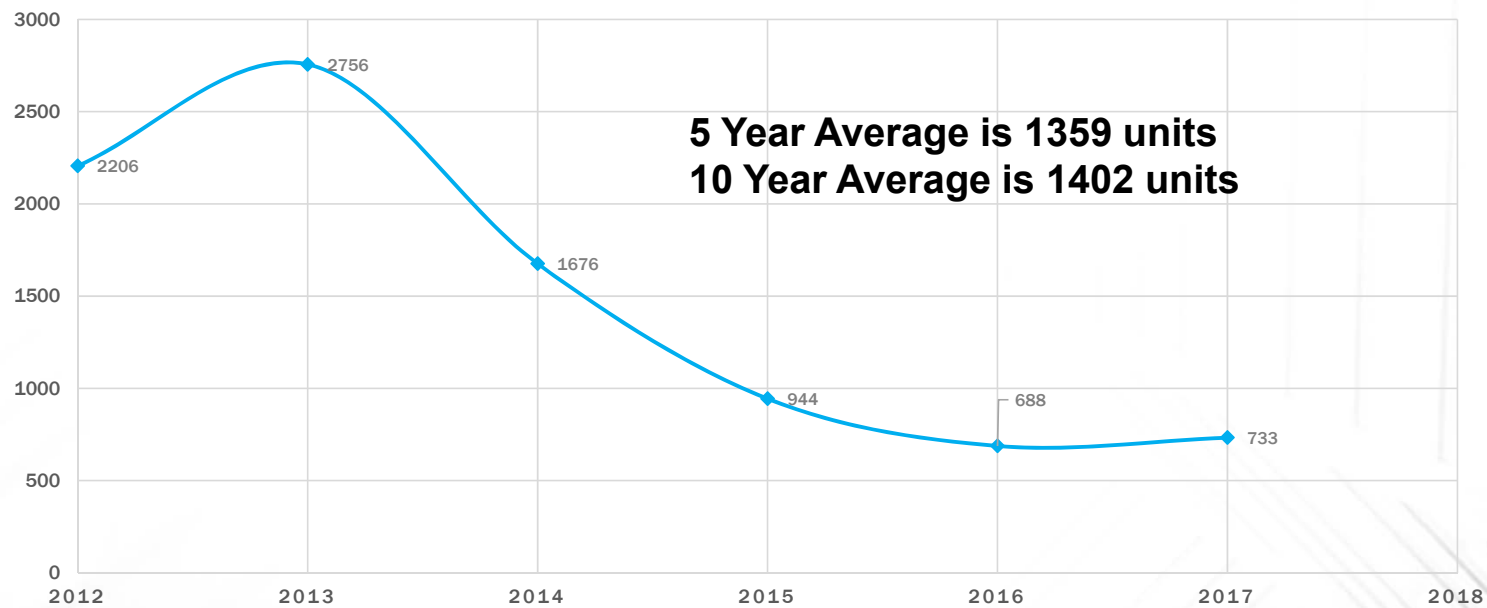
## UNDER CONSTRUCTION RENTAL INVENTORY



\*Data from CMHC Portal

# Regina Market Conditions

## UNDER CONSTRUCTION INVENTORY IN REGINA (EXCLUDING RENTALS)



\*Data from CMHC Portal

# Regina Market Conditions



## City of Regina MLS® Residential Market Activity



Actual	February 2018	Compared to <sup>5</sup>					
		February 2017	February 2016	February 2015	February 2013	February 2011	February 2008
Sales Activity	152	9.4	-12.6	-10.1	-16.5	-26.9	-46.7
Dollar Volume (\$)	\$48,095,112	12.0	-11.3	-9.4	-16.6	-16.4	-20.6
New Listings	400	2.8	-11.9	-10.1	2.3	6.4	15.3
Active Listings	1,225	16.4	7.5	8.0	74.8	78.1	382.3
Sales to New Listings Ratio <sup>1</sup>	38.0	35.7	38.3	38.0	46.5	55.3	82.1
Months of Inventory <sup>2</sup>	8.1	7.6	6.6	6.7	3.9	3.3	0.9
Average Price (\$)	\$316,415	2.4	1.5	0.7	-0.1	14.4	48.9
Sales to List Price Ratio <sup>3</sup>	95.6	95.6	95.8	95.9	97.5	96.9	100.6
Median Days on Market <sup>4</sup>	35.5	39.0	36.0	42.0	26.0	25.0	4.0

