

Housing Needs of Low Income People Living in Rural Areas

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Draft Case Study

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Russell, Manitoba Case Study

Draft Report

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1.0 Introduction

The Town of Russell is located at the junction Highways 16 and 83, approximately 15 km from the Saskatchewan border and 340 km northwest of Winnipeg. Only 27 km away from Asessippi Provincial Park, the community is home to approximately 1,600 people with a trading area of over 14,000 people.

1.1 Changes in the Economy

Russell, like many other Prairie towns, is basically a service centre for the surrounding agricultural area. Agriculture, and therefore the Russell area, has been characterized by economic decline for the past decade. Lower grain prices have had a detrimental effect that has trickled down from the farming sector to the town, affecting both the residents and local businesses. Other recent changes within the agriculture sector, such as the elimination of the Western Grain Transportation Subsidy and the closure of grain elevators in the area, have further weakened the local economy. Other transitions occurring in the agricultural sector such as larger farm size and replacement of labour by sophisticated machinery have also reduced labour requirements and the number of people involved in farming operations. This has led to a loss of jobs and purchasing power in the sector, which in turn has affected the local service base in the community.

The effects of this transition in agriculture, particularly in the grain sector, have been tempered to a certain extent in the Russell area by the development of reasonably extensive feedlot/cattle operations and the expansion of the hog industry. Higher prices in both these sectors mean these operations are more viable than grain operations and make a more positive contribution to the community. There has also been some movement into the specialty crop sector (oil seeds) and specialty animal sector, which has helped diversify the agricultural base and soften the impact of declining prices and rising costs in the more traditional agricultural pursuits.

Table 1: 1996 Economic Profile	
% employed in Retail trade industries	14.38
% employed in Educational service industries	13.70
% employed in Accommodation, food & beverage service industries	13.01
% employed in Health & social service industries	11.64
% income from government transfers	19.5
Source: Statistics Canada, 1996 Census of Canada.	

Despite the trend toward diversification the weakening economy has resulted in cutbacks and closures of services in the community. In the last ten years, Russell has seen the closure of one of

its local banks, two automobile dealership/mechanic businesses and a meat processing/slaughtering shop. Approximately 20 full- and part-time positions were lost as a result of these closures. While other financial services and meat processing businesses remain, no car dealership exists at present. Other businesses, although they remain open, have laid off some employees and more people are working part-time or seasonal jobs. Many families, both in the town and the surrounding agricultural area have been dealing with financial hardship and constraints on spending. The situation has been particularly difficult for youth and young families who have had difficulty accessing full time work with a reasonable wage.

Despite the overall decline in the economy of the area there are some positive trends. The last major investment in the area was the opening of the downhill ski facility at Asessippi in 1999. This added seasonal employment but the wages are low. There is some growth in the tourist industry in general with the ski slope and increased cottage development, and camping and fishing at the nearby Lake of the Prairies. Tourism is good for the businesses in Russell, which has four motels. The Russell Inn is the largest complex with close to 150 rooms, a water slide, a sauna and hot tubs, a swimming pool and a conference centre. It attracts both tourists and small conferences. Borderland Ventures, a group of local investors, is considering the development of a large feedlot/ethanol complex. Grain would be used in the production of ethanol and the remaining “mash” would be fed to the cattle in the feedlot part of the operation. Despite these positive events there has been limited investment in the community in recent years.

1.2 Major Employers

The major employers in the community and the surrounding area include CanAmera Foods, a canola processing plant, with 50+ employees. The plant has recently undergone cutbacks in their operating schedule (closed one week out of every four) and in the number of employees, despite considerable expansion over the last five years. This downsizing is related to reduced demand for canola oil, as more oil is being produced from soybeans, both nationally and internationally. Because CanAmera Foods is a unionized business employees earn, on average, \$16-17 per hour, so cutbacks have considerable impact on Russell and the surrounding area.

