



SASKATOON
HOUSING
INITIATIVES
PARTNERSHIP

2015

ANNUAL REPORT



**PARTNERING TO DEVELOP SOLUTIONS TO
AFFORDABLE HOUSING AND HOMELESSNESS
IN SASKATOON**

SHIP is a community based organization that strives to increase the supply of affordable and appropriate housing options in Saskatoon.

The economic, social and personal well-being of the residents of this great city is our main concern. We believe that a wide range of housing options creates a safe, healthy and prosperous community.

When people can access the right housing at the right time, it opens doors to help create a healthy and happy life. Our vision is that everyone in Saskatoon has a safe, secure, and appropriate place to call home.

We have ambitious plans for the future and are committed to helping even more people across Saskatoon.

We know we won't end the housing affordability crisis and homelessness overnight or on our own. But we communicate with everyone involved, animate discussions and collaborate with our partners across the community, the province and the nation.

Together we make change happen.



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A HOUSING CRISIS IN SASKATOON

The Saskatoon housing market has experienced rapid price increases since 2006. For example, in 2016, the average MLS resale price of a home increased to \$356,462 in Saskatoon, a nearly 300% increase compared to a decade earlier. Rental prices also experienced a significant increase.

Saskatoon Housing Price Increase vs. Income Increase



Source: City of Saskatoon

Before the housing price boom in 2006, a \$48,000 median household income was sufficient to buy an average house in Saskatoon. In 2011, Saskatoon households needed approximately \$88,524 to purchase an average Saskatoon home.

Household Type	Median Employment Income
Families	84,370
Dual Earner Family	103,190
Single Earner Family (Male)	44,910
Single Earner Family (Female)	26,690
Lone Parent Family	43,350
Singles	37,040

In 2006, average rent in Saskatoon was \$557, and in 2016 that amount has increased by 80% to \$999. Renter households need an income of \$36,000 to spend the recommended 30% of income on housing, which is often difficult considering the size and make up of many families and the rental options available in Saskatoon.

While housing prices in Saskatoon increased, household incomes showed only modest gains in recent years, especially lower income jobs. Many Saskatoon households are spending more than the recommended 30 percent of their disposable income on shelter sacrificing some of the basic necessities in order to achieve home ownership status. For example, approximately 18% of owner households are spending over 30% of their income on shelter.

Housing tenure including presence of mortgage and subsidized housing	Total # of households spending more than 30%
Owner	10,815
With mortgage	9,155
Without mortgage	1,665
Renter	14,645
Subsidized housing	2,915
Not subsidized housing	11,725
Total	25,460

Unsafe housing is also an issue in the city. According to the 2011 National Household Survey, 6.1% of Saskatoon households (5.2% for owner-occupied dwellings and 8.1% for renter-occupied dwellings) were reported living in dwellings that required major repairs.

Rising housing costs also contribute to homelessness. In June 2015, a one day Point-in-Time count found 450 people experiencing homelessness. Nearly 2,000 unique individuals stayed in a shelter last year in Saskatoon.

There are many organizations doing amazing things to support people where they are at, be it someone in need of a bed in a shelter, or family looking to purchase an affordable new home. But more needs to be done.



OUR RESPONSE

SHIP is helping create solutions to housing and homelessness in Saskatoon through project development assistance, community engagement, partnership development, and investing in projects that address homelessness.

Working across the entire affordable housing continuum, SHIP offers a unique service to affordable housing developers in Saskatoon. The 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 invest-

ments 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 YEAR IN NUMBERS



We provided research and development assistance for 114 affordable housing units



We invested \$1 Million in Homelessness Partnering Strategy Funding in Saskatoon in 2015

100 INDIVIDUALS AND FAMILIES WERE HOUSED THANKS TO HPS INVESTMENTS IN HOUSING FIRST WHICH INCLUDED 4 CASE MANAGERS CENTRALIZED INTAKE HOUSING LOCATOR



SHIP contracted Community University Institute for Social Research (CUISR) to conduct a Point in Time Count of homelessness people in Saskatoon.



SHIP helped organize the 2nd Annual YXE Connects, a one-stop-shop to support people experiencing or at-risk of homelessness.