# Mortgage Qualifying Changes

- The “Stress Test” on mortgage qualifying came into effect in October 2016
- Result = The definition of affordability changed as the Federal government downloaded their housing responsibilities onto the Municipalities
- A family must qualify for a mortgage at the stress test interest rate (Currently **5.34%**) even though their actual interest rate could be **3.34%**

# Mortgage Qualifying Changes

Gross Household Income	Max Purchase Price Before October 2016*	Max Purchase Price After October 2016**	Reduction in Purchasing Power
\$50,000	\$279,000	\$236,000	15%
\$60,000	\$339,000	\$287,000	15%
\$70,000	\$399,000	\$338,000	15%
\$80,000	\$458,000	\$388,000	15%
	* based on qualifying at a 5 yr fixed rate of 3.24%. Assumes client has excellent credit, and no additional debts	** based on qualifying at BoC rate of 5.14%. Assumes clients has excellent credit and no outstanding debts	



# \$300,000 New home vs. \$1500 rental

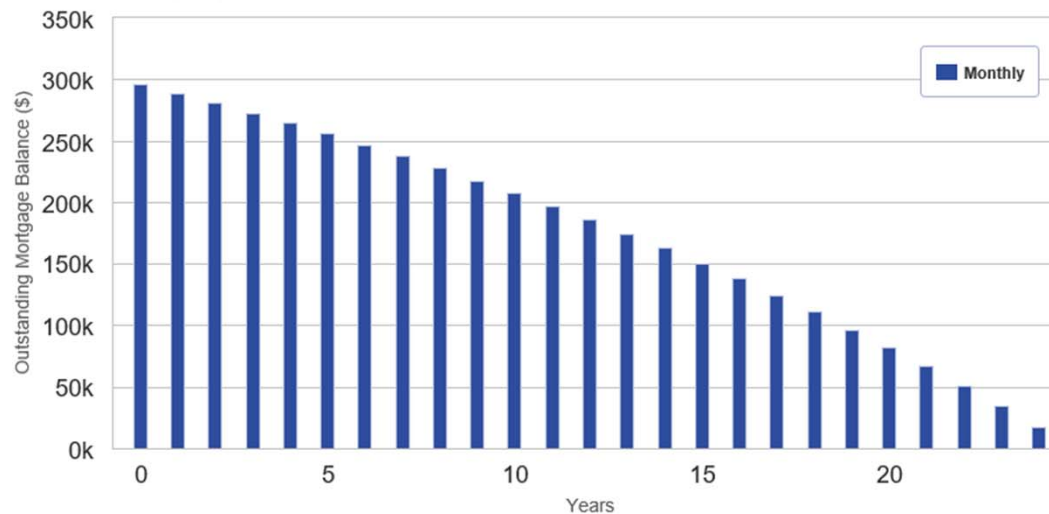
	Ownership of \$300k home	Rental cost
Mortgage Payment	\$ 1,486	
Rent Payment		\$ 1,500
Property Taxes	\$ 250	
Total costs per month	\$ 1,736	\$ 1,500
Total costs per year	\$ 20,832	\$ 18,000
Difference in homeownership costs over 5 years	\$ 14,160	
Equity earned over period	\$ 44,080	
<b>Total Benefit to homeowner</b>	<b>\$ 29,920</b>	
Difference in homeownership costs over 15 years	\$ 42,480	
Equity earned over period	\$ 149,819	
<b>Total Benefit to homeowner</b>	<b>\$ 107,339</b>	
Difference in homeownership costs over 25 years	\$ 70,800	
Equity earned over period	\$ 300,000	
<b>Total Benefit to homeowner</b>	<b>\$ 229,200</b>	

Home Price assumes 5% down, CMHC fees included

Assumes no inflation of rent costs, assumes no appreciation of home value, assumes no maintenance of home, assumes all other variables remain static over 25 year period

# \$300,000 New home vs. \$1500 rental

Mortgage Payment Calculator			
			Your Monthly Mortgage Payment is: <b>\$1,486.<sup>11</sup></b>
Purchase Price:	\$300,000.00	Amortization Period:	25 years, 0 months
Down Payment:	\$15,000.00	Payment Frequency:	Monthly
Mortgage Balance:	\$285,000.00	Interest Term:	5 years, 0 months
Default Insurance:	\$11,400.00	Interest Rate:	3.540%
		Rate Type:	Fixed
<b>TOTAL MORTGAGE:</b>	<b>\$296,400.00</b>		