Other major employers in the area include the local hospital and care home (over 100 employees), the school division (25-30 employees), the Manitoba Department of Education (12-15 employees), the Russell Inn (approximately 130 employees), Clement Farm Supplies (up to 50 employees on a seasonal basis), Russell Ready Mix (40 to 50 employees on a seasonal basis) and the Asessippi Ski Hill (30+ employees on a seasonal basis). Other smaller employers include farm service agencies and commercial and retail businesses in the community. There is also seasonal farm employment during the summer and fall and some employment associated with feedlots and hog operations. Some people also drive to work in the potash mines located in the nearby communities of Esterhazy and Rocanville, across the border in Saskatchewan (an hours' drive for a return trip). People also commute into Russell from the surrounding communities to work because housing and taxes are cheaper in even smaller communities like Binscarth, Inglis and Angusville.

1.3 Employment and Wages

Many jobs in the community and the surrounding area pay minimum wage or slightly higher (approximately 10%) wages. Annual incomes are very low, particularly when the low wages are combined with the fact that many of the jobs are seasonal in nature. However, some of the jobs with employers such as CanAmera, the hospital, the school division, and the Department of Education pay professional salaries. It is often the case that professional positions are filled by people from “outside the community” as local people often do not have the skills required. With the changes in the agricultural sector and the increased emphasis on technology, many of the new positions in this sector also require a high level of skills and are filled by “people from the outside.” For example, the two new high capacity elevators in the rural municipality outside of Russell employ 12 to 15 men each, but each of these positions require a much higher level of skills than was true in the past.

This transition to higher skilled positions has a number of effects on the community: it brings people into the community from other areas; it generates a demand for housing; and, it means that with higher salaries these people have greater capacity to pay for, and/or to invest in housing. However, it often leaves local, unskilled individuals without work or dependent on low paying, often seasonal, positions.

Figures obtained from the Regional Employment Resource Centre provided further information on employment characteristics. As of April 15, 2001 there are 81 individuals in Russell receiving employment insurance. The unemployment rate for Russell and area was quoted as 7.38%. Claimants span the entire age range but 34% were characterized as youth (under 29). The importance of education to accessing employment is illustrated by the fact that 40% of the unemployed have less than a grade eleven education, 74.5% have grade 12 or less. Average weekly benefits were \$282.00, which highlights the difficulty unemployed people face when trying to access adequate, affordable housing. If households are dependent on employment insurance even \$300.00 per month for shelter creates an affordability problem.

1.4 Migration and Demographics

Russell’s population has remained relatively stable over the last several census periods. In the 1996-2001 Census period, the population decreased by 1.1% (18 people) to a total of 1587 people in 2001. Russell has escaped the significant declines that some other prairie communities of similar size have experienced. There is no doubt that its more diversified economic base has contributed to this stability. However, within this relatively stable total population there has been considerable churn. There was consensus amongst those interviewed that Russell was losing people in the younger age categories and gaining people in the seniors group.

Young people finish school and the best students leave for further education, some of them never to return as they find higher paying jobs in larger urban centres. It was also pointed out that some students leave to further their education in agriculture when they graduate from high school,

planning to return to run the family farm. However, with the agricultural sector so depressed, there is little incentive to return. Some are also offered good salaries by agricultural companies such as Cargill. Russell is losing its best-educated individuals to other larger centres while the people with lower levels of education and skills are staying to fill the unskilled positions. Those interviewed indicated, however, that even the young people that do stay in Russell after leaving high school (with or without a high school diploma) may also eventually leave, particularly once they are married, because many of the jobs in the area do not pay enough to support a family. As one interviewer pointed out “we tend to lose the best educated of our youth, the ones who could most likely make a positive difference for the community in the future.”

Table 2: 1996 Population Profile	
Total Population - 2001	1,587
% Population Change 1996-2001	-1.1
Total Population	1,605
% Population Change 1991-1996	-0.62
% 65 years +	26.2
% Lone Parent Families	6.2
% of Population Living Alone	15.58
% Multiple Family Households	1.45
% Non-Family Households	41.30
Source: Statistics Canada, 1996 Census of Canada, 2001 Census of Canada	

The opinion of the informants on this loss of young people is supported by the 1996 Census (Statistics Canada), which demonstrates 26% of the population is 19 years of age and under, compared to a provincial figure of 29%.

Although Russell may be losing its younger population, it is the destination of many seniors who regard it as a retirement community. In fact, Russell’s demographic profile illustrates a high proportion of elderly persons. More than one third of the population of Russell is 55+ (35%), 26% of the population is 65+. Provincial figures for the same age groups are 22% and 14% respectively (Statistics Canada, 1996 Census). The high proportion of seniors helps account for the high proportion of non-family households (41.3%) in the community. Many people who live in Russell all their life choose to retire in the town and farmers in the area and residents of smaller communities nearby also view Russell as their retirement centre. The presence of the hospital, several seniors housing options and a personal care home are significant factors in their decision.

