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YOUR ANSWER...

# Needs Assessment 11-12

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## PARKLAND REGIONAL NEEDS ASSESSMENT SUMMARY

Parkland College develops an annual Regional Needs Assessment with the support and cooperation of local businesses, community based organizations, and governmental departments.

All of the partners in the Regional Needs Assessment focus on community development, training, education and/or employment in one way or another. Together the partners provide a comprehensive array of training and employment programs available in the region.

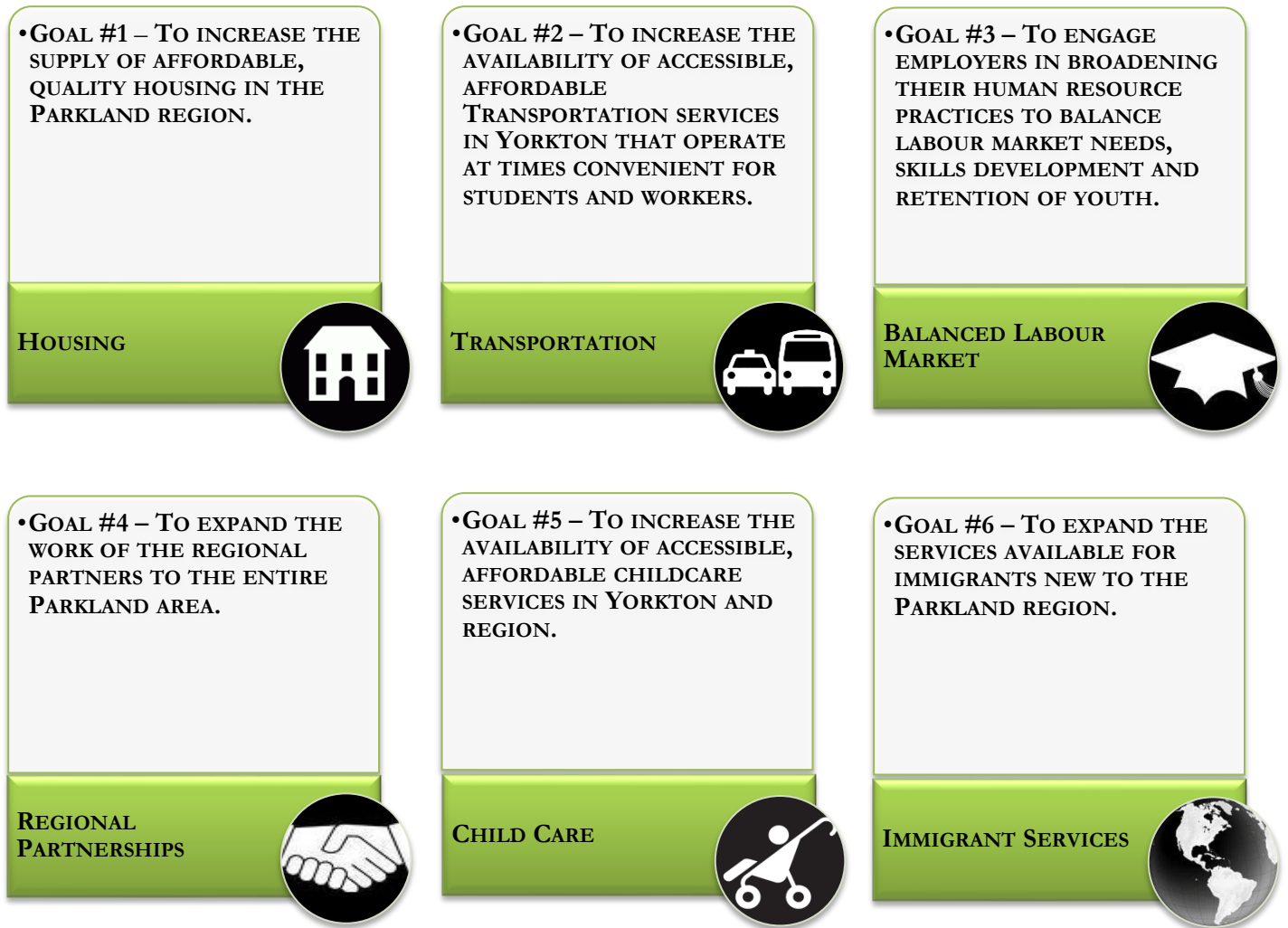
While availability of training and employment is important, personal and community factors like access to affordable housing, childcare and transportation often determine individuals' ability to participate in education and employment. An analysis of the Parkland area shows that the region is short of some of these critical community supports. The regional partners, in their plan for the future, decided to focus the annual Regional Needs Assessment document on one of those aspects – the 2011-2012 report will focus on housing.

The partners in this Regional Needs Assessment are working to achieve the identified goals, so are other many groups and organizations in the Parkland region. Many community and government organizations recognize that community supports are necessary prerequisites for individuals' success in education and employment. The goals below are the most significant on-going community goals. It will take a step-by-step, year-by-year approach to achieve improvements on these goals.

