

**TASK FORCE ON
HOMELESSNESS
FINAL REPORT AND
RECOMMENDATIONS
APRIL 2024**





CITY OF RED DEER
CITY HALL

THE PROFESSIONAL

City

TABLE OF CONTENTS

LETTER FROM THE CHAIR	4
INTRODUCTION	5
THE RECOMMENDATIONS: THE CONTEXT	6
THE RECOMMENDATIONS: AN OVERVIEW	8
THE RECOMMENDATIONS: THE KEY ELEMENTS	
Priority 1 – Community Champion	10
Priority 2 – Close the Gaps	11
Priority 3 – Partner-Led Advocacy	14
Priority 4 – Community-Led Advocacy	19
WHERE TO NEXT?	20
APPENDICES	21
APPENDIX 1 – THE RECOMMENDATIONS: IN DETAIL	22
APPENDIX 2 – TASK FORCE MEMBERS	65
APPENDIX 3 – REFERENCES	69

LAND ACKNOWLEDGEMENT

Red Deer District Chamber wishes to acknowledge that we live and work on Treaty 6 and 7 Territory, the ancestral and traditional lands of the Blackfoot Confederacy: Kainai, Piikani and Siksika, as well as the Tsuu T'ina First Nation and Stoney Nakota First Nation. We acknowledge that this territory is home to the Metis Nation of Alberta, Region 3 within the historic Northwest Metis Homeland. We acknowledge the many First Nations, Metis and Inuit who have lived in and cared for these lands for generations. We are grateful for the traditional knowledge keepers and elders who are still with us today and those who have gone before us. We make this acknowledgement as an act of reconciliation and gratitude to those whose territory we reside on.

LETTER FROM THE CHAIR

Homelessness is a pressing issue that affects all of us in Red Deer. That is why a year ago, the Red Deer District Chamber formed a business-led, volunteer Task Force on Homelessness to understand the homelessness situation in Red Deer and identify areas where the business community can help address the issue and affect measurable change.

Following 10 months of conversations, research, and tours, we are pleased to release the Task Force's final report and recommendations.

We are grateful for the feedback, insights, presentations, and information shared with the Task Force by members of the social sector supporting individuals experiencing homelessness, the Red Deer business community, and municipal and provincial government representatives. Your collaboration was essential in developing this report.

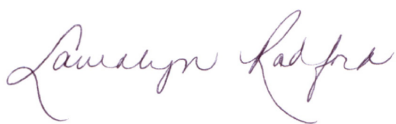
Addressing the multifaceted issue of homelessness in Red Deer requires strategic recommendations aligned with purpose and key themes. Through a collaborative effort, this report offers a comprehensive framework focusing on systemic changes and collaborative efforts rather than tactical solutions. The recommendations stem from the acknowledgment that homelessness is primarily a housing issue and requires a coordinated approach.

The recommendations are organized into four priorities, each targeting specific aspects of homelessness mitigation.

1. Priority 1 calls for the establishment of a not-for-profit foundation to effectively understand, educate, coordinate, and advocate on behalf of the community.
2. Priority 2 highlights the urgency to close existing gaps in policies related to homelessness, addressing six key themes identified in the interim report.
3. Priority 3 emphasizes partner-led advocacy, leveraging existing networks, such as the Alberta Chambers of Commerce and Canadian Chambers of Commerce who represent like-minded chambers from across Canada, in advocating for policy changes at various levels of government.
4. Priority 4 underscores the importance of community-led advocacy, recognizing that addressing homelessness requires collective efforts from stakeholders across the spectrum of our community.

By prioritizing these recommendations and fostering collective action, the community can work towards substantive and lasting solutions to the complex issue of homelessness.

Again and again, the people of Red Deer rise to the cause. We believe that once more, our community will unite to spark a positive change to benefit us all.



Lyn Radford
Task Force Chair

INTRODUCTION

During the City of Red Deer’s 2022 Point in Time Homeless count, 334 individuals were identified as experiencing homelessness, more than double the 144 individuals identified as experiencing homelessness in 2018.¹

Homelessness has a ripple effect throughout the community. Not only are the hundreds of Red Deerians experiencing homelessness not being adequately supported in our community, but homelessness impacts health and social services resources, crime and safety, and the reputation and economic viability of Red Deer.

Recognizing the growing impacts of homelessness throughout Red Deer, the Red Deer District Chamber (the Chamber) formed a volunteer Task Force on Homelessness (the Task Force) of business leaders to understand the homelessness situation in Red Deer better and identify specific areas where the business community can actively contribute to addressing the issue and advocate for meaningful change.

Following 10 months of comprehensive research, reviews of best practices, targeted interviews, and community conversations, the Task Force is pleased to release its final report.

This final report outlines a set of actionable recommendations for the community to consider in addressing homelessness in Red Deer.

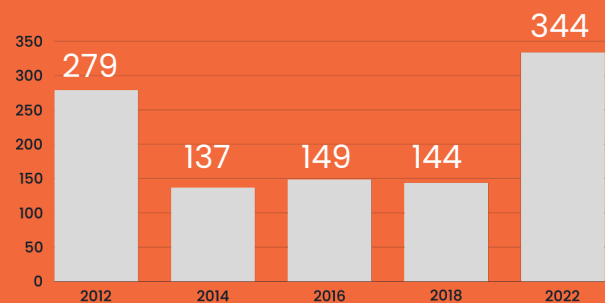
RED DEER 2022 POINT IN TIME HOMELESSNESS COUNT

334

individuals identified as experiencing homelessness in Red Deer in 2022.

72 %

were chronically homeless



Number of people identified as experiencing homelessness in Red Deer (2012-2022)

Source: City of Red Deer’s 2022 Point in Time Homeless Count Report²

THE RECOMMENDATIONS: THE CONTEXT

“Strategy without tactics is the slowest route to victory. Tactics without strategy is the noise before defeat.”
– Sun Tzu

Building recommendations for such a complex issue is no simple task, complicated by the inter-relationships and systems that are currently in place to support the unhoused. If we were to summarize the state of homelessness in Red Deer in twenty words or less, it would look something like this:

Well-intended, compassionate people working in a patchwork of systems to address a complex set of circumstances.

Framing our considerations through this lens allowed us to ensure we began the journey of building recommendations by filtering our suggestions through two questions:

1. Is the recommendation aligned with our Purpose? Our Purpose, as outlined in the Terms of Reference, states, “Review the current situation of Homelessness in Red Deer with an eye to providing recommendations for addressing the issues identified, with an emphasis on what the business community can affect.”
2. Is the recommendation consistent with the Key Themes of the Interim Report? Not only from a content perspective, but is there alignment in terms of leading in areas where we identified that a void exists?

“The essence of strategy is choosing what not to do.”³

Throughout this report, you will not see recommendations related to how Red Deer should address the addiction crisis, solutions for addressing mental health issues, or ideas specific to any of the individual, but intertwined, causes of homelessness. Our rationale for this approach is bound by two beliefs:

1. Homelessness is a housing issue.
2. Our experience and expertise come from the development and operation of systems that achieve outcomes.

As we began the process of identifying, organizing, and prioritizing our recommendations, they were assessed against a series of guiding principles, which are comprised of the following:

Substantive, but Prioritized

It became clear, early, that the community would have an expectation for a substantive number of recommendations for such a complex issue. While identifying a substantive amount is relatively easy to do, their priority and sequencing is equally important for successful implementation. To support the premise of this principle we have organized the recommendations into four priorities.

Multifaceted

A recurring theme flowing through the Interim Report is the lack of strategy and integration to support the needs of the homeless community. Recommendations included in this final report should demonstrate strategic thought and integration across multiple themes of our findings. To support this premise, we have outlined how each recommendation supports one of the Key Themes identified in the *Interim Report*.

Integrated, but Parallel

With strategic alignment a key element of this work, it is important to recognize that different recommendations have different timelines for decision and delivery. We have structured recommendations to be integrated, but not dependent on each other, so connected recommendations will not be nullified should one recommendation fail to be adopted.

Collaborative and Leveraged

There is already good work being done advancing concepts we believe to be important, so instead of duplicating effort already in place, we want to partner and collaborate with those already making the effort, while at the same time engaging partners who possess the skills and competencies best able to activate individual recommendations in a timely fashion.

The final element considered in building the recommendations recognizes that there are different parties with roles to play in advancing the work that is being suggested. The Red Deer District Chamber is not responsible, nor is resourced, to assume responsibility for the implementation of the recommendations; however, similar to any other policy initiative they develop, there is an advocacy role the Chamber can play articulating the need for change as the work of the Task Force concludes. Therefore, each of the recommendations has been built using the Chamber networks policy framework, which becomes the toolkit required for the Chamber to advocate for change at all three levels of government and bring like-minded Chambers together where opportunities to collaborate exist.

As you are working your way through the recommendations it is going to become apparent that our solutions are much more strategic than tactical. This is done with intent, as our way of leading by example and demonstrating we believe another patchwork series of recommendations will not move the bar in an integrated and aligned fashion.

This report is a reflection of three beliefs:

1. This work is focused and only scratches the surface of the issues that need to be addressed.
2. Addressing homelessness is a team sport.
3. Rome wasn't built in a day.

There are no quick fixes. We need systemic changes advanced in small, bite-sized chunks. In the words of Zig Ziglar, "You don't have to be great to start, but you have to start to be great."

THE RECOMMENDATIONS: AN OVERVIEW

Eighteen recommendations have been organized into four priority areas that represent themes to advance work we believe will move the needle in addressing homelessness in Red Deer.

		Key Themes Introduced in the Interim What we Heard Report						
		Housing is a Business and Economic Development Issue	Community Understanding of Homelessness	It's Hard to go Home When There is no Home to go to	Collaborative Fragmentation	Bureaucratization of Homelessness	Conflicting Civic Priorities	
Priority 1 Community Champion	After considerable review, discussion, and engagement with similar organizations, the Task Force's primary recommendation is that Red Deer create a not-for-profit foundation to assume the responsibilities of the community-based organization centred on coordinating the efforts to address homelessness.	Establish a sole-purpose foundation to serve as the Community-Based Organization, relieving the City of Red Deer, to strategically address, mitigate, and secure funding for homelessness initiatives in our community						
Priority 2 Close the Gaps	As we worked through the journey of identifying what is currently being done and changes that are receiving advocacy attention (see Priority 3), we identified six policy recommendations that will close a gap under each of the six key themes identified in the Interim Report.	Apply a business lens to homelessness solutions	We don't know what we don't know	Clear the runway - permits, zoning, and investment	Money spent differently	Amend the administration of the Alberta Housing Act to modernize the system	Community wellbeing and safety plan	
Priority 3 Partner-Led Advocacy	For the past three years, the Red Deer Chamber has been working with like-minded Chambers across Canada to develop, promote, and advocate for policies that have a direct connection to homelessness. The work done on these 10 policies addresses a number of the key themes from our Interim Report through a number of different recommendations. We are going to engage with the Alberta Chambers of Commerce (blue) and the Canadian Chamber of Commerce (light orange) to advocate for the reprioritizing of policies that have already been crafted and ask these organizations to engage their respective levels of government to seek the implementation of the policy proposals that have been collectively developed and endorsed, both across Alberta and Canada.	A pathway to fixing the affordable housing crisis in Alberta						
		A tailored and local P3 approach to affordable housing						
		Provincial accountability on homelessness: the burden on business						
		Amend the Underused Housing Tax (2023)	Land Trust Initiative (2023)					
		Recommitting to tackling the housing affordability crisis (2023)				Empower the development of housing in Canada (2023)		
		The economics of addiction (2022)					Equitable tax distribution policy to assist Canadian municipalities (2022)	
Priority 4 Community-Led Advocacy	Addressing homelessness in our community is a team sport, and we recommend that collective advocacy be a key element in bringing the necessary stakeholders to the table to make substantive change.	A pathway to fixing the affordable housing crisis in Canada (2021)						
		Team Red Deer - everyone has a role to play						

THE RECOMMENDATIONS: THE KEY ELEMENTS

Priority 1 – Community Champion

Recommendation 1 – Establish a Red Deer Homeless Foundation

Today, the City of Red Deer is registered with the Government of Alberta as the Community-Based Organization responsible for securing funding, establishing standards of delivery, and allocating resources to support homelessness initiatives. While this structure has served the community in the past, it is time to create a sole-purpose, arm's length organization to address the ever-increasing complexities surrounding homelessness.

The Task Force recommends that by the end of December 31, 2024:

1. Creation of a Not-For-Profit Society (Society) led by a high-calibre board comprised of business leaders, Indigenous partners, the City of Red Deer, and other community representatives to support a well-rounded governance structure.
2. Registration of the Society as the Community-Based Organization with the Government of Alberta.
3. Transition of responsibilities from the City of Red Deer to the Society of Community-Based Organization responsibilities.
4. Transition and operating funding from the City of Red Deer until December 31, 2025.



Priority 2 – Close the Gaps

Recommendation 1 – Apply a Business Lens to Homelessness Solutions

Homelessness is being viewed, almost exclusively, as a social issue. Homelessness has significant business and economic development implications.

The Task Force recommends:

1. The Red Deer District Chamber:
 - a. Bring together business and agency stakeholders to build a shared understanding of the economic impacts of homelessness on the community. Work together with its members, in a collaborative effort, to outline and implement decisions that will strengthen the community's business and economic development environment.
 - b. Through its Policy and Advocacy Framework, develop a best practices Solution Assessment Protocol (SAP) that identifies and considers the impact on business, including the community's long-term economic development, of solutions offered/proposed by delivery agencies to address homelessness.
2. Chamber Member Agencies adopt the SAP in the delivery of their programs.

Recommendation 2 – We Don't Know What We Don't Know

Homelessness is a broad and complex topic with no easy or simple solutions. Building a community understanding, appreciation, and supportive empathy is required for meaningful solutions to be adopted and implemented.

The Task Force recommends that Red Deer Polytechnic:

1. Create and lead an education Task Force comprised of business leaders, social services leaders, Indigenous leaders, and the Lived Experience Council to identify and build applicable education programs for the community to understand, reduce, and prevent homelessness.
2. Collaborate with the United Way of Central Alberta to integrate the delivery of the Poverty Simulator into their education strategy and assist in the facilitation and rollout of the simulation in the community.
3. Work with Indigenous leaders and Nations to build an education and awareness curriculum that brings awareness of the unique impacts of homelessness on Indigenous communities.

Recommendation 3 – Clear the Runway – Permits, Zoning, and Investment

There is a direct correlation between housing inventory and homelessness incidences. Feedback and best practices indicate that municipalities have a significant role to play in mitigating homelessness through their land use bylaws, permitting requirements, and ability to provide assets for affordable housing.

The Task Force recommends that:

1. An organization representing the builders and land development community in Central Alberta:
 - a. Lead an industry and business-populated Task Force whose mandate is focused on identifying the elimination of barriers, roadblocks, and red tape across all levels of government that would make housing, across the spectrum, more affordable and timelier to construct.

2. The Red Deer Homeless Foundation:

- a. Create a comprehensive Municipal Housing Strategy (funded by the City of Red Deer) based on a comprehensive needs assessment that is updated annually.
- b. Create a Social Land Bank that, when land and buildings suitable for social/affordable housing become available, are purchased by them to ensure an ongoing stream of potential sites, including such sites as the former Michener Centre.
- c. As an immediate priority, build a strategy that meets Red Deer's dire need for Permanent Supportive Housing.
- d. Develop a framework that outlines the most effective way to apply Public-Private Partnership (P3) principles in a homelessness context.

3. The City of Red Deer:

- a. Revise the land-use bylaw to determine how the community will accommodate the growth and development of necessary housing across the entire spectrum, including the need for social housing.
- b. Review the literature and implementation of Community Integration utilized in Europe and integrate this into the Land Use Bylaw.
- c. Insert social and affordable housing into all sub-divisions at the planning stage to proactively ensure social/affordable housing integration into communities at the beginning instead of trying to retro fit them into communities.
- d. Review currently held land inventory (of all types) and make appropriately suited land available to the Social Land Bank at a significant discount to make projects more affordable and reduce the cost being applied for through provincial and federal grant application processes.

Recommendation 4 – Money Spent Differently

Many parties are playing a role in addressing homelessness in the community. These organizations do good work, and the work can be more coordinated, collaborative, and focused with defined and measurable outcomes.

The Task Force recommends that:

1. The Red Deer Housing Foundation, as an early order of business, champions an integrated, coordinated, and efficient model of delivery by bringing all agencies supporting homelessness in Red Deer to a summit, comprised of Board Chairs and Executive Directors, with the intent of identifying strategic outcomes and objectives required to make a meaningful impact on, and reduction of, Red Deer's homelessness circumstances.
2. The agencies in Red Deer providing homelessness support in recognizing the role they can play in mitigating homelessness, embrace the following expectations:
 - a. Be willing to make strategic, difficult decisions, focused on outcomes that best serve Red Deer's unhoused citizens.
 - b. Identify opportunities for integration, not merely collaboration, in redesigning the network and access points of support available to the homeless community.