Almost all of those interviewed expressed the opinion that Russell's capacity to attract retired seniors depended on this range of health care and housing services. Retired farmers will often purchase and live in their own home upon moving to the town, but they want to be assured that health care and other housing options with some support services plus a nursing home is available in the town before they will make the initial move into Russell. Without these services, people would retire to Dauphin, Roblin, Minnedosa, Brandon or Yorkton in Saskatchewan where these services are available. It was also pointed out that the movement of seniors into Russell had slowed in recent years because of the depressed agricultural economy. Seniors were delaying their retirement in the hope that agricultural prices, particularly land prices, would improve. This would allow them to take more equity out of their farm to support their retirement.

One person interviewed stated: "one has to wonder what Russell's future will be and what the centre will be like when the current "crop" of the elderly die." With an aging population in general and relatively few younger people in the area and community, there may come a time when there are even fewer people to retire in the town. This puts investment in housing in a very different perspective, particularly if one looks 20 to 40 years down the road, as is necessary when making major investments in housing.

1.5 The Regional Context

The situation in Russell illustrates how important the regional context and the range of services tends to be to community strength and viability. A good range of housing and health care services is key to community survival. With the rural area characterized by population aging in general, viability of small rural towns depends on the towns' ability to retain and attract the elderly population. This is not possible without a hospital, a care home and a range of housing options for the elderly. The location of the hospital in the region is considered the key element of survival. One person interviewed indicated they would not even consider investing in housing for seniors in a community unless there was a hospital and care home present. Currently Russell has five doctors, a dentist and an optometrist and these services certainly strengthen the community's chances of keeping its own seniors and attracting other seniors from surrounding communities and the agricultural area.

The diversity of the economic base of the town, particularly in the retail and commercial sector is also important and to a large extent dependent on the situation in the region. With improvements in roads and highways and people's ability and tendency to drive further, faster to shop, competition for local services, particularly in the retail sector, becomes significant. In the case of Russell, the major competition comes from Yorkton, an hour's drive away. When the large shopping mall was built on the outskirts of Yorkton many people in and around Russell began to drive to Yorkton, to shop for groceries, clothes and other household goods. More recently with the opening of several big box units in Yorkton this trend has intensified. As the service base increases in Yorkton, spending and the range of services are declining in Russell. Regional characteristics, particularly with respect to services, is key to survival as well as key to successful marketing of housing options in a community.

1.6 New Housing Initiatives

Within the last two or three years, a new housing complex (Eastview Estates) consisting of two fourplexes for seniors (55 plus), has been built on the east side of town. The project consists of two-bedroom 1134 sq.ft units with attached garages. Designed especially for seniors, these units are affordable only for upper-income seniors as they rent for \$700 per month plus utilities. In addition to this new housing initiative, there are plans for new seniors accommodation on the hospital grounds, although no definite commitments have been made at this time. Funding will have to come from the provincial government. If built, this would become the main personal care home. The existing personal care home would be converted into a second stage home for those seniors requiring a lower level of support services. It is felt that more housing projects like this are limited by a lack of capital, due to the weak local economy and reduced funding at the federal and provincial level.

The Town of Russell, in an effort to encourage more rental housing, has bought land from private landowners and developed and serviced residential lots, including lots for a multi-unit housing development. However, to this point no investors have purchased land to develop multiple unit housing. The absence of programs, with the exception of the federal government's Residential Rehabilitation Assistance Program, is one of the contributing factors to Russell's unmet housing needs at this time.

2.0 Housing Stock and Supply

Some of the housing stock is old in Russell (approximately 20% built prior to 1946) but most units were built in the 1960s and 1970s. They have been well maintained and are in good condition. There is a lot of pride in ownership and people keep their properties in good repair. There are some older, smaller units in poor condition that require extensive renovation and improvement to bring them up to a reasonable standard but they tend to be few in number compared to the total inventory. There are only a couple of houses that lack basic services (sewer and water). Several farmhouses in the rural areas surrounding Russell also lack basic facilities like running water, indoor plumbing or electricity. However, it is felt that those persons living in these conditions do so by choice. This does become a problem for seniors, particularly elderly men, who often continue to live in these farm dwellings after retirement. As their health deteriorates the lack of services becomes a problem.