# PARKLAND REGIONAL NEEDS OVERVIEW

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Figure 1: Parkland Regional Needs Overview



The Regional Needs Assessment process will focus on one goal each year for the next six years to highlight the specific goal and identify the progress being made in the region.

The 2011-2012 Regional Needs Assessment will focus on the goal of **increasing the supply of affordable, quality housing in the Parkland region.**

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# *“To Increase the supply of affordable, quality housing in the Parkland Region”*

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*Regional Needs Assessment focused issue 2011-2012*

## **BACKGROUND**

Presently, there is a shortage of affordable apartments and other housing options in the Parkland region. The growth throughout the region and in particular Yorkton has led to increased pressure for affordable accommodations. Over the past 5 years the city of Yorkton has increased by close to 15% and is approaching a population of 20,000. If this population trend continues by 2020 Yorkton could have over 25,000 citizens (City of Yorkton Analysis citing Saskatchewan Health 2010). The increase in population has outperformed the development of new housing options throughout the region. The lack of available housing has created a migration barrier for students, employees, and families in settling within the region.

According to the Canadian Mortgage and Housing Corporation (CMHC) Rental Market Survey, the average rent in 2010 was \$645. Due to the Canada Day flood the number of rental units decreased by 3% from 2009 to 2010 as 2 apartment buildings were affected and over 800 basements required renovation work.

CITY OF YORKTON APARTMENT RENT DATA						
APARTMENT TYPE	AVERAGE RENT (\$)		% CHANGE		VACANCY RATE (%)	
	2009	2010	2008-2009	2009-2010	2009	2010
Bachelor	453	468	21.13	3.31	0.0	1.2
1 Bedroom	579	590	21.38	1.90	0.6	4.9
2 Bedroom	667	697	15.60	4.50	1.3	1.1
3 Bedroom +	748	769	12.31	2.81	2.9	2.4
<b>1,024 UNITS</b>	<b>AVERAGE RENT \$645 (2010)</b>				<b>AVERAGE VACANCY RATE 2.5% (2010)</b>	

*Cited in the City of Yorkton Housing Needs Assessment Study*

The full extent of the 2010 Canada flood will not be known until the spring 2011 thaw where the number of condemned houses is expected to rise from the current 38 houses.

Industry standards indicate that the cost of housing should not exceed 30% of a household's income in order to provide the other basic necessities.

INCOME BY FAMILY TYPE AND AFFORDABLE MONTHLY RENT/MORTGAGE					
ANNUAL GROSS INCOME RANGE (2008)	COUPLE FAMILIES	LONE PARENT FAMILIES	INDIVIDUALS	ALL	AFFORDABLE MONTHLY RENT/MORTGAGE (30% OF GROSS INCOME)
\$0 - \$9,999	70	60	330	460	\$0 – 250
\$10,000 - \$19,999	100	130	1,040	1,270	\$251 – 500
\$20,000 - \$29,999	300	170	650	1,120	\$501 – 750
\$30,000 - \$39,999	420	130	420	970	\$751 – 1,000
\$40,000 - \$49,999	420	90	280	790	\$1,000 – 1,250
\$50,000 - \$59,999	380	50	140	570	\$1,250 – 1,500
\$60,000 - \$74,999	600	70	120	790	\$1,500 – 1,875
\$75,000 - \$99,999	770	60	110	940	\$1,875 – 2,500
\$100,000 +	1,350	40	60	1,450	\$2,500 +
<b>TOTAL</b>	<b>4,410</b>	<b>800</b>	<b>3,150</b>	<b>8,360</b>	
<b>MEDIAN INCOME</b>	<b>\$72,920</b>	<b>\$33,580</b>	<b>\$22,150</b>	<b>\$44,300</b>	

Source: Statistics Canada, Small Area and Administrative Data Division, 2008

The impact of the increasing prices and the decrease in supply impacts the community as well as the individuals and families that cannot find or afford accommodations. In Yorkton, 680 families as well as 1050 individuals are considered to be classified as low income (Yorkton Housing Needs Assessment Study). Individuals under the age of 25 and single parent families statistically have the lowest median income.

**Bachelor Suite:** The average rent for a bachelor suite in Yorkton in 2010 was \$468. A renter would have to earn over \$20,000 per year to be within the 30% affordability threshold. Which means that over 43% of individuals cannot afford a bachelor suite.

**Two-Bedroom:** Couple families with children and lone-parent families require apartments with two or more bedrooms. The average rent of a two-bedroom apartment in Yorkton was \$697 which would require an annual income of \$28,000. This means that roughly 45% of single parent families cannot afford a two bedroom unit.

**Three-Bedroom:** The average rent of a 3+ bedroom apartment in Yorkton in 2010 was \$769, requiring an annual income of \$33,160. Families with 3+ children will require an apartment with 3+ bedrooms. A three bedroom unit is not affordable for 20% of couple families and close to 60% of single parent families.