Recommendation 5 – Amend the Administration of the Alberta Housing Act to Modernize the System and Reduce Red Tape

The purpose of the *Alberta Housing Act* (and Regulations) is to enable the efficient provision of a basic level of housing accommodation for persons who, because of financial, social, or other circumstances, require assistance to obtain or maintain housing accommodation. Albertans need a Housing Act that allows for greater local autonomy, decision-making, and an entrepreneurial mindset, all of which are supported by less inhibited financial resources.

The Task Force recommends the Government of Alberta:

1. Build a funding formula for Rental Support Programs that is tied to population growth and current income measures.
2. Transfer ownership of the province's affordable housing inventory to housing authorities who can manage their portfolio based on the market conditions of their respective areas and property manage the portfolio based on best-practices property ownership principles.
3. That housing authorities have access to commercial lending options without the Minister's approval. That the current restricted access creates uncertainty and unnecessary red tape.

Recommendation 6 – The City of Red Deer Create a Community Wellbeing and Safety Plan

A Community-Based Organization is one that coordinates strategy, funding, and support in addressing homelessness across all levels of government. The City of Red Deer, over the past 20 years, has raised the level of awareness on the issue and established a strong foundation from which homelessness can be addressed. As issues around homelessness have become more complicated and the challenges grow, serving as the Community-Based Organization is a role too narrowly focused for the City to play and creates complications that inhibit outcomes. The community is ready to step up and lead in addressing homelessness, allowing the City to step away from tactically supporting homelessness and take a more strategic, comprehensive approach to building a community wellbeing and safety plan that is supported by the services and functions core to the expectations of municipal government.

The Task Force recommends that the City of Red Deer:

1. As part of its work in updating the Community Master Plan, create a Community Wellbeing and Safety Assessment and Environmental Scan (similar to the work completed under the same name by the City of Lethbridge) with the results integrated into a Community Wellbeing and Safety Strategy that is reviewed and updated every five years.

Priority 3 – Partner-Led Advocacy

Recommendation 1 – A Pathway to Fixing the Affordable Housing Crisis in Alberta

Housing is an integral part of economic growth. Indeed, the connections between affordable housing investment and economic growth have been well recognized in literature. For example, in a recent report, the Canada Mortgage and Housing Corporation (CMHC) identified that roughly 17 per cent of the Canadian economy is generated through the construction, purchase, resale, and renovation of housing and related spending. Yet investment in affordable housing is often absent from economic plans and job proposals. To ensure long-term community sustainability, local and regional economic development and growth plans must consider the role of affordable housing in the growing economy.

The Alberta Chambers of Commerce recommends the Government of Alberta:

1. Invest in existing housing assets to optimize the cost of housing operations;
2. Research, disseminate and support promising practices from other jurisdictions about how to facilitate innovative housing supply;
3. Work with municipal governments and local housing authorities to research and share promising practices to make better use of existing homes, buildings, and neighbourhoods to increase the supply of housing;
4. Collaborate with municipal governments to invest in a “yes in my backyard” strategy to change public attitudes on new housing developments; and
5. Assess publicly owned lands that could be deemed beneficial for affordable housing projects.

Recommendation 2 – A Tailored and Local P3 Approach to Affordable Housing

Pressure on affordable housing across Alberta and Canada is growing. It is neither feasible nor sustainable for governments to address the issue on their own. P3 models show the greatest potential to address the magnitude of the issue while creating a sustainable program.

By activating the private development sector, more affordable housing units can be rapidly brought onstream to meet demand. This can be accomplished by incentivizing developers to participate in projects that combine affordable and market-value housing.

The Alberta Chambers of Commerce recommends the Government of Alberta:

1. Support a sustainable and locally tailored P3 approach to address affordable housing demand that actively engages private sector developers by giving municipalities the ability to borrow from the province at a zero-interest rate, with the understanding that the Province will receive its return through taxes on the full assessed value of property.

Recommendation 3 – Provincial Accountability on Homelessness: The Burden on Business

Municipalities are ill-equipped to address the community-level impacts of homelessness, and direct funding is only provided to a few municipalities that qualify for supports. This in turn, impacts municipal taxation, leading to an increased tax burden on those businesses that remain.

The Alberta Chambers of Commerce recommends the Government of Alberta:

1. Develop and execute a comprehensive provincial action plan and respond to homelessness across Alberta, ensuring that municipalities of all sizes are considered.
2. Create realistic and sustainable funding models for homeless assistance services.
3. Increase the overall funding for municipalities, allowing them to create and manage a sustainable solution-based response based on the distinct and individual needs of each municipality.
4. For communities that have no community support organizations within their municipality, provide a funding structure whereby a municipality could access additional funds for programs that proactively address homelessness.

Recommendation 4 – Amend the Underused Housing Tax

While speculative investment in Canada's largest cities has driven up the cost of housing in Canada, the government's implementation of an Underused Housing Tax (UHT) to address this has unforeseen consequences that could further drive up the cost of housing and affect millions of Canadians.

Canadian citizens and residents are exempt from the UHT, and fully used properties are also exempt. The government requires privately-owned Canadian businesses, trusts, and partnerships that are exempt from the tax to still file the UHT return, risking massive penalties for not filing. Many Canadians are not even aware of the filing requirements and will inadvertently be charged thousands in fines and penalties. Additionally, the burden of filing this form.

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Exclude CCPCs, substantive Canadian partnerships, Canadian trusts with Canadian trustees and beneficiaries, Canadian bare and deemed trusts from the list of required UHT-2900 filers.
2. Reduce the \$10,000 penalty to be consistent with the penalties applied to late-filed information returns and adopt a more lenient approach for late filing of the UHT forms, including appropriate appeal procedures.
3. Revise the UHT form to streamline the process for corporations by allowing them to list all their owned residences in a single section, instead of requiring multiple submissions.

Recommendation 5 – Land Trust Initiative

Canada is facing a continued affordable housing crisis, yet efforts made by all levels of government have made very little discernable difference to Canadians. Community Land Trusts already exist across Canada and are a proven vehicle to combat the affordable housing crisis in perpetuity, but they are crippled by current federal tax law in their ability to acquire land donations.

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Make amendments and additions to the Income Tax Act to incentivize the donation of land to Land Trusts to develop affordable housing by utilizing the same mechanisms as those already provided in the Act for individuals and corporations to make donations to ecological land reserves.
2. These changes will allow for donations of land to Community Land Trusts to be capital gains exempt. IN ADDITION, a tax credit or deduction can be provided in exchange for the land, based on the fair market value.

Recommendation 6 – Recommitting to Tackling the Housing Affordability Crisis

Housing has reached a crisis point in Canada, impacting the ability of businesses to attract and retain talent. Housing affordability and supply constraints are exacerbating labour shortages and the housing crisis itself, as the workers needed to build more housing are increasingly priced out of their communities.

Further, inflation, supply chain challenges, and other pressures are contributing to rising costs for housing development, which has not kept pace with demand. As Canadians spend more on housing, they have less available to spend on other goods and services, resulting in wide-ranging implications for businesses and the economy. Previously considered an urban issue, housing affordability is now impacting communities of all sizes.

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Address the impact of housing affordability on Canadian businesses, communities, and the economy by enhancing the National Housing Strategy and recommitting to deeper market and non-market housing affordability along the housing continuum, including by:
 - a. Fostering a framework for private lending institutions to provide low-interest loans and other financing options tied to affordable housing production targets, while continuing to fund housing development through the Housing Accelerator program and exploring other programs.
 - b. Expediting approvals and funding disbursements, which could include exploring automatic approvals for applications that meet specific affordability criteria.
 - c. Developing a rental housing acquisition program to preserve existing low-end of market rental housing, including by supporting community land trusts.
 - d. Continuing to identify surplus public lands and other assets for affordable housing development through the Federal Lands Initiative.
2. Work with all levels of government and industry to establish common definitions of affordable and attainable housing, with a focus on outcomes and considerations for regional variation in market rates, income levels, cost of living, etc.
3. Take a whole-of-government approach to harmonize housing policies and targets with other interrelated policy areas, including immigration, workforce development, and infrastructure, to build complete, sustainable communities. This should include close collaboration and alignment with Indigenous Peoples, provinces, territories, municipalities, and industry to collect, analyze, and share relevant data to assess policy impacts and outcomes.

Recommendation 7 – Empower the Development of Housing in Canada

Canada's housing crisis continues to worsen, and with national housing supply in a very short state, the only permanent solution is the increased construction of housing. However, federal investment in infrastructure to support housing development remains at low levels, even while federal tax revenues are high.

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Increase its investment in housing infrastructure to a level more closely aligned with provincial and municipal government.
2. Tie future housing investment to population growth targets to help ensure that the housing supply can keep up with increasing demand.

Recommendation 8 – The Economics of Addiction

Substance use in Canada costs almost \$46 billion each year, with alcohol and tobacco use together causing the most harm accounting for 63 per cent of the total amount. Divided 46 billion becomes almost \$1,258 for every person in Canada. Alcohol and tobacco cost the Canadian economy and public health more than all other substances combined. Use of these substances caused over 66,000 preventable deaths in 2017, with that number increasing annually. As of 2017, substance use in Alberta resulted in costs more than \$6.7 billion which amounts to \$1,579 per person regardless of age.

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Undertake an evidence-based coordinated approach to intoxication, detox and supportive housing that supports access and has limited barriers to entry.
2. Seek national business support in providing access to employment opportunities that will help both prevention and recovery/reintegration efforts.
3. Identify how the federal government can prevent overdose related deaths, substance abuse, and ameliorate its impacts.
4. Work with all three levels of government, Indigenous Peoples, the business community, and the not-for-profit sector to maintain an active network that works together to advance these recommendations.

Recommendation 9 – Equitable Tax Distribution Policy to Assist Canadian Municipalities

Municipalities nationwide continue to bear the brunt of the COVID-19 pandemic after providing a key role in Canada's response. Besides carrying the majority of infrastructure funding, they continue to face pressures surrounding a myriad of issues including housing, public transit, public safety, and the opioid crisis. These are issues that affect the lives of residents and business owners, yet the financial resources and legislative abilities provided to municipalities to find local solutions receive limited support. A formal review is needed with all partners to find a way to create a fairer distribution plan to ensure the needs of Canadians are met through local solutions that can promote business confidence and economic prosperity.

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Work with provincial and municipal governments to review funding mechanisms to ensure municipalities have the ability to fund needs, including providing physical and social infrastructure that can assist in setting the stage for a robust and vibrant economic path that can help businesses to flourish. This formal review should include tax point transfers to provinces and direct funding to municipalities.

Recommendation 10 – A Pathway to Fixing the Affordable Housing Crisis in Canada

Affordable stable housing is an integral part of economic growth and a healthy social environment. Investment in affordable housing is often overlooked and absent from economic development plans and job proposals. To ensure long-term community sustainability the role of affordable housing in the shifting economy must be considered.

Access to affordable housing is not caused by individual factors and decisions alone. Some people face disadvantages due to the structure of our systems in our society and the ways in which our systems operate. The responsibility of this development towards economic stability begins and should be led by the Federal Government as outlined in the continually evolving National Housing Strategy.

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Research and share promising practices to make better use of existing homes, buildings, and neighbourhoods to increase supply of housing.
2. Reduce costs for developers through grants and/or tax incentives to make affordable housing projects more economically sound.
3. Reduce barriers to home buyers on housing that will be their primary residence.



Priority 4 – Community-Led Advocacy

Recommendation 1 – Team Red Deer – Everyone Has a Role to Play

For too long, we have channelled attention on homelessness to a few hard-working teams and organizations, expecting them to solve all the problems. The reality is that it “takes a village.” Homelessness will be reduced when we understand it, and all play a role in building solutions to address it.

The Task Force recommends that the citizens of Red Deer:

1. Take time to learn about homelessness and build an appreciation for its breadth and impact on our community.
2. Consult with friends, neighbours, colleagues, and others to discuss ways in which our collective empathy can be applied to the development of creative and outcome-based solutions.
3. Step forward, raise your hand, and offer your time, treasure, and talent to help those experiencing homelessness find a home.



WHERE TO NEXT?

This report's delivery brings the Task Force's work to a conclusion. On behalf of the Red Deer District Chamber, its board, and our members, I would like to extend our heartfelt thanks to the Task Force volunteers who gave their time, treasure, and talent over the last 10 months in bringing forward what I believe to be a comprehensive, thoughtful, and bold report on how our community can enhance the work being done to support our most vulnerable citizens.

The next phase of this initiative centres on you, the reader. This project has always centred on community engagement, and in continuing with that practice, we would like to hear from you about what has been presented.

There are three ways to connect with the Chamber to provide feedback on the final report:

1. The Chamber will bring the presentation of the report to community organizations, not-for-profits, service clubs, and businesses with the aim of listening and integrating your feedback into the implementation of the recommendations. If you are interested in hearing more, please reach out to us at taskforce@reddeerchamber.com.
2. The Chamber will meet with individual stakeholder groups, 1:1, to discuss specific recommendations and discuss the effects the recommendations will have. If you are interested in meeting with us, please reach out to taskforce@reddeerchamber.com.
3. Alternatively, you can share your thoughts and perspectives by completing the Feedback Form at: www.reddeerchamber.com/homeless-task-force.

We are extending these invitations for a period of 60 days, or until May 31, 2024, at which time we will collate and integrate the responses into a transition plan. Following this feedback and consultation period, The Chamber will:

1. Begin the work of advocating for the adoption of the recommendations as part of its normal Policy and Advocacy activities.
2. Strike a Transition Committee whose role will be focused on bringing the recommendations to life in alignment with how they have been presented.

The final phase of this initiative centres around transitioning the recommendations into the hands of the community for adoption and roll-out.

For everyone who has played a role in the development of the Interim and Final reports, THANK YOU for helping us shine a light on a subject that impacts all of us and for your contributions in shaping a series of recommendations that we feel confident will advance our success addressing homelessness in our community.



Scott Robinson, CEO
Red Deer District Chamber

APPENDICES

APPENDIX 1 – THE RECOMMENDATIONS: IN DETAIL

Priority 1, Recommendation 1 Establish a Red Deer Homeless Foundation

Issue:

Today, the City of Red Deer is registered with the Government of Alberta as the Community-Based Organization responsible for securing funding, establishing standards of delivery, and allocating resources to support homelessness initiatives. While this structure has served the community in the past, it is time to create a sole-purpose, arm's length organization to address the ever-increasing complexities surrounding homelessness.

Background:

Following the Task Force's comprehensive community review of homelessness in the City of Red Deer, it is necessary to acknowledge the current challenges faced by the community. According to the 2021 Census, the population of Red Deer stood at 100,844, with 334 individuals experiencing homelessness.⁴ This figure marks a concerning 132 per cent increase from the 2018 Point in Time Count, underscoring the urgency of addressing homelessness within the city.

Despite commendable efforts by the City of Red Deer and local frontline organizations, the persistent rise in homelessness is a complex issue exacerbated by a number of competing factors. The City of Red Deer has reported an increase in the number of individuals experiencing homelessness of 28.75 per cent from January 2023 to January 2024, with 60.1 per cent of individuals being newly identified⁵. The confluence of these factors necessitates strategic and innovative recommendations to address the pressing issue of homelessness in Red Deer and contribute to a sustainable solution that takes our approach to a new level.

As the Community-Based Organization for homelessness, the City of Red Deer finds itself at the epicentre of Red Deer's homelessness crisis. As the situation evolves, becomes more complicated, and requires multiple competencies, the Task Force explored different options to coordinate efforts in Red Deer and determine if another model has been tried in other jurisdictions that would be relevant in our community.

Calgary⁶ and Edmonton⁷ have long-time established foundations serving, not only as the Community-Based Organization, but as Centres of Excellence on Homelessness in their communities. The role of these organizations can be summed up as follows:

- Data collector with an eye to trend identification that drives meaningful outcomes.
- Information, education, and expertise hub ensuring all stakeholders understand key issues driving the challenges of homelessness as they build solutions.
- System planner that coordinates responses to homelessness amongst all sector partners.
- Aggregator of public funds from all orders of government, with the ability to fundraise dollars from the private sector.
- Facilitator who distributes funds for homelessness to agencies using a responsible, accountable, collaborative, and outcome-driven methodology.

- A Property Manager who places individuals into supportive, short-term housing solutions until longer-term, independent solutions can be found.

Today, Red Deer's Community-Based Organization operational funding comes from two sources:

1. City of Red Deer Operating Budget.
2. Grants secured from the Government of Alberta and the Government of Canada.

This recommendation proposes a similar operational funding model. However, as noted below, a not-for-profit foundation would be able to access private donations and secure business investment, similar to Calgary and Edmonton's experiences. After a transitional period ending December 31, 2025, the new foundation would engage with the City of Red Deer to negotiate necessary operational resources.

