



SASKATOON
HOUSING
INITIATIVES
PARTNERSHIP

2014

ANNUAL REPORT

CREATIVE SOLUTIONS TO AFFORDABLE HOUSING
AND HOMELESSNESS IN SASKATOON



TABLE OF CONTENTS

WHAT WE DO	3
OUR STRENGTH IS IN OUR PARTNERSHIPS	4
PROJECT DEVELOPMENT ASSISTANCE PROJECT SUMMARY	5
INVESTING TO PREVENT, REDUCE AND END HOMELESSNESS	6
HOMELESS SERVICE AND CAPITAL PROJECT SUMMARY	7
2014 HIGHLIGHTS	9
SHIP'S BOARD MEMBERS AND DEVELOPMENT TEAM	10

Types of Affordable Housing

The infographic is set against a green grid background with white lines and circles. It features ten callout boxes, each with a title, a description, and a small icon representing the housing type. The icons include various building styles like high-rise apartments, townhouses, and single houses.

- Supportive housing**: is permanent housing for people who need assistance (personal support services, medical assistance, counselling) to live independently. Supportive housing may house people who are elderly or who have disabilities, addictions, or mental illness.
- Emergency housing**: provides shelter and accommodation for short periods of time and serves people who are homeless, displaced, or who are fleeing violence or abuse.
- Private market purpose-built rental housing**: Housing that's been built for the purpose of renting to tenants is called 'purpose-built rental.' Apartment buildings are a common type of purpose-built rental. This housing is owned by an individual or a private company and may be managed by the owner or by a hired property manager. Units vary widely based on location, age and condition of building. The owner of the property sets the amount to be paid for rent based on the local housing market.
- Homeownership**: Owning a home is an attractive option for many households. Options include single and multi-family homes and prices vary by location and quality. Affordable homeownership options may be available.
- Non-profit housing**: Rental housing for low and moderate income individuals and families, built by the province, a municipality, or by a community group. Most tenants pay rent that's geared to their income, others pay rent that's at the low end of private market rent.
- Secondary suites**: are emerging as a private-market option for affordable housing. These units are created on the same land as a private home, perhaps in a basement, on an upper floor, above a garage, or detached from the home. The homeowner acts as the landlord and charges rent to the tenant based on the local housing market.
- Cooperative housing**: provides housing for people with low and moderate incomes. Residents contribute their time towards the upkeep of the building(s) and the governance of the co-op. Some tenants pay rent that's geared to income; the rest pay market rent. Some units may be modified for seniors or for people with disabilities.
- Transitional housing**: offers a bridge between emergency and permanent housing, often for a specified time period. Transitional housing may serve people leaving homelessness, people leaving the corrections system, or families receiving specialized supports.
- Private market condo rentals**: In major cities, there has been a decline in the building of new, purpose-built rental housing. Rental condos, owned by investors and rented to tenants, are the fastest growing segment of many cities rental housing sector. These units tend to be priced above purpose-built rental housing and serve middle- and high-income households.
- Rooming houses or congregate living**: Residents rent out single rooms and share common kitchens, bathrooms, and living space. Depending on a resident's needs, this kind of housing may be permanent or transitional.

WHAT WE DO

Working across the entire affordable housing continuum, SHIP is helping create solutions to housing and homelessness in Saskatoon through project development assistance, community engagement, and making investments to address homelessness.

SHIP is a unique affordable housing development organization that brings together a wealth of expertise and experience from a diverse group of individuals involved with affordable housing in Saskatoon. SHIP's Board, committees and staff are teeming with experienced advisors that bring a wealth of knowledge to the organization. By identifying the needs of the community, SHIP develops creative solutions to the housing challenges faced by many Saskatoon residents. This is achieved by conducting market research, reviewing best practices, engaging organizations and individuals through meetings and outreach, and building strategic partnerships with groups that are working toward goals and outcomes common to our organization.

SHIP's housing project development team works with clients to create a customized business plan to help bring their project to fruition. Plans review zoning and building requirement and explores development options. By performing financial feasibility assessments and establishing timelines and goals, SHIP helps mitigate risks often encountered during the project development phase.