Since 2007, the average purchase price for housing has increased by 61%. In 2009, the average price of a house in Yorkton was \$122,975, and the new single family semi-detached and detached house costs between \$240,000 and \$350,000. Industry standards dictate that the cost-to-income ratio mortgage payments should not exceed 30% of household gross income. A before tax annual income of \$25,000 would be required to purchase a home for \$122,975 (cost does not include heat, power and property taxes). In Yorkton, 470 couple families, 260 lone parent families, and 2,850 singles would not afford to purchase house at this price. An income range of \$45,000 to \$75,000 would be required to purchase a \$240,000 to \$350,000 new house, which is not affordable for 1,310 couple families, 580 lone parent families, and 4,610 singles. The 2010 average purchase price is expected to be approximately \$185,000.

When there is limited accommodation options, individuals and families are required to make tough decisions – including choosing another community if they cannot find suitable accommodations. This has created barriers for new immigrants to choose the Parkland region as their new home. Parkland College has seen instructors and students leave our institution for the same program delivered in other communities due to the challenge of finding housing in the region.

Housing represents one of the most basic needs for all humans. Without access to affordable accommodations, individuals and families are forced into making potentially bad decisions as they cannot afford all of the basic needs for them and their families. This can be correlated to an increase in illegal activities such as theft or drug trafficking. This also increases the need for added supports in the area of social services.

The lack of affordable housing can also have severe impacts on the local economy as the low paying jobs (typically in the service industry) cannot be filled as the cost of housing is too great for those workers to remain in the community. This may be a major barrier for business development in the Parkland region as businesses may not be able to find entry level workers to serve the growing population.

Housing has been a challenge in the Parkland region for several years, however the recent economic diversification of the region and recent natural disaster has increased the pressure on affordable accommodations. This issue is impacting local businesses who are trying to attract skilled workers, young adults looking to further their education, families wishing to immigrate to the region, and families that are already in the region who cannot afford increases in their housing costs.

## **ACTION**

- Continue to make City Council, private developers and the Saskatchewan Housing Corporation aware of the need for more good quality, affordable housing [all regional partners].
- Keep regional partners informed of developments and housing issues.
- Liaise with local partners to look at potential joint opportunities to develop or increase access to affordable housing.
- The provincial government announced the development of a Provincial Housing Strategy to be developed for the summer of 2011.
- The City of Yorkton and Sunrise Health are conducting housing focus groups to gather more data on the impacts of the housing shortage.

## **PROGRESS**

- Housing Supplement Initiative for low-income families and people with disabilities is in place in Yorkton.
- Parkland Housing Authority completed the development of a 24-unit apartment building for low income families.
- Habitat for Humanity has successfully completed the first Habitat home in Yorkton, and has secured funding for the second Habitat home.
- The Yorkton Transition Housing project for youth (an \$800,000 facility with 10 beds) is expected to be officially open early in 2011.
- The City of Yorkton has completed the first phase of a housing study (from which this report is largely based) and will deliver a second phase in 2011.
- The City of Yorkton has announced that multi-family dwellings will be tax free (municipal) for five (5) years – with the provision that they are not converted into condos for 5 - 10 years.

## **FUTURE ACTIONS**

- Parkland College is liaising with SIGN to deliver accommodation services for international and short term students – SIGN currently has capacity for 40-60 students.
- Parkland College is researching the opportunity to develop a student residence facility in Yorkton that can accommodate our diverse student body (including single parent families and students with physical challenges) with a capacity of up to 50 beds.
- SEER is to investigate their role in housing development.
- Habitat for Humanity in partnership with Mosaic in Esterhazy are looking to develop the community's first Habit Home.



## AREAS OF GROWTH

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Achieving the broad goals will be a step-by-step process. The suggestions for change listed below will help to achieve these goals and create an environment that encourages progress.

- **Increase on-the-job training** – On-the-job training is the key to success in some jobs. On-the-job training means students are working with sophisticated, up-to-date equipment that educational institutions cannot afford. It also provides a forum to address workplace skills like punctuality, neatness, getting along with others, etc. The job, not the classroom, is the best place to address these workplace skills. Students sometimes say all the right things about these matters during training, but fail to follow through on the job.
- **Increase the educational levels of Aboriginal people** – Presently, Aboriginal people have lower educational levels than the population in general. This means a smaller Aboriginal labour force and fewer Aboriginal role models. Increasing educational levels would mean more skilled people in the labour market, more Aboriginal people with the skills and confidence needed for entrepreneurship, and more positive Aboriginal role models for young people.
- **Develop the economy** – Growth in the local economy will provide satisfying jobs for the newly educated labour force. Both the community in general and Aboriginal groups have roles to play in developing and expanding the economy of the Parkland region.
- **Change institutional service policies** – Some educational and service organizations have policies that prevent people from seizing the opportunities available to them. For example, an organization might have a policy that people must live in the region for six months before they receive services. It is important for institutions to keep pace with changes in their learner demographics.
- **Change provincial training policies** – The way that training is organized in this province sometimes creates barriers. For example, at the present, nurses can only do their practicum in a few very large city hospitals. This creates a barrier because some people, for family or financial reasons, cannot move to the big cities. Turning some of the large regional hospitals, like the Yorkton Regional Health Centre, into training hospitals for nurses would make nursing education more accessible.
- **Flexibility of training mode** – Adults need a training delivery method that fits their work, family and other commitments. Program options can include part-time delivery, scheduling options, technology-enhanced and individualized learning.
- **Focus on the trades** – The trades provide a good income, and there will be openings in this area, as many skilled trades people are approaching retirement. Yet, there is a tendency to overlook these occupational areas. Actions that would enhance access to trade occupations include:
  - Work with employers to create more apprenticeship opportunities.
  - Offer 10-month trades courses in local communities. Presently, most of these courses are offered in Saskatoon, Regina, Prince Albert, and Moose Jaw.