## Typical Families was being helped

- A single mom- 26 year old with a 2 year old son, she works as a nurse with the Regina Qu'appelle Health Region – her parents co-signed so that she could own a home
- A young couple– He is a manager at The Brick and she is a homemaker, they have an 8 year old daughter and 5 year old son
- A mature couple - 48 years old, he is a cashier at Lowes and she works at the Double Tree they have two daughters age 14 & 19



# Reduction in Grants to Affordable Homes

- Currently non-profit organizations get from January 1 – October 31<sup>st</sup> to apply for funding
- If all funding is taken up by non-profit organizations than for profit organizations are entitled to none
- If after October 31<sup>st</sup> there is funding available to help affordable home ownership we believe the balance should be allocated.
- Homeownership plays a major role in the housing continuum and makes for a stronger and more resilient Regina

# Our Requested Revisions to the Policy

- **Redefine The Maximum Income Threshold to 100% of the Annual Median Income(AMI). Currently at 80% of AMI**
- **Return the maximum number of ownership units back to 40.**
- **Return the scorecard criteria back to 30/100 to ensure there are options for families who want to own a home**

June 18, 2018

To: Members  
Mayor's Housing Commission

Re: City of Regina's Role in Homelessness

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### RECOMMENDATION

1. That the City of Regina continue providing in-kind and financial support towards confronting homelessness as discussed in this report.
2. That this report be forwarded to the June 25, 2018 City Council meeting for approval.
3. That item MHC18-4 be removed from the list of outstanding items from the Mayor's Housing Commission.

### CONCLUSION

Through the federal government Homelessness Partnering Strategy (HPS), the Regina community receives funds annually from 2014 to 2019 to address homelessness under the direction of the Community Advisory Board (CAB) and leadership of the Community Entity (YMCA).

The CAB has retained consultants to prepare a Plan to End Homelessness (Plan) in Regina that identifies local issues and requirements and establishes system-wide goals and outcomes to address homelessness over the long-term. The Plan will be released in the fall of 2018.

Responding to homelessness is the responsibility of the Federal and Provincial governments. The City will continue to complement and support the policies and programs of the Federal and Provincial governments.

### BACKGROUND

The Regina community receives federal funding as part of the HPS. In 2014, the YMCA was contracted as the community entity for the HPS in Regina. The YMCA oversees the assignment of federal funds and program delivery to address homelessness in Regina under the HPS. The YMCA is also responsible for measuring the progress of funded projects and reporting the results to the federal government. The work of the YMCA is governed by the CAB, which is made up of public, private and non-profit sector individuals.

Through federal funds committed since 2014, the HPS accomplishments for Regina have included:

- Regina's first ever Point-In-Time count (2015) to identify individuals experiencing homelessness who are sleeping out of doors, in the shelter system, or in another emergency accommodation such as a detoxification centre. A total of 232 individuals were enumerated on the night of the count. A second Point-In-Time count occurred on April 18, 2018. Results from the second count have not been analyzed but 286 people were enumerated.
- A community consultation and a consultant-led plan for Regina's first Housing First Program (2015).
- A launch of Regina's first Housing First Program (2016).
- The initial results of an external evaluation of Regina's Housing First program (2017).

## DISCUSSION

### Plan to End Homelessness

The YMCA and the CAB have advanced the creation of the Plan for Regina by committing \$60,000 in federal HPS funding (half the funds) and issued a call for proposals to hire a consultant to lead the creation of the Plan for Regina. On September 25, 2017, City Council adopted CM17-12 to fund the remaining half of the study:

“\$60,000 from the 2017 General Operating Surplus be allotted to the YMCA of Regina, acting as the community entity for the federal Homelessness Partnering Strategy, to fund The Plan to End Homelessness in Regina”.

The Plan will define “functional zero” for homelessness in Regina, which means that any episodes of homelessness are reduced to being rare, brief or non-recurring. Once complete, the Plan will guide community action and direction on homelessness over the short and long-term to achieve functional zero.