Very little new housing has been built in Russell in the last few years. In 2000, five houses were built; in 2001: 2; and in 2002 only 2-3 houses are likely to be constructed. No single-family houses are built on speculation. Nearly 80 percent of the dwellings in Russell are owner occupied and 84 percent are single detached units. Approximately 9 percent of the dwellings require major repairs but informants felt that most of the dwellings in very poor condition were rental dwellings, either units above businesses or the older smaller single detached units that are rented.

Manufactured housing (locally known as mobile homes - single and double wide trailers) are a common form of housing in the community. Two land lease communities (locally know as “trailer parks”), Lorne Davidson’s and the Town Trailer Park, are present while a third group of mobile homes are located on two blocks within the town, although the area is not designated as a trailer park. The majority of mobile homes are owner-occupied but there is the occasional trailer for rent. Informants indicated that many individuals, single-mothers and families are choosing this as a form of housing because it is an affordable option and also one that is more appropriate if they are not sure how long they will be living in Russell. It was indicated that there was a demand for more mobile home units but the cost (to the town or a private individual) of providing the necessary services, and extending the infrastructure in general was a barrier to the development of a new trailer park (land lease community).

Table 3: 1996 Housing Stock Profile	
% Homeowners	79.10
% Renters	20.10
Average Value of Owned Dwelling (\$)	60,527
Average Gross Rent (\$)	357
% Built Prior to 1946	18.7
% Built Between 1991 and 1996	2.2
% in Need of Major Repairs	8.7
% in Need of Minor Repairs	31.9
% Single Detached Dwellings	83.5
% Apartments in Units of fewer than 5 stories	12.2
% Movable Dwellings	2.2
Source: Statistics Canada, 1996 Census of Canada.	

In terms of infrastructure, the town has adequate basic services to provide the residents with water and sewage treatment at present. The town’s water plant currently functions at 80-90% of its capacity (in the summer months). Upgrading the plant’s capacity will be addressed in the next five to ten years. The town’s lagoon is currently operating at full capacity and will need to be upgraded within the next two years. Residential lots for single family homes in the new subdivision (see section 1.6) are priced at about \$19,000.00 which residents and informants we spoke to feel is too expensive for the market. However, other lots in infill situations are gradually being used up and the town could face a shortage of affordable lots in the future. The low demand for lots for new housing, however means that there is currently no problem.

2.1 Housing Affordability for Homeowners

The majority of units (80%) are owner occupied. Sales have been slow over the past 12 months and sales prices have declined slightly. A 20-year-old 1000 sq.ft. three-bedroom bungalow will sell for \$70,000 to \$80,000 some larger 30-40 year old houses selling for \$80-90,000 and virtually no houses new or existing (regardless of size), sell for more than \$150,000. Currently, there are a variety of older, smaller starter homes selling in the range of \$25-50,000, with those at the lower end of the range needing significant upgrading. A noticeable gap in the housing market exists: there are virtually no houses in the \$50-80,000 range which leaves low moderate income individuals and families the choice of rental accommodation, which is in short supply or buying a small house, often in poor condition. It is estimated that up to 90% of housing purchases are made by retired farmers moving into town.

Although some informants reported that there were as many as 40 homes on the market, the Real Estate representative suggested the number was closer to 25. It was indicated that several of these homes were vacant but owners were not interested in renting these homes as they did not want to get involved in property management problems and run the risk of their homes being damaged by irresponsible tenants. Several people indicated that if these homes were rented it would help relieve the tight rental situation.

It was also pointed out that the re-sale market depends to a considerable extent on the trickle down of units sold by seniors as they move into other housing options. However, with few other options for seniors in the community, particularly as so little rental accommodation is being built this trickle down was not occurring. Informants suggested that this was one reason there were so few homes for sale in the mid-price range.

No problems related to either the supply of mortgage funds or access to mortgage insurance were evident in Russell. It was also indicated that purchasers preferred to deal with local financial institutions as opposed to financial branches in larger communities, simply because the mortgage officers have personal knowledge and interaction with the clients. The representatives of the financial and real estate industry indicated that some homes were purchased with as little as five percent down but ten percent was more common. Problems associated with home purchase were related to affordability and the low incomes as opposed to barriers in the mortgage financing and insurance field.

