Report on the Proceedings of the

“Limited Income Housing Progress through Partnerships”

A WHHI Workshop

May 13, 2005
The Honorable Christine Melnick
Manitoba Minister of Family Services & Housing

The Honorable Christine Melnick welcomed the group and honoured the fifth anniversary of the WHHI. The Minister highlighted the fact that Manitoba is the only district that benefits from a tri-level governmental agreement and support for this Canada-wide initiative. She praised the partnership and acknowledged that a $23 million agreement has been reached which brings the WHHI into phase two.

Councillor Lillian Thomas
Elmwood-East Kildonan Ward
Councillor Thomas thanked all participants and opened her comments by stating “everyone should have a safe place to call home.” She praised the dedication by those in the room and reminded all that “we need you.”

Brian Hollohan, Manager of Community Development, Canada Mortgage and Housing Corporation (CMHC)
Hollohan began by appreciated the passion and commitment stemming from the two previous speakers.
Key Note Speaker

Gilles Huizinga

Born in Venlo, Holland, Mr. Huizinga moved with his parents and siblings to Winnipeg, Manitoba where he made his home for many years, until 1996 when he moved to Victoria, British Columbia.

After earning a Bachelor’s Degree in Environmental Studies from the Faculty of Architecture, he graduated from the University of Manitoba and spent several years in housing design and development working with innovative and traditional housing construction forms. In 1976, Mr. Huizinga moved into multi-family, commercial and land development and financial management within various national housing programs.

Throughout his career, Mr. Huizinga has developed a full range of market driven residential projects plus maintained an active involvement in social housing construction and management, including six years as Finance Chair and then Board Chairman of the Winnipeg Regional Housing Authority.

Mr. Huizinga has a strong belief and participation in the “community” leading to a commendation from the Mayor of Winnipeg for outstanding citizenship and contribution.

Mr. Huizinga moved to Fort McMurray in early 2001 to lead the Regional Municipality of Wood Buffalo in the creation of the Wood Buffalo Housing & Development Corporation, a municipally created non-profit housing and development corporation, being appointed the CAO in July of that year. The Corporation has created assets in the field of affordable housing, for individuals, families and seniors of low to moderate incomes, both rental and ownership.
Presenters

George Rohulych
Manager of Homelessness and Program Delivery
Human Resources and Skills Development Canada
*Winnipeg Housing and Homelessness Initiative, progress to date and accomplishments*

Denis Cleve
Canada Mortgage and Housing Corporation
*Facilitating low-income housing development*

Terry Wotton
Affordable Housing Initiative - MHRC
*Canada-Manitoba Affordable Housing Initiative*

David Stansen
Planning, Property & Development, City of Winnipeg
*Funding programs and civic supports for housing development*

Neil Duboff
*Kennedy Street Housing: A Public –Private Partnership*

Housing Group Presentations

Lehotsky, Reverend Harry
Lazarus Housing/New Life Ministries

Huband, Justice Charles
Westminster Housing Society

Taillefer, Debbie
Winnipeg Regional Health Authority

Tanner, Ed
Manitoba Urban Native Housing Association

Pendergast, Maureen
Kinkora Developments Ltd.

Dolin, Marty
Welcome Place, Manitoba Interfaith Immigration Council

Huizinga, Gilles
Wood Buffalo Housing & Development Corporation

**Key Note Speaker**

Aasland, Kerniel
Community Economic Development-Technical Assistance Services (CEDTAS)

Douglas, Andrew
HomeSave-SEED - Winnipeg SEED Winnipeg
THE NATIONAL HOMELESSNESS INITIATIVE (NHI)

Minister Bradshaw is appointed Federal Co-ordinator on Homelessness

1999
- National Secretariat on Homelessness (NSH) established in Spring, 1999
- HRDC begins policy work that will lead to an MC in the Fall
- Summer 1999, Minister Bradshaw tours cities, talks to politicians, organizations and homeless people
- Interdepartmental and informal discussions with provinces

2000
- December 17, National Homelessness Initiative (NHI) announced
- Late December, funding of “urgent needs” projects
- Treasury Board approves guidelines in May
- Officials and representatives from communities develop guidelines
- January to June, consultation with P/T governments

2001
- June 2, The Supporting Communities Partnership Initiative (SCPI) 10 communities allocations announced
- Communities start developing or adapting plans and deciding on projects
- February, Canada/Quebec Co-operation Agreement on SCPI
- Plans and projects begin to get approved
- 51 additional communities become eligible for SCPI
- Plans approved for all 61 communities
- Consultation with stakeholders on results of initiative
- Federal/Provincial/Territorial Social Union Framework, 1999

2002

Millennium

Affordable Housing Initiative in Budget
March 4, 2003, NHI extended for a further 3 years

Evaluation of NHI

Pollster Michael Marzolini says to the Liberal Caucus: “Homelessness... is placing a lot more pressure on the government to act than many, many other issues, including national unity, the economy and the national debt.”