On Friday, February 16, 2018, the YMCA, along with the CAB and their partners, hosted a press conference to kick-off of the Plan. The consultant team of Turner Strategies ‘The Canadian Observatory on Homelessness and A Way Home Canada’ are currently consulting with the community and applying their expertise to establish the Plan for Regina. The initial findings of the Plan are expected to be released to the CAB in June of 2018 and the final Plan is expected to be released in the fall of 2018.

At the April 11, 2018 Mayor's Housing Commission meeting a motion was passed that:

“Administration bring back a report on the role of the City to participate in the Homelessness program”.

### City's Role in Responding to Homelessness

Responding to homelessness is the responsibility of the Federal and Provincial governments. While many of the federal government's former responsibilities in housing were turned over to provincial governments, the federal government has maintained a lead role in homelessness. The

HPS is an initiative of Service Canada and is the cornerstone of the federal government's commitment to homelessness. There is no expectation or legislative requirement from the federal or provincial government for the City to provide cost-sharing funding for the HPS.

The role of the municipal government is to complement and support the policies and programs of the provincial and federal governments. It is not the role of the municipalities to accept primary or lead responsibility for the issue of homelessness. Municipalities play an important role in homelessness because they are uniquely positioned to provide local knowledge and expertise on the housing condition and the specific requirements of their respective communities.

#### City of Regina's Current Contributions in Addressing Homelessness

As discussed below, the City currently contributes to addressing homelessness through its participation in and support of several programs and initiatives as indicated below:

**Member of the CAB** - There is a City representative on the CAB. The role of the CAB is to develop the community Plan on homelessness and set its strategic direction, including setting the annual budget and distributing the federal funding received as part of the HPS and Housing First Program in the city.

**Participation in Regina's Cold Weather Strategy (CWS)** - The City is a representative on a committee being led by the Ministry of Social Services to implement the CWS. In 2013, the Ministry of Social Services gathered several service providers of Regina's homeless population, including shelter, health, emergency service and housing providers, to develop a CWS for the community. The purpose of the CWS is to ensure service providers work together to provide those in need with a safe place to sleep on Regina's coldest nights. The program aims at providing adequate and dignified shelter and if required, transportation to that shelter.

**Funds the Community Investment Grants Program (CIGP)** - The City established the Community Investment Grants Program (CIGP) to partner with and fund community non-profit organizations to deliver programs, projects and services that align with the City's priorities, have clear community impacts and respond to community needs. Many of these organizations provide services that directly serve homeless individuals or those individuals who are at-risk-of homelessness. These include organizations that provide medical, mental and resource supports or organizations that offer housing security programs to prevent homelessness. Some of these organizations include the Mobile Crisis Services Inc., the Regina Education and Action on Child Hunger Inc., and Carmichael Outreach Inc., among many others.

In 2017, the City contributed \$708,602 through the CIGP to organizations that are involved in homelessness. It is important to note that although funds were directed at organizations involved in homelessness, those funds may not have been targeted directly at the homeless community. As an example, funds from the CIGP may have been used to pay core operating expenses of an organization that provides programs that support the homeless community.

**Comprehensive Housing Strategy** - In 2013, City Council approved the Comprehensive Housing Strategy (CHS), which establishes a series of strategies and guiding principles to



support the full continuum of housing, from homelessness to homeownership. Several of the strategies included encourage the creation and retention of diverse, innovative and affordable housing types that support all Regina residents. The CHS recognizes that expanding the supply and affordability of housing is key to addressing homelessness for most individuals and families experiencing homelessness.

Since its adoption, City Administration have worked to incorporate these strategies into several plans and projects, including new Neighbourhood Plans, the Zone Forward project and the Laneway and Garden Suite Pilot Project. City Administration reports annually on its progress in implementing strategies.

**Housing Incentives Policy** - The issue of the supply of rental housing and affordable housing has direct implications related to homelessness. The City provides capital grant and tax exemption incentives through the *Housing Incentives Policy* (HIP) to stimulate new rental and ownership units where there are gaps in the private market's ability to address housing needs. As recommended in the CHS, up to \$2.5 million in capital grants can be committed to non-profit and private sector housing providers that create new affordable units.

Since 2013, the City has committed over \$10.5 million in capital grants towards the creation of 230 new affordable rental and 554 ownership units. In addition, the City approved five-year tax exemptions to support the creation of 2,799 new rental units, a municipal contribution valued at approximately \$15.6 million over the full-term of the exemptions. These incentives have contributed towards an increase in the City's vacancy rate from one per cent or lower between 2008 to 2012 to seven per cent in 2017 and a leveling off in annual home price and rental rate increases.