2.2 The Rental Sector

A lack of good quality rental housing is evident in the community. A number of rental apartments are located above the businesses (for example, above the bowling alley) on Main Street in Russell, but they are old, poor quality, one and two-bedroom units. Young single individuals earning low wages have rented these units. There are many examples illustrating the absence of affordable, good quality rental housing. LPN (Licensed Practical Nurse) course is offered in town and participants registered in the course, who came from communities outside of Russell, struggled to

find suitable, affordable rental housing. The lack of adequate, affordable rental accommodation forces many professionals coming to Russell to purchase a home, even though they may want to rent, at least until they are certain they plan to stay. The RCMP, middle and upper management positions in the bank and credit union, nurses and school teachers were mentioned as groups that face housing problems. Teachers in particular, have a problem because they do not want to buy until they are certain they have a continuing position and probation may last up to two years.

As noted previously there was some evidence of vacant houses for sale not being available for rent because of the concern about property management problems. However, there were several smaller older homes for rent. Rents for these homes (generally two bedroom) were in the area of \$300.00 plus utilities. There was also evidence of motel rooms being rented by young men, generally construction workers, due to the short-term nature of their jobs. Informants also indicated that in the past two elderly men chose to live in one of the motels on Main Street. It appears that this was their choice as opposed to lack of other options. Several elderly women and couples in the community rent out the basement suites of their house to students or young singles out of school, working in minimum wage jobs. These units rent for \$250 to \$350 a month including utilities. This is often a temporary place of residence as many of the youth leave the community in search of better jobs or secondary education.

Petz's Apartments and Lakeview Apartments are two examples of the more traditional rental housing. A two story building, Petz's Apartments contains four two-bedroom units on each floor. Individuals and families are tenants, and rent is estimated at \$300 per month not including utilities. While it is an older building, it is thought to be well maintained and in need of only minor repairs. Similarly, Lakeview Apartments contains one- and two-bedroom apartments renting for an estimated \$300 per month plus utilities. It too is an older building but well maintained.

For those seniors who can afford it, the Lions Manor offers life lease apartments. Built approximately five years ago, the Manor provides bachelor suites and one bedroom units. The monthly "rent" is \$400-650 depending on the type of unit, in addition to an initial up-front payment of \$35,000 to \$45,000. Like other life leases, the person has security of tenure for as long as they wish. Informants indicated that there was a waiting list for these units. The new rental housing project (Eastview Manor) has been described in section 1.6.

No public or private rental housing exists for the disabled. Instead, physically disabled individuals live in single detached homes that they have adapted (i.e. installing wheelchair ramps) to suit their needs. There are several disabled persons, aged 18-20, who live with their families for whom the construction of a group home is being discussed. Unfortunately, little support exists for this kind of development. Furthermore, no rooming houses are present in the community. It was pointed out by several people that there used to be rooms available and also board and room situations, but with the growth in tourism most people have converted these options to new Bed & Breakfast businesses.

3.0 Low Income Households

Defining “low-income” for individuals and/or families remains a difficult task. Most people interviewed felt that an annual income of less than \$12,000-15,000 would be low income for either individuals or families in Russell and area. Groups characterized as low-income included youth, single parent families, the disabled, seniors on basic OAS/GIS, and some two parent families working for minimum wage or slightly higher salaries. Although Table 4 indicates that poverty is most severe for individuals, which is true, informants indicated poverty was also a problem for families.

Informants indicated there were households on social assistance but the numbers were not large and varied from season to season with seasonal employment trends. It was suggested that during the winter the case load often reached five per month falling at times to zero in the summer. Typically, those persons receiving assistance are young adults and single parent families. The Town plays an important role in helping to keep numbers of social assistance dependents low. If an individual is desperate for income and is willing to work, the Town will find that person a job at least temporarily, so that he/she can earn some income. The jobs are usually cleaning, painting and caretaking positions in town facilities, or in the summer street repairs, mowing grass, etc. Several participants noted the presence of a stigma attached to those living on social assistance. In towns like Russell where the townspeople all know each other, anonymity is virtually non-existent. Undoubtedly, the interpersonal knowledge of clients contributes to the problem of individuals not accessing social assistance when they needed it most. Informants also indicated that some people moved to larger communities to access social assistance to escape this stigma.