Workshop Case Studies

Case Study One: New Construction

Multiple unit housing projects are challenging and complex to develop, and, once completed, are intended to serve the needs of the community for years to come. In considering the decision to become involved in developing a housing project, organizations should be aware of not only the commitment of time and resources required to see a project through the development process but also the responsibilities of long term ownership and management. Development of rental housing that will be affordable for lower income households presents additional challenges, including securing sufficient funding to reduce rents to affordable levels.

Your Group is being asked to consider a hypothetical project to create housing for an identified target population of tenants. Specifically, you are being asked to develop a proposal to construct a new building for residential occupancy in Winnipeg’s inner city. The end use of the project can be permanent or transitional housing for low-income individuals (including Employment and Income Assistance recipients). Your task is to determine if and how capital management will be structured, and whether the project is feasible. You identify both funding and other partnerships to help make the project economically feasible and to provide supports that may be required for tenant populations with special needs. Finally, you will be asked to make recommendations to address your identified needs to develop the proposed project.

Assumptions:

Your objective is to develop 15 to 20 units

You (the proponent) are an incorporated organization. GST calculations in attached scenarios assume that you are non-profit (receiving 50% GST rebate). If you are not non-profit, GST in the attached estimated project costs must be doubled.

You are expected to identify your target population (e.g. Aboriginal people, youth, young adults, immigrants, people with disabilities, women, single parents, etc.).

Targeted properties will be in Winnipeg’s inner city.

Only one suitable property is available for acquisition by a non-profit organization. This property is a vacant lot located in an inner city neighbourhood near the Health Science Centre. It is zoned for commercial use and is in a mixed-use area (commercial-residential). The lot is approximately 8,000 square feet in size, and street parking is limited. It is the site of a now-demolished warehouse. Market value is $35,000.

Property is available from private sources for sale, which is a vacant lot in a good location in Winnipeg’s North End. The property is 10,000 square feet, zoned commercial and is on the market for $60,000. It is expected to sell quickly.

The local neighbourhood is wary of low-income rental housing and may be opposed to the project (NIMBY concerns).
Included in your package is a copy of an actual Project Description and Estimated Costs form that you would complete if you were submitting a proposal to the Winnipeg Housing and Homelessness Initiative for funding. Part of the form has been completed for you, such as the capital costs and the rents needed to achieve a small positive annual cash flow. As part of the case study you are asked to review the form and complete the last page identifying funding sources and amounts required to fund the total capital cost of the project. In this scenario, no debt financing has been assumed. If debt financing is to be used, the rents may need to be increased to cover the repayment of the financing.

You will also need to identify any special needs the tenants you have selected may have and how those will be addressed (e.g. by your organization, through a partnership, fee for service, etc.). You are also being asked to identify other funding partners (i.e. other than municipal, provincial or federal government) and indicate the amount of their contribution.

Case Study Two: Rehabilitation of an Existing Building

Participants were asked to consider a hypothetical project to create housing for an identified target population of tenants. Specifically, they were requested to develop a proposal to rehabilitate an existing building for residential occupancy in Winnipeg's inner city. The end use of the project could be permanent or transitional housing for low-income individuals (including Employment and Income Assistance recipients). Their task was to determine if and how capital management would be structured, and whether the project would be feasible. They were to identify both funding and other partnerships to help make the project economically feasible and to provide supports that may be required for tenant populations with special needs. Finally, they were asked to make recommendations to address their identified needs to develop the proposed project.

Assumptions:

Your objective is to develop 15 to 20 units

You (the proponent) are an incorporated organization. GST calculations in attached scenarios assume that you are non-profit (receiving 50% GST rebate). If you are not non-profit, GST in the attached estimated project costs must be doubled.

You are expected to identify your target population (e.g. Aboriginal people, youth, young adults, immigrants, people with disabilities, women, single parents, etc.).

Targeted properties will be in Winnipeg’s inner city.

Property is available from a private source for sale, which is a 10,000 square foot three-story vacant and boarded building in the inner city, near the Health Sciences Centre. The building is zoned for multi-family occupancy, but has been vacant for two years, so no zoning is "grandfathered." Only limited street parking is available. The building is on the market for $150,000.