In response to a softening real estate market and rising vacancy rates, the HIP was amended in 2015 and 2017 to shift available funds towards the creation of new affordable rental units and away from affordable home ownership units and market rental construction in greenfield areas to direct funds towards the greatest needs.

As directed in the CHS, City Administration is undertaking a comprehensive review and update of the HIP in 2019 to evaluate current incentive programs and amounts to ensure that they are effectively addressing the goals of the CHS. Through this review, City Administration will consider amendments to its current incentive programs to support homelessness initiatives.

**Regina Police Service (RPS)** - In addition to an agency partner for the CWS, the RPS liaises with several organizations that support the homeless population. These organizations include the YMCA, Street Culture, White Pony Lodge, Phoenix Housing First and Carmichael Outreach. In 2015 and 2018, RPS participated on the advisory board for the Point-In-Time Count for Homelessness. The RPS provided suggestions to the committee regarding safety procedures for the night of the count and delivered training for volunteers. Members from the Community

Engagement Unit<sup>1</sup> support White Pony Lodge in their weekly patrols and liaise with the board monthly. RPS participates in initiatives with Street Culture and attends their soup truck nights in Victoria Park.

The RPS Community Engagement Unit provides support to the Phoenix Housing First Program, working with program staff when requested to encourage clients to work to maintain their places. They also assist in removing unwanted guests from their properties in relation to home take overs<sup>2</sup>. Carmichael Outreach recently hosted a life skills program. Community Engagement officers attended some of these sessions throughout the program to provide support and encouragement. RPS was invited to attend the life skills graduation. RPS also worked closely with the Carmichael Outreach housing staff to come up with initiatives to reduce home take overs.

The RPS also sits on the Hub Committee, which is a multiagency group of service providers who gather twice a week to address needs based on housing, addictions, employment, etc.

**Update Land-Use Policies and Regulations** - The CHS includes several recommendations related to updating existing development regulations to increase the supply of affordable housing units which are being considered as part of the Zone Forward project.

## RECOMMENDATION IMPLICATIONS

### Financial Implications

There are no financial implementations associated with the recommendations of this report.

The City's current financial and in-kind contributions towards programs and services that support Regina's homeless population is discussed under the discussion section of this report. In addition, as directed by City Council through CM17-12, the City provided the YMCA with \$60,000 in December of 2017 from the General Operating Surplus to the YMCA to fund the Plan.

### Environmental Implications

None with respect to this report.

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<sup>1</sup> The RPS Community Engagement Unit is a new section of the RPS created in 2017. Similar to the previous Service Centre section, the main mandate is to engage the Regina community and work with community partners and agencies to provide quality service.

<sup>2</sup> A home take-over is a term used when a person, who is set up in suitable housing through various organizations such as Carmichael Outreach and Phoenix Housing gets their home taken by others. In some cases, the people doing the take overs steal food, sleep at the place and often time bring temptations or a criminal element to the tenant.

### Policy and/or Strategic Implications

*Design Regina: The Official Community Plan Bylaw No. 2013-48* includes policies and direction related to the support of Regina's vulnerable and marginalized populations, including policy 13.14 "to work with others to ensure that all residents have secure access to basic needs, such as food, housing and other services" and policy 13.15 to "participate in the development of a comprehensive plan to address homelessness in partnership with other levels of government".

The CHS includes several goals for supporting Regina's homeless population, including:

- Goal 27 "continue to support housing and homelessness initiatives through the Community Investment Grants Program and identify ways to allocate funding for maximum community impact".
- Goal 28 "continue to play a lead role in the federal government's Homelessness Partnering Strategy by preparing the Community Plan to Address Homelessness".
- Goal 35 "play a lead facilitation role in establishing and coordinating a housing and homelessness coalition of community stakeholders as a way of coordinating collaboration, engaging stakeholders and obtaining advice".

### Other Implications

None with respect to this report.

### Accessibility Implications

None with respect to this report.

### COMMUNICATIONS

City Administration will continue to provide updates on the activities of the HPS as the work progresses.

### DELEGATED AUTHORITY

The recommendations contained in this report require City Council approval.

Respectfully submitted,



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Planning

Respectfully submitted,



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