Over 2,000 unique individuals stayed in a shelter in Saskatoon last year .

AFFORDABLE HOUSING DEVELOPMENT

The past year has had SHIP involved in some exciting projects to address the need for affordable housing in Saskatoon.

Sherbrooke Community Society (50 Units for Seniors, Singles & Families)

Sherbrooke is proposing an affordable housing development for individuals and families in Saskatoon's College Park neighbourhood. Moderate development costs will create a price point that will allow seniors purchasing life lease units to maintain decent living standards for their elderly life. A mix of market and affordable rental units will create a diverse community. The aim of the housing development is to provide individuals and couples of various backgrounds and income levels the opportunity to move into an affordable home that focuses on a sense of community, that supports each person to live a full and abundant life, as well as place where seniors can age in place through the provision of complementary services and promotion of healthy aging.

SHIP provided research and development services to produce a Need and Demand Study that demonstrated the lack of affordable housing for singles, families and seniors in Saskatoon. We also completed a Feasibility Study that including an operational plan and various financing options.

Stewart Properties Holdings (40 Units for Hard to House Individuals)

Stewart Properties Holdings is in the process of developing a project to addresses a lack of supply of quality, affordable rental solutions for people who are considered "hard to house" because of their intellectual disability. Through a complimentary partnership with community service providers, support will be provided to help people thrive in their new home. Most importantly, this project will provide high quality housing for people with an intellectually disability that is affordable, inclusive and sustainable in the long term.

SHIP provided proposal coordination and business planning development services to SPH in response to the Saskatchewan Housing Corporations Call for Proposals for the Rental Development Program.

Camponi Housing Corporation (24 Units for Aboriginal Individuals & Families)

Camponi Housing Corporation is developing a project to addresses a lack of supply of quality, affordable rental solutions for aboriginal individuals and single parents in Saskatoon. Through their Holistic Housing Program, Camponi will support people to successfully remain housed and build a healthy life.

SHIP provided housing data and analysis services for the Saskatchewan Housing Corporations Rental Development Program call for proposals.

114 UNITS

**AFFORDABLE HOUSING
PROJECT DEVELOPMENT
ASSISTANCE IN 2015**

ADDRESSING HOMELESSNESS

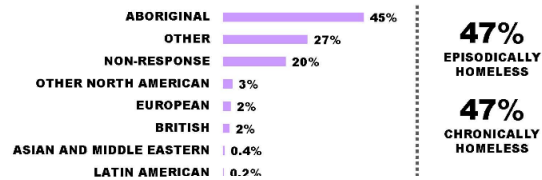
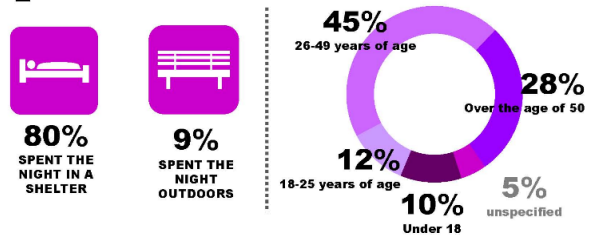
Homelessness in our city is real. Individuals and families live day to day without a home and are faced with the instability, risk and volatility this brings to their lives. Some live on the street, many live in shelters, many more live in inappropriate and unsafe situations. It is emotionally and physically devastating for people who live this reality.

To address this issue, the Government of Canada invests millions of dollars into communities across the country every year though the Homelessness Partnering Strategy (HPS). Over the past decade, the federal government has engaged local agencies for direct delivery of funding. Known as Community Entities, these organizations are knowledgeable about the challenges the community faces when responding to homelessness.

Since 2012, the Saskatoon Housing Initiatives Partnership (SHIP) has been the Saskatoon Community Entity, managing \$1 Million in HPS funding for Saskatoon annually. The program was renewed in 2014, with the Government of Canada is investing over \$5 Million in funding from 2014-2019.

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 Community Advisory Board on Saskatoon Homelessness, SHIP allocates funding in Saskatoon through open Calls for Proposals. In 2015, SHIP invested in many capital and service projects, working with partners to enhance the coordinated response to homelessness in Saskatoon.



