

# National Housing Day

FREDERICTON, NB • NOVEMBER 22, 2021

## EVENT REPORT





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## Housing Cooperatives - Growing Non-Market Housing, reactivate NB Housing

### The problem:

- NB Housing enabled by NB Housing Act
- Dismantled essentially end of 1980s
- Exists only to deal with existing social housing, rent subsidies
- Earlier, huge mandate under Housing Act
  - Work with co-ops
  - Expand housing
  - Non profit housing
  - Were partnered with CMHC
  - Law still there, but NB Housing not fulfilling full mandate
  - Need to hire more staff
  - Get back into business of funding non market development
  - Don't need to create new things -- just make NB Housing Act achieve its mandate
  - Now only manages social housing, rent subsidies -- very small piece of what once covered
    - Social work students will look at how NB Housing was able to get things done in 1970s -- what were conditions that drove that development
  - Legislation hasn't changed
  - Only one piece was about people living in poverty
- How do we get Higgs government to see this as a priority when it goes against all their political instincts
  - They're looking at containment strategy, hoping the market will take care of it without recognizing
- Expect people living in poverty to suddenly be financially stable as soon as they get a job
- Challenge of getting mortgages into hands of people who can create cooperatives
- CMHC help based on median market rent -- rural rents are low, cost of construction still high, hard to get mortgage help - Developers can make more profit in bigger centres
- Capacity is big issue
  - Don't have manpower to manage development
- How do we motivate someone to take this on?
  - Who would do this if not Mayor
  - Could we reignite existing non profit?



## Solutions:

- What could NB Housing finance that social development doesn't?
  - Were partners with non profit housing groups
  - Had a loan financing system at reasonable rates, not just grants
  - Is it worth looking at again
  - Was told in 80s, 90s -- If we don't have entity solely devoted to housing, it will dilute, needs assessment has demonstrated this has happened
  - Vital nonprofit sector, landlords that want to be part of the solution, but no entity devoted to this to make sure it happens
  - Mayors of all 3 cities recognize need for NB Housing or whatever agency devoted to housing
  - Two sectors -- NB Housing deals with buildings, Soc Dev deals with people
  - Also abandoned mandate of trying to drive development of non market housing
  - Housing cooperatives - Something rural, take strain off urban centres
  - Housing follows employment
- Policy changes can help without having to build new housing
  - Household income policy -- 2 people on social assistance can't live together without their income being reduced, disincentivizes living together (which provides social support)
  - Coordination of benefits and systems -- need all levels of gov't working together
  - Let people keep govt subsidy even if working 20 hours/week -- give them the incentive to work without losing benefits
  - Need transitional supports, maintain some assistance even when employed
- If there was some entity responsible for encouraging cooperative developments groups might come forward who have never thought of it
  - First step must be to raise awareness
  - Trying to encourage more mixed projects, not all low income
  - Less stigma
  - Segregating any population doesn't work
  - Better to get natural community to form

## What other models besides cooperatives?

- Co housing
- Tree House project in NS -- create own community
- Saint Andrews -- no housing, so employers can't get employees
  - Intentional Communities
    - Often rural, back to land
    - People with common ideology gather resources, focus on community
    - If looking for wide range of strategies, focus on community is one



- NB huge amount of vacant farm land that could be reactivated
  - Could help stabilize rural communities
  - Housing #1 issue
  - Current market, no incentive for developers to create affordable housing
  - Crucial for economic development
- Recommending creation of Housing Secretariat
    - Most big employers will get into housing if necessary, but don't want to
    - Mostly corporate, not cooperative -- just buy units
    - Cooperative model might work better for businesses -- tenancy not tied to employment

