What We Heard – Summary Report, Saint John Café

Thought Leaders

Stephen MacMackin and David Turner shared their recent experience of establishing seniors' community housing in the rural setting of Hampton, NB. The discussion highlights were as follows:

• Rural contexts pose particular challenges for seniors, as there is little housing available for those who wish to downsize, require more physically accessible housing, or need to be closer to services and amenities.

• Building a case to demonstrate that there is a need for seniors' community housing involves a huge investment of time, energy and money – including collecting data to show the level of need.

• Funding applications often assume urban contexts, and rural projects may be measured against urban criteria (such as proximity to urban amenities).

• Practical challenges include increased construction costs, and a need to consider water supply and wastewater management.

• Knowledge sharing and partnerships can help future rural community housing projects be successful.

A _resilient_ community housing sector...
- Meets the needs of seniors in a meaningful and ongoing way, allowing them to remain in their homes and communities
- Has strong connections to the community and is partnered with service providers
- Is adaptable and forward-thinking, including with respect to accessibility and climate change

A _sustainable_ community housing sector...
- Is centred on the needs of tenants and provides access to the resources they need to stay housed
- Strengthens the resilience of its tenants, while supporting those who need to transition to higher levels of care
- Is connected to the broader community
- Is financially secure, including through access to diverse sources of funding

Who was in the room?

Sectors	# present
Community housing providers	4
Support service organizations	11
Federal government	1
Provincial government	2
Municipal government	1
Housing advocates	1
Health & health care	4

❝ *They put a huge amount of their own time, their own money, their own effort, all purely voluntary to see this thing even get started. Community people, motivated just by their generosity and compassion for people in their community. I think that's probably what's going to be needed for most rural developments.* ❞

Understanding Challenges in Community Housing

Challenge 1: Increasing investment

Defining the problem
- Community housing needs to be built
- Return on investment is long-term and many financial institutions don't want to deal with non-profit organizations
- Chronic underfunding of non-profit organizations as a result
- The cost of housing development is much larger than other services non-profits provide

Actors
- Non-profit organizations (housing specific & broad-based service providers)
- Governments at all levels (incl. CMHC)
- Financial institutions
- Private developers
- Members of the public
- Tenants

Solutions
- **Greater coordination between all the moving parts and stakeholders**
- Fixed-term, long-range financing
- More advocacy around what works with CMHC
- Greater use of communal ownership models (co-op housing; land trusts)
- Use capacity/funds to do background work for developers

Challenge 2: Public will

Defining the problem
- Systematic problem: social stigma creates barriers to housing
- Negative attitudes and perceptions about those struggling with housing
- Lack of understanding about societal benefits of affordable housing (e.g. improved health)
- Shifts in public attitudes needed to generate political action

Actors
- Everyone is involved! (This is a societal issue)
- Governments at all levels
- Service providers

Solutions
- **A national approach to housing as a right**
- Education about housing needs and experiences of homelessness
- Use tax base to fund housing in the way we do for health care

Challenge 3: Stable funding

Defining the problem
- Funding shortages for both construction/start-up and ongoing operation of community housing
- Government funding is largely dependent on election cycles
- Federal and provincial housing strategies don't necessarily align
- Rental income from community housing insufficient to meet operating costs

Actors
- Non-profit sector
- Private developers
- Tenants
- Service providers
- All levels of government

Solutions
- **Knowledge sharing by successful housing initiatives to facilitate applications**
- Greater use of green / energy efficiency funding programs in community housing
- Stronger connections between organizations in the sector

Towards Solutions

Collaboration between all stakeholders, especially communities, financial institutions, and federal and provincial governments.
- **Desired outcome**: increased investment in community housing
- **Possible champions**: Housing providers, service agencies, federal & provincial governments, business community

Rights-based approach to provision of housing across Canada, similar to health care and education, led by Federal legislation and agreed to by all provinces and territories.
- **Desired outcome**: improved public attitudes, less stigma ("public is connected, influential and advocates to other stakeholders for a rights-based approach"); end homelessness
- **Possible champions**: Housing providers, service agencies, federal government, public

Resource library & mentorship program to ensure knowledge and resources are shared between experienced and new community housing initiatives, drawing on expertise about "what works"
- **Desired outcome**: How-to guides and in-person mentorship support successful applications; rapid investment "because each group doesn't have to start from scratch"
- **Possible champions**: Mentors (from successful initiatives), mentees (those seeking to build new community housing), CMHC, provincial governments

What Will Success Look Like?