The local neighbourhood is wary of low-income rental housing and may be opposed to the project (NIMBY concerns).
Workshop Case Studies

Door Prize
Flip Chart

Green/Yellow Team

Mixed: Students, seniors, Aboriginal Peoples, Immigrant peoples.
Size 8,000 sq feet, 20 units
Income of population
1/3 EIA 1/3 $20,000-$25,000 1/3 $30,000
Lot Health Science Centre, 8,000 sq feet value $35,000
Rezoning
Partners Health Science Centre
Renters
Patients @HSC
Medical (Health auth)
Companions to HSC
Medical nursing students

PUT PICTURE OF DRAWING IN HERE

Wood construction, concrete
Partners
HSC-outpatient services
WRHA & independent living residents
Centennial nbhd project-property manger?
Pilot geo-thermal
Non-profit developer with training component (youth builders)
ACU & jubilee; WHHI
Feds-Kyoto/climate $
Aboriginal $ (single Window)
Questions:

Based on given assumptions, what type of project do you propose to develop?

20 units, 425 sq feet

What is the tenant population your project is intended to serve?

Mixed students, Aboriginals, seniors, linked to hospital services

How does the proposed project meet tenants’ needs for affordable housing and (if required) for services and/or supports?

What will be the total cost of the project (soft costs included)?

Include a live-in caretaker

What are the monthly rents that will be charged?

How will the project be financed (What are your funding sources)?

How much funding will be required from all sources?

What partnerships have you identified?

Non-profit developer, training in construction
HSC- some suites for medical services like dialysis, physio, come in from the North
Lease some units for medical services
Assinaboine Credit Union Jubilee Fund
Commercial Space (rental)
RHA
Top floor mixed
Centennial Project (investor)
Possible co-op, property management
Green/Yellow Team Cont’

What will your partners contribute to the project?

Federal Climate Change Partners for geo-thermal
WHHI- Funders
WRHA- for the two accessible units, independent living resource centre
Education Training for funding, single window – Aboriginal training
Colleges (Jobworks) for training

How will you deal with NIBY concerns?

Talk to community before, community meetings

Who will manage the housing project when it is completed?

non-profit managers (Centennial non-profit)
Possibly a co-op

Is the project economically feasible?

Issues-height restrictions, zoning
Recommendations:

Regarding Funding

-need some rent supplements to make project work
-EIA sources could be used as a guarantee for equity proposes for mortgages

Regarding Partnerships

-Non-profit profit manager
-leads4 arrangement with Health Sciences/WRHA to ensure transitional uses.

Regarding WHHI supports

-use training groups, would keep costs down

Other Comments
**RED TEAM**

**Rehabilitation of Existing Buildings**

**Assumptions:**
Integrated housing  
Aboriginal Component  
Youth Component  
Immigrant Component  
Accessible housing on Main Floor

**Unit Size:**
20 units  
Building Size-10,000 sq. feet  
Common Area-2,000 sq feet  
1,000 sq feet

5 studio suites (students, elders, portion transitional)  
5 one bedroom suites (singles, couples)  
5 two bedrooms (families)  
5 three bedroom suites (families)  
Total= 20 units

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**Based on given assumptions, what type of project do you propose to develop?**

Integrated housing  
5 studio suites  
5 one bedroom suites  
5 two bedrooms  
5 three bedroom suites

**What is the tenant population your project is intended to serve?**

Transitional, students, elders  
Singles, couples, families
Rents

5 units– EIA
10 units– MMR’s
5 units– market

MMR

One bedroom = $525
Two bedroom = $665
Three bedroom = $875
Studio = $300

Three Beds

Five units
Three units = $430
Two units = $875

Two Beds

Five units
Two units EIA = $387
Two Units MMR = $665
One unit market = $

Recommendations:

Funding:
- look at multiple sources of funding, including churches (funding partnerships)
- funding for individuals
- energy efficiency grants

Partnerships:

- Aboriginal community
- local health Authority
- persons with disabilities
Yellow

**Target:**
Ex-offenders, transients

**Transitional housing**
links to programming

**Sustainability**
Partner with WRH to guarantee usage of number of units

**Targeted funding**
Eg. If proposal supports specific groups seek funding for those groups

**Risk**
Secure partnerships to reduce risk

**Sustainability**
$66,000 annual operating costs
i) agreement with WRA to rent five rooms at $525 per month ($27,000 annually)
ii) 12 rooms at $271 per month ($30,000)
iii) funding to provide programming (10,000)
BLUE TEAM

Transitional

**Assumption**
Ground floor accessible
Property close to HSC

Singles /couples with health issues, coming from out of town with limited income

Referred by RHA’s
No marketing costs/no rent up costs
Link re; discharge and homecare
Furnished suites
Rents linked to EIA
Charitable status
Question arch/Eng fees
Capital costs $ 1.1 M
Rent Charged:
EIA $271
$50
Total $330

