

NADC Attainable Housing Workshops



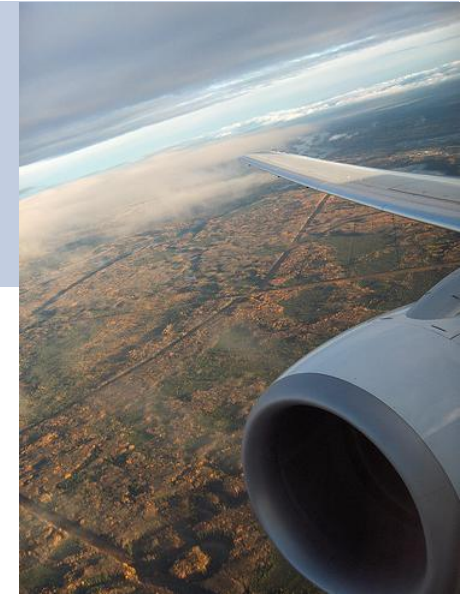
NADC Housing Workshops



Objectives: Social, seniors, affordable/attainable housing

- Share smart practices and tools to increase housing for all
- Obtain updates on housing initiatives and funding
- Network and explore opportunities to collaborate

Presentation Overview



Overview of previous workshops

- a. Cold Lake Housing Round table, March 24 2009
- b. Westlock Housing workshop, Sept. 17 2009
- c. St. Isidore Housing workshop, April 28 2010



Cold Lake Round Table, March 24, 2009

With Cold Lake Affordable housing Society (CLAHS)

Highlights:

- Discussed burning questions, affordable models, strategies for developers & next steps
- Presenters: WBHD, CMHC, Town of Bonnyville



Outcomes:

- NADC to develop & share contacts of housing organizations
- Communities to form synergy groups - build political support
- Hold housing workshop Sept. 2009

Westlock Workshop Classic Construction Ltd.



- Medicine Hat based - 11th fastest growing company in Canada (2009)
- Use Structural Insulated Panel (SIP)
- Specialize in low income ownership , assist with mortgage payment
 - High River Project (\$10,000 for down payment) & Monthly transfers

Westlock Discussion

Social & Affordable Housing



Terminology

- Rethink terminology : " social and affordable housing"
- 'Housing according to one's needs' is preferred

Benefits

- housing for all economic backgrounds
- aging in place
- people off the street
- families together
- frees up rental market
- collateral for people 'starting out'
- pride & respect in 'earning' a home

Westlock Workshop Discussion

Social & Affordable Housing



Barriers

- inadequate political will and no long term planning
- 'not in my backyard' attitude
- cost issues due to remoteness
- inadequate serviced land
- low income from seasonal unemployment
- unrealistic expectations

Westlock Workshop Discussion

Social & Affordable Housing



Risks & Threats

- rising cost of housing (greed!)
- not renting to high risk people
- long wait for services
- regulations
- job insecurity
- buy-in and impact on taxes
- lack of long term planning

Westlock Workshop Discussion

Social & Affordable Housing



Allies/Stakeholders

- private developers
- housing authorities
- building suppliers
- industry plus lumber industry
- fed. & prov. govts., community

Westlock Workshop

Review of Group Objectives



- Money from industry, fed. prov. gov. etc.
- Lessen burden on volunteers
- Property management into large operations & combine assets
- Housing sensitive to our cultures
- Needs analysis

Westlock Workshop

NADC Priorities



Synergy groups: Not feasible

- Showcase success stories of social housing clients
- Continue to share with stakeholders housing initiatives & options
- Assess housing deficits, develop forecast & share information
- Promote housing built to suit income levels



St. Isidore Workshop April 28, 2010



"Attainable Home Ownership"

Presentations

a. NADC : The changing demographics of the northern region and future gaps in housing.

Key message:

"Come north where owning a home is cheaper".

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St. Isidore Workshop April 28, 2010



"Attainable Home Ownership"

b. Daishowa-Marubeni International Ltd (DMI) - Peace River Pulp: Presented their recruiting challenges and opportunities.

Key message:

- In 2010 alone, 52 of their employees are slated to retire.



St. Isidore Workshop April 28, 2010

"Attainable Home Ownership"



Group

Discussed modular homes and how it can meet some of our community housing needs.

- Role of modular housing
- Challenges
- Some solutions



St. Isidore Workshop April 28, 2010



"Attainable Home Ownership"

C. **Samlan Homes Canada:** provided a presentation of how their factory manufactured homes support affordability.

Key message:

- Municipalities to plan for both high end and low end homes.



St. Isidore Workshop April 28, 2010



Attainable Home Ownership”

d. Don Squire, Executive Director, Housing Development,
Alberta Municipal Affairs:

shared on provincial initiatives and various models of affordable housing.

Key message:

- Integrated communities are healthier than communities that cater to one group.



St. Isidore Workshop April 28, 2010



"Attainable Home Ownership"

e. RBC Royal Bank: What federal financial policies effective April 19, 2010, will mean for home buyers

Key messages:

- 3 year fixed interest rate went to 5 year fixed interest rate
- Can withdraw up to 90% (down from 95%) of the value of home for refinancing
- Minimum of 20% down payment required if not going to live in home
- Seems a lot harder to get mortgage approved

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