47%
EPISODICALLY HOMELESS

47%
CHRONICALLY HOMELESS

Source: 2015 SaskatoonPoint in Time Count



- Jo-Ann Coleman-Pidskalny (Chair)**
Saskatoon Housing Coalition
- Tracy Kushniruk**
Saskatoon Health Region
- Barry Downs**
Cress Housing
- Deb Horseman**
Saskatoon Housing Corporation
- Ray Neale**
Saskatchewan Housing Authority
- Drew Bilboe**
Salvation Army
- Daryl Sexsmith**
City of Saskatoon

- Shirley Isbister**
Central Urban Metis Federation Inc. (CUMFI)
- Peter Wong**
Ministry of Social Services (Child & Family Services)
- Brenda Reed**
Ministry of Social Services (Income Support)
- Don Meikle**
EGADZ
- Heidi Gravelle**
White Buffalo Youth Lodge

HOMELESSNESS PARTNERING STRATEGY INVESTMENT SUMMARY

The Power of Friendship – Rapid Rehousing and Centralized Intake

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

SHIP Funding Allocation: \$230,833 (January 2015—March 2016.)

Overview: SIMFC hired and trained two Rapid Rehousing case managers and one Centralized Intake worker to augment the Housing First and housing placement efforts in Saskatoon. Over the 15 months, the case managers housed 20 people who were homeless and had mid-acuity needs (some barriers to remain housed). The Centralized Intake Worker assessed 312 individuals in 2015/16.

Housing First Case Management

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

SHIP Funding Allocation: \$177,131 (August 2015 – March 2017)

Overview: With Rapid Re-housing program underway, it became evident that there was an immediate need for more case management in Saskatoon. In the first seven months there were nine Housing First clients housed and stabilized in the program. The target is people who are chronically and episodically homeless.

Housing First Case Management

Project Partners: White Buffalo Youth Lodge, SHIP

SHIP Funding Allocation: \$179,544 (August 2015 – March 2017)

Overview: This project was created with the goal of housing families who are chronically or episodically homeless. In the first 7 months, there were 6 Housing First families and 4 Rapid Rehousing families who were housed. The case manager worked hard at housing the most acute families.

Housing Locator

Project Partners: The Lighthouse Supported Living Inc., SHIP

SHIP Funding Allocation: \$118,761 (January 2015—March 2016)

Overview: The Lighthouse hired a Housing Locator that worked with 40 landlords to support case managers at Saskatoon Crisis Intervention Services, SIMFC and White Buffalo Youth Lodge to find units for their clients and to manage the “connecting to housing” funding for Housing First clients. With the sudden change to the vacancy rate, there was less reliance on the housing locator, and much of the energy of the staff went into direct housing placement from The Lighthouse. The Housing Locator worked with 50 people over the course of 15 months, most of whom remained housed.



SHIP facilitated monthly Housing Team meetings for all HPS funded Housing First and Rapid Rehousing Programs, including Centralized Intake, the Housing Locator, and the Saskatoon Crisis Intervention Service's Journey Home program. This team discussed gaps in service and barriers to successful implementation. Everyone worked together to take the first steps to developing a coordinated Housing First response in Saskatoon, and found the meetings valuable. We are currently expanding the team further as more Case Management programs are developed.

HOMELESSNESS PARTNERING STRATEGY

INVESTMENT SUMMARY

HIV Hospice/Transitional Care Home

Project Partners: Sanctum Care Group, SHIP

SHIP Funding Allocation: \$189,835

Overview: To address the rate of HIV/AIDS throughout, Sanctum received funding to create an HIV/AIDS transitional hospice with 10 beds, targeting people who are homeless and not receiving support for their health management. This facility now provides care without prejudice or judgment in a safe and secure home environment.

Sweet Dreams Expansion

Project Partners: EGADZ, SHIP, City of Saskatoon, Province of Saskatchewan

SHIP Funding Allocation: \$207,059

Overview: This project adds four beds to the EGADZ Sweet Dreams facility, as part of a larger expansion offering transitional housing to moms and babies who are homeless.