Need: $65,000 /door

RRAP $18,000 / unit
(accessible RRAP)
AHI $35,000 unit
NHA $10,000 unit
SCPI
Spence City Allocation ; $5000 /unit
Community consultation
- mtgs
 - community design
Professional property design
Green

1) Type
Two accessible –500
Four transitional –800
Eleven long-term

2) Tenant population
Mixed-diverse, low-income
$30,000, families, singles, seniors

Type of units type of units
Bachelor – five –sq feet 300
One bedroom –6 – sq feet 500
Two bedroom –6– sq feet 600

3) Accessible units for persons with disabilities
Youth independent living skills-building-experience /credibility
Accessibility for seniors
On-site caretaker

4) $1,473,301

5) Bachelor-1355 Two @271, Three @525
One Bedroom 2162 Two @ 285, Two @ 271, Two @ 525
Two bedroom 3156 three @ 387, Three @ 665
Total 6673/7000 yr$y $84,000

Financing?
Winnipeg Foundation $20,000
SCPI-$280,000
City of Winnipeg-$144,500
AHI -$ 2,500,000
NHA- $ 170,000

Nimby-ism?
Centennial Neighbourhood Association/Council; (get their advice and support
Green cont’

Partnerships

YTAG– Young Tenants Advocacy Group
Independent Living Resource Centre
New Directions
MacDonald Youth Serviced
Centennial Neighbourhood Association/Council
WRHA

11) SAM Management to manage project

12) Yes

Recommendations

WHHI Supports:
- assistance in filling out forms (make it simple/less complicated
- no income limit for single family homeowners
- visitable/accessible
Registered Participants
Manitoba’s Housing Programs For Limited Income Households

Housing Programs

- Three main areas of housing programs available to assist limited income households:
  - Housing Renovation Programs
  - Affordable Housing Initiative (AHI)
  - Complimentary Programs

Housing Renovation Programs

- In 2000, the province assumed administrative responsibility for federal/provincial cost-shared renovation and repair programs.
- This includes the Residential Rehabilitation Assistance Program (RRAP), which has five program components:
  - RRAP for Persons with Disabilities
  - Homeowner RRAP
  - Rental RRAP
  - Rooming House RRAP
  - RRAP Conversion

Affordable Housing Initiative

- September 20, 2002 - Manitoba signed an Affordable Housing Initiative (AHI) agreement worth over $50 million
- April 25, 2005 – Manitoba signed Phase II of the Affordable Housing Initiative for over 23 million bring total federal/provincial funding to almost 74 million.

AHI – Phase II

- Additional funding under Phase II is directed towards low-income households eligible for social housing.
- Phase II also provides more flexibility to:
  - Provide increased funding contributions to eligible low-income units;
  - Provide jointly funded rent supplement;
  - Fund the acquisition and renovation of existing buildings for re-use as affordable housing for low-income households.

AHI Program Components

- The AHI is being delivered through five program components:
  - New Rental Supply Program
  - Repair/Conversion Program
  - New Homeownership Supply Program
  - Homebuyer Down Payment Assistance Program
  - Rent Supplement Program
New Rental Supply Expression of Interest

- Expression of Interests issued in May 2003 and October 2004 to solicit proposals for new rental housing
- Conditional allocation of funding provided to selected proposals to finalize projects
- Average funding $35,000 to 40,000 per unit
- Another Expression of Interest anticipated in Fall of 2005

Median Market Rents

** EFFECTIVE APRIL 1, 2005 **

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Complimentary Programs

- Neighbourhood Housing Assistance
- Proposal Development Funding

Proposal Development Funding

- Interest-free loans to help co-operative and non-profit housing groups offset costs of bringing an affordable housing proposal to mortgage financing stage
- Important tool to accommodate significant interest generated by AHI in development of new multiple-unit affordable housing projects

Thank You

If you would like to receive further information on any of the programs, eligibility criteria, target groups or areas please call:

- 945-5566 (Winnipeg)
- 1-866-689-5566 (Manitoba)
Presentation by: Home$ave-SEED Winnipeg

CEDTAS
Community Economic Development
Technical Assistance Service

Launch in fall 2005
Kerniel Aasland 927-9921
cedtas@seedwinnipeg.ca

HOME$AVE
- Proposed national project
- Assist 200 low-income Winnipeg families to buy a home
- Matched savings
- Money Management Training

SEED Winnipeg
## Committee Members

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<td>Dessens, Dave</td>
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