### **Other Examples of Housing Cooperatives:**

- Cooperative housing in Saint John, Woodstock
  - National housing strategy prioritizes nonprofit cooperative developers
  - Know they'll keep the housing affordable -- private developers might not
  - Assessed based on affordability
  - In rural communities, viability is a challenge
- Quebec has a lot of small co ops -- 6 units -- harder to run
  - Model in U.S. -- single parent families and seniors, seniors help with children
  - Cooperative housing -- tenant/landlords decide rental rate
    - Empowers tenants
    - Model that is working in other areas but not much in Fredericton
  - Used to be cooperative student housing, very affordable -- had to work for the coop (shoveling snow etc)
  - Student coops tend to disband as committed students graduate and move on

### **Further comments and questions?**

- Seems similar to condo boards -why do condo boards do well but cooperative governance boards fail?
  - Condo model -- reserve funds help
- Recommending creation of Housing Secretariat
  - Most big employers will get into housing if necessary, but don't want to
  - Mostly corporate, not cooperative -- just buy units
  - Cooperative model might work better for businesses -- tenancy not tied to employment



- How do we get back to creating a neighborhood feeling?
  - Liaise with cooperatives on the ground, help run governance
  - Another level of expertise city could provide
  - Make sure to connect with Neil if there are ways City should be involved
  - Cities with similar size, demographics may have strategies to copy
- Have brought Tim Ross in, Cooperative Housing Association
  - Group needs to incorporate
  - Find developer
  - Take ownership
  - Has offered his staff to help a group willing to do it
  - Could be non profit developer or private developer
  - Need a group willing to take it on
  - Could be existing housing stock -- not new build
- Typically, small co op harder from government perspective
  - Smaller ones have governance problems
  - Amalgamation of cooperatives, more units make for stronger governance
- SJ has a one-stop-shop for development, get all info from one place
- Cooperative Enterprise Council of NB -- not just housing

#### **Other Notes:**

- Some for profit private developers might be interested
  - Mixed housing changes taxing formula
  - Would need to take that into account when setting up governance structure
  - Need to prioritize greater good of coop
  - Models that can help groups decide on governance structure
  - Preventative spending is difficult -- larger groups can put aside more money to do so
  - Link to swimlane process (must be simplified)  
[https://gallery.mailchimp.com/6e347920099c34a710b045858/files/0a7aab2d-c010-455e-a7d0-9a2c17ea94b8/Affordable\\_Housing\\_Process\\_April\\_26.pdf](https://gallery.mailchimp.com/6e347920099c34a710b045858/files/0a7aab2d-c010-455e-a7d0-9a2c17ea94b8/Affordable_Housing_Process_April_26.pdf)
  - Link to affordable housing build process toolkit (must be updated)  
[https://www.socialinnovationfredericton.com/uploads/2/5/8/0/25806130/affordable\\_housing\\_mapping\\_session.pdf](https://www.socialinnovationfredericton.com/uploads/2/5/8/0/25806130/affordable_housing_mapping_session.pdf)



## Simplify the Funding Process

### Complications:

- Non profits have solutions but it is a difficult task for nonprofits to implement them as the process is lengthy and complex.
- Agreements expire before the next one is in the approval phase
- No clear navigation system- very confusing
- Applicants are not aligned
- Takes too long to do both large and small developments in terms of funding, development and coordination. Let things move forward as applications come through.
- Miscommunication between funders and non profits concerning how the work is done,

### Solutions:

- Having one accreditation process, streamline the system. Decrease the timeline by having the one requirement, and not have to do 4 different applications for land. Waste of time and resources. One level of government to take charge of the process and the other levels of government agree
- We need one process and one body. A **Fourth Body** to coordinate the funding and applications for development. To provide advisory, knowledge and expertise. (Non profits often know the social piece but do not have the time to learn the development knowledge, without this knowledge it takes even more time to do the reports, applications, funding and coordination.)
- The fourth body would have someone designated (ex.project manager) to walk non-profits through the process, give guidance and direction. This would be long term support. Nonprofits can do the work, they simply don't know how to navigate the system. Example, guidance given to newcomers. It would be helpful for the fourth body to give a checklist for funders on each level.
- Non-profit consulting firms that exist in other provinces could be a good provincial initiative to provide expertise. (example Rising Tides)
- Risk assessment- conditional approval to allow more projects to come forward if they didn't have to put in the work and human resources if they don't know if they will get funding. Fourth body would act as a champion to make the calls. They would also say when a project is not viable when it's unlikely to happen so nonprofits don't have to waste resources.
- Fourth body could break down a work plan for nonprofits and government to tackle the national strategies