Our project development expertise also provides a strong knowledge base for the investments we manage (\$1 Million per year) for initiatives that address homelessness in our city. By working together with our community partners, SHIP is helping build communities, revitalize neighborhoods and address homelessness.

With expertise in project development and research, and proven strength as prudent fund managers, SHIP has all the elements needed to empower organizations to develop solutions to affordable housing and homelessness.



SHIP'S VISION

SHIP will help create a safe, healthy and prosperous community by ensuring that there is an ample supply of affordable housing choices that contributes to the economic, social and personal well-being of the residents of Saskatoon.

SHIP'S MISSION

SHIP provides leadership to foster creative housing solutions by engaging developers, builders, lenders, and housing providers.



OUR STRENGTH IS IN OUR PARTNERSHIPS

Over the past three years, SHIP has expanded its funding partnerships, membership base, and our housing research and business planning social enterprise. This has helped SHIP grow from a staff of one to four, and helped us to do more to build creative solutions for affordable housing and homelessness in Saskatoon.

The support of the City of Saskatoon is integral to SHIP's success. Providing five years of stable funding for SHIP with an investment of \$100,000 to \$115,000 per year (based on performance) that covers the cost of the Executive Director and the Contractor Services Fund (a grant for predevelopment activities). This strategic investment creates a cornerstone for the entire organization with a strong network and knowledge base that facilitates the development of affordable housing and helps reduce and prevent homelessness in Saskatoon.



Since 2012, SHIP has administered the Federal Government's Homelessness Partnering Strategy funding in Saskatoon. In March 2014, SHIP renewed its contract to 2019. Over the next five years, we will invest close to \$5 Million to prevent, reduce and end homelessness in Saskatoon. Focus areas for investments include:

- Housing First for chronic and episodically homeless individuals;
- Services for individuals experiencing or at-risk of homelessness;
- Capital Investments (residential and non-residential facilities);
- Regional Initiatives (partnership building, knowledge transfer); and
- Data Collection and Analysis



SHIP receives administrative fees that to administer the HPS funding. This has increased our staffing complement, and expanded our impact across the housing continuum in a significant way.

Over the past year, SHIP has partnered with the United Way of Saskatoon & Area in order to address homelessness in Saskatoon. Initiatives include the highly successful **YXE Connects** fair that brought over seventy service providers together under one roof to provide assistance to people experiencing or at-risk of homelessness. Currently, SHIP and the United Way of Saskatoon & Area are collaborating to develop a **Community Plan to Prevent and End Homelessness** that combines the wisdom of past community plans, consultations and experience gained through implementation of various projects that address homelessness in Saskatoon.



Along with the funding from the City of Saskatoon and the Government of Canada, our membership sales help us make a positive impact on our great city. We are truly grateful to all the organizations that support us.



AFFORDABLE HOUSING PROJECT DEVELOPMENT ASSISTANCE

Over the past year, the Saskatoon Housing Initiatives Partnership (SHIP) has been involved with projects that are targeting the needs of various groups in Saskatoon.

Paradigm Island Estates Limited (96 Units in Development)

With the increased migration to Saskatchewan over the last few years, demand for rental and ownership housing in Saskatoon have increased dramatically. The result is that an increasing number of immigrants and refugees with low and moderate income who can not easily access appropriate accommodations. The objective of Paradigm Island Estates is to provide affordable housing and provide on-site support services to help newcomers to establish themselves in the community. This will be achieved by constructing and managing affordable rental housing for new immigrants, refugees, international students with families, and other low income groups of newcomers, and creating effective partnerships with organizations that help individuals and families settle and adapt to living in a new country and culture.

SHIP provided research services to produce a Need and Demand Study that demonstrated the lack of affordable housing for immigrants and refugees in Saskatoon. We are now working together on site selection and financing options.