% Renters Spend 30%+ for Rent	35.7
% Owners Spend 30%+ for Major Payments	4.5
% Individuals with Low Income	47.7
% Economic Families with Low Income	4.7
% Total Population with Low Income	12.9
Source: Statistics Canada, 1996 Census of Canada.	

3.1 Housing Problems

With respect to the stock in general, typical housing problems like high heating costs were a common complaint in Russell. This may be attributed to the older inefficient heating systems, older houses that lack insulation and have poor quality windows and doors. There was one

example of one senior gentleman who lived in such poor quality housing that he was placed in a care home and his house was condemned and knocked down. However, this is an exceptional circumstance. Very few units are in such poor condition. Within the last decade, the town has made a particular effort to demolish abandoned or dilapidated housing in the area. However, because there are many houses that were built before WWII, their maintenance costs are higher than the average houses only one or two decades old.

Moving from the stock in general to people, there are a number of low-income groups facing housing problems in Russell. Many Aboriginals on the reserve nearby live in very crowded inadequate dwellings. Large households, extended family situations and high birth rates are characteristics that contribute to a lack of adequate housing. Aboriginal families or individuals are rare in Russell, however, some do live in town for a short time while waiting to obtain housing on the reserve. Recently, investment on the reserve resulted in the construction of a new hotel and a new sports arena but no new housing. Now under a high debt load, the reserve has even less capacity to address housing needs in the community and the housing crisis on the reserves may spill over into the Town of Russell. It may be that more would live in Russell if more adequate affordable housing was available.

Other low-income groups in particular need of housing are single-parents, young adults and single seniors living on basic pension. While a few young adults are able to obtain housing by renting out basement suites from seniors, the majority find it difficult to find good quality, affordable rental units. This may be why many choose to remain at home. Informants also suggested that some young adults aged 19-24 often moved from place to place, bunking in with friends and relatives for a few weeks here and there because of a lack of affordable housing. The absence of stable job opportunities also contributes to their housing instability. However, while this may occur from time to time, this trend is not prevalent or common.

The absence of rental housing for single parents on social assistance is certainly a problem, although the housing challenges they face are not well known by many members of the community. Often, single mothers are paying considerably more than 30% of their household income on shelter. Although some are able to access social housing units provided by Manitoba Housing, others, who are on the waiting list have to find other options. Even two parent families where both parents are working at minimum wage jobs face housing problems. Their monthly housing costs consume a large proportion of their monthly income, and they find it difficult to access adequate housing. Some single-mothers and two parent families have been able to find affordable housing in the mobile home parks.

Some farmers also fall into the category of low income and face housing problems. With little income from the farm and little ability to take equity out because of the low price of land when they move into Russell they find accessing affordable housing difficult. The problem is particularly serious for widowed farm wives who have not worked off the farm and do not receive Canada Pension because they have been classified as “self-employed” and have not paid into CPP.

There is no solid evidence of low income individuals or families resorting to the following activities in order to obtain housing: sharing with friends and relatives (with the exception of Aboriginals on the Waywayseecappo Reserve), camping, living in vehicles (with the exception of one individual who chose to do so), living seasonally in cottages, or living on the street or in parks. However, there have been two examples of senior men who have chosen to live temporarily in the Asessippi Inn. There are no homeless persons in the community. However, several people suggested that people whose circumstances are about to “make them homeless” would be unlikely to stay in Russell, simply because there is no services or shelter available. They would be most likely to move to a larger urban community where services are available.

3.2 Social Housing

Rental housing for low-income seniors appears to be more adequate and affordable than for the other groups mentioned. Manitoba Housing provides housing for seniors with the rent being a percent of their monthly income. For example, Banner County Court (40 units) charges rent based on a senior’s income (25%) and provides small bachelor suites and four one-bedroom units for its residents. It was pointed out that several seniors in this project require daily living assistance even though the units were designed for independent living. They are currently able to stay in these units with the help of home care and other services provided for seniors in the community but as their health circumstances deteriorate they will have to move to a personal care home or another form of housing that builds in more support services. This highlights the current desire to build a new personal care home near the hospital and turn the old home into assisted living units.