The adoption of this model will bring several advantages to the management and oversight of homelessness solutions, including:

- **We need a *Community-Based Organization***
A key learning of the Task Force is that the community needs to have skin in the game and play an active role in addressing our homelessness challenges. Like so many other endeavours in Red Deer, the community is ready to lead on this file. By transferring responsibility for homelessness to a team of community leaders, we believe that resources can be brought to bear that are inaccessible in the current structure.
- **Alignment with Core Responsibilities**
Homelessness exposes a municipality to many dynamics impacted by homelessness, including bylaw enforcement, zoning, permitting, and policing, to name a few. These dynamics are core to what is expected from a municipality, and what we believe should be the focal point of the City's efforts in supporting homelessness initiatives. The task force does not believe that the role of a Community-Based Organization is core to the responsibilities of a municipality.
- **Flexible/Adaptable Decision Making**
The Interim Report cited the challenges faced with the bureaucratization of homelessness across all levels of government. Transferring the Community-Based organization to an independent foundation removes key decisions from a complex decision-making process in our municipality, which, while well intended, is not setup or designed for the flexibility and adaptability homelessness challenges warrant. An independent organization, focused solely on one purpose, is free to design a governance framework unencumbered by municipal decision-making processes and free to build the policies and procedures necessary to collaborate with service delivery partners so that adaptations and creative solutions can be better contemplated as Red Deer's homelessness circumstances evolve.
- **Removal of Conflicting Priorities**
As a department within the City of Red Deer, resources to support homelessness are by nature (of a large bureaucracy) in competition with City resources to support this initiative. By moving the Community-Based Organization responsibilities into a stand-alone organization, the foundation will have the mandate to pursue a best-practices approach without fear of conflict or competition from internal resources while freeing up the City to focus on a broader mandate of community wellness and safety.

- **Minimize the Constraints of the Election Calendar**
Homelessness is not a new problem, and addressing it requires a long-term strategy. It is very difficult for the strategic decisions of a municipality to avoid the scrutiny of a political lens. By minimizing political oversight, a stand-alone organization governed by an independent board of directors is well-positioned to identify and advocate for best-practice, long-term solutions. It becomes the responsibility of the foundation to advocate with all stakeholders impacted by homelessness without the fear of perceived political agendas otherwise undermining well-researched positions and proposals.
- **Homelessness Expertise**
An early learning during the research phase of the project was that many agencies in Red Deer offer homelessness supports to their clients, but none are solely focused on understanding, articulating, and identifying best-practice solutions to addressing it. An independent, sole-focused foundation is positioned to foster a best-practices approach to homelessness and could potentially build a consultancy that agencies can access to support their strategic and integration needs.
- **Data Collection**
An independent organization would have the flexibility to identify necessary systems to support the development of a robust data collection and management system that supports the development of actionable solutions.
- **Charitable Engagement**
While the City of Red Deer can issue tax receipts, its mandate is not one of a fundraiser. We recommend an independent foundation for homelessness secures charity status, securing the ability to issue tax receipts to leverage the willingness of philanthropic givers wanting to support homelessness and housing endeavours. This is not about competing with agencies. This is about having the flexibility to bring philanthropic dollars to the table in a collaborative, leverage-able fashion.
- **Business Engagement**
Members of the Chamber know very well that when our city faces a challenge, the business community rises to the accession of addressing it. In past circumstances, the City of Red Deer has been viewed as a partner, not the leader. While no one is questioning the well-intended work of the City, business investment requires business leadership. Moving the Community-Based Foundation into an independent, stand-alone organization with business leadership at the table will make the conditions more favourable and inviting for those who wish to bring their entrepreneurial prowess and resources to bear.
- **Funding Tied to Outcomes**
Tied to the concept of homelessness expertise, a community foundation is best positioned to develop best practices tied to strategic outcomes that funding recipients would be required to apply for through an RFP process, and meet, as part of their funding agreements. While there are funding agreements today with outcomes tied to them, an independent foundation is less encumbered by political interference and better positioned to introduce best-practice outcomes, robust standards of delivery, and initiatives that we found in other municipalities, such as adherence to a Community Good Neighbour policy.
- **Strategy, not Delivery**
One of the greatest challenges observed by the task force is the lack of cohesion and strategy behind the numerous actions being taken to address such a complex issue. Like many other municipalities, we found a patchwork of solutions built over

decades of support. Red Deer needs a body invested in strategic outcomes that is not consumed by day-to-day service and delivery. There are numerous agencies doing good work at ground zero. An independent, stand-alone body is best able to build homelessness competencies through an objective lens that can be advocated across all stakeholders.

- **Collaborative Facilitator of a One Stop Shop on Homelessness**

As outlined in the *Task Force's Interim Report*, the way homelessness is being addressed is quite fragmented. There needs to be an organization in Red Deer that can rise above the competing agendas of key stakeholders and bring together willing partners to support those feeling the impact of homelessness. An independent, arm's length, community-led organization is well-positioned to assume this responsibility and create the collaborative environment necessary to achieve success.

- **A Champion**

As an organization with many responsibilities, it is not reasonable to ask the City of Red Deer to serve as the champion in addressing homelessness. Our community requires strategic leadership supported by an in-depth understanding of the issue and the capacity to bring together like-minded stakeholders willing to work together to support the needs of those without a home. Red Deer requires a champion willing to facilitate actionable, outcome-based initiatives.

We are encouraged that the City of Red Deer recognizes the challenges being faced in our community and is looking for ways to improve outcomes and performance. As this document was going to print, we learned that on February 26, 2024 the City of Red Deer engaged a consultant, [Org Code Consulting](#), to *"facilitate a re-write of the System Framework/Performance Management Guide with the intention of enhancing quality and access to local services. This process will include:*

- *Review of information and data regarding current Housing and Supports landscape in the City of Red Deer.*
- *Review of current evidence-informed service delivery standards, performance indicators and quality assurance strategies.*
- *Engagement with funded programs/services to ensure local realities impacting service delivery is reflected."*

It is comforting to know that the City of Red Deer, while making revisions over recent years, recognizes it's time for a more fulsome update that considers the substantial shifts in the housing and homelessness landscape, service delivery learnings, and best practices. This is an important body of work and one the task force believes is a terrific opportunity to foster and launch the transition to a stand-alone, independent organization, charged with leading the fight against homelessness in our community.

Recommendations:

The Task Force recommends that by the end of December 31, 2024:

1. Creation of a Not-For-Profit Society (Society) led by a high-calibre board comprised of business leaders, Indigenous partners, the City of Red Deer, and other community representatives to support a well-rounded governance structure.
2. Registration of the Society as the Community-Based Organization with the Government of Alberta.
3. Transition of responsibilities from the City of Red Deer to the Society of Community-Based Organization responsibilities.
4. Transition and operating funding from the City of Red Deer until December 31, 2025.

Priority 2, Recommendation 1

Apply a Business Lens to Homelessness Solutions

Issue:

Homelessness is being viewed, almost exclusively, as a social issue. Homelessness has significant business and economic development implications.

Background:

The challenge of homelessness in Red Deer demands a holistic approach that leverages the capabilities and resources across all sectors of our community. While government funding supports homelessness and housing efforts, the most effective solutions emerge through collaborative efforts.

Drawing from the concept of the "Mission Economy" as articulated by Mariana Mazzacuto,⁸ we propose the integration of private purposes with public missions. This entails not merely top-down directives but rather setting a clear trajectory and engaging innovative stakeholders toward shared objectives. We aim to foster solutions that not only address homelessness but also consider the impact on businesses and long-term economic development.

In April 2023, the City of Edmonton conducted a Public Opinion Study⁹ to inform its Corporate Homelessness Plan. The study revealed that two-thirds of respondents avoided certain areas of the city due to concerns related to homelessness, with 43 per cent reporting avoidance of businesses for similar reasons. Although such a study has not been conducted in Red Deer, parallels exist between our community and Edmonton's struggles with housing shortages.

Recognizing the need to revitalize Red Deer's downtown, initiatives like the rental incentive program for entrepreneurs¹⁰ signify a commendable step in encouraging investment. However, a broader dialogue on the implications for businesses is essential for sustainable improvement. Therefore, we recommend adopting a business lens in our approach to homelessness solutions. By engaging the business community as partners, we can develop initiatives that not only address immediate needs but also foster long-term prosperity. Collaborative efforts should aim to align with the goals of local employers and economic drivers, ensuring sustainable solutions that drive real change.

By integrating business perspectives into our homelessness strategies, we can enhance the wellbeing of our community, promote economic development, and foster a more inclusive and prosperous future for all residents of Red Deer.

Recommendations:**The Task Force recommends:**

1. The Red Deer District Chamber:
 - a. Bring together business and agency stakeholders to build a shared understanding of the economic impacts of homelessness on the community. Work together with its members, in a collaborative effort, to outline and implement decisions that will strengthen the community's business and economic development environment.
 - b. Through its Policy and Advocacy Framework, develop a best practices Solution Assessment Protocol (SAP) that identifies and considers the impact on business, including the community's long-term economic development, of solutions offered/proposed by delivery agencies to address homelessness.
2. Chamber Member Agencies adopt the SAP in the delivery of their programs.

Priority 2, Recommendation 2

We Don't Know What We Don't Know

Issue:

Homelessness is a broad and complex topic with no easy or simple solutions. Building a community understanding, appreciation, and supportive empathy is required for meaningful solutions to be adopted and implemented.

Background:

The complexity of homelessness underscores the necessity for a shared understanding across diverse sectors of society. To address this challenge effectively, it is necessary to develop resources that enhance community understanding and facilitate a cohesive approach to tackling homelessness. An important first step is to challenge perceptions and enhance empathy. Opportunities like the United Way's Poverty Simulation¹¹ provide participants with greater insight into the challenges facing those with lower levels of income, which can be a key contributor to homelessness.

Homelessness impacts different demographics in different ways. In the City of Red Deer's 2022 Point in Time (PiT) count, 20.5 per cent of people self-identified as First Nations, 7.7 per cent as Metis, and 3.2 per cent reported having ancestry associated with Indigenous peoples in Canada¹². Compared to the non-Indigenous population, Indigenous people are more likely to face acute cultural, social, and economic challenges within an urban environment¹³. This means that unique consideration must be given to the factors faced by Indigenous community members in experiencing homelessness and reflective approaches to housing opportunities must be developed. Engagement with local Indigenous representatives is imperative to providing a unique perspective that can break down barriers and reach successful outcomes.

In addition, with inspiration from models such as the University of Victoria's micro-credential course "Fundamentals for the Homeless Serving Sector"¹⁴ and the "Shelter Support Worker Micro-Credential Program"¹⁵ offered by the First Nation Healing Centre, we propose the creation of a credential-tailored for the general community in Red Deer. This credential would offer accessible training and critical competencies to foster greater understanding and support for addressing homelessness.

Recognizing the ongoing need for education to drive innovation and understanding, collaboration with business and social services leaders, Indigenous leaders, and the Lived Experience Council, support from the City of Red Deer will be instrumental in developing this initiative. By empowering individuals across various sectors with the knowledge and skills necessary to contribute meaningfully to homelessness solutions, we can build a stronger, more compassionate community for all.

Recommendations:

The Task Force recommends that Red Deer Polytechnic:

1. Create and lead an education Task Force comprised of business leaders, social services leaders, Indigenous leaders, and the Lived Experience Council to identify and build applicable education programs for the community to understand, reduce, and prevent homelessness.
2. Collaborate with the United Way of Central Alberta to integrate the delivery of the Poverty Simulator into their education strategy and assist in the facilitation and rollout of the simulation in the community.
3. Work with Indigenous leaders and Nations to build an education and awareness curriculum that brings awareness of the unique impacts of homelessness on Indigenous communities.

Priority 2, Recommendation 3

Clear the Runway – Permits, Zoning, and Investment

Issue:

There is a direct correlation between housing inventory and homelessness incidences. Feedback and best practices indicate that municipalities have a significant role to play in mitigating homelessness through their land use bylaws, permitting requirements, and ability to provide assets for affordable housing.

Background:

The Red Deer housing market witnessed a substantial 51.8 per cent decrease in vacancy rates¹⁶ from 2021 to 2022, intensifying the strain on the community's housing resources. The City of Red Deer also reported an increase in the number of individuals experiencing homelessness of 28.75% from January 2023 to January 2024, with 60.1% of individuals being newly identified.¹⁷ These concerning figures support the need for a comprehensive review of the barriers to increase new housing and the identification of opportunities for additional funding opportunities for housing through innovation.

A key component of homelessness in Red Deer results from the lack of available and appropriate housing inventory. A 2024 Report by the National Low Income Housing Coalition¹⁸ in the United States reviewed the shortage of affordable rental housing, identifying a shortage of 7.3 million rental homes for the lowest-income households as well as increasing affordability challenges for middle-income renters. A key recommendation from the study was that local government should be incentivized to eliminate restrictive zoning rules that increase the cost of development.

Clearly identified during the Task Force's research, and raised by every informed party we spoke to, was the dire lack of permanent supportive housing (PSH) in Red Deer. PSH is intended to support those individuals who lack the ability to secure permanent housing on their own, whether they have successfully completed a recovery program or have mental health conditions that are long-term in nature. Red Deer is not able to provide them with a home today. These individuals are some of our most vulnerable, and we have a responsibility to assist them. As outlined on pages 8-9 of the Interim Report¹⁹, supportive housing has been proven by Covenant Health (Brassard House in Lethbridge) to be less expensive than unsupported shelter support, where the savings grow exponentially as more people move through the program.

Following the 2023 completion of "Airdrie's Growth Report: Tracking Development and Change"²⁰, the City of Airdrie launched an action plan that commits to streamlining zoning bylaws to allow for greater development of medium-density housing, including multiplexes and townhouses across the City and encouragement of additional secondary suites through reduction of parking restrictions and lot sizes. In March of 2024, the City received \$24.8 million to fast-track the building of an additional 900 homes over three years.²¹

It is encouraging that the City of Red Deer is conducting a review to update the 2006 Land Use Bylaw,²² but Red Deer needs more than a review, it needs revisions that reflect the modern city that it is becoming, and this work should support targeted efforts by the City and industry stakeholders to increase housing inventory by identifying development opportunities. The information gathered for the review will provide a great starting point for a strategic plan development in coordination with industry representatives, including a comprehensive review of methods used by other municipalities.

To build inventory and secure provincial and federal grant dollars, accessible land is required. Recent feedback from local organizations applying for affordable housing dollars suggests that land acquisition costs in Red Deer make applications prohibitive to fund, particularly when compared to the strategies of other jurisdictions, such as Calgary and Edmonton, who are contributing land as part of the municipal contribution to affordable housing grant applications. At the end of 2022, the City of Red Deer held \$48.2 million of land on their financial statements (representing 13 per cent of the City's total assets) and by far the largest land holdings of any mid-sized city in Alberta (next closest was Lloydminster at \$18 million). There is a role for the City of Red Deer to play through land investment that can complement affordable housing applications and secure provincial and federal money for our community.

While there is a definite role for government, the Task Force is not advocating that they bear the burden. Navigating the multifaceted issue of homelessness and housing support requires effective coordination among different levels of government, a task often hindered by competing priorities. Private-public partnerships (P3) offer a solution by infusing private equity into projects, enabling a mission-driven approach with streamlined processes and clearer objectives. As noted by Alexandra Moskalyk, P3 arrangements empower the private sector to operate with increased flexibility and efficacy, free from excessive political intervention, ultimately enhancing the potential for successful outcomes.²³

By leveraging private equity, P3 initiatives can streamline decision-making processes and ensure a sharper focus on achieving tangible results in addressing homelessness and housing challenges. With reduced bureaucratic hurdles and a clearer sense of purpose, P3 projects can deliver innovative solutions and drive meaningful progress in our communities. P3 arrangements can operate with agility and effectiveness, transcending the limitations often faced by government agencies acting alone.

Moskalyk reviewed the Bob Ward Residence (Calgary, Alberta), the Housing Opportunity Partnership (Winnipeg, Manitoba), and Regent Park (Toronto, Ontario). These successful social housing partnerships provide examples of how innovative financial approaches and policies led to successful opportunities within the community.

The shortage of housing in Red Deer was the number one priority for EVERY party we engaged with, and work needs to be done immediately to remedy this shortfall in a meaningful way.

Everyone, without exception (including resources at the City of Red Deer) outlined to the Task Force that one of the biggest frustrations in addressing homelessness in Red Deer is a lack of suitable inventory to support the needs of all our citizens. Ensuring a proper balance of inventory requires multiple partners making meaningful contributions to building solutions.