Stewart Properties Holdings (6 Units in Development)

Building upon seven years of successful affordable rental housing development in Saskatoon, Stewart Properties is looking to reintroduce the positive benefits of a new, purpose built, seven unit co-housing facility. The proposed complex will be a beautiful, safe, haven for single males, aged 18-25. Although considered “hard to house” because of their demographics, these youth will flourish if given the right environment and opportunity. With experienced service delivery partners, these youth will work administer and manage the house. Stewart Properties will be empowering the residents throughout the build process by offering an apprenticeship program called *Pathways to Independence*, an ongoing program that will continue after new residents move in and until they obtain employment.



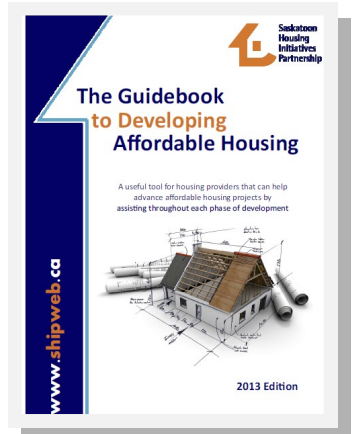
SHIP provided proposal coordination services in order to submit applications for funding to the Saskatchewan Housing Corporation. Our development team worked in conjunction with Stewart Properties to ensure that the proposal was complete and met the terms and conditions of the Province’s Rental Development Program on two separate occasions.

Another service SHIP provided to Stewart Properties Holdings over the past year was research management. With multiple projects on the go, SHIP has developed working relationships with other research and development organizations in Saskatoon to help with the workload and ensure timely delivery of research and development projects.

Project Development Partners and Resources

As a unique organization in Saskatchewan, SHIP fields calls from all over the province regarding affordable housing. While our focus is affordable housing development in Saskatoon, our resources are relevant to property development anywhere. We have fielded questions and provided information to cities, towns and First Nations across the province. This demand shows the need and value of an organization like SHIP.

We often refer organizations to our partners at CMHC and the Saskatchewan Housing Corporation for assistance, as well as providing our newly updated **GUIDEBOOK TO DEVELOPING AFFORDABLE HOUSING**. This guidebook helps organizations throughout the development process, and contains a wealth of information on the development processes, funding programs and a multitude of checklists to mitigate risk and expedite the housing project.



INVESTING TO PREVENT, REDUCE AND END HOMELESSNESS

In October 2014, the Saskatoon Housing Initiatives Partnership (SHIP) was renewed as the Community Entity for the Homelessness Partnering Strategy (HPS) in Saskatoon. The Government of Canada is investing over \$5 Million in funding from 2014-2019, which will be administered by SHIP in partnership with the Community Advisory Board on Saskatoon Homelessness (CAB-SH). The focus of the renewed funding is to move towards a “Housing First” approach to addressing homelessness. The Government of Canada aims to target people who are chronically or episodically homeless, moving them from the street or shelter into permanent homes or their own.



With ongoing advice and guidance from the CAB-SH, SHIP approved and allocated funding in Saskatoon through a Call for Proposal in November 2014. Approved projects included timely building upgrades for homeless services, food security investments and innovative pilot programs to increase front-line support to homeless individuals and families.

The focus for SHIP staff working on HPS in 2014/15 was community development, identifying gaps, preparation for Housing First, connecting with mentors and coordination. These efforts were central to developing projects that we believe will create meaningful results and truly reduce homelessness in the coming years. The front-line housing supports SHIP funded were developed to complement the existing Housing First program at Saskatoon Crisis Intervention Services, which is funded by the United Way of Saskatoon and Area. SHIP worked with community agencies to identify the critical gaps in housing services and develop some made-in-Saskatoon solutions. Early outcome measures show that there was a huge need for front-line support in housing placement and case management. Those who have partnered with us to implement Housing First and support services for people who are homeless are doing a remarkable job. In 2015/16 more expansions are expected to support families who are chronically or episodically homeless.

The community truly came together this year, coordinating efforts, reducing duplication and increasing understanding about what is happening and what needs to happen to reduce and prevent, and hopefully even end homelessness in Saskatoon. SHIP is grateful for the hard work and dedication of Saskatoon’s outstanding Community Based Organizations, government employees and numerous volunteers that are making a difference in so many lives each day.