Supporting Homelessness & Food Insecurity Programs

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

SHIP Funding Allocation: \$32,187

Overview: The project included a purchase of a trailer for Housing First and Rapid Rehousing clients to move furniture; a new dishwasher; chairs and tables; coffee and tea servers and a floor burnisher to support programs that address homelessness and food insecurity.

Coffee Station

Project Partners: Friendship Inn, SHIP

SHIP Funding Allocation: \$6,761

Overview: This project funded the purchase and installation of a hot coffee station in the main area of the Friendship Inn facility that will allow the staff to serve hot beverages throughout the entire day.

Kitchen & Food Preparation Training Facility

Project Partners: The Bridge on 20th, SHIP

SHIP Funding Allocation: \$30,000

Overview: The Bridge works to meet the physical needs (safety, food, and clothing) of people in the inner city of Saskatoon. The clientele who frequent the Bridge include individuals and families who are chronically and episodically homeless, those suffering from active addictions and women involved in the sex trade.

As part of their long-term vision, they have purchased and begun renovating a building that will house their operations. The Bridge installed a walk-in cooler/freezer and a cooking ventilation system to support their food programs, and eventually provide cooking training to clients.

Training & Exercise Facility Upgrades

Project Partners: The Lighthouse Supported Living Inc., SHIP

SHIP Funding Allocation: \$14,934

Overview: This project included furniture in the new atrium training centre of The Lighthouse. New exercise equipment for the gymnasium will promote fitness for residents.

Kitchen Upgrades

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

SHIP Funding Allocation: \$31,048

Overview: CUMFI provides support for individuals and families who are homeless or at-risk. They received funding to renovate their kitchen and gathering room, including flooring and freezers/refrigerator to support food insecurity for their clients..

MOVING FOREWORD

Since 1999, SHIP has assisted in the successful development of a range of affordable housing choices in Saskatoon. This includes supported housing, seniors housing, affordable rental units and affordable home ownership. Over the past four years, SHIP has administered the Government of Canada's Homelessness Partnering Strategy funding in Saskatoon; researching, developing and investing in many capital and service projects that have had an impact on homelessness.

Our work now extends beyond affordable rental and affordable home ownership to emergency and transitional housing for people experiencing or at-risk of homelessness. SHIP is well positioned to bring a strong perspective when addressing affordable housing and homelessness in Saskatoon.

Over the past three decades, homelessness has increased in Saskatoon. Government and non-profit organizations have developed emergency services to ensure immediate safety, but a systematic response has been missing. The community has demanded that we do better.

We are listening and we are taking action.

In late 2014, the United Way Plan to End Homelessness (P2EH) Leadership Committee, the Saskatoon Housing Initiatives Partnership (SHIP), and the Community Advisory Board on Saskatoon Homelessness (CAB-SH) formed a Steering Committee to discuss the best way to create a coordinated approach to addressing homelessness in Saskatoon. It was agreed that an updated plan, based on recent community consultations and lessons learned from new initiatives would be developed, and that a leadership model focusing on results and community impact be established.

Since the consultations in 2013 and 2014, many new efforts are already underway and are having an impact on homelessness in Saskatoon. But there is much more to do. With this in mind, the three organizations worked together to integrate the community's recommendations into an ambitious five-year **Saskatoon Homelessness Action Plan** that will turn vision into action.

The responsibility of leading the Homelessness Action Plan will be undertaken by the Saskatoon Housing Initiatives Partnership.

A multi-sectoral approach is essential to achieving the collaboration necessary to meet the goals of the Plan. The SHIP Board has agreed that transformation is necessary will create an inclusive, open organization which fosters support and encourages participation. Leading by example, SHIP will endeavour to inspire change in our community, and embolden everyone to work together towards a common vision.

To implement the new participatory governance process, SHIP will review its mandate, its bylaws, and structure its Board in mid-2016 to be representative of a community committed to addressing homelessness.

While SHIP will retain its role in the community as an affordable housing development consultant, its functions and activities will expand. As lead agency, SHIP will facilitate meetings, provide staff support to committees and action teams, help develop new and enhance existing programs, research solutions, evaluate and report on progress, foster collective action and ensure that the actions set out in the Plan are undertaken.