Recommendations:

The Task Force recommends that:

1. **An organization representing the builders and land development community in Central Alberta:**
 - a. Lead an industry and business-populated Task Force whose mandate is focused on identifying the elimination of barriers, roadblocks, and red tape across all levels of government that would make housing, across the spectrum, more affordable and timelier to construct.
2. **The Red Deer Homeless Foundation:**
 - a. Create a comprehensive Municipal Housing Strategy (funded by the City of Red Deer) based on a comprehensive needs assessment that is updated annually.
 - b. Create a Social Land Bank that, when land and buildings suitable for social/affordable housing become available, are purchased by them to ensure an ongoing stream of potential sites, including such sites as the former Michener Centre.
 - c. As an immediate priority, build a strategy that meets Red Deer's dire need for Permanent Supportive Housing.
 - d. Develop a framework that outlines the most effective way to apply Public-Private Partnership (P3) principles in a homelessness context.
3. **The City of Red Deer:**
 - a. Revise the land-use bylaw to determine how the community will accommodate the growth and development of necessary housing across the entire spectrum, including the need for social housing.
 - b. Review the literature and implementation of Community Integration utilized in Europe and integrate this into the Land Use Bylaw.
 - c. Insert social and affordable housing into all sub-divisions at the planning stage to proactively ensure social/affordable housing integration into communities at the beginning instead of trying to retro fit them into communities.
 - d. Review currently held land inventory (of all types) and make appropriately suited land available to the Social Land Bank at a significant discount to make projects more affordable and reduce the cost being applied for through provincial and federal grant application processes.

Priority 2, Recommendation 4 Money Spent Differently

Issue:

Many parties are playing a role in addressing homelessness in the community. These organizations do good work, and the work can be more coordinated, collaborative, and focused with defined and measurable outcomes.

Background:

The strategic coordination of resources is essential for addressing homelessness in Red Deer. With funding stemming primarily from government grants, service providers must collaborate efficiently. There are a multitude of agencies, departments, providers and services in our community that provide differing levels of support to our homelessness challenges. The City of Red Deer Housing & Homelessness 2024–2025 Budget and Request for Proposal Components²⁴ projects a budget total of \$5,757,159, including funding streams from the federal and provincial government, such as Outreach Support Services Initiative (OSSI), Reaching Home, and Reaching Home Indigenous. The federal government also provided an additional \$500,233 as part of the 2023–24 Reaching Home – Winter Unsheltered Homelessness Response Funding.²⁵ While specific service providers may receive donations of charitable funds, it is unclear what, if any, level of fundraising exists.

As outsiders looking in, it is obvious to the Task Force that our agencies, departments and service providers are not as integrated as they could be, have minimal collaboration between them, and for the most part, operate as silos or islands unto themselves. While expecting to hear this tone of commentary from those outside of the agency, department and service provider community, it was surprising (and refreshing) to hear many voices from that sector equally frustrated with the dynamics in which services are delivered. The reality is that agencies, departments, and providers operate in an environment where they chase resources to support their individual mandates with minimal obligation for those mandates to support a community plan. While some might think this statement is somewhat ironic coming from a business-centered organization like the Chamber of Commerce, the Task Force believes that competing for resources to support community organizations should be driven by the achievement of community-driven outcomes and not individual mandates.

Many on the Task Force can relate to the reality that fear is a key driver of consolidation or integration; however, there are leaders inside the agency community who recognize that realigned and restructuring resources, particularly from administrative to front-line roles can have an exponential impact on the collective ability of Red Deer's agencies to not only support those needing assistance today, but the statistically anticipated growth that will come as Red Deer's population grows.

It is further believed that the agencies, while focused on serving their clients, must also face the daunting task of regularly realigning resources to maximize outcomes at the front line, leading to what can be very difficult administrative decisions. Governments have trained agencies in how to chase dollars. We need our agencies to chase solutions because there are multiple examples of doing so where the dollars then follow. There are numerous ways for agencies to collaborate, integrate, and bring together resources in the pursuit of solutions and we challenge the leaders of those agencies to refocus on the outcomes, not the inputs.

Red Deer needs “next level” collaboration amongst its key stakeholders to make a meaningful impact on the challenges that face us. We need to raise the expectations bar and mobilize a collective effort to achieve them.

Recommendations:

The Task Force recommends that:

1. The Red Deer Housing Foundation, as an early order of business, champions an integrated, coordinated, and efficient model of delivery by bringing all agencies supporting homelessness in Red Deer to a summit, comprised of Board Chairs and Executive Directors, with the intent of identifying strategic outcomes and objectives required to make a meaningful impact on, and reduction of, Red Deer’s homelessness circumstances.
2. The agencies in Red Deer providing homelessness support in recognizing the role they can play in mitigating homelessness, embrace the following expectations:
 - a. Be willing to make strategic, difficult decisions, focused on outcomes that best serve Red Deer’s unhoused citizens.
 - b. Identify opportunities for integration, not merely collaboration, in redesigning the network and access points of support available to the homeless community.

Priority 2, Recommendation 5

Amend the Administration of the Alberta Housing Act to Modernize the System and Reduce Red Tape

Issue:

The purpose of the *Alberta Housing Act* (and Regulations) is to enable the efficient provision of a basic level of housing accommodation for persons who, because of financial, social, or other circumstances, require assistance to obtain or maintain housing accommodation. Albertans need a Housing Act that allows for greater local autonomy, decision-making, and an entrepreneurial mindset, all of which are supported by less inhibited financial resources.

Background:

Governed by the *Alberta Housing Act*, Bridges Community Living (BCL) serves more than 600 seniors in Red Deer with a mission of “providing affordable housing with appropriate supports in a caring environment.” With long-time roots providing lodge-style living, BCL also provides subsidized and near-market apartments, serving about 6 per cent of Red Deer’s low-income seniors population. While most seniors do not need medically supported housing, every senior deserves safe, comfortable housing in a price range that fits their budget. Every senior deserves the right to choose the type of living arrangement that meets their needs. Whether those needs include access to more social opportunities or support with housekeeping or meals, BCL works with residents to ensure that their needs are met, and that they can live a quality, independent lifestyle for as long as possible.

Based on research from BCL:²⁶

- There are over 11,086 seniors in Red Deer (City of Red Deer census, 2016²⁷)
- Over 1,400 seniors have an income below \$30,000
- The average rent in Red Deer has gone up by 35 per cent in the last 10 years
- Over 110 seniors sit on the BCL waitlists waiting for housing
- 38 per cent of Red Deerians spent more than 30 per cent of their income on rent, with 30 per cent being the generally accepted maximum that a family should spend on accommodations.

A second agency governed by the *Alberta Housing Act*, The Red Deer Housing Authority’s mission is to “provide affordable housing and subsidies to low-income individuals and families who, because of financial, social or other circumstances, require assistance to obtain or maintain housing accommodation.”²⁸ The Red Deer Housing Authority currently manages 310 housing units and provides Rent Assistance to over 580 Households in Red Deer and surrounding communities. The housing units include:

- 256 provincially owned units, 24 municipally owned units, and 10 Housing Authority-owned units located in Red Deer.
- Additionally, there are 13 and 7 provincially owned units in Innisfail and Sylvan Lake, respectively.
- In total the Housing Authority assists almost 1,211 households and close to 2,000 individual Albertans through the housing programs offered.

Each of these organizations fulfil their mandates through two channels of support;

1. Rent Support Programs, funded by various levels of government, aimed to provide financial support to those with accommodation but limited means to pay.
2. Housing units made available, at reduced rental rates, to clients unable to secure a permanent form of housing.

From our research and consultation, it is evident that the programs meant to provide rental supports work relatively effectively, are equally adjudicated across the province, and are only limited by the financial resources allocated to Housing Act-regulated agencies to meet the growing demand.

The provision of housing units is a more complicated and philosophically challenging element of responsibility. Today, the Government of Alberta owns about 27,000 units of affordable housing across the province, and with ownership comes the responsibility for sound, prudent property management within the province's financial framework. Essentially acting as Rental Agents, *Alberta Housing Act*-compliant organizations are restricted in their ability to make affordable housing available to the marketplace in the most timely and responsive of manners. Restrictions currently in place include:

- Legislated requirement to return annual surplus funds to the Alberta Treasury instead of the ability to create capital expenditure pools for maintenance or new inventory, unless requests are approved by the Province of Alberta.
- Inability to complete capital improvements, to an aging infrastructure, above \$5,000 in value. This means that affordable housing inventory that requires such investment to be habitable sits vacant until housing authorities secure funding through the government's budgeting processes.
- Restricted access to capital for new affordable housing initiatives leaving authorities to either secure grant funding from the Government of Alberta or the Government of Canada and that there can be competing priorities from each level of government or pursue funding through commercial avenues, which impacts the ability to deliver affordably costed product, that in turn must be approved by the Minister.

Recommendations:

The Task Force recommends the Government of Alberta:

1. Build a funding formula for Rental Support Programs that is tied to population growth and current income measures.
2. Transfer ownership of the province's affordable housing inventory to housing authorities who can manage their portfolio based on the market conditions of their respective areas and property manage the portfolio based on best-practices property ownership principles.
3. That housing authorities have access to commercial lending options without the Minister's approval. That the current restricted access creates uncertainty and unnecessary red tape.

Priority 2, Recommendation 6

Community Wellbeing and Safety Plan

Issue:

A Community-Based Organization is one that coordinates strategy, funding, and support in addressing homelessness across all levels of government. The City of Red Deer, over the past 20 years, has raised the level of awareness on the issue and established a strong foundation from which homelessness can be addressed. As issues around homelessness have become more complicated and the challenges grow, serving as the Community-Based Organization is a role too narrowly focused for the City to play and creates complications that inhibit outcomes. The community is ready to step up and lead in addressing homelessness, allowing the City to step away from tactically supporting homelessness and take a more strategic, comprehensive approach to building a community wellbeing and safety plan that is supported by the services and functions core to the expectations of municipal government.

Background:

In 2019, the City of Lethbridge successfully implemented a Community Wellbeing and Safety Strategy (CWSS),²⁹ a comprehensive 5-year plan meticulously crafted through research, data analysis, and community engagement. This strategy not only addressed immediate concerns regarding public safety and cleanliness but also focused on long-term sustainable solutions, including enhancing supportive housing options, bolstering mental health supports, and improving access to social services for vulnerable residents. Integral to the CWSS were initiatives such as the Integrated Coordinated Access (ICA) network and the Permanent Supportive Housing Consortium, which streamlined services and facilitated collaboration among stakeholders.

In 2017, Strathcona County formulated a Social Framework Plan aimed at guiding collective social action within the community. While this document served as a roadmap for community engagement, the establishment of the Social Framework Leadership Table³⁰ highlighted a commitment to ongoing collaboration and innovation. Comprising of representatives from diverse sectors including education, emergency services, business, faith organizations, government, health, housing, and social serving organizations, this leadership table convened quarterly to strategize and plan for social development, ensuring a comprehensive approach to community wellbeing.

On March 5, 2024, the City of Red Deer demonstrated its dedication to enhancing community services by allocating \$550,000 for the update of the Community Services Master Plan.³¹ Recognizing the success of initiatives undertaken by other municipalities, we advocate for the completion of a community wellbeing and safety strategy in Red Deer. Such a strategy, aligned with the practices observed in Lethbridge and Strathcona County, holds the promise of addressing pressing issues and fostering sustainable social development.

Moreover, we propose the establishment of a collaborative group within Red Deer, akin to the Social Framework Leadership Table, to facilitate innovation and investment in community wellbeing and safety. By leveraging existing assets and coordinating efforts across various sectors, Red Deer can identify opportunities for real change and propel the city towards a future marked by resilience and prosperity.

Recommendation:

The Task Force recommends that the City of Red Deer:

1. As part of its work in updating the Community Master Plan, create a Community Wellbeing and Safety Assessment and Environmental Scan (similar to the work completed under the same name by the City of Lethbridge) with the results integrated into a Community Wellbeing and Safety Strategy that is reviewed and updated every five years.

Priority 3, Recommendation 1

A Pathway to Fixing the Affordable Housing Crisis in Alberta

Issue:

Housing is an integral part of economic growth. Indeed, the connections between affordable housing investment and economic growth have been well recognized in literature.^{32 33 34} For example, in a recent report, the Canada Mortgage and Housing Corporation (CMHC) identified that roughly 17 per cent of the Canadian economy is generated through the construction, purchase, resale and renovation of housing and related spending,³⁵ and yet investment in affordable housing is often absent from economic plans and job proposals. To ensure long-term community sustainability, local and regional economic development and growth plans must consider the role of affordable housing in the growing economy.

Background:

Housing affordability has been top of mind for people in Alberta. Affordable housing can encompass many things but for the purpose of this document it is defined as government supported housing available for Albertans, who because of financial, social or other circumstances, cannot afford private market rentals. Housing is considered 'affordable' when a household spends no more than 30% of its gross income on shelter.³⁶

The housing and homelessness crisis in Alberta are serious and widespread, cutting across all corners of the province, hitting everyone from the middle class to our most vulnerable residents. The provincial government has recently taken steps to action this through the Alberta Affordable Housing Panel's Final Report that was tabled on October 5, 2020. As well, the Federal Government has responded to the crisis with the National Housing Strategy, which creates a platform for the federal, provincial, and municipal governments to come together to discuss how to best improve housing outcomes for the people of Alberta.

Areas with job growth often experience population growth: adults stay in the area, migrants come to the area, and workers form families and have children. Workers need places to live, so demand for housing increases, thereby stimulating housing production.³⁷ From this chain of events, we can deduce that employment growth often translates into more housing – but does the relationship apply in reverse? Specifically, how can investments in housing, particularly affordable housing, affect job creation?

The most direct connection between affordable housing and job creation is the development and construction of projects on behalf of non-profit organizations. Developing one residential unit is estimated to generate between two and two-and-a-half new jobs.³⁸ In other words, each \$1 million invested in residential housing development generates between 10 and 12 jobs. These jobs are overwhelmingly local, with most in the area where the unit is built.³⁹ As well, according to the Canadian Home Builders' Association (CHBA) study,⁴⁰ the residential construction industry created:

- 46, 935 on-site and off-site jobs in new home construction, renovation, and repair
- \$3.2 billion in wages
- \$7.2 billion in investment value

When job creation is used in tandem with other strategies for neighbourhood renewal, it can have larger economic and job multiplier effects. Multipliers are the continuing effects of investment as it cycles through the economy. A recent report by the Mowat Centre estimated that multiplier effects turn each dollar of investment in residential construction into \$1.52 of provincial gross domestic product (GDP).⁴¹

In addition to the direct effects of housing investment on job creation, access to an affordable home means that Albertans will be healthier, more productive, and able to spend money in their local economies. Certainly, there is strong evidence that quality affordable housing also generates improved social and outcomes for low-and-moderate income households.⁴² It stands to reason that good quality affordable housing yields positive health and education outcomes by lowering household stress, enabling the purchase of nutritious food and supporting family stability.⁴³

A healthy and educated workforce can attract employers and job-related investment in communities. For children living in inadequate or unaffordable housing, a secure home improves their likelihood of academic achievement and the completion of post-secondary education.⁴⁴ Moreover, post-secondary graduates earn nearly \$5000 more annually than those with a high school education – a number likely to increase as workers advance their careers.⁴⁵ The result of this increased earning potential is greater contributions to economic growth.

A final connection between affordable housing and investment and job creation is the economic effect that results from increased renter income. When renter households move from unaffordable to affordable housing, the percentage of their income that they spend on housing decreases. This results in more spending on goods and services and because low-income households and because low-income households tend to spend their discretionary income primarily within their community, they can help stimulate the local economy and spur job creation.⁴⁶

Despite the benefits of affordable housing and job creation, according to the Community Housing Affordability Collective (2020), many projects in Alberta remain currently uncatalyzed because of access to low-cost financing.⁴⁷ Indeed, access to low-interest financing can mean the difference between a project idea and shovels in the ground. Reducing borrowing costs to buyers and assisting in developer financing could help as a way to reduce the housing affordability gap. This could be accomplished by improving access to finance for low-income households by reducing the cost of mortgage funding and the risk of lending, as well as leveraging collective saving. Governments could help by cutting costs for developers by making affordable housing projects less risky and guaranteeing buyers or tenants for finished units.

In addition to new construction for affordable housing, existing community (i.e. social) housing also faces significant sustainability challenges.⁴⁸ Conditions in the private housing market make challenges in community housing and homelessness prevention

even worse. Unable to find housing on their own, many people turn to community housing to find shelter and are met with long waitlists. Currently, more than 110,000 Albertans live in government-subsidized housing, with an additional 19,000 households on a waiting list for subsidized housing.⁴⁹ From 2019 to 2020, as a consequence of Government of Alberta capital funding, a total of 537 units were created. However, these gains in stock were negated by a decrease in the number of rent supplement units because COVID-19 delayed the transition to a new rent supplement program. The Government of Alberta owns almost half of the subsidized housing stock in Alberta. Almost 60% operate under a strict regulatory structure governed by the Alberta Housing Act. This limits the incentives and nature of market participants (both private and not-for-profit) in developing and operating affordable housing. With the exception of rent supplements, regulated programs are not structured to allow partnerships with the private sectors.