INVESTMENT SUMMARY

Over \$1.8 Million has been invested in both service and capital projects, including:

- ◆ **Saskatoon Indian and Métis Friendship Centre:**
 - ◆ Two Rapid Rehousing Case Managers and one Centralized Intake staff person that will assess needs and support individuals and families to find housing, access income supports and work towards housing stability (\$217,734 in multi-year funding)
 - ◆ Renovate the client meeting space and lobby (\$41,098)
- ◆ **The Lighthouse Supported Living Inc.**
 - ◆ Housing Locator position to help locate and secure housing for Housing First and non-Housing First clients in Saskatoon and to pay for set-up costs for clients (\$150,261 in multi-year funding)
 - ◆ Develop a bed bug heating chamber and renovate the laundry facilities for their supported living clients (\$55,941);
- ◆ **Cress Housing Corporation:** Purchase of a 12-unit apartment complex for transitional housing (\$781,401);
- ◆ **Central Urban Métis Federation Inc.:** renovate and update a 16 suite apartment block, known as Infinity House (\$511,999);
- ◆ **Crocus Co-operative Inc.:** Replace their roof, repair interior ceiling; insulate and side the outside of the building (\$116,131);
- ◆ **The Saskatoon Food Bank and Learning Centre:** Purchase of a new refrigerated truck. (\$95,000);
- ◆ **YWCA:** Replace heating units in the YWCA shelter building (\$94,859)
- ◆ **CHEP Good Food Inc.:** A one-day community engagement workshop on gaps in food security and potential solutions (\$2,500).

CAB-SH Membership	
Jo-Ann Coleman-Pidskalny (Chair)	Saskatoon Housing Coalition
Karyn Kawula	Saskatoon Health Region
Peter Wong	Ministry of Child & Family Services
Barry Downs	Cress Housing
Deb Horseman	Saskatoon Housing Corp
Ray Neale	Saskatchewan Housing Authority
Shirley Isbister	CUMFI
Drew Bilboe	Salvation Army
Daryl Sexsmith	City of Saskatoon
Linda Gaudet	Ministry of Social Services
Don Meikle	EGADZ
Heidi Gravelle	White Buffalo Youth Lodge

HOMELESS SERVICE AND CAPITAL PROJECT SUMMARY

Transitional Housing Apartments for Aboriginal People who are homeless or at-risk

Project Partners: Cress Housing Corporation, Saskatoon Tribal Council, SHIP

SHIP Funding Allocation: \$781,401

Overview: Cress Housing Corporation purchased a 12 unit apartment complex to provide transitional housing to prevent homelessness and help those who are homeless build landlord references, through appropriate housing and culturally appropriate mentorship.

Infinity House Repairs

Project Partners: Central Urban Métis Federation Inc.(CUMFI), SHIP

SHIP Funding Allocation: \$511,999

Overview: CUMFI was granted funding to renovate the interior of a 16 suite apartment block known as Infinity House. In the home, CUMFI provides wrap-around, 24-7 transitional support to woman and their children who have experienced issues such as homelessness and domestic violence. The services offered at Infinity House target root causes of homelessness and support women to maintain custody of their children and safely transition to independence. The CAB was aware of the incredible value of CUMFI's housing programs in reducing homelessness, both in the present and in the future as children grow up in families that have received intentional support to heal and move forward.

The Power of Friendship – Rapid Rehousing and Centralized Intake

Project Partners: Saskatoon Indian and Métis Friendship Centre (SIMFC), SHIP

SHIP Funding Allocation: \$217,734 (Multi-year funding contract)

Overview: SIMFC was granted HPS funding for three new staff positions to address homelessness. The Centralized Intake staff person works with all programs, providing a single entry point for those looking for housing services or those referred by another agency. This position supports the work of the existing Housing First program at Saskatoon Crisis Intervention Services and the Rapid Rehousing program. Two Rapid Rehousing Case Managers support individuals and families to find housing, access income supports and work towards housing stability.