- To help decrease the timeline, a **Pre-Approval Process** would be super beneficial. Pre approval would keep the process going. Would it make sense to have a longer standing approval process through an MOU and conditions of agreement.
- Pre approval would also help unlock other funding because no funders want to jump in if other funders are not already in. (chicken and the egg.) Other funders don't want to fund if they don't think others will fund therefore this could help nonprofits gain funding.
- From a real estate perspective, Make agreement on conditions but still accept! Still have timelines and then work together to get to where they would need to be. The pre approval before you go shopping.
- Community goals to determine funding- as of right now funders don't prescribe outcomes; they give out extra money that they have. Would it be good if funders have set goals to ensure non profits have a funding pool they can tap into? Ex. We need 2500 houses for this population. Program could still be flexible.
- People with the data should have an influence, call out for help based on community specific needs
- Now that we have identified needs we need to know how they will be solved? Good relationships with conversations concerning these issues need to happen more than once/twice a year. Trust between entities.
- Municipal housing lab

#### **Further comments and questions:**

- Level of information needed is reasonable, just frustrating that it has to be duplicated many times to accommodate different stakeholders
- How do private developments do it in a shorter time? Not waiting on approval, funding and grants, the accreditation process is shorter. Nonprofit process needs to be modernized to meet reasonable timelines.
- What determines "affordability"? Affordability is determined by income and market value.
- Upon strategic plan release, will the work be done Top down or bottom up?
- Landlords have refurbished through the provincial programs rent must stay the same for a certain amount of time or the landlord pays out

#### **Overall goals and takeaways**

- The nonprofit sector needs to be on the same foot as the for-profit sector. Nonprofits have to go through so many hoops that the for profit sector does not, making it take much more human resources and time. It is a considerably more complicated process.
- Pre Approval process on conditions of MOU and agreements in order for the project to go forward, not take as long and gain traction.





- Fourth body to provide expertise and to streamline the navigation system

## Supportive/Wrap-Around Services

### Why they chose wrap around services:

- Access to affordable housing, but how to help people stay in housing, and find the right fit for their needs

### Redefining the problem:

- Nonprofit: work with a tenant for a year, then relapse. Try to reach out for support. No services after a year
- What are wrap-around services? Social and economic services available to individuals while maintaining living in housing (food banks, mental health services, etc) all inclusive, supportive services within this
- Work cooperatively with other services: lack of communication from services. Non-profit trying to tie everyone together. Working in silos, but the goal is the same overall. Communication needs to be improved (medical)
- Person centered approach
- More basic than we think: lacking skills in housing (cleaning etc) need a mentor to help
- Need one continuous person to connect to other services. Not jumping from one person to another

### The local problem

- Difficult position for the police removing people from properties... not the bad guys. One more reason not to trust or connect with the police. Police should be taking a backseat not the position they are in now

### Solution:

- Create a group/collaboration between nonprofits to decrease duplication of services (share copier, office, admin staff... etc) (like GFSI?)
- Get past the culture of scarcity
- Proactive not reactive plans



- Look at best practices/thought leaders around the country or world to see guidelines and map
- But need to then take a local and unique take on the best practices to fit the community, and look at the individuals lived experiences and uniqueness of each person
- Creating what you need, not mashing programs together that do not fit.