Moreover, there are nearly 500,000 Albertans currently spending more than 30% of their household income on housing costs and 164,275 households in core housing need.⁵⁰ Meanwhile, some community housing units sit empty as they are in a state of disrepair. In Calgary alone, most housing is pushing 30 years old or older, according to the most recent statistics available.⁵¹ As well, nearly 90% of the housing stock was built before 1990, and out of those units, half predates 1980.⁵² This is echoed by jurisdictions across Alberta due to reductions in affordable housing maintenance funding from the province in 2019 and 2020.⁵³ Regular and adequate investment in existing assets is the best way to maximize the cost of housing operations over a building's lifecycle.

The Lethbridge Chamber is a proponent of innovative solutions to address the housing supply and affordability crisis. Promising practices from other jurisdictions in Canada and abroad should be balanced, identified, and considered. Any innovative housing policy options identified through this exercise must balance the needs of communities, while ensuring public safety. The sentiment "not in my backyard" often contributes to local opposition to new development which can lead to delays in approval timelines and slow down the construction of new builds. There is a role for the province to play to support municipal governments in gaining public acceptance for new housing developments. Public culture can change this culture and support new developments.

Recommendations:

The Alberta Chambers of Commerce recommends the Government of Alberta:

1. Invest in existing housing assets to optimize the cost of housing operations;
2. Research, disseminate and support promising practices from other jurisdictions about how to facilitate innovative housing supply;
3. Work with municipal governments and local housing authorities to research and share promising practices to make better use of existing homes, buildings, and neighbourhoods to increase the supply of housing;
4. Collaborate with municipal governments to invest in a "yes in my backyard" strategy to change public attitudes on new housing developments; and
5. Assess publicly owned lands that could be deemed beneficial for affordable housing projects.

Priority 3, Recommendation 2

A Tailored and Local P3 Approach to Affordable Housing

Issue:

Pressure on affordable housing across Alberta and Canada is growing. It is neither feasible nor sustainable for governments to address the issue on their own. P3 (Public-Private Partnership) models show the greatest potential to address the magnitude of the issue while creating a sustainable program. By activating the private development sector, more affordable housing units can be rapidly brought on stream to meet demand. This can be accomplished by incentivizing developers to participate in projects that combine affordable and market-value housing.

Background

Current Situation in Alberta

Nearly 500,000 Albertans spend more than 30% of their before-tax household income on housing costs and 164,275 households are in core housing need,⁵⁴ which is unaffordable according to the standard for affordability. In 2020, more than 110,000 Albertans lived in affordable housing, with 19,000 on waitlists.⁵⁵ Waitlists are growing due to population increase and demographic changes. Economic uncertainty caused by COVID-19 and an economic downturn is challenging the financial sustainability of Alberta's affordable housing system.⁵⁶

Lack of sufficient affordable housing contributes to homelessness and has socio-economic costs for communities. These include, but are not limited to, health issues and educational disadvantages for vulnerable individuals and families, increasing household debt, poorly maintained properties, crime, addictions, challenges attracting labour, and more.

A Sustainable and Innovative P3 Model

Municipal housing authorities currently use a number of housing acquisition models to address affordable housing needs. These include new construction, purchase of existing building, long-term leases, direct-to-consumer subsidies and landlord subsidies linked to specific units. More recently, P3 models are being undertaken for construction projects of new and refurbished housing units.⁵⁷ Regardless of the strategies employed, municipalities need the flexibility to decide which model works best for them and, more importantly, need access to funding from the provincial and federal governments who have the responsibility of addressing affordable housing needs.

P3 models show the greatest potential to address affordable housing needs in a sustainable way. Private sector developers can move more rapidly to construct affordable housing units to meet the rate at which the core needs housing problem is growing. This is accomplished by incentivizing the developer to participate in projects that combine affordable and market-value housing. Benefits of a blended- model also include improved geographic distribution of housing and better mixed-income models that provide dignity for those in need of affordable housing.

The proposed P3 model offers an easy-to-implement solution that can help address affordable housing demand. It includes an incentive for developers to construct additional market-value housing units to temper future inflation and contribute to the

municipality's tax base for municipal services. In addition, this P3 model is scalable, transferable to other regions, and sustainable in the long-term while leveraging partnerships and reducing risks for the municipalities and all government partners.

A key element of the proposed P3 model is that housing projects that receive grants under these programs remain fully taxable to the municipality and the Province because the property is not government or not-for-profit owned and operated.⁵⁸ Development incentive grants created by municipalities can be in the form of cash, land, waiver of fees or other incentives that directly reduce the cost of development. In situations where cash incentives are required, municipalities should have the ability to borrow from the Province at a zero interest rate with the understanding that the Province will receive its return through taxes on the full assessed value of property. A return on investment for the Province is therefore realized through a combination of repayment of principal by the municipality and property taxes by the developer.

Sample Analysis

1. Developer receives a municipal affordable housing incentive totaling 10% of a \$10 million construction project. The actual program may vary from municipality to municipality.
2. Municipality borrows the \$1 million from the Province to incentivize the development.
3. Rental rates for the affordable housing units are set under the same guidelines as Canada Mortgage and Housing Corporation (10% below revenue potential).
4. Typical provincial mill rate is \$2.44 and based on a \$10 million assessment, this generates \$24,400 in annual taxes to the Province. This is equivalent to a 2.44% annual rate of return to the Province.
5. The rate of return for the municipality is dependent on the incentive program it creates, and based on its portion of property tax collected.

Conclusion:

This proposed model of P3 demonstrates an alternative approach that is innovative, can be easily implemented, and is sustainable in the long-term while leveraging partnerships and reducing risks for the municipalities and all levels of government involved. It allows government to focus resources on higher level strategies, directing provincial and federal grants to the more immediate/acute need of supportive housing. These outcomes align with findings from the recent (2020) Government of Alberta Affordable Housing Panel Review, which recommends transforming Alberta's affordable housing system through a range of models and capital contributions; partnerships; community-driven action; and tailored approaches.⁵⁹

The Review supports government investment in affordable housing as “[the investment] is multiplied in economic returns because it creates jobs and supports tenants to stay in their community and obtain and maintain meaningful employment.”⁶⁰ To engage private developers in affordable housing P3 projects, municipalities may require cash commitments. The Alberta government plays an integral role in this partnership and strategy by providing municipalities with access to a zero interest rate loan.

These loans give municipalities the flexibility to tailor solutions that work best within their respective communities and offer another tool to address the affordable housing crisis. Such an investment by the Province is low risk, has a negligible budgetary impact, will see value for P3 partners and better outcomes for all Albertans, and will help drive recovery of the Alberta economy.

Recommendation:

The Alberta Chambers of Commerce recommends the Government of Alberta:

1. Support a sustainable and locally tailored P3 approach to address affordable housing demand that actively engages private sector developers by giving municipalities the ability to borrow from the province at a zero-interest rate, with the understanding that the Province will receive its return through taxes on the full assessed value of property.

Priority 3, Recommendation 3

Provincial Accountability on Homelessness: The Burden on Business

Issue:

Municipalities are ill-equipped to address the community level impacts of homelessness, and direct funding is only provided to a few municipalities that qualify for supports. This in turn impacts municipal taxation leading to increased tax burden on those businesses that remain.

Background:

The Government of Alberta announced significant new funding to reduce homelessness and \$63 million over two years was promised to support the provincial Action Plan on Homelessness⁶¹ to select communities. This plan concentrates its focus on priority communities like Edmonton, Wetaskiwin, and Lethbridge. Work will also focus on equalizing funding between community-based organizations in Edmonton and Calgary. As homelessness is not exclusive to the aforementioned municipalities, supports are a necessity for all communities regardless of size, and are best administered by those individual municipalities.

Alberta faces a growing challenge of homelessness. The reasons behind the increase in homelessness are many and complex, rooted in fiscal, social and policy decisions over many years. Supporting those who are experiencing homelessness is a provincial accountability and there are fundamental system level changes in how healthcare, mental health and addictions, and social services supports are provided that need to be reviewed.

While funding and program delivery is a provincial accountability, the impacts of homelessness are most felt by municipalities, business owners, and residents. The detrimental effect of inaction results in economic distress for businesses, economic dead zones, and economic deterrents leading to reduced tax revenues for the municipalities, and increased tax burden on our recovering businesses. There is also the burden of increased crime that adds pressure to law enforcement, emergency responders, and community social services.

Homelessness does not recognize borders and exists in varying degrees in all communities across Alberta. It is imperative that provincial investment in direct support delivery at the community level is consistent and equitable.

Recommendations:

The Alberta Chambers of Commerce recommends the Government of Alberta:

1. Develop and execute a comprehensive provincial action plan and respond to homelessness across Alberta ensuring that municipalities of all sizes are considered.
2. Create realistic and sustainable funding models for homeless assistance services.
3. Increase the overall funding for municipalities, allowing them to create and manage a sustainable solution-based response based on the distinct and individual needs of each municipality.
4. For communities that have no community support organizations within their municipality, provide a funding structure whereby a municipality could access additional funds for programs that proactively address homelessness.

Priority 3, Recommendation 4 Underused Housing Tax

Description:

While speculative investment in Canada's largest cities has driven up cost of housing in Canada, the government's implementation of an Underused Housing Tax (UHT) to address this has unforeseen consequences that could further drive up the cost of housing and affect millions of Canadians. Canadian citizens and residents are exempt from the UHT and fully used properties are also exempt. The government requires privately owned Canadian businesses, trusts, and partnerships who are exempt from the tax to still file the UHT return, risking massive penalties for not filing. Many Canadians are not even aware of the filing requirements and will inadvertently be charged thousands in fines and penalties. Additionally, the burden of filing this form.

Background:

The UHT was announced in Canada's 2021 Budget. The UHT was implemented effective January 1, 2022, with all UHT Returns due by April 30, 2023. The UHT was purported to be a national, annual 1-per-cent tax on the value of non-resident, non-Canadian owned residential real estate that is considered to be vacant or underused.

When the actual UHT filing requirements were created, they cast a very wide net that created a UHT filing requirement for thousands of Canadians who are completely exempt from UHT. Any Canadian partnership, trust or private corporation that owns any residential property must file this UHT form annually in order to claim their exemption from the tax. It does not matter whether the residential property is vacant or whether it is fully used as a tenant's primary residence, the form must be filed.

The penalty for not filing this form, even for taxpayers who are exempt from the tax, is:

- \$5,000 per individual on title per property
- \$10,000 per corporation, trust, or partnership per property

Examples:

1. Two couples own a rental property together through a partnership. All 4 individuals are Canadian citizens (thereby exempt from UHT) and the rental property is fully rented as the tenant's primary residence (thereby also exempt from UHT). All 4 individuals are on title of the property (as that is how partnerships are often registered on title of real estate). All 4 individuals must file a UHT return or they will each be subject to a \$5,000 fine for each year that this return is missed. Total penalty for failure to file the UHT form could be \$20,000 per year plus interest.
2. A senior has recorded her son's name on title of her home to avoid probate and simplify the transfer of her home to her son at her death. This is a Bare Trust. Starting in 2023, all such arrangements must be disclosed to the CRA through a trust return. Because the CRA is now determining that this arrangement is a Trust and requiring that it be disclosed, this senior and her son must both file the UHT return. Failure to file this return is \$5,000 per person on title, so \$10,000 for the senior and her son, per year.

3. A home builder has an inventory of homes under construction. They must file the UHT form for each home that is substantially complete each year. The penalty for missing this form is \$10,000 per property per year plus interest. Most accountants are charging between \$500-1,500/return to file the UHT return. This creates an unnecessary cost and burden for all builders and further drives up the cost of residential real estate in Canada.

Recommendations:

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Exclude CCPCs, substantive Canadian partnerships, Canadian trusts with Canadian trustees and beneficiaries, Canadian bare and deemed trusts from the list of required UHT-2900 filers.
2. Reduce the \$10,000 penalty to be consistent with the penalties applied to late-filed information returns and adopt a more lenient approach for late filing of the UHT forms, including appropriate appeal procedures.
3. Revise the UHT form to streamline the process for corporations by allowing them to list all their owned residences in a single section, instead of requiring multiple submissions.

Priority 3, Recommendation 5

Land Trust Initiative

Description:

Canada is facing a continued affordable housing crisis, yet effort made by all levels of government have made very little discernable difference to Canadians.

Community Land Trusts already exist across Canada and a proven vehicle to combat the affordable housing crisis in perpetuity, but they are crippled by current Federal tax law in their ability to acquire land donations.

Background:

This policy looks to mirror a proven, and robust mechanism which was implemented in Canada in 2006 for ecological land donations, so that it also covers land donations to Community Land Trusts. This will provide a powerful incentive for individuals and corporations to donate land to Community Land Trusts across the nation, enabling them to provide affordable housing solutions in perpetuity, unlike any other models currently in existence in Canada.

The Housing Gap:

One in five Canadian households are at risk of homelessness, meaning that these households spend more than 50% of income on rent. It is estimated that the costs associated with homelessness (i.e., social services, emergency healthcare, shelters, policing) are in excess of \$7 billion annually.⁶²

Household spending rose at a faster pace than inflation from 2017 to 2019 with “Shelter” remaining the largest budget item for households in 2019 up 8.4% from 2017.⁶³

Because of the severity of the problem, all levels of government are attempting actions to address the near-market gap, but to date these efforts have not materially affected the availability of affordable housing across Canada.

Land – The Key to Housing Affordability:

Recent studies in Canada indicate that land prices now comprise anywhere from 30% to 75% of the total sale price of a dwelling and are a major contributing factor for housing supply and pricing (CMHC, 2018).

As land becomes more valuable, there are increased incentives to build higher density and higher value buildings as well as to demolish older single-storey dwellings to replace them with more expensive homes.⁶⁴

This relationship is not new and is also not limited to Canada: many studies have been completed by economists around the world which find this same correlation. For example, Knoll et al. (2017) find that land prices accounted for 80 per cent of the rise in global house prices since the Second World War.⁶⁵

Although housing affordability dynamics in Canada are complex, data shows that the key to finding a solution to the affordability housing crisis is intrinsically linked to availability and price of land.

Community Land Trusts:

A Community Land Trust is a non-profit organization created to acquire and hold land for the benefit of the community. To do so, the trust acquires land and maintains ownership of it permanently. With prospective homeowners, it often enters into a long-term (most frequently, 99 years), renewable lease instead of a traditional sale. When the homeowner sells, the family earns only a portion of the increased property value. The remainder is kept by the trust, preserving the affordability for future low- to moderate-income families. The first Community Land Trust was established in Canada in the 1970's as a means to preserve the affordability of cooperative housing and to pool resources of isolated co-ops. According to a 2005 research paper, funded by CMHC, community land trusts (CLTs) are "an innovative approach to providing perpetually affordable housing to low- and moderate-income households."⁶⁶

Essentially, these Trusts are a fund designed to exist in perpetuity, managed over time so that cash outflows – used to acquire and hold land and buildings – match inflows such as revenues from lease fees, rent, donations, bequests, government support, interest and other sources.

Donations given for land or purchases of land and buildings generally are not to be used for the Trust's operating costs.

By permanently limiting the land costs, Community Land Trusts help to ensure perpetual affordability so that the benefits accrue to each subsequent homeowner and hence guarantee that housing will remain affordable for future generations.

THE ISSUE: Land Donations to Community Land Trusts

Most Community Land Trusts in Canada have not yet accumulated enough lease income to acquire additional parcels of land. As such, they are beholden to acts of philanthropy (land donations) from individuals, corporations or government bodies.

Many corporations and private landowners currently hold land titles for business operations, as passive income or for future growth. These individuals and corporations have a strong disincentive to donate land to a Community Land Trust because the tax credit or offset generated by the donation will not overcome the tax owing from the capital gain: They will lose the asset AND owe tax for doing so.

The result: parcels of land which are held in perpetuity (undeveloped) or sold. There is a strong tax disincentive to donate the land for affordable housing.

THE SOLUTION: Ecological Land Reserves – A Precedent

In the 2006 Budget, the federal government proposed to completely eliminate the capital gains tax on certain gifts of publicly listed securities and ecologically sensitive land.

The idea behind these measures was to provide the charitable sector with a "powerful set of tools" for raising funds and encouraging charitable giving. The idea was that donors would not be taxed on any of the capital gain accrued on the donated property and would receive the full benefit of the tax credit on the donation.

On June 6, 2006, the budget was introduced for third reading in the House of Commons and was passed by unanimous consent. From that moment forward donations of “ecologically important land” to registered Canadian charities and other qualified donees is eligible for a charitable donation tax credit (if the donor is an individual) or deduction (if the donor is a corporation) AND are exempt from capital gains tax.

Has this incentive proved successful? Between the inception of the program in 1995 and March 31, 2021, 1,610 ecological gifts valued at over \$977 million have been donated across Canada using this mechanism.

Implementing this policy could similarly mobilize almost a \$1 billion dollars in private wealth for the public good: to provide affordable housing that will last in perpetuity. Much thought and revisions were required for the Income Tax Act to enact this piece of legislation.

Furthermore, additions and revisions have been put in place over the years which has resulted in robust anti-avoidance rules and a proven mechanism to incentivize land donation by individuals and corporations for ecological conservatories. These mechanisms are proven and have stood the test of time.