THANK YOU TO OUR PARTNERS

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. We will invest close to \$5 Million to prevent, reduce and end homelessness in Saskatoon. 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 second annual **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 finalizing the **Saskatoon Homelessness Action Plan** 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.



2015 SUMMARY

SHIP continues to provide project development services for affordable housing, which provides funding for additional activities. Our focus on collaborative community development ensures that our investments complement current programming for homelessness. 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 consolidated statements for the year ended March 31, 2015

SASKATOON HOUSING INITIATIVES PARTNERSHIP		
BALANCE SHEET AS AT MARCH 31, 2015		
ASSETS	2015	2014
Current Assets	\$	\$
Cash	255,528	420,745
Short-term investments	110,861	109,995
Accounts receivable	28,942	89,132
Prepaid expenses	2,960	1,692
	398,921	621,566
Tangible capital assets	981	1,202
	<u>\$399,272</u>	<u>\$622,768</u>
LIABILITIES		
Current liabilities		
Accounts payable & accrued liabilities	19,456	31,484
Deferred revenue	209,457	430,728
Total Liabilities	228,913	462,212
Retained Earnings	170,359	160,556
EQUITY	<u>\$399,272</u>	<u>\$622,768</u>

Summary Statement of Receipts and Expenditures	2015	2014
	\$	\$
Receipts	1,103,680	1,990,132
Operating Expenditures	1,093,877	2,000,723
Net Operating Income	9,803	(10,591)

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.

114 UNITS

AFFORDABLE HOUSING PROJECT DEVELOPMENT

Sherbrooke Care Group

(50 Units – seniors & families)

Stewart Properties Holdings

(40 Units - Hard to House Individuals)

Camponi Housing

(24 Units - Singles & Lone Parent Families)

\$1.1 MILLION

INVESTED TO PREVENT AND END HOMELESSNESS

Saskatoon Indian & Metis

Friendship Centre

(Housing First & Rapid Rehousing)

(Centralized Intake)

(Capital to Support Programs)

White Buffalo Youth Lodge

(Housing First & Rapid Rehousing for Families)

The Lighthouse Supported Living

(Housing Locator)

(Training/Fitness Facility Upgrades)

Sanctum Care Group

(HIV Hospice (10 Units))

EGADZ

(Sweet Dreams Expansion (4 Units))

CUMFI

(Kitchen Upgrades)

The Bridge on 20th

(Kitchen / Food Prep. Training Facility)

Friendship Inn

(Coffee Station)

OUR PEOPLE

BOARD OF DIRECTORS

Tyler Stewart (President)

Stewart Properties Holdings

Greg McLeod (Vice-President)

Camponi Housing Corporation

Ray Neale (Secretary/Treasurer)

Saskatoon Housing Authority*

Barb Cox-Lloyd / Jessica Kyle (Past-President)

Habitat for Humanity – Saskatoon

David Hnatyshyn

Hnatyshyn Gough

Lisa Taylor

Affinity Credit Union*

Barry Downs

Cress Housing / Saskatoon Tribal Council*

Kent Mohn

Sunridge Residential

Bob Jeanneau

KC Charities Inc.*

Robert Lafontaine

Provincial Metis Housing Corporation*

Jo-Ann Coleman-Pidskalny

Saskatoon Housing Coalition*

Karen Kobussen

Saskatoon & Region Home Builders' Assoc.*

Brent Latimer

Saskatoon Health Region*

Tyler Mathies

Innovative Residential

Charlie Clark (Ex Officio)

Councilor, City of Saskatoon*

Liane Dagenais (Ex Officio)

Canada Mortgage and Housing Corporation*

Doug Schweitzer (Ex Officio)

Saskatchewan Housing Corporation*

Alan Wallace (Ex Officio)

City of Saskatoon*

STAFF

Shaun Dyck

Executive Director

Lilani Samarakoon

Finance and Administration Officer

Dionne Miazdyck-Shield

Manager of Community Development

Kianna Sayah-Mofazzali

Project Development Assistant



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