Waiting lists for seniors housing units do exist, however, it was felt that a number of seniors on the waiting lists were on the list in case they needed access to rental housing in the future, rather than truly being in need at the time. The Elks Legion Court apartment complex for seniors is one example where a waiting list exists. Classed as low-rental housing, the Elks Legion Court provides bachelor suites for \$242 per month and a one-bedroom apartment for \$311 per month. It is jointly operated by the Legion and the Elks Club.

Manitoba Housing for low-income individuals and families also exists. The Augusta Apartments, estimated to be at least twenty years old, consists of ten two- and three-bedroom row housing units for individuals and families. Only basic maintenance has been performed so the complex is in need of minor repairs. However, the project does provide adequate, affordable accommodation and at times there is a waiting list. In addition to this building are nine single-family houses also owned and operated by Manitoba Housing.

3.3 Emergency Response Mechanisms

Because there is no emergency shelter in Russell for women suffering from domestic abuse, people have to move to a larger centre such as Brandon or Yorkton. If necessary, persons needing shelter for a night or two can be housed at the former Convent (now an apartment building) or at one of the churches in the area. It appears that the lack of a shelter in Russell is not the result of a

lack of demand for this service, although use might be periodic as opposed to continuous. There have been situations where victims of abuse do have to flee to larger urban communities. The RCMP provide transportation for those in need of emergency shelter. Furthermore, for Aboriginal individuals or families seeking refuge from domestic violence on the reserve, moving to Russell to escape is not an option simply because of the lack of a shelter and because of their close proximity to their abusers living nearby (Waywayseecappo). Again, moving to large urban centres like Winnipeg, Brandon or Yorkton is the more common practice. Several informants did indicate that Russell used to have a “safe house” but this was discontinued because it was not used continuously and because in a town the size of Russell it was impossible to keep the location of a “safe house” secret.

Support services like counseling and child development are available through Public Health, Mental Health and Manitoba Child and Family Services for those in need. For example, the Baby First program, with a focus on child development and well-being, is operated by the Health Unit. They also provide crisis intervention in terms of food and safe housing. In addition, a single detached house serves as a mainstay residence for men recovering from alcoholism. Estimated to have three bedrooms, informants indicated that several men were currently residing in the house.

3.4 Food Bank Usage

No food banks or soup kitchens exist in Russell but the Christmas Cheer Board does deliver food hampers to needy individuals and families in December. During the rest of the year, the churches in the area use some of their funds to provide food for families or individuals in need. The Ministers in Russell also have a fund to look after transient persons when needed. Although their help is short-term, they will provide food and a bus ticket for those needing to access shelter in Dauphin or Brandon, perhaps another reason why there are no homeless people in Russell. One participant surveyed indicated some members of the community feel that the absence of a soup kitchen was preferable. If one were to exist, it may attract the wrong type of people. A second-hand clothing store called Twice Is Nice is widely used in town by locals and outsiders.

Locally available resources that could be used to help address transition and emergency housing problems are limited. Although there are one or two vacant buildings located on Main Street (like the former Intercity Gas office), they are designed for business and therefore are not suitable for housing. As well, no particular agency has stepped forward to lead such an initiative.

3.5 Seniors Aging in Place

In Russell, a wealth of services exists that help seniors to age in place. Generally, community support services for seniors are provided on a regional basis. Senior Services of Banner County provides support services in the form of transportation, meals and home care. They also house an adult day care and drop-in centre where seniors can socialize and participate in activities geared to seniors. Meals-On-Wheels is another program provided by the organization and the local hospital. Where appropriate, Banner County also acts as a referral service. If a senior were in need of yard

work, painting, carpentry, house cleaning, house maintenance, shopping, laundry services, the organization would provide them with the name and phone number of a local individual or business who specializes in providing that service. Handi-transit buses are available for transportation to large urban centres like Brandon for medical appointments. This service is provided by the Lions Club. The local hospital along with Manitoba Health also provides some health care services. Volunteers working for the hospital and for Banner County also help to facilitate the aging-in-place process by providing services such as mail delivery, errands and companionship.