Recommendations:

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Make amendments and additions to the Income Tax Act to incentivize the donation of land to Land Trusts to develop affordable housing by utilizing the same mechanisms as those already provided in the Act for individuals and corporations to make donations to ecological land reserves.
2. These changes will allow for donations of land to Community Land Trusts to be capital gains exempt. IN ADDITION, a tax credit or deduction can be provided in exchange for the land, based on the fair market value.

Priority 3, Recommendation 6

Recommitting to Tackling the Housing Affordability Crisis

Description:

Housing has reached a crisis point in Canada, impacting the ability of businesses to attract and retain talent. Housing affordability and supply constraints are exacerbating labour shortages and the housing crisis itself, as the workers needed to build more housing are increasingly priced out of their communities.

Further, inflation, supply chain challenges, and other pressures are contributing to rising costs for housing development, which has not kept pace with demand. As Canadians spend more on housing, they have less available to spend on other goods and services, resulting in wide-ranging implications for businesses and the economy. Previously considered an urban issue, housing affordability is now impacting communities of all sizes.

Background:

The Canada Mortgage and Housing Corporation (CMHC) estimates an additional 3.5 million housing units are needed in Canada beyond what is already being built or in the pipeline to restore housing affordability.⁶⁷ Moreover, Scotiabank recently called for the doubling of Canada's social housing stock, recognizing the moral and economic value proposition of affordable housing development.⁶⁸ For example, studies have demonstrated that investing \$10 in affordable, supportive housing can save close to \$22 in public spending on healthcare, justice, and social services.

While distinct, housing supply and affordability challenges are mutually reinforcing and must be tackled in tandem: as mid-high income earners are priced out of the real estate market, they are increasingly occupying market rental housing for longer, contributing to low vacancy rates and rising rental rates. This also puts additional downward pressure on the limited supply of more affordable, non-market housing options (e.g., supportive and other types of social housing), further compounding the homelessness crisis.

Canada launched its National Housing Strategy (NHS) in 2017, setting bold targets to reduce chronic homelessness by half, lift 530,000 households out of core housing need, and build 160,000 new homes over a 10-year period.⁶⁹ While some progress and significant additional investments have been made over the first half of the NHS's timeframe, the Auditor General of Canada found that the federal government has not effectively tracked or analyzed the impact of the NHS to date, in particular as it relates to reducing chronic homelessness.⁷⁰⁷¹

The NHS needs to better meet the current crisis and leverage the strengths of the private, public, and non-profit sectors. Building and preserving the right types and mix of housing along the continuum is critical to ensuring all Canadians can access housing that meets their needs, especially as we continue to welcome much needed levels of immigration to help fill labour gaps.⁷²

Currently, housing development targets and policy levers do not fully reflect different household incomes and compositions, nor do they account for external socioeconomic pressures, such as the rising cost of living. There are also significant barriers at all levels of government to approve development applications and distribute relevant funding in a timely manner.

Moreover, different levels of government and industry are not aligned on the definition of “affordable housing”. Housing is generally considered “affordable” if it costs less than 30 per cent of household income before tax, yet many housing policies, programs, and funding streams use market-based valuations to determine affordability levels (e.g., 80 per cent of average market rent) as opposed to income-based ones (e.g., rent-geared-to-income). As market rates continue to increase due, in part, to low supply, high demand, and rising inflation, “affordable” housing is increasingly out of reach for households in need.

To solve the housing affordability crisis, the federal government has a critical role to play to spur different types of affordable housing development along the continuum, including:

- Deeply affordable and supportive non-market housing in collaboration with non-profit partners and other levels of government.
- Purpose-built rentals, mixed-use buildings, and “missing middle” housing in partnership with the private sector.
- Innovative mixed-income projects through public-private-non-profit partnerships.

In addition to building new housing, it is equally important to preserve existing housing stock, from both an affordability and sustainability perspective.

Recommendations:

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Address the impact of housing affordability on Canadian businesses, communities, and the economy by enhancing the National Housing Strategy and recommitting to deeper market and non-market housing affordability along the housing continuum, including by:
 - a. Fostering a framework for private lending institutions to provide low-interest loans and other financing options tied to affordable housing production targets, while continuing to fund housing development through the Housing Accelerator program and exploring other programs.
 - b. Expediting approvals and funding disbursements, which could include exploring automatic approvals for applications that meet specific affordability criteria.
 - c. Developing a rental housing acquisition program to preserve existing low-end of market rental housing, including by supporting community land trusts.
 - d. Continuing to identify surplus public lands and other assets for affordable housing development through the Federal Lands Initiative.

2. Work with all levels of government and industry to establish common definitions of affordable and attainable housing, with a focus on outcomes and considerations for regional variation in market rates, income levels, cost of living, etc.
3. Take a whole-of-government approach to harmonize housing policies and targets with other interrelated policy areas, including immigration, workforce development, and infrastructure, to build complete, sustainable communities. This should include close collaboration and alignment with Indigenous Peoples, provinces, territories, municipalities, and industry to collect, analyze, and share relevant data to assess policy impacts and outcomes.

Priority 3, Recommendation 7

Empower the Development of Housing in Canada

Description:

Canada's housing crisis continues to worsen, and with national housing supply in a very short state, the only permanent solution is increased construction of housing. However, federal investment in infrastructure to support housing development remains at low levels, even while federal tax revenues are high.

Background:

The Canadian housing shortage continues to worsen. In 2003-2004, the average household would have had to devote 40% of their income to buy an average house in Ontario and 45% in British Columbia. In 2021, that had increased to 60%. CMHC estimates that the housing stock will increase by 2.3 million units this decade, but to restore affordability, an additional 3.5 million units will be needed.⁷³

The housing shortage has a notable impact on Canada's economy and its employers. Individuals make their choices on where to live and work based on a trade-off between wages, house prices, and commuting costs.⁷⁴ With commuting costs rising with energy prices, vehicles, and transit fares, as house prices and rents increase, employers must either accept a smaller and shrinking pool of talent (especially with the current low unemployment rate) or be forced to increase their wages and labour costs.

The Government of Canada is increasing the number of immigrants it takes in, from 465,000 this year to 485,000 in 2024 and 500,000 the year after.⁷⁵ Approximately two-thirds of these immigrants will be economic immigrants whose skills and investments will drive Canadian economic growth, however, the additional population will further strain Canada's housing supply, already the lowest in the G7 and falling.⁷⁶

Building additional housing will require a multi-pronged approach, but of particular interest to this resolution is that new housing requires new infrastructure. Municipal governments usually bear the bulk of the cost of this infrastructure, but while the federal government has benefitted significantly from the taxation of new housing construction, it has not invested back into supporting infrastructure at anything close to the same level.

As an example, the federal tax burden on new housing in Ontario is 31%, twice the average rate for the general economy, but the Government of Canada contributes only 7.1% of the public infrastructure requirement. The taxation-to-investment ratio for the federal government is 9.7 times better than for the province and 6.9 times better than for municipal government.⁷⁷

By bringing their level of investment in infrastructure closer to the provincial and municipal level, the Government of Canada can not only ensure that the infrastructure to support a growing population and an increasing demand for housing is there but send a signal to the provincial and municipal governments and to developers that they are willing and able to support the housing growth that Canada needs.

Recommendations:

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Increase its investment in housing infrastructure to a level more closely aligned with provincial and municipal government.
2. Tie future housing investment to population growth targets to help ensure that the housing supply can keep up with increasing demand.

Priority 3, Recommendation 8

The Economics of Addictions

Description:

Substance use in Canada costs almost 46 billion dollars each year, with alcohol and tobacco use together causing the most harm accounting for 63% of the total amount.⁷⁸ Divided 46 billion becomes almost \$1,258 for every person in Canada. Alcohol and tobacco cost the Canadian economy and public health more than all other substances combined. Use of these substances caused over 66,000 preventable deaths in 2017, with that number increasing annually.⁷⁹ As of 2017, substance use in Alberta resulted in costs more than \$6.7 billion which amounts to \$1,579 per person regardless of age.⁸⁰

Background:

Throughout the pandemic the nation has witnessed an increase in substance usage and a decrease in supports available for users. Policies around alcohol in particular have been relaxed during the pandemic with evidence of increased consumption as well as related harm. There are several reasons why adverse drug-related events may increase during this kind of social disruption including the changes in the drug supply, but public health measures to control the spread of Covid-19 may have also had unintended consequences of exacerbating the substance usage nationally. In particular the scaling down of health and harm reduction services appears to have pushed people to use more drugs alone, more frequently, putting them at increased risk.

Covid-19 has negatively affected people who use drugs throughout major disruptions in substance supply due to boarder closures, government restrictions, as well as social distancing. Nationally the pandemic increased the difficulty for suppliers to receive their supply as well as for buyers to purchase that supply. The decrease in potency and availability of pure drugs resulted in substitution and altercation which has created more toxic substances.⁸¹ Along with decreased availability the industry experienced price increases and usage. Substances laced with additives sold for the same price as pure substances did prior to the pandemic.⁸²

The decrease in supply has resulted in users sharing and reusing substance equipment.

Poorer quality drugs at higher prices has created longer wait times for users to access their drugs of choice as well as has forced users to travel longer distances to purchase them. These factors have contributed to a more unpredictable and unstable market resulting in a higher risk for substance users.

The increased additives to substances has resulted in many unintentional withdrawals and an increased number of overdoses. Covid-19 drastically decreased the availability of direct services for people who drugs, including harm reduction and treatment services.⁸³ Impacts of greater isolation, mental health, decreased income and more limited access to direct services and supports have all been contributing factors. There has been a greater consequence for people who use substances and those seeking services for withdrawals and in the number of drug poisonings. Fewer drugs and fewer supplies resulted in a more unpredictable market, increasing the health risk and harm for those individuals using the drugs. For these reasons, some individuals have turned to medical attention when they are unable to access their drugs and others have attempted to

make their own. Drug related deaths have been on the rise since the beginning of the pandemic. CCENDU sites reported that the COVID-19 health measures have resulted in a decrease in direct services such as drug checking services, homeless shelters, community health centers, needle exchange programs and outreach services.⁸⁴

2021 was the deadliest year on record for fatal drug poisonings. As of August, more than 1,000 people had died from drug poisonings, just less than 1,300 people died in 2020, which was the highest year total so far.⁸⁵ The most recent data from 2017 shows that substance usage cost Alberta more than \$6.7 billion. Overall, these costs were related to health care at 28%, lost productivity at 47%, criminal justice at 16% and 9% of other direct costs. The opioid crisis is a complex issue that requires a holistic approach including prevention, intervention, treatment and recovery. In 2019 the Alberta government has announced funding for at least 4,000 new treatment spaces annually, however is aiming for 8,000 new spaces instead.

The government of Alberta has released treatment plan options for users. Alberta Health Services offers safe, effective treatment options for opioid use and other addiction including more than 900 treatment beds that specialize in detox, youth, short- and long-term residential treatment and problem gambling. Along with treatment plans overdose preventions programs promote reduced risks. The Digital Overdose Response System (DORS) is a mobile app created to help prevent overdose deaths of individuals using alone. Canada has also implemented the Good Samaritan Law which provides some legal protection for people who experience or witness an overdose and call 911 for help.

The Alberta government has also implemented harm reduction programs which aim to decrease the adverse effects resulting from harmful behaviors by those who use substances through peer and outreach supports, needle distribution, distribution of naloxone kits and supervised consumption services. Along with the provincial supports, the federal government has also acknowledged the impact of the pandemic on the ongoing opioid crisis. The federal government provided an additional \$66 million over two years, starting in 2020 to support community based organizations responding to substance use issues.

Recommendations:

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Undertake an evidence-based coordinated approach to intoxication, detox and supportive housing that supports access and has limited barriers to entry.
2. Seek national business support in providing access to employment opportunities that will help both prevention and recovery/reintegration efforts.
3. Identify how the federal government can prevent overdose related deaths, substance abuse, and ameliorate its impacts.
4. Work with all three levels of government, Indigenous Peoples, the business community, and the not-for-profit sector to maintain an active network that works together to advance these recommendations.

Priority 3, Recommendation 9

Equitable Tax Distribution Policy to Assist Canadian Municipalities

Description:

Municipalities nationwide continue to bear the brunt of the pandemic after providing a key role in Canada's response. Besides carrying the majority of infrastructure funding, they continue to face pressures surrounding a myriad of issues including housing, public transit, public safety, and the opioid crisis. These are issues that affect the lives of residents and business owners, yet the financial resources and legislative abilities provided to municipalities to find local solutions receive limited support. A formal review is needed with all 'partners' to find a way to create a fairer distribution plan to ensure the needs of Canadians are met through local solutions that can promote business confidence and economic prosperity.

Background:

To paraphrase a quote from Mississauga's legendary mayor Hazel McCallion: 'The feds have all the money, the provinces have all the legislative authority, and the cities have all the issues.'

This observation draws attention to the fact that the 3,573 municipalities across Canada's 10 provinces and three territories are responsible for the construction, operations, and maintenance of nearly 60% of the country's public infrastructure yet receive only 12 cents of every tax dollar to cover these costs. They are 'community builders' who have very few options – other than property taxes and user fees which are regressive – to collect revenue to pay for these services.

There are additional potential revenue options for municipalities, such as development charges which do not often cover the full costs of urban growth and these new developments, or they could receive a share of fuel, sales, and income taxes, which are not provided by all provinces.⁸⁶ However, due to the pandemic and the role municipalities played in responding with economic relief and instituting public health measures – factoring in a drop of revenues like user fees – many are now looking at unanticipated deficits which they cannot manage since by law they must approve balanced operating budget and are now relying on provincial and federal support to cover shortfalls.⁸⁷

It could also be assumed that both the federal and provincial governments may also be facing their own shortfalls, considering there is a consolidated (federal, provincial, territorial) gross debt, according to the fiscal year ending March 2021, of \$1.4 billion.⁸⁸

However, a recent analysis of government finances conducted by Desjardins indicated these two levels of government saw improvements in their 2021-22 deficit estimates due to higher inflation and growth.

As a result, by the end of the 2022–23 fiscal year, six provinces (as well as three in 2021–22) are expected to have budget surpluses.⁸⁹ But how these funds have been used may vary.

Even with the Canada Community–Building Fund (formerly known as the Gas Tax Fund) in place to transfer funds to municipalities of all sizes, estimated at more than \$2 billion annually for local priorities,⁹⁰ it may not be sufficient to deal with a growing number of issues facing municipalities today.

While calls for an overhaul of our current tax system, which has not been reviewed since 1967, from various groups including the Canadian Chamber of Commerce continuing, this could be viewed only the first step towards a much larger review.

Municipalities, which are not recognized in the Constitution Act, 1867, and were established under provincial/territorial authority, need to be granted more legislative controls to assist them in ensuring they can provide the best local solutions to create economically healthier communities in order to create a solid base for businesses to succeed.

Recommendation:

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Work with provincial and municipal governments to review funding mechanisms to ensure municipalities have the ability to fund needs, including providing physical and social infrastructure that can assist in setting the stage for a robust and vibrant economic path that can help businesses to flourish. This formal review should include tax point transfers to provinces and direct funding to municipalities.

Priority 3, Recommendation 10

A Pathway to Fixing the Affordable Housing Crisis in Canada

Description:

Affordable stable housing is an integral part of economic growth and a healthy social environment. Investment in affordable housing is often overlooked and absent from economic development plans and job proposals. To ensure long-term community sustainability the role of affordable housing in the shifting economy must be considered. Access to affordable housing is not caused by individual factors and decisions alone. Some people face disadvantages due to the structure of our systems in our society and the ways in which our systems operate. The responsibility of this development towards economic stability begins and should be led by the Federal Government as outlined in the continually evolving National Housing Strategy.

Background:

Housing affordability and the housing supply challenge has been top of mind coast to coast. Affordable housing can encompass many things but for the purpose of this document it is defined as government supported housing available for Canadians, who because of financial, social or other circumstances, cannot afford private market housing.

The housing and homelessness crisis in Canada are serious and widespread, covering each province and territory, hitting everyone from the middle class to our most vulnerable residents. Research is showing that high rents and working poverty are often thought of as urban issues, something that affects places like Toronto and Vancouver. However, the country is seeing that small, medium, and large populated areas are all facing this issue. In a provincial comparison it is shown the less populated and less urban Maritime provinces will be the hardest hit proportionally.⁹¹

In November 2017, the Federal Government launched a response to the crisis with the introduction of the National Housing Strategy. This created a platform for federal, provincial, and municipal governments to come together and discuss how to best improve housing outcomes for the people of Canada. Prior to 2017, Canada was the only G8 nation that lacked a National Housing Strategy. This was a welcome response by many throughout the country with numerous encouraging strategic steps. Housing is considered 'affordable' when a household spends no more than 30% of its gross income on shelter.⁹²

Pre-pandemic approximately 3.3 million Canadian households (25.2%) spent 30% or more of their total income on shelter. In 2018, Statistics Canada reported that 628,700 Canadian households were registered as living in social and affordable housing. An additional 283,800 Canadian households had at least one family member on a waiting list for social and affordable housing.