### **What do you need?**

- Police need help from after-hours support (24 hour service)
- Intensive case manager with admin hub
- Functioning zero
- Newcomers who do not have child assistance, cannot afford rent/housing

### **Concrete outcome:**

- Staying up to date with one another with the available resources/services
- Work together, Fredericton is a unique place where we know one another and need to use this to our advantage
- Street Survival Guide, 211, The Helping Tree, Civic Tech, Caring Calendar

## **Vulnerable and Marginalized Populations and Housing**

### **The problem:**

- There's a large population living in blissful ignorance
- Lots of stereotypes to combat
- Everyone agrees in theory, but not in my backyard
- Get drop off in support if it actually affects people
- People don't realize there are a lot of social issues because they don't impact their lives
- Community connectors disrupted by Covid. How do we revive communities?
- How do we educate the public
- for people to care about things, they often need to see videos etc

### **We have services, but...**

- How do you get there?
- What is your experience when you get through the door?
- Ex: Playhouse offers subsidized tickets, but will you be judged when you arrive?
- Some worrisome places are being rented but still pass whatever requirements for social housing.
- New residential spaces need services - Is this being thought of in residential design?



## Solutions:

- Combo Café? For people new to Fredericton, place to meet
- Once you share a space, it becomes more neutral
- Living Library – bring people together to talk about experiences, ask questions, avoids token representatives for large communities

## Solutions from the 12 Neighbours project

- 12 neighbors will have community space
- Service providers can book a room to meet with people
- Boutique to sell products by population
- 2<sup>nd</sup> level will be professional space
- Had thought of buying a shuttle, offering advertising on side

## Consult with people in need – open ended questions

- Schools are a great place to have these conversations
- Captive audience
- Go home and talk to parents
- Important to get kids into community for learning experiences
- Learn in context, not in abstract fashion
- How do we make sure such activities create value for the homeless as well – not their responsibility to educate everyone else (emotional labour)

## Invest in transportation as social infrastructure

- Health has finally recognized transportation as a health issue
- Tony has found all these available services, but transportation is an issue
- Only 30% of public transportation paid for by users
- Many municipal services do not generate income – police, fire etc
- Why do we expect transportation to generate income?
- Buses made for capitalism – take people to shopping and work
- Get people from the population driving cabs, serving each other to get to services
- Idea of low cost cab service dedicated to this population
- Projects close to transportation etc help financing
- Encourages/incentivizes those types of initiatives

## City of Fredericton

- Reviving anti-racism task force
- Social inclusion committee 2022
- representatives from diverse sectors of society are to recommend programming
- Champions for Inclusion – speakers' bureau run through Disability Bureau



- Catalog of speakers for schools with lived experience of X
- Humanizing discussions
- Groups are looking at rural communities

Leasehold agreement – organizations holds leases on apartments

- In competitive rental market, someone with challenges won't get a lease when landlord has other options, so need more nonprofits to sign the leases guaranteeing rent will be paid etc
- Way to support people with barriers
- We've hired from our population for cleaning etc instead of subcontracting
- But can't expect 9-5, 40-hour work week
- With such low vacancies, could NPOs take social assistance \$ and top up to market rent
- Need to be able to allow multiple people with rent subsidies in order to make market based rent?
  - Instead of one-bedroom with only \$750 subsidy, combine 3 people's subsidies to rent 3 bedroom apartment

Make social enterprise person-centered

- Supportive employment – profit not the main goal
- Help people build work history
- So many talents/skills in this population, but probably aren't going to succeed in most regular jobs
- Hard to find people to do odd jobs – economic inclusion opportunity
  - Form non profit to do grunt jobs – bed bug removal, snow removal
- John Howard Society and others prioritize paying their own people for a lot of jobs
- Legal to pay someone with disability a stipend much lower than minimum wage
- Limits on how much you can earn before deductions in social assistance even though earnings keep you far below poverty line

Partnership between private land ownership and NPOs – get better scoring if they partner with NPO

- But private developers often don't know who to reach out to
- New Brunswick Association for Community Living (NBACL) would partner with developers
- Get developer to set aside X units for NBACL, which would offer support to tenants

### **Further comments and questions?**

Humans of the Shelters was powerful tool (but someone else pointed out that only people who have already liked similar organizations are likely to see such posts)

- Humanized people without housing
- How do we reach people that aren't already following?