## TAKING ACTION

Action is the natural outcome of any needs assessment. Once gaps in service are identified and the present and future needs of students, employees or employers are described, the next logical step is action.

Action involves using the strengths of individual partners and of the partners collectively to create programs or provide supports that will enable more citizens to successfully participate in education, training and/or the labour force.

Action involves building on the partnerships, programs and activities that are going well, and using strengths and assets to fill gaps that stand in the way of full development of human capital.

An obvious area of collaboration and taking action will be responding to the opening of the canola crushing plants in Yorkton and the increase of foreign immigration into the region. Not only will labour market availability and training be issues but so will housing, transportation, and childcare services.

### *Why Ask Partners to Identify Priorities, Goals and Actions?*

- *In the 2011 Regional Needs Assessment:*
- *Parkland College's managers identified priorities and issues for the College.*
- *The regional partners set goals for themselves, and identified actions for 2011 - 2012. They also described ways they might work together over the long term.*
- *This reflects one of the fundamental principles of community development, that community members are meaningfully involved in decisions that affect their lives.*
- *When individuals and groups participate in decisions that affect their lives and their work, they have more commitment to those decisions and a stronger sense of ownership. Thus, there is a stronger possibility that the decisions will be implemented.*

## WORKING TOGETHER IN THE FUTURE

All partners see some type of ongoing collaboration among themselves and perhaps other regional organizations. Several partners suggested that this collaboration should extend to pooling of dollars and other resources as well as to sharing of ideas. Some partners suggested that a standing committee might grow out of the work done for the Regional Needs Assessment. Some partners indicated they like the strength-based approach, which is more encouraging than focusing on deficits. The main advantage of continued collaboration would be a much more planned approach to developing human capital.

Specific ideas about working together in the future include:

- **Expand the needs assessment partnership** to include more organizations that focus on education, training and employment.

- **Take a stronger regional approach** so that services are delivered throughout the region, not just in the larger centres. This might mean partnerships with organizations in communities like Canora and Kamsack.
- **Consider a joint approach to evaluation and accountability.** For example, the partners might develop a common evaluation framework and share information about best practices in evaluation and accountability. Evaluation and accountability are high priorities for all organizations that receive government funding – a priority that is likely to increase in the years ahead.
- **Work toward creating a mindset where collaboration is the norm** rather than, or in addition to, creating defined procedures for collaboration.
- **Involve Aboriginal organizations** more in future partnerships. This may mean taking new approaches to partnerships.
- **Collaborate on staff training and education.** The organizations involved in the Needs Assessment must invest in the people who work for them, as well as in members of the public. There will be a significant number of retirements over the next 10 years, and organizations must have a renewed labour force to take over and continue the work. There may be opportunities to share staff training programs.

The regional partners met in Yorkton on January 17, 2011 to review their future goals and actions. The changing demographics, economy, and labour market are impacting all communities in the region. The partners recognize the urgent need for action in response to issues related to housing, transportation, child care, and labour market shortages. Planning to address these issues may involve:

- Collaboration with many partners (institutions, organizations);
- Potential for new associations – or an association of associations;
- Research and further discussions about “social infrastructure planning”;
- Building awareness among the business community and the public about the impact of strong economic growth on all citizens in the region;
- Flexibility in planning services, programs, and facilities to accommodate changing needs and circumstances.

The regional partners are already modeling social planning within the mandates of their organizations and through their regional partnerships. The report highlights wonderful examples of associations formed to improve quality of life for all citizens. Regional partners have a wealth of experience in partnering to achieve common goals. They are sources of:

- valuable information about the region;
- skill sets for long-term planning;
- expertise in labour market analysis, education and training;
- experience in working with cultural and ethnic diversity;
- support for special needs; and
- experience in finding creative solutions to facility issues.

All of these resources – and more – will be required to assure that the region’s social and community development grows synchronously with economic and labour force development.