In March 2020, progress towards resolving the housing issue met a brick wall with the initial onset of the Covid-19 pandemic. Those from the middle class to our most vulnerable residents, who were experiencing a paycheck-to-paycheck reality, were not

receiving normal income due to restrictions throughout the country.

As pressure mounts at the municipal level to create affordable housing many mid-size populations are facing the influx of migration due to lack of affordability in the larger centres. The mixture of business and social challenges such as building regulations, land use bylaws, social pressure and community tensions are at an all time high.

With the desire to achieve a national recovery, Canada must put into action a plan for growth with housing available for the workforce needed to achieve this growth. Workers need places to live, so demand for housing increases, thereby stimulating housing production.⁹³ Employment growth often translates into more housing needed– but does the relationship apply in reverse? Specifically does a lack of access to affordable housing lead to higher unemployment for those seeking work while simultaneously creating the appearance of labour shortages? Is the lack of affordable housing preventing talented people from entering our workforce? How do employers employ someone without a fixed address?

Access to an affordable home means that Canadians will be healthier, more productive, and able to spend money in their local economies. Certainly, there is strong evidence that quality affordable housing also generates improved social outcomes for low-and-moderate income households. It stands to reason that good quality affordable housing yields positive health and education outcomes by lowering household stress, enabling the purchase of nutritious food, and supporting family stability.⁹⁴ A healthy and educated workforce can attract employers and job-related investment in communities. For children living in inadequate or unaffordable housing, a secure home improves their likelihood of academic achievement and the completion of post secondary education. Moreover, post-secondary graduates earn nearly \$5000 more annually than those with a high school education – a number likely to increase as workers advance their careers.⁹⁵ The result of this increased earning potential is greater contributions to future economic growth.

Despite the benefits of affordable housing and job creation, according to the Community Housing Affordability Collective, many projects in Canada remain currently uncatalyzed because of access to low-cost financing.⁹⁶ Indeed, access to low-interest financing can mean the difference between a project idea and shovels in the ground. Reducing borrowing costs to buyers and assisting in developer financing could help to reduce the housing affordability gap. This could be accomplished by improving access to finance for low-income households by reducing the cost of mortgage funding and the risk of lending, as well as leveraging collective saving. Governments could help by cutting costs for developers by making affordable housing projects less risky and guaranteeing buyers or tenants for finished units.

In addition to new construction for affordable housing, existing community housing also faces significant sustainability challenges.⁹⁷ Conditions in the private housing market make challenges in community housing and homelessness prevention even worse. The conversation around “affordable housing” needs to be developed into a more specific language. There needs to be distinction between homelessness, non-market housing, and workforce housing and real estate development. There are people in our communities

who are vital to economic growth but are unable to find housing on their own. Many people turn to community housing to find shelter and are met with long waitlists. There is a need to develop a mixture of market and non-market units to create affordability for those who are unable to enter the real estate market.

The Lethbridge Chamber is a proponent of innovative solutions to address the housing supply and affordability crisis. Promising practices from jurisdictions within Canada and abroad should be balanced, identified, and considered. Any innovative housing policy options identified through this exercise must balance the needs of communities, while ensuring public safety. The sentiment “not in my backyard” often contributes to local opposition to new development which can lead to delays in approval timelines and slow down the construction of new builds. There is a role for the federal government to play to support provincial and municipal governments in gaining public acceptance for new affordable housing developments. Public education can change this culture and support new developments.

The Canadian Chamber of Commerce recommends that the Government of Canada:

1. Research and share promising practices to make better use of existing homes, buildings, and neighbourhoods to increase supply of housing.
2. Reduce costs for developers through grants and/or tax incentives to make affordable housing projects more economically sound.
3. Reduce barriers to home buyers on housing that will be their primary residence.

Priority 4, Recommendation 1

Team Red Deer – Everyone Has a Role to Play

Issue:

For too long, we have channelled attention on homelessness to a few hard-working teams and organizations, expecting them to solve all the problems. The reality is that it “takes a village.” Homelessness will be reduced when we understand it, and all play a role in building solutions to address it.

Background:

One of the strongest messages the Task Force heard was that the community wants answers, outcomes, and solutions to some very complex challenges. For the longest time, there has been a growing sense of frustration and stagnation, resulting in a great deal of finger-pointing and NIMBYism. Red Deer’s collective understanding of homelessness struggles on two paradigms:

1. Addictions, mental health, trauma, abuse, and affordability are pathways to homelessness, but homelessness itself is a housing problem. Red Deer has an addictions problem, mental health problem, trauma problem, abuse problem and affordability problem, each of which requires a broader series of solutions – there is no magic bullet.
2. Housing (or lack thereof) is a barometer of economic development and the state of the economy. Our frames of reference have focused narrowly on the social considerations, and as a result, the possible solutions have been narrowly focused.

As Tony Robbins likes to say, “If you do what you’ve always done, you will get what you have always gotten.” It’s time to shake things up, shift our paradigms, and pursue new ideas. For all the effort being expended on this issue, no one seems satisfied with the outcomes, regardless of the role they play in addressing it. There is a strong consensus that the approaches used today are not organized around how best to serve those accessing services but instead making them try to navigate a broken system. Looking at homelessness through a customer service lens, we need to get focused on our customer, those people who need our help to make things better for themselves. By adopting this mindset, we can make improvements that maximize the use of the resources and achieve outcomes that are meaningful and effective.

Addressing homelessness in Red Deer is going to require a team effort. These recommendations identify the creation of the Red Deer Housing Foundation as a quarterback, and like any quarterback, they need to be surrounded by a strong team pulling in the same direction. Homelessness needs a strong offence, defence, special teams, coaching staff, front office and fan base to rally around building the best infrastructure possible to minimize homelessness in our City. When one thinks about this analogy from a homelessness context we need informed advocates from the government (all three levels), social agencies, the construction industry, businesses, our education system, our health care system, volunteers and the citizenry to understand and pull together in building a community of compassion, resilience, and solutions which when aligned, make Red Deer a strong, vibrant, and successful community.

Red Deer must seek to understand in its pursuit of outcome-based solutions. Red Deer is a community that has always come together, rallied around common objectives, and found solutions where solutions don't exist. Our history is one of self-reliance, entrepreneurialism, generosity, and compassion. We don't look to the government to solve our problems; we look to the government as a partner in building the solutions to our problems.

Red Deer is not alone. Every major community in Canada is facing the same challenges we are (with the feedback from the Interim Report validating this conclusion). No one has the solution; however, the Task Force is confident that by partnering with mid-size cities in Alberta, we can meaningfully advocate for the change necessary to stop homelessness's advancement in its tracks.

Recommendations:

The Task Force recommends that the citizens of Red Deer:

1. Take time to learn about homelessness and build an appreciation for its breadth and impact on our community.
2. Consult with friends, neighbours, colleagues, and others to discuss ways in which our collective empathy can be applied to the development of creative and outcome-based solutions.
3. Step forward, raise your hand, and offer your time, treasure, and talent to help those experiencing homelessness find a home.

APPENDIX 2 – TASK FORCE MEMBERS

Task Force Volunteer Members

Lyn Radford, Chair

When Lyn Radford and her husband Reg, moved their family to Red Deer in 1986 to open a business, they became invested in everything Red Deer. Nearly four decades later, their impact resonates throughout our community. Lyn has led many volunteer projects, from bolstering sports facilities to leading legacy multisport games events, advocating for social justice needs and supporting post-secondary sustainability, which have enhanced our community.

Recognized as Red Deer’s Citizen of the Year, inducted into the Alberta Sports Hall of Fame, and honoured with accolades such as the Canadian Sport Tourism Association Volunteer of the Year award, Queen’s Diamond and Jubilee Community Contribution Medals, and the Canadian Senate Special Recognition Medal, Lyn’s contribution to our community has been vast.

Lyn’s life has been devoted to seeking practical ways that we can improve life for the community as a whole. As a family, the Radfords have contributed their time and made philanthropic contributions to many organizations and projects for this city. The motto of having “skin in the game” truly describes Lyn’s unwavering commitment to Red Deer.

Kathy Lacey, Vice Chair

Kathy Lacey graduated from the University of Alberta with a Bachelor of Education Degree. After teaching with the County of Red Deer for several years, she chose to leave the profession and help her husband Peter found a public company. Cervus Equipment grew to include 64 dealerships across Canada, Australia, and New Zealand.

Volunteering was part of Kathy’s upbringing, and she has continued to volunteer all her life. As a founding member of the Red Deer Festival of Trees, she held a leadership role for 25 years raising more than \$16 million for the Red Deer Regional Health Foundation. She served on the board of the Red Deer Regional Health Foundation from 2012 to 2018 and was named Red Deer’s Citizen of the Year in 2010.

Kathy and Peter have three children and seven grandchildren who all reside in Alberta.

Erin Forbes

Erin Forbes brings a wealth of experience in the non-profit sector in Central Alberta. She is currently the Executive Director of Dress for Success Central Alberta, having previously worked as the Resource Development Manager at United Way Central Alberta and as the Fund Development, Marketing & Communications Manager for the Red Deer Hospice Society. Erin has a Bachelor of Commerce in Marketing and a postgraduate certificate in change management. She is an active member of the Red Deer District Chamber Board of Directors.

Prior to her work in the non-profit sector, Erin co-owned and operated a local retail business until selling it in 2021. Erin currently resides in Red Deer with her husband and two children. She is deeply invested in her community and believes in the value of partnerships and engagement.

Hon. Mary Anne Jablonski, ECA

Mary Anne Jablonski, a former MLA and Minister of Seniors and Community Supports, brings extensive experience in government and community affairs to the Task Force. Over her 15 years as MLA for Red Deer North, she served on numerous government committees, including Chairperson for the Cabinet Policy Committee on Community Services. She served as Deputy Chair of Committees and became the first female Speaker to preside over a question period in the Alberta Legislature. She is very proud of the work she was involved with, including the role she played in supporting Kentwood Place in Red Deer and the Protection of Children Abusing Drugs legislation.

Mary Anne was born and raised with three sisters and one brother in St. Catharines, Ontario. She studied psychology and political science at Brock University on scholarship. She married her husband, Bob, in 1971. They have three adult children and nine grandchildren. They moved to Alberta in 1980 when Bob was transferred to Penhold with the Canadian Armed Forces.

In the early 1980s, Mary Anne participated in a successful lobby effort in petitioning the federal government for family resource centres, for the rights of military spouses, and for dental and health benefits for families of military personnel and members of the Royal Canadian Mounted Police. Mary Anne worked in banking for seven years. She and her husband owned and operated a fibreglass manufacturing company for 20 years, and she is now the Manager for Special Projects for The Coverall Shop, an award-winning, family-owned business. As a family, they have made philanthropic contributions and contributed their time to many projects and organizations in Red Deer and Central Alberta.

Mary Anne has been the recipient of a number of awards, including the latest award, the Queen Elizabeth II's Platinum Jubilee Medal "in recognition of your valuable contribution to the province". Volunteering in the community has always been important to Mary Anne. She now serves on the Mission and Engagement Committee for Covenant Health, the Police Advisory Committee, and the Chamber's Homelessness Task Force.

Martin Thomsen

In 2022, Martin Thomsen retired after 35 years of public service. He spent 11 years as a law enforcement officer, and then another 24 years in post-secondary education and municipal government.

Martin spent seven years as an instructor in the Criminal Justice program at Lethbridge College and an additional 17 years in administration, including as Program Chair for the Criminal Justice department, Dean of Justice and Human Services at Lethbridge College, and finally General Manager, Community Social Development for the City of Lethbridge. During his tenure with the City of Lethbridge, Martin partnered with Dr. Alina Turner (world renowned social researcher) to complete extensive research on homelessness and other social issues.

After two months of restless retirement, Martin returned to the work world and is currently serving as a Dean at Red Deer Polytechnic.

Rob Warrender

A partner with Altalaw, Rob Warrender's legal practice includes corporate structuring and financing, commercial acquisitions and divestitures, commercial leasing, estate planning and residential transactions.

Rob has been actively involved in the community, having acted as President of the YMCA, Titans Rugby Football Club, and a Board Member of Alberta Special Olympics. Rob provides pro bono legal services to a number of local charities and currently acts as Treasurer of Crossroads Church and as an Advisor to the Red Deer Dream Centre.

In his spare time, Rob may be found cycling, running, skiing, or playing hockey. Rob is married and has two adult daughters and three grandchildren.

John Young

After graduating with a Bachelor of Commerce degree in Finance from the University of Calgary, John progressed into gaining experience in the oil and gas industry in Calgary before moving back to Red Deer where he developed industry expertise and began building his own private wealth management practice.

Since joining RBC Dominion Securities in 2007, John has expanded his accreditation from Investment Advisor to Wealth Manager to Chartered Investment Manager. While managing and growing his practice, he also took on the management of the office from 2013 – 2019, continuing to develop skills and knowledge unique to his role.

John has over 20 years of experience in corporate and family wealth management and has gained valuable insight uniquely tailored to this role. Through his diversified experience in capital markets and personal finance, John employs a comprehensive process where he applies this broad knowledge, understanding, and access to resources to provide you and your family with unparalleled wealth management solutions and services.

Born and raised in Red Deer, he believes in being an active member of the local community. John previously spent time on the boards of the Red Deer and District Community Foundation, Affairs of the Arts (A Red Deer College fundraiser), and the Audit and Finance Committee for the 2019 Canada Winter Games.

Outside of the office, John spends time with his wife Melissa and their children: Nikola, Chloe, and Brooks. When he can, John enjoys donating his time to community ventures, and in his leisure moments, he can likely be found on the ski hill or the golf course.

Task Force Support

Scott Robinson

Chief Executive Officer of the Red Deer District Chamber, Scott Robinson is an experienced leader with over 25 years of executive and managerial experience. Prior to his role with the Chamber, Scott was the CEO of the 2019 Canada Winter Games in Red Deer, following a 23-year career with Hockey Alberta. During his time at Hockey Alberta, he held various portfolios including Coordinator and Manager of High Performance, Senior Manager of Hockey Development, Senior Manager of Business Development, and Executive Director for the Hockey Alberta Foundation.

Scott started his academic career at Red Deer College where he studied Kinesiology in 1988 before graduating with a degree in Sport Administration in 1991 from the University of Alberta. In 2012, he completed a Master of Arts in Leadership from Royal Roads University. While at Royal Roads, Scott was selected from his cohort of 48 students to receive the Founders' Award signifying his dedication to sustainable and innovative leadership. Scott was awarded the Distinguished Alumni Award at Red Deer College in 2019.

An avid community volunteer, Scott has board and volunteer experience with Red Deer Polytechnic, the Donald School of Business, the Westerner Park Governance Committee, and the Alberta Parks Recreation Association.

Darcy Mykytyshyn

Darcy Mykytyshyn's career is a collection of experiences in financial services, home building, real estate development, economic development, corporate training, and post-secondary education, bound together by a recognized skill set and commitment to strategy development and the adherence to strong governance principles. These experiences are augmented by a Bachelor of Commerce (Accounting), the designation of ICD.D from the Institute of Corporate Directors, CCD from the Credit Union Executive Society (USA), certification as an Accredited Credit Union Director in Canada, completion of the Carver Policy Governance Academy, and numerous professional development programs, including from the University of Colorado, The Wharton School of Business, and the Harvard Graduate School of Education. A former board member of the Red Deer Chamber of Commerce, Credit Union Central Alberta, and the Co-operative Foundation of Canada, today he serves on the board of Servus Credit Union, Alberta's largest and Canada's 4th largest financial co-operative.

Darcy's personal and professional life has centred on building communities. His investments in Central Alberta include serving as President for the Rotary Club of Red Deer and Kinsmen Club of Red Deer, as well as serving as chair or vice chair for numerous community events, including the 2019 Canada Winter Games Bid Committee, 2013 Memorial Cup Bid Committee, Red Deer Festival of Trees, Red Deer College Wine Auction, Kinsmen Dream Home, and the United Way of Central Alberta Community campaign.

He is an active volunteer with the Red Deer Ski Club and is a former Scouts Canada leader for his two boys.