4.0 Community Capacity and Resources

4.1 Local Construction Sector

There are numerous local contractors and trades people in the area who are capable of constructing and renovating buildings/houses but there is no one major construction company that specializes in building homes. The low level of demand is an obvious explanation so most are content to remain small general purpose contractors. They are busy with renovations and other small jobs, both residential and commercial. Overall, however, new home construction and renovation of existing homes is not limited by either capacity or expertise in the construction industry in Russell. Larger rental projects, if they were to be constructed, would probably require the participation of a larger, outside general contractor from Yorkton, Brandon or Dauphin. The contractors in Russell, although they could manage the construction of a house, are generally not large enough to act as general contractor for larger projects. However, they could certainly work as sub-trades.

The whole issue of construction capacity is also affected by the fact that Ready-To-Move houses (RTMs) are the most common form of new housing in Russell. These houses are bungalows or two storey units built in Yorkton and transported to the community as a complete unit or as components that are put together on site after a basement has been poured. As a result, the expertise required is more limited and some construction work that could take place in Russell is being lost to larger urban areas like Yorkton.

4.2 Local Resources for Addressing Housing Needs

One recent housing study by the Special Needs Committee of Senior Services of Banner County entitled “Community Study of Enriched/Assisted Living Housing” attempted to determine the feasibility of an enriched/assisted living housing program for senior citizens in the Russell Health District who required assistance in their daily living situation. One finding was that a number of citizens would benefit from a level of services between home care and heavy care, which currently does not exist. Unfortunately, no government funding has been provided to develop this type of housing. Therefore, plans to turn the existing personal care home into Enriched Housing have not

taken shape.

There appears to be no local group to bring local housing needs to the forefront of the town's agenda, even though there are a number of citizens who feel that there needs to be better quality, affordable rental housing. The town has not been active in organizing local groups nor has it introduced any initiatives to support affordable housing on its own. Local community groups like the Elks and the Legion have been active in the past in the provision of seniors housing but they have no plans to provide more, and have not ventured into the provision of affordable housing for families and individuals. The private sector has been active, but again only for the higher income seniors market. Some form of government assistance is needed to help subsidize the difference between cost of building new low-income housing and the expected rent. For example, if the cost of construction requires a monthly rent of \$700, and an individual or family on low income can only afford to pay \$400 per month, then the difference must be covered by public assistance.

Although Russell has taken advantage of Provincial and Federal Programs in the past to provide affordable housing for both seniors and families there are currently no programs in place to add to the existing portfolio of affordable and social housing.

5.0 What's Needed to Move Forward in Russell

The case study work in Russell highlights a number of key issues:

1. Many families and individuals in the community are existing on very low incomes. Rents in excess of \$300 per month create economic hardship for these households.
2. There is definitely a shortage of affordable rental housing for those households that fall in this low income category.
3. Some units are available for \$300 but they are older, poor quality units and are generally not suitable for families.
4. There is more accommodation available for seniors, particularly moderate and higher income seniors, but more accommodation is required for low income seniors. The social housing portfolio helps but there is a waiting list so more accommodation is required. The case study work identified a particular need for housing with a modest level of support services (Enriched Housing).
5. The shortage of affordable rental housing is most severe for young families and individuals. The public housing units are a real asset for families but more units and a wider range of options are required, particularly for individuals and single-parents as well as the disabled.

6. There is also a shortage of rental accommodation for higher income professionals who come to Russell to work in education, health care and law enforcement. Many are forced into buying because of a lack of rental options and purchasing a home is not their preference until they know how long their stay in Russell will be.
7. There is a very limited need for housing for victims of abuse but this need tends to be periodic as opposed to continuous and a unit as part of a larger project could be an option.
8. Overall, crowding and adequacy are not major issues in Russell. The vast majority of the problems are affordability based.
9. Lack of land and construction expertise do not present any barriers to the provision of more affordable housing. The barriers are the “market gap” or the difference between market rents in the community or what people can afford to pay and the rents needed to support construction and operating costs. Informants indicated that it was almost impossible to build and rent anything for less than \$700.00 per month (plus utilities). Most people cannot afford these rents, the exception being higher income seniors. Faced with rents like this many professionals opt for ownership, although this is not always their preferred option. Some end up in less than adequate accommodation.
10. It seems unlikely the private sector will be able to respond to the rental needs in Russell. Public assistance will be required to address the “gap”.