Data sharing agreements – HIFIS

- Get more organizations taking part in HIFIS



- Training necessary, serious confidentiality agreement
- SJHDC – Greg Bishop – has HIFIS contract, approach him about expanding the number of users
- Need to create single confidentiality form that allows data sharing between organizations

John Howard had fundraised to buy \$10 vouchers for local businesses to pay homeless population for small tasks, but business community did not buy any vouchers themselves, so when funds ran out program died (maybe 2007-2009)

#### **Other notes:**

- Why not bring service providers to rural areas etc – hubs
- Single site to coordinate all these groups we represent
- Need better understanding of ecosystem to explain to potential clients
- Social Development has created a customer experience team to try to make user experiences better
- Canadian Mortgage & Housing Corporation can now support developments with non-residential space also
- Six point scale for livability for new developments? Walkability etc.

## **Wrap Around/Housing Supports**

#### **What are wraparound services?**

- A spectrum of services where an individual's needs will differ
- On-going support for a variety of needs

#### **Complications:**

- We need to improve the gap in communications amongst service providers, to reduce service duplications
- Improve the system of navigation so it is clear for both individuals and entities
- As workers we do not fully understand the situation that some people find themselves in.
- Newcomers are unable to use their skills, we need to try to tap into their knowledge
- People are handed off to other workers, they don't have one invested person.
- Community living- Missing the capacity and resources to fully help individuals in housing crises
- Each nonprofit feels like they are in over their heads
- Public transportation system is terrible- costly, not effective and therefore people do not want to use it
- It is overwhelming for individuals to go from housed to unhoused
- Social agencies do not cooperate with other social agencies, lack of communication and coordination

#### **Solutions:**

- **Implement infrastructure** or gain a location (this could also be virtual), so each nonprofit/ social working group can physically be in one place to streamline services, not to get rid of individual mandates, but to work together to connect all nonprofits. Central receptionist- one call, one stop.



- Intensive case management team, social workers, home care workers, that are accountable for individuals and not seeing individuals and their problems as “in and out” but to provide long term support. Weekly check-ins and be there with them.
- **Micro credentialing** - what are the little things people can do to improve their skills, what lived experience do people have that they can transfer as skills on a resume.
- Looking at each individual as a unique whole and not only thinking how can we help them, but work with them to create services they want to be a part of and contribute towards
- Create safe places where people can make connections and learn from one another
- Make a **network** so when one organization does not have the capacity or resources or knowledge to support an individual they know where to refer them
- Centralized plan for individuals to follow when a certain case arises- a what to do, scaffold system of support
- Coordinated care, with a **central hub**, so when one comes into a no wrong door system they can be linked with others. This could also make it easier for entities to receive funding because funders know it would be allocated to the correct organization
- **Student positions** could take all this information together to link them to a centralized agency that could be GFSI. Breakdown the work by semester and have a long term plan for continuity. Their position would be to dig deeper to make the links determining what organizations make sense as natural partners
- GFSI's Caring Calendar- a resource to find services great example
- Provide services that clients say they need and not what we think they need.
- Greener Village provides many services and even with all their initiatives, we should ask ourselves, how can we vamp it up and help mobilize initiatives and make them even more accessible and make it available in different sites in partnerships. We need a bigger **system of coordination**.
- Services provided for individuals that are in their first time in a new space, being in a new house can actually be traumatic as it is very overwhelming and more stressful than being homeless. Support has to start strong to establish trust. For example, 8 hours a day and then eventually 1 hour a day. Path to resilience depends on the individual and their needs.
- Create a spot to stay, what makes someone stay and recover and become stabilized when they are on their own? What opportunities do we have to align?
- Organizations need to work together and create **satellite services**
- Agencies have to update their information so they are accessible and able to be found
- Link provided by Sandi – ServUS health is the name of the app - <https://info.servusapp.com/>

### Key takeaways and goals

- Micro credentialing
- Centralized hub (GFSI) can streamline services



## **Community Consideration for Housing**

- Social capital that isn't of monetary value: ways to build connections with people. People centered approach
- Social inclusion within the community: provide the opportunity to anyone to achieve their goals
- Don't want tent cities or micro sites in their backyard, how do we get people to accept the fact that there is homelessness in our area?