## OVERVIEW OF REGIONAL PARTNERS

The partners in the Regional Needs Assessment were:

- Career and Employment Services (a Branch of Advanced Education, Employment and Labour)
- City of Yorkton – Department of Economic Development
- Good Spirit School Division
- Parkland College
- Saskatchewan Abilities Council – Yorkton Branch
- Saskatchewan East Enterprise Region
- Service Canada
- Social Services
- Society for the Involvement of Good Neighbours (SIGN)
- Yorkton Housing Corporation
- Yorkton Tribal Council (YTC) Labour Force Development Office

Key points about the regional partners may be summarized as follows:

- Together, these regional partners offer a broad range of education, training, and employment programs. However, practical issues like lack of childcare and transportation, or unavailability of housing sometimes prevents people from participating in education, training, and employment programs.
- The Parkland region has a history of working together. There are well-established procedures for collaboration and existing organizations that facilitate cooperation.
- The majority of the partner organizations consider their staff to be a core strength and an important asset to their organization.
- All of the partners have similar broad goals – to assist people to be more independent and productive, and to create a healthy economy and self-sufficiency for all citizens in the Parkland region.

### **Why Collect Information About the Regional Partners?**

*Data about the regional partners provides information about the education, training and employment services the partners collectively provide. Considering these services in regard to present and potential students and employees, and in regard to the present and future labour market, allows the partners to identify:*

- *Those groups of the population who are being well served by existing programs.*
- *Those groups of the population who are not able to take full advantage of existing programs because programs do not respond to their needs or they lack appropriate community supports.*
- *The extent to which existing programs prepare students for the labour market of tomorrow.*
- *New programs and services, which might be implemented, to better prepare students for education and the labour market.*

## PROGRAMS AND SERVICES OF REGIONAL PARTNERS

Developing human capital in the Parkland region is a multi-faceted process. Each person has a different background, different abilities and interests, and different goals. No single organization can meet the needs of all Parkland citizens, but together the needs assessment partners provide programs and services that respond to a wide range of needs. The services and programs offered by the needs assessment partners are detailed below.

**Figure 2: Programs and Services of Regional Partners**

ORGANIZATION	PROGRAMS / SERVICES
<p><b>Career and Employment Services</b></p>	<p>Career and Employment Services are supportive of the overall labour market and responsive to the needs of employers, job seekers and learners in the regional economy. Career and Employment Services provides employment programs for EI recipients and low income people. Programming is targeted to individuals who are unemployed, underemployed or underrepresented in the labour market. CES provides services directly or through contracted third parties to individuals including:</p> <ul style="list-style-type: none"> <li>• Access to resource centres providing job search tools, labour market information, resource materials and personal assistance</li> <li>• Career planning</li> <li>• Education and skills training</li> <li>• Access to Employment Programs</li> <li>• Income support through Provincial Training Allowance, Student Financial Assistance and Skills Training Benefit</li> </ul> <p>CES provides services to employers including:</p> <ul style="list-style-type: none"> <li>• SaskJobs.ca – a website that connects job seekers and employers</li> <li>• Providing labour market information</li> <li>• Connecting employers to other service providers</li> </ul>
<p><b>City of Yorkton – Department of Economic Development</b></p>	<ul style="list-style-type: none"> <li>• Position the City of Yorkton as a key and highly desirable place for business and new investment;</li> <li>• Attract businesses and skilled labor force to relocate to Yorkton;</li> <li>• Support existing businesses for their retention and expansion;</li> <li>• Encourage partnerships of community organizations/groups to foster the process of economic development;</li> <li>• Support efforts of regional and community groups for the economic prosperity of East Central region.</li> </ul>
<p><b>Good Spirit School Division</b></p>	<ul style="list-style-type: none"> <li>• Programs for 5,900 students from Pre-Kindergarten through Grade 12;</li> <li>• Operates 28 schools in 17 communities;</li> <li>• Programs offered follow the core curriculum as set out by the Ministry of Education;</li> <li>• Alternate, modified and locally developed courses are offered at the secondary (Grade 10-12) level;</li> </ul>

	<ul style="list-style-type: none"> <li>• The breadth of program offerings differs throughout the school division;</li> <li>• Provide student transportation services to over 2900 students while covering over 20,000 kilometers on a daily basis;</li> <li>• Works cooperatively with other human service providers to meet student needs;</li> <li>• Employs over 900 staff to deliver services to students in the area.</li> </ul>
<b>Parkland College</b>	<ul style="list-style-type: none"> <li>• Training and education programs including adult basic education, technical and trades, and university education;</li> <li>• Partnerships with employers and industry to prepare the labour force;</li> <li>• Career and academic counselling;</li> <li>• Services: Technology Enhanced Learning, Workplace Essential Skills, Computer training, testing and assessments.</li> </ul>
<b>Saskatchewan Abilities Council – Yorkton Branch</b>	<ul style="list-style-type: none"> <li>• Work with people of varying abilities to enhance their independence and participation in the community through vocational, rehabilitation, and recreational services;</li> <li>• Employment services including: vocational evaluations, vocational counseling, job readiness training, job placement, job accommodations, job coaching and ongoing employment support services to the people of the Parkland region including immigrants.</li> <li>• Avocational services (programs to improve people’s quality of life);</li> <li>• Accessibility services (e.g., equipment and wheelchair buses);</li> <li>• Direct employment for people with disabilities in recycling programs.</li> </ul>
<b>Saskatchewan East Enterprise Region</b>	<ul style="list-style-type: none"> <li>• The 4 Strategic directions of the ERs are: <ol style="list-style-type: none"> <li>1. Building regional economies.</li> <li>2. Fostering a culture of enterprise and innovation.</li> <li>3. Building on competitive advantage.</li> <li>4. Engaging leadership and effective governance.</li> </ol> </li> <li>• There is a shift from community development to building upon business, enterprise, innovation, and sector development.</li> <li>• Focus upon global economic influences.</li> </ul>
<b>Saskatchewan Indian Institute of Technologies – Yorkton Industrial Career Centre</b>	<p>The mission of the Yorkton Industrial Career Centre is to develop skills and provide an opportunity for First Nation/Aboriginal and others to establish careers in the construction industry (and other industrial occupations) by providing links to employment and access to training and trade certification. Our services include:</p> <ul style="list-style-type: none"> <li>• Job coaching</li> <li>• Career planning/counselling</li> <li>• Skills development through certified training</li> <li>• Indenturing</li> <li>• Driver training</li> <li>• Construction Safety Training System (CSTS)</li> <li>• Linkages to employment</li> </ul>
<b>Service Canada</b>	<ul style="list-style-type: none"> <li>• Programs for youth, ages 15 to 30, who are out of school and who have barriers to employment. Priority given to proposals that address the</li> </ul>