APPENDIX 3 – REFERENCES

- 1 “Red Deer 2022 Point in Time.” The City of Red Deer, 2023. <https://www.reddeer.ca/media/reddeerca/about-red-deer/social-well-being-and-community-initiatives/housing-and-homelessness/2022-Point-in-Time-Homeless-Count-Report.pdf>.
- 2 Ibid.
- 3 Porter, Michael. What Is Strategy? <https://hbr.org/1996/11/what-is-strategy>.
- 4 “Red Deer 2022 Point in Time.” The City of Red Deer, 2023. <https://www.reddeer.ca/media/reddeerca/about-red-deer/social-well-being-and-community-initiatives/housing-and-homelessness/2022-Point-in-Time-Homeless-Count-Report.pdf>.
- 5 Housing and Homelessness Integration Committee Agenda. https://meeting.reddeer.ca/OnBaseAgendaOnline/Documents/ViewDocument/Housing_and_Homelessness_Integration_Committee_3889_Agenda_Packet_2024-02-27_5_00_00_PM.pdf?meetingId=3889&documentType=AgendaPacket&itemId=0&publishId=0&isSection=false.
- 6 “Home Page.” Calgary Homeless Foundation, January 25, 2024. <https://www.calgaryhomeless.com/>.
- 7 “Who We Are - Homeward Trust Edmonton: Ending Homelessness.” Homeward Trust Edmonton, January 26, 2024. <https://homewardtrust.ca/who-we-are/>.
- 8 Mazzucato, Mariana. “What Role Should Business Play in Society?” Harvard Business Review, September 19, 2022. <https://hbr.org/2022/09/what-role-should-business-play-in-society>.
- 9 Rep. Summary Research Report Public Opinion Study for the Corporate Homelessness Plan, April 18, 2023. <https://www.edmonton.ca/sites/default/files/public-files/PublicOpinionStudyfortheCorporateHomelessness.pdf?cb=1701904807>.
- 10 “Vacant Spaces Grant Q&A,” February 1, 2024. The City of Red Deer. <https://www.reddeer.ca/media/reddeerca/whatx27s-happening/news-room/2024/QA-Backgrounder---Vacant-Spaces-Grant-2024.pdf>.
- 11 “Host a Poverty Simulation.” United Way Central Alberta, March 25, 2024. <https://caunitedway.ca/poverty-simulations/>.
- 12 “Red Deer 2022 Point in Time.” The City of Red Deer, 2023. <https://www.reddeer.ca/media/reddeerca/about-red-deer/social-well-being-and-community-initiatives/housing-and-homelessness/2022-Point-in-Time-Homeless-Count-Report.pdf>.
- 13 Belanger, Yale. “Homelessness, Urban Aboriginal People, and the Need for a National Enumeration.” *Aboriginal Policy Studies* 2, no. 2 (February 19, 2013). <https://doi.org/10.5663/aps.v2i2.19006>.
- 14 Lecours, Emma. “Fundamentals for the Homelessness Serving Sector.” Continuing Studies at UVic, n.d. <https://continuingstudies.uvic.ca/humanities-and-social-sciences/programs/fundamentals-for-the-homelessness-serving-sector/>.
- 15 Healingcentre. “Shelter Support Worker Micro-Credential Program.” First Nation Healing Centre, September 26, 2023. <https://firstnationhealingcentre.ca/shelter-support-worker-micro-credential-program/>.
- 16 RAlberta, Government of. “Red Deer Ca - Residential Vacancy.” Alberta Regional Dashboard, n.d. <https://regionaldashboard.alberta.ca/region/customregion/10/residential-vacancy/#/?from=2018&to=2022>.
- 17 Housing and Homelessness Integration Committee Agenda. https://meeting.reddeer.ca/OnBaseAgendaOnline/Documents/ViewDocument/Housing_and_Homelessness_Integration_Committee_3889_Agenda_Packet_2024-02-27_5_00_00_PM.pdf?meetingId=3889&documentType=AgendaPacket&itemId=0&publishId=0&isSection=false.

- 18 "The Gap." National Low Income Housing Coalition, n.d. <https://nlihc.org/gap>.
- 19 Rep. *What We Heard Interim Report*. Red Deer & District Chamber of Commerce Task Force on Homelessness, January 31, 2024. <https://www.reddeerchamber.com/homeless-task-force/>.
- 20 Rep. *Airdrie's Growth Report: Tracking Development and Change*. The City of Airdrie, 2023. <https://www.airdrie.ca/getDocument.cfm?ID=9826>.
- 21 "Housing Minister Pledges Cash for More Alberta Homes, Urges Provinces to Get Creative." MSN.Com, March 5, 2024. <https://www.msn.com/en-ca/news/canada/housing-minister-pledges-cash-for-more-alberta-homes-urges-provinces-to-get-creative/ar-BB1johsv>.
- 22 "Land Use (Zoning) Bylaw Update." Engage Red Deer, n.d. <https://engage.reddeer.ca/LUBreview>.
- 23 Moskalyk, Alexandra. Rep. *The Role of Public-Private Partnerships in Funding Social Housing in Canada*. CPRN Research Report, September 2008. <http://archives.enap.ca/bibliotheques/2008/11/030077697.pdf>.
- 24 2024-2025 Budget and Request for Proposal Components, n.d. https://meeting.reddeer.ca/OnBaseAgendaOnline/Documents/ViewDocument/City_Council_Organizational_Meeting_3531_Agenda_Packet_2022_10_24_10_30_00_AM.pdf?meetingId=3531&documentType=AgendaPacket&itemId=0&publishId=0&isSection=false.
- 25 Zielinski, Susan. "Agencies Receive Funding to Help Homeless in Red Deer." Red Deer Advocate. February 1, 2024. <https://www.reddeeradvocate.com/news/agencies-receive-funding-to-help-homeless-in-red-deer-7313068>.
- 26 "About." PIPER CREEK, November 7, 2018. <https://bridgescl.ca/about/>.
- 27 Rep. *2016 Municipal Census Report*. The City of Red Deer, July 2016. <https://www.reddeer.ca/media/reddeerca/about-red-deer/statistics-and-demographics/2016-Municipal-Census-Report---July-12-2016.pdf>.
- 28 "Mission and Vision." Red Deer Housing Authority, n.d. <https://rdha.ab.ca/about-us/>.
- 29 Rep. *Lethbridge Community Wellbeing Needs Assessment Report*. The City of Lethbridge, April 2019. <https://www.lethbridge.ca/media/ctsfkhhw/community-wellbeing-and-safety-strategy.pdf>.
- 30 Rep. *Social Framework*. Strathcona County, n.d. <https://www.strathcona.ca/council-county/plans-and-reports/strategic-documents/community/social-framework/>.
- 31 Michelin, Lana. "Red Deer City Council Approves \$550,000 to Update Community Services Master Plan." Red Deer Advocate. March 5, 2024. <https://www.reddeeradvocate.com/news/red-deer-city-council-approves-550000-to-update-community-services-master-plan-7325897>.
- 32 Skaburskis, A. "Decomposing Canada's Growing Housing Affordability Problem: Do City Differences Matter?" *Journal of Urban Studies*. Vol 41. Issue 1. 2004.
- 33 Mao, F. "The Innovation Economy and the Housing Crisis." Master of Arts in Planning. 2017.
- 34 Pinki, D. "Housing Affordability in Toronto: Low-Income Earners and Recent Immigrants." Master of Arts in Political Science. University of Windsor. 2017.
- 35 Canadian Mortgage and Housing Corporation. "Overview of the Summer 2020 Housing Market Outlook Report." <https://www.cmhc-schl.gc.ca/en/blog/2020-housing-observer/overview-summer-2020-housing-market-outlook-report>. Accessed 20 January 2021.
- 36 Government of Alberta. "Final Report of the Alberta Affordable Housing Review Panel." 2020. <https://open.alberta.ca/dataset/26b06d34-4b03-488d-bed8-da5316b8b95c/resource/0fd7ae4e-568b-43d5-8480-c8d765b1e514/download/sh-final-report-of-alberta-affordable-housing-review-panel-2020-10-05.pdf>. Accessed 20

January 2021.

37 Saks, R. "Job Creation and housing construction: Constraints on metropolitan area employment growth." *Journal of Urban Economics*. Vol. 64. Issue 1. 2008.

38 Canadian Mortgage and Housing Corporation. "Overview of the Summer 2020 Housing Market Outlook Report." <https://www.cmhc-schl.gc.ca/en/blog/2020-housing-observer/overview-summer-2020-housing-market-outlook-report>. Accessed 20 January 2021.

39 Ibid.

40 Canadian Home Builders Association. "Economic Impacts of the Housing Industry." https://www.chba.ca/CHBA/HousingCanada/InformationStatistics/CHBA/Housing_in_Canada/Information_and_Statistics/InformationStatistics.aspx?hkey=0cec0938-c402-44bd-b316-96bd03998782. Accessed 20 January 2021.

41 Zon, N, Molson, M and Oschinski, M. *Building Blocks: The Case for Federal Investment in Social and Affordable Housing in Ontario*. Mowat Centre. Ontario's Voice on Public Policy. 2014.

42 Mueller, E and Tighe, R. "Making the Case for Affordable Housing: Connecting Housing with Health and Education Outcomes." *Journal of Planning and Literature*. Vol: 24. Issue 4. 2007.

43 Ibid.

44 Ibid.

45 Ibid.

46 Anacker, A. "Housing Affordability and Affordable Housing." *International Journal of Housing Policy*. Vol. 19. Issue 1. 2019.

47 Community Housing Affordability Collective. "Let's Make Housing Affordable in Calgary." <http://www.chacollective.com/>. Accessed 20 January 2021. ---

48 Calgary Housing Company. "Home is what we do." <https://calgaryhousingcompany.org/about/>. Accessed 20 January 2021.

49 Government of Alberta. "Final Report of the Alberta Affordable Housing Review Panel." 2020. <https://open.alberta.ca/dataset/26b06d34-4b03-488d-bed8-da5316b8b95c/resource/0fd7ae4e-568b-43d5-8480-c8d765b1e514/download/sh-final-report-of-alberta-affordable-housing-review-panel-2020-10-05.pdf>. Accessed 20 January 2021.

50 Ibid.

51 Calgary Housing Company. "Home is what we do." <https://calgaryhousingcompany.org/about/>. Accessed 20 January 2021.

52 Ibid.

53 Ibid.

54 Does not meet one or more standards for housing adequacy (repair), suitability (crowding), or affordability, and has to spend 30% or more of its before-tax income to pay the median rent (including utilities) of appropriately sized alternative local market housing.

55 Government of Alberta Final Report of the Affordable Housing Panel Review 2020

56 Ibid.

57 The Canadian Council for Public-Private Partnerships defines P3 as public-private partnerships that include arrangements where development is undertaken with a combination of not-for-profit, private and public participations of programs.

58 Section 362(1)(n) Municipal Government Act Parts 1 and 3 of AR 281/98

59 Government of Alberta Final Report of the Affordable Housing Panel Review 2020

60 Government of Alberta Final Report of the Affordable Housing Panel Review 2020

61 <https://open.alberta.ca/publications/action-plan-on-homelessness>

- 62 Gaetz, S., Scott, F. & Gulliver, T. (2013). *Housing First in Canada: Supporting communities to end homelessness*. Toronto, ON: Canadian Homelessness Research Network Press.
- 63 Survey of Household Spending, 2019 (Statistics Canada)
- 64 Canada Mortgage and Housing Corporation, 2018: "Examining Escalating House Prices in Large Canadian Metropolitan Centres". 02-05-18
- 65 Katharina Knoll, Moritz Schularick and Thomas Steger, 2017, "No Price Like Home Global House Prices, 1870-2012", *American Economic Review*, Vol. 107, No. 2, February, pp. 331-353.
- 66 Housing Strategies Inc., *Critical Success Factors for Community Land Trusts in Canada*, Canada Mortgage and Housing Corporation: External Research Program, January 2005.
- 67 Canada Mortgage and Housing Corporation (2022, June). *Canada's Housing Supply Shortage: Restoring affordability by 2030*. Retrieved June 2, 2023, from <https://www.cmhc-schl.gc.ca/en/blog/2022/canadas-housing-supply-shortage-restoring-affordability-2030>
- 68 Scotiabank (2023, January). *Canadian Housing Affordability Hurts*. Retrieved June 2, 2023, from <https://www.scotiabank.com/ca/en/about/economics/economics-publications/post.other-publications.insights-views.social-housing--january-18--2023-.html>
- 69 Government of Canada (2023, March). *About the National Housing Strategy*. Retrieved June 2, 2023, from <https://www.placetocalhome.ca/en/what-is-the-strategy>
- 70 Government of Canada (2023, March). *Progress on the National Housing Strategy*. Retrieved June 2, 2023, from <https://www.placetocalhome.ca/progress-on-the-national-housing-strategy>
- 71 Office of the Auditor General of Canada (2022, November). *Report 5 | Reports of the Auditor General of Canada to the Parliament of Canada: Chronic Homelessness*. Retrieved June 2, 2023, from https://www.oag-bvg.gc.ca/internet/English/parl_oag-_202211_05_e_44151.html
- 72 Canada Mortgage and Housing Corporation (2018, March). *About Affordable Housing in Canada*. Retrieved June 2, 2023, from <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada>
- 73 CMHC: *Canada's Housing Supply Shortage: Restoring affordability by 2030*, retrieved from <https://www.cmhc-schl.gc.ca/en/blog/2022/canadas-housing-supply-shortage-restoring-affordability-2030>
- 74 Kim So, Peter Orazem, Daniel Otto: *The Effects of Housing Prices, Wages, and Commuting Time on Joint Residential and Job Location Choices*. *American Journal of Agricultural Economics* 83(4).
- 75 Government of Canada, *Supplementary Information for the 2023-2025 Immigration Levels Plan*, retrieved from <https://www.canada.ca/en/immigration-refugees-citizenship/news/notices/supplementary-immigration-levels-2023-2025.html>
- 76 Scotiabank, *Estimating the Structural Housing Shortage in Canada: Are We 100 Thousand or Nearly 2 Million Units Short?* Retrieved from <https://www.scotiabank.com/ca/en/about/economics/economics-publications/post.other-publications.housing.housing-note.housing-note--may-12-2021-.html>
- 77 CANCEA, *Will Feds Answer the Call? Infrastructure Investment Lags Amidst Highly Taxed Housing Construction*. Retrieved from <https://rccao.com/documents/Will-Feds-Answer-the-Call-Economic-Analysis-Report.pdf>

- 78 Canadian Centre on Substance Abuse (2020, July). Substance Use in Canada Costs Almost \$46 Billion a Year According to Latest Data. Retrieved April 11, 2022, from <https://www.ccsa.ca/substance-use-canada-costs-almost-46-billion-year-according-latest-data>
- 79 Ibid.
- 80 Ibid.
- 81 Canadian Centre on Substance Use and Addiction (2020, May). CCENDU Alert Changes Related to Covid-19 in the Illegal Drug Supply and Access to Services, and Resulting Health Harms. Retrieved April 11, 2022, from <https://www.ccsa.ca/sites/default/files/2020-05/CCSA-COVID-19-CCENDU-Illegal-Drug-Supply-Alert-2020-en.pdf>
- 82 International Journal of Drug Policy. Volume 93 (July, 2021) Changes in substance supply and use characteristics among people who use drugs (PWUD) during the COVID-19 global pandemic: A national qualitative assessment in Canada. Retrieved April 11, 2022, from <https://www.sciencedirect.com/science/article/pii/S0955395921001420>
- 83 Canadian Centre on Substance Abuse (2020, July)
- 84 Canadian Centre on Substance Use and Addiction (2020, May).
- 85 CBC News. (2021, December). Alberta government firm on recovery-oriented care as province on track for deadliest year for drug poisonings. Retrieved on April 11, 2022, from <https://www.cbc.ca/news/canada/calgary/alberta-kenney-ellis-addiction-recovery-1.6273907>
- 86 'Fair taxes and municipal revenues' – CUPE, May 27, 2019 <https://cupe.ca/fair-taxes-and-municipal-revenues>
- 87 'Let's empower municipalities' – Policy Options, June 9, 2021 <https://bit.ly/3PPuZgr>
- 88 'Canadian public debt' – Wikipedia <https://bit.ly/38yKRmz>
- 89 National Union of Public and General Employees, March 10, 2022 <https://bit.ly/3x-3b2v9>
- 90 'Federation of Canadian Municipalities' <https://bit.ly/3t9hUEK>
- 91 Tranjan, Ricardo. "The Rent is Due Soon Financial Insecurity and COVID-19." Canadian Centre for Policy Alternatives. March 2020.
- 92 Canadian Mortgage and Housing Corporation. "Overview of the Summer 2020 Housing Market Outlook Report". <https://www.cmhc-schl.gc.ca/en/blog/2020-housing-observer/overview-summer-2020-housing-market-outlook-report>. Accessed 20 January 2021.
- 93 Saks, R. "Job Creation and housing construction: Constraints on metropolitan area employment growth. Journal of Urban Economics. Vol. 64. Issue 1. 2008.
- 94 Mueller, E and Tighe, R. "Making the Case for Affordable Housing: Connecting Housing with Health and Education Outcomes. Journal of Planning and Literature. Vol: 24. Issue 4. 2007.
- 95 Mueller, E and Tighe, R. "Making the Case for Affordable Housing: Connecting Housing with Health and Education Outcomes. Journal of Planning and Literature. Vol: 24. Issue 4. 2007.
- 96 Community Housing Affordability Collective. "Let's Make Housing Affordable in Calgary." <http://www.chacollective.com/>. Accessed 20 January 2021.
- 97 Calgary Housing Company. "Home is what we do." <https://calgaryhousingcompany.org/about/>. Accessed 20 January 2021.