### **How do we connect people to the services?**

- Need community buy in before establishing tent cities/microsites to prevent guard up
- Updating Caring Calendar and ensuring the service provider end is clear and being used
- Connecting to not only the service providers but to the outside community. Not only for fundraising.
- Fundraising is a side effect of engagement not the goal

### **Any inclusivity policy or anti-stigmatizing campaign?**

- Wrap-around services needs to be inclusive
- Living On The Edge- United Way has a simulation on what it is like to be living in poverty. Invite members of councils to do this simulation
- Not always going to change people's minds, but you can reframe the blame (NIMBYism)
- Redirect blame from the individual but to the system that has failed the people. Put pressure on people who have the jurisdiction to make changes. Look at it from a policy level

### **How to get the portion of the community or why they should be thinking about housing? (Not in my backyard)**

- Why spend millions of tax dollars on band aid solutions? (Sarah's presentations) show people stats and pull heartstrings.
- Reframing language
- 12 Neighbors Programs
- Make members of council spend time in a shelter- expose them to what is it like to be in their situations
- 12 hours for the homeless
- Reach out to universities and high school students for volunteers to help upstream

### **Is it a capacity issue or a connectivity issue?**

- Capacity until it comes to housing, and case managers
- Wrap-around services



## **Funding?**

- Property tax bill option to contribute (\$20? ex) to a service to create caseworker positions
- Someway to get funding to pay for prevention, while also paying the cost for those who did not receive the prevention and have needs in the meantime
- Getting info to people to get them on board, getting information circulated to prevent walls going up
- Invitation to participate through bill to everyone after a community education campaign. Culminates in option to participate contributing to this initiative
- Tapping into existing funding through can be hard to track and people may not trust it
- Third impartial party to fund projects

## **Takeaways from the day? Call to Action**

- Communication and Collaboration
- Connecting- what are some tools we can use to connect the people who need the service with the people who host the services
- No wrong door model
- Not able to support the person, still talk to the person but connect and refer to another services or see another person before closing the file (seamless support) even go to referral to ensure the individuals needs are met

## **How does someone from the outside start and connect to services?**

- Is there a directory (211? Street Survival Guide? The Helping Tree?)
- Directly go out to tent sites and ask the person what they need and connect with them, meeting the people, getting your feet on the ground
- Very hard to keep directory updated and nonprofits do not have the staff





## All Potential Discussion Topics & Votes

- Housing Cooperatives
- Simplify the Funding Process
- Supportive Housing/Wrap Around Services
- Opportunities with municipal reform - 3
- What other solutions exist?
- Intergenerational housing? - 2
- Not just seniors, single parents, students.
- “De-institutioning” folks/groups with unique needs - 7
- Property tax on rental housing - 1
- Affordable housing with access to transportation - 9
- Housing that is eliminate-resistant - 6
- Affordable construction - 6
- Faster zoning changes to build affordable housing
- Supports for the ‘crossover’ section for housing and living supports
- Stagnant social support systems - 2
- Support system networks and development for vulnerable individuals
- Accessible Housing
- What do we think is needed (or missing) to engage more of the private sector? - 3
- How do we build affordable housing that is not segregated?
- Investment from Potential Business Immigrants
- Basic Living Wage - 10
- Increase in Accessible Housing Units (Mobility Issues) - 11
- Increasing or modernizing affordable rental housing program (ARHP) + provincial subsidies - 4
- Include affordable home ownership in funding programs - 3
- Expand priority group for Canada Housing Benefit in NB (the definition is too narrow) - 1
- More options and alternatives for older adults
- Tackling systemic issues that lead to need for housing (drug addictions, mental health issues) - 7
- Double-taxation must go - 17
- Waiving fees for affordable housing units
- Mixed income units - 5
- Housing for the aged and aging populations within the next 5-25 years - 3