	<p>needs of aboriginal youth entering the labour market;</p> <ul style="list-style-type: none"> <li>• Programs for persons with disabilities to assist them in entering the labour market;</li> <li>• Programs for students, including the Canada Summer Jobs program and the Service Canada Centres for Youth, to assist students in finding summer employment;</li> <li>• Programs to address homelessness in the community;</li> <li>• Canada Pension Plan</li> <li>• Old Age Security;</li> <li>• Disability Pensions</li> <li>• War Veterans Allowance</li> <li>• Guaranteed Income Supplement</li> <li>• Employment Insurance Benefits;</li> <li>• Career Transition Assistance;</li> <li>• Social Insurance Numbers;</li> <li>• Pleasure Craft Licenses;</li> <li>• Passport Applications;</li> <li>• Apprenticeship Incentive Grants;</li> <li>• Student Loans;</li> <li>• Federal Student Work Experience Program</li> <li>• Canada Education Savings Grant;</li> <li>• Canada Child Tax Benefit</li> <li>• Universal Child Care</li> <li>• Canadian Forces Recruiting;</li> <li>• RCMP Recruiting;</li> <li>• Common Experience Payment.</li> <li>• Registered Disabilities Savings Plan;</li> <li>• Wage Earner Protection Plan;</li> <li>• Working Income Tax Benefit;</li> <li>• Work Sharing; and</li> <li>• Western Hemisphere Travel Initiative</li> </ul>
<p><b>Social Services</b></p>	<ul style="list-style-type: none"> <li>• <b>Child Protection Services:</b> The Ministry of Social Services is given the authority by <i>The Child and Family Services Act</i>, to provide child protection services to children abused physically, sexually, emotionally and neglected..</li> <li>• <b>Foster Care:</b> Foster care provides children a warm and safe environment where they get the care, supervision, support and guidance they need during the time they must live away from home</li> <li>• <b>Community Based Services:</b> Over \$90 million per year is paid to CBOs to deliver services.</li> <li>• <b>Community Living Division:</b> Community Living delivers its programs and services primarily through an extensive system of community-based social, residential, vocational and early childhood agencies. It works in partnership with provincially-based representatives and advocacy organizations.</li> <li>• <b>Housing:</b> Saskatchewan Housing provides services for low to</li> </ul>

	<p>moderate-income households who could not otherwise afford adequate, safe and secure shelter.</p> <ul style="list-style-type: none"> <li>• <b>Income Assistance:</b> Financial assistance to help low-income families move out of poverty is available through income assistance programs. The following programs are available to support low-income families in Saskatchewan: <ul style="list-style-type: none"> <li>• Child Care Subsidy;</li> <li>• Discount Bus Pass Program;</li> <li>• Food Security;</li> <li>• Sask. Employment Supplement;</li> <li>• Seniors Income Plan;</li> <li>• Sask. Rental Housing Supplement;</li> <li>• Sask. Assistance Program;</li> <li>• Transitional Employment Allowance.</li> </ul> </li> </ul>
<b>Society for the Involvement of Good Neighbours (SIGN)</b>	<ul style="list-style-type: none"> <li>• Development and delivery of programs for socially and economically disadvantaged individuals, families, and for people with cognitive, psychiatric, and physical disabilities;</li> <li>• Partnerships and provision of space for other community organizations;</li> <li>• Administration and/or assistance with development of programs for other community groups;</li> <li>• Provision of opportunities for student work experience and practicum placement.</li> </ul>
<b>Sunrise Public Health</b>	<ul style="list-style-type: none"> <li>• Public Health is designed to protect, promote and restore the people’s health by using a Population Health Promotion framework which looks at what determines health and takes action on these determinants to reduce risk factors and ultimately increase health in a whole community or population. The approach is socio-environmental approach confronting the root cause of illness which means creating environments for people to be healthy.</li> <li>• Program areas: <ul style="list-style-type: none"> <li>• Medical Health Officer</li> <li>• Public Health Inspection</li> <li>• Public Health Nursing</li> <li>• Dental Health</li> <li>• Community Education/Population Health Promotion</li> <li>• Public Health Nutrition</li> <li>• Diabetes Education</li> <li>• Podiatry Services</li> <li>• Hearing Aid Program</li> </ul> </li> </ul>
<b>Yorkton Housing Corporation</b>	<ul style="list-style-type: none"> <li>• Provides housing to low income adults: 70 suites for low income seniors (60+) and 40 suites for low income adults</li> </ul>
<b>Yorkton Tribal Council (YTC) Labour Force Development Office</b>	<ul style="list-style-type: none"> <li>• Financial assistance for Treaty First Nations Individuals for training;</li> <li>• Employment and Career Counselling services open to the general public;</li> </ul>