Housing Locator

Project Partners: The Lighthouse Supported Living Inc., SHIP

SHIP Funding Allocation: \$150,261 (Multi-year funding contract)

Overview: The Housing Locator position was a response to the need expressed by Saskatoon Crisis Intervention Services to support their Housing First case management team. Ideally, Housing First programs separate housing search and landlord relations from case management. This ensures that the person the landlords interact with is consistent and able to intervene in partnership with the case manager if there is a problem. Creating a database of housing options and building relationship with landlords supports the success of both the Housing First and Rapid Rehousing programs.

Mobile Bed Bug Chamber and Laundry Facilities

Project Partners: The Lighthouse Supported Living Inc., SHIP

SHIP Funding Allocation: \$55,941

Overview: Bed bugs are a big problem in Saskatoon and are one reason why people end up homeless. Landlords sometimes require new tenants to have their personal items treated for bed bugs before they move in to a new place. The Lighthouse was the need and created a solution that will support people who are low-income or at-risk of homelessness due to pest control issues. This project has the potential to prevent homelessness in Saskatoon. The laundry facility upgrade in the supported living tower was a needed renovation for a program that provides housing to people who are unable to live independently, most of whom would be homeless without the Lighthouse support.

Upgrade of Heating Units and Kitchen Equipment

Project Partners: YWCA of Saskatoon, SHIP

SHIP Funding Allocation: \$94,859

Overview: The YWCA received funding from HPS to install new heating units in their shelter and purchase new equipment and furniture for the kitchen in their transitional housing program. Both of these areas of the building are used by women and children experiencing homelessness.

HOMELESS SERVICE AND CAPITAL PROJECT SUMMARY

Refrigerated Food Truck

Project Partners: Saskatoon Food Bank and Learning Centre, Food Banks Canada , SHIP

SHIP Funding Allocation: \$95,000

Overview: The Saskatoon Food Bank was granted funding to purchase a the purchase of the truck it would greatly increase their capacity to provide, accept, and distribute perishable food as well as increase the nutritional value of foods provided such as fruits, vegetables, milk, eggs, meat, and frozen items.

Roof Repair, and Exterior and Interior Renovation

Project Partners: Crocus Co-operative Inc., SHIP

SHIP Funding Allocation: \$116,131

Overview: The Crocus Co-operative Inc. building was in need of renovations to continue to offer their essential programs. Crocus offers drop-in day programs for people with a mental illness. Many members of Crocus struggle with homelessness and are often at-risk of losing housing. The CAB saw value in the services and supports offered by Crocus, supports that many people who struggle with homelessness would not get elsewhere.

Rebuilding our Home Fire—Upgrades to facility

Project Partners: Saskatoon Indian and Métis Friendship Centre (SIMFC), SHIP

SHIP Funding Allocation: \$41,098

Overview: SIMFC received funding to renovate their client meeting space and lobby, which is used as a drop-in centre. SIMFC's clients are diverse, but they serve many people who are homeless or at-risk through their supports. The renovation shows clients they are valued and welcome.

Community Engagement Workshop on Food Security

Project Partners: CHEP Good Food Inc. , SHIP

SHIP Funding Allocation: \$2,500

Overview: CHEP was contracted to offer a solution-focused, facilitated workshop to identify solutions to food security issues in Saskatoon. High rents and low incomes result in increased food insecurity for many people. This is an issue that affects all people who are homeless or at-risk of homelessness.

2014 SUMMARY

SHIP continues to provide valuable services to the community. Our project development services for affordable housing and the proactive community development we utilize to ensure that our investments complement current programming for homelessness are making significant strides in our community. We are very proud of our achievements and are excited about the projects currently in development.

FINANCIAL SUMMARY

The summary financial information presented here is derived from SHIP's audited consolidated statements for the year ended July 31, 2014. With an increased interest in SHIP's services, income from the research and planning division helped strengthen the financial position last year, allowing us to hire additional support. Consequently, the net loss in 2014 offset gains from 2013.