- Resume writing services, job placements, set partnerships;
- Internet service for job search;
- Group counselling / one-to-one basis.

## PROGRAMMING GAPS

Some of the partners emphasized that training, education, and employment placement programs are important, but that by themselves are not sufficient to fully develop the potential of all people in the Parkland region. Some people are dealing with practical issues like childcare; transportation and housing that make it difficult to participate in these programs. Other people have personal/family issues like alcoholism, family violence, abuse or general hopelessness that keep them so preoccupied they are unable to focus on education or employment. Although some of the partners address these issues in a peripheral way, none focus on them intensively. Thus, there are barriers to education and employment that are not being fully addressed.

## STRENGTHS OF REGIONAL PARTNERS

### COMMUNITY STRENGTHS

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Strengths of the Parkland region as a whole include:

- **A history of working together** in the Parkland region. There are well-established procedures for working together, and existing organizations that facilitate cooperation. All partners participate in various types of collaborative activities.
- **The location of the Parkland region.** Yorkton and area is one of the largest trading areas in Saskatchewan. It's a long distance to travel to Saskatoon, Regina, or Brandon, so people in the area come to Yorkton.
- **Amenities in the Yorkton area** that draw people. These include good shopping, the regional health complex, the casino, and an infrastructure to host sports and cultural events.
- **The area's agricultural base.** Agriculture is an important driver in the economy and creates opportunities for many spin-off businesses. Farmers are expressing optimism for a variety of reasons. They see opportunities as a result of ethanol/bio fuels production, public demand for new products, and increased demand for product.
- **The area's capacity for growth.** There is room and opportunity for both population growth and industrial growth. Currently, the region is experiencing strong economic growth. A few of the reasons cited for optimism about increased economic activity are:
  - Recent reversal from net migration outflow to inflow in province;

- Increasing housing starts and housing renovations;
- Several major projects in region (canola crushing plants, new casino in Yorkton).

## PARTNERS' STRENGTHS

The strengths of individual partners are listed in Figure 3 on the next page. While strengths vary from one partner to another, several identified their staff and their community partnerships as strengths. This suggests that a solid foundation for future partnerships and collaboration already exists.

Figure 3: Partner Organization Strengths

ORGANIZATION	STRENGTHS
<b>Career and Employment Services</b>	<ul style="list-style-type: none"> <li>• Flexible and responsive to changing labour market conditions;</li> <li>• Demonstrated expertise in contract management;</li> <li>• Client focused approach to service delivery;</li> <li>• Access to current labour market information;</li> <li>• Partnership development;</li> <li>• Solid infrastructure as CES is part of a provincial delivery system;</li> <li>• Strong financial management practices and accountability for results.</li> </ul>
<b>City of Yorkton – Department of Economic Development</b>	<ul style="list-style-type: none"> <li>• Focus on enhancement of economic development activities beneficial for Yorkton and adjacent rural municipalities;</li> <li>• Close working relationship with the city departments, Chamber of Commerce and other community groups/organizations.</li> </ul>
<b>Good Spirit School Division</b>	<ul style="list-style-type: none"> <li>• Provides services to meet the needs of a diverse student population;</li> <li>• Inclusive organization with a mandate to serve all students that meet the age requirements set out in the Education Act, 1995;</li> <li>• Works extensively with partners in a number of collaborative ventures;</li> <li>• A strong set of values as identified by the school division's foundational statements.</li> </ul>
<b>Parkland College</b>	<ul style="list-style-type: none"> <li>• Staff – good multi-disciplinary team with background and expertise in a wide variety of areas;</li> <li>• Leadership – leaders who look for and seize opportunities;</li> <li>• Strong financial management and accountability;</li> <li>• Partnerships and credibility in the community.</li> </ul>
<b>Saskatchewan Abilities Council – Yorkton Branch</b>	<ul style="list-style-type: none"> <li>• Staff who are sensitive to community needs and are capable of working independently;</li> <li>• Organizational culture of collaboration;</li> <li>• Administrative expertise;</li> <li>• Good knowledge of and relationships with human services organizations and community based agencies in Yorkton;</li> <li>• Availability of facilities with a capability for a wide variety of uses.</li> </ul>