SASKATOON HOUSING INITIATIVES PROGRAMS, INC.		
BALANCE SHEET AS AT JULY 31, 2014 (with comparative figures for 2013)		
	2014	2013
ASSETS		
Current Assets	\$	\$
Cash	420,745	1,098,204
Short-term investments	109,995	108,758
Accounts receivable	89,132	44,771
Prepaid expenses	1,692	1,692
	621,566	1,253,425
Tangible capital assets	1,202	1,758
	\$622,768	\$1,255,183
LIABILITIES		
Current liabilities		
Accounts payable & accrued liabilities	31,484	11,364
Deferred revenue	430,728	1,072,672
Total Liabilities	462,212	1,084,036
Retained Earnings	160,556	171,147
EQUITY	\$622,768	\$1,255,183

Summary Statement of Receipts and Expenditures	2014	2013
	\$	\$
Receipts	1,990,132	1,070,044
Operating Expenditures	2,000,723	1,059,075
Net Operating Income	(10,591)	10,969

SHIP's Executive Director and the Executive Committee, a sub-committee of the Board of Directors, adhere to responsible policies and procedures to ensure fiscal responsibility.

SHIP holds itself fiscally accountable to its core financial contributors and members.

102 UNITS

AFFORDABLE HOUSING PROJECT DEVELOPMENT ASSISTANCE

Paradigm Island Estates Inc.
(96 Units for Immigrants)

Stewart Properties Holdings
(6 Units for Youth)

\$1.8 MILLION INVESTED TO PREVENT AND END HOMELESSNESS

Saskatoon Indian & Metis
Friendship Centre
(Rapid Rehousing Case Mgmt.)

Saskatoon Indian & Metis
Friendship Ctr. / Friendship Inn
(Centralized Intake Program)

The Lighthouse Supported Living
(Housing Locator Staff)
(Bedbug Chamber/Laundry)

Cress Housing
(12 Unit Transitional Apt. Bldg.)

Central Urban Metis Fed. Inc.
(CUMFI's Infinity House Retrofit)

Saskatoon Food Bank
(New Refrigerated Food Truck)

Crocus Co-op
(Facility Upgrades)

CHEP Good Food Inc.
(Food Security Community Mtg.)

YWCA of Saskatoon
(Heating & Kitchen Upgrades)

\$5 Million SECURED (2014-19)

SHIP renewed as Saskatoon's
Community Entity, managing
funding for Gov't of Canada's
Homeless Partnering Strategy

SHIP'S BOARD OF DIRECTORS

NAME	OFFICE HELD	ORGANIZATION
Tyler Stewart	President	Stewart Properties Holdings
Leigh Spencer	Vice-President	Affinity Credit Union*
Ray Neale	Secretary / Treasurer	Saskatoon Housing Authority*
Barb Cox-Lloyd	Past-President	Habitat for Humanity – Saskatoon
David Hnatyshyn	Director	Hnatyshyn Gough
Greg Jensen	Director	Royal Bank of Canada*
Barry Downs	Director	Cress Housing / Saskatoon Tribal Council*
Kent Mohn	Director	Affordable New Home Development Foundation
Bob Jeanneau	Director	KC Charities Inc.*
Tennille Thompson	Director	Provincial Metis Housing Corporation*
Jo-Ann Coleman-Pidskalny	Director	Saskatoon Housing Coalition*
Nicholas Fraser	Director	Saskatchewan Association for Community Living
Karen Kobussen	Director	Saskatoon & Region Home Builders' Assoc.*
Terry Gibson	Director	Saskatoon Health Region*
Tyler Mathies	Director	Innovative Residential
Alan Wallace	Ex Officio	City of Saskatoon*
Doug Schweitzer	Ex Officio	Saskatchewan Housing Corporation*
Liane Dagenais	Ex Officio	Canada Mortgage and Housing Corporation*
Mairin Loewen / Charlie Clark	Ex Officio	Councilor, City of Saskatoon*

* organization has a permanent Board seat

SHIP'S STAFF

NAME	POSITION
Shaun Dyck	Executive Director
Dionne Miazdyck-Shield	Manager of Community Development
Lilani Samarakoon	Project Development Assistant
Carolyn Topping	Administrative Assistant