<b>Saskatchewan East Enterprise Region</b>	<ul style="list-style-type: none"> <li>• Region encompasses a broad distribution with population at approximately 66,020 and area of approximately 29,500 square km;</li> <li>• A pool of experience and expertise available with 5 REDAs joining forces. In addition, there is representation from business and industry, community and market based industry. Mix of skill sets and representation will benefit the development of a governance structure, by-laws, membership, board composition, and stakeholder involvement;</li> <li>• Funding increase for Enterprise Regions (ER);</li> <li>• Commitment to increasing capacity and expertise of ER staff allowing for specialization;</li> <li>• Possibility of regional satellite offices staggered throughout the region;</li> <li>• Stakeholder engagement through consultation, common understanding, SWOT, and determining needs of business, communities, and market based entities;</li> <li>• Board positions, committees, policies, procedures, responsibilities, monitoring performance, HR Plan &amp; Transition Strategy will be developed.</li> </ul>
<b>Saskatchewan Indian Institute of Technologies – Yorkton Industrial Career Centre</b>	<ul style="list-style-type: none"> <li>• Maintain a current database of skilled aboriginal workers;</li> <li>• Provide case management support to both employer/employee through job coaching/mentoring;</li> <li>• Strong financial management including transparency and accountability;</li> <li>• Partnerships in the community and with industry stakeholders.</li> </ul>
<b>Service Canada</b>	<ul style="list-style-type: none"> <li>• Service Canada helps make it easy to access government services. They provide a choice in contact methods (1-800-OCanada, www.servicecanada.gc.ca or in person), information is easy to understand and service in both official languages;</li> <li>• Focus on assisting youth and persons with disabilities to overcome barriers to entering the labour market;</li> <li>• Access to labour market information and census information;</li> <li>• Ability to work with partners to address community issues regarding employment and the labour market.</li> </ul>
<b>Social Services</b>	<ul style="list-style-type: none"> <li>• Invest in positive outcomes for people in areas of income support, child and family services, supports for persons with disabilities, and affordable housing.</li> <li>• Work with citizens as they build better lives for themselves through economic independence, strong families and strong community organizations.</li> </ul>
<b>Society for the Involvement of Good Neighbours (SIGN)</b>	<ul style="list-style-type: none"> <li>• Staff who are strong and able to work independently;</li> <li>• Ability to develop new community programs and services through collaboration with various community partners;</li> <li>• Administrative ability – can administer programs for others;</li> <li>• Good knowledge of human services agencies and community-based organizations in Yorkton.</li> </ul>
<b>Sunrise Public Health</b>	<ul style="list-style-type: none"> <li>• Programs are regional in focus</li> <li>• Skilled at evidence based research and policy development</li> </ul>

	<ul style="list-style-type: none"> <li>• Legislative support through inspection standards and guidelines</li> <li>• Support, partner, provide resources and collaborate on all aspects of housing</li> <li>• Skilled at community planning, assessment of needs and capacity development</li> <li>• Through the Medical Health Officer advocate on issue that impact the health of people</li> <li>• Utilize the Health Status report to support the development of projects that deal with the determinants of health</li> </ul>
<b>Yorkton Tribal Council (YTC) Labour Force Development Office</b>	<ul style="list-style-type: none"> <li>• Friendly, knowledgeable staff with 100% client focus;</li> <li>• Strong working relationship with YTC member First Nations;</li> <li>• Accountable and transparent to the YTC leadership and membership and to our funding agencies.</li> </ul>

## REGIONAL PARTNERS' – LONG TERM GOALS

### PARTNERS' MANDATES

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Each of the regional partners has their own specific mandate, but all of the regional partners' mandates have elements in common. All of the partners are committed to:

- Assisting people to become more independent and to lead productive lives.
- Creating social and economic circumstances in the Parkland region that will contribute to a healthy economy and self-sufficiency for all citizens.

### SHARED GOALS

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All of the broad, long-term goals below relate to the various partners' mandates and were mentioned by more than one partner. These goals are shared by the regional partners:

- **To increase labour market attachment** among people who, historically, had weak connections with work. The groups mentioned most frequently were people with disabilities, Aboriginal people, and social assistance recipients.
- **To improve quality of life and people's ability to function independently.** Becoming employed is one aspect of this goal, but so are equipping people with life skills such as money management; helping them address issues like family violence, and providing services like transportation that foster independence.

- **To find/train the skilled reliable workers** that employers need. Employers seek staff who have skills specific to their line of work and general workplace skills like reliability, punctuality, the ability to get along with others, etc.
- **To educate and train people** – Generally higher levels of education mean more potential for employment, higher incomes, and more personal choices. Most of the partner organizations focus on training and education in one way or another.
- **To create stronger relationships with employers** and thus increase opportunities for work placements, and on-the-job training. In some technical fields, the workplace is the best place for training, since employers have sophisticated, computerized equipment that educational institutions cannot afford.
- **To create more job opportunities** by attracting businesses and industries to the area.
- **To keep more young people in the Parkland area**, to ensure the labour force is constantly being renewed.
- **To improve the services available in the region for newcomers to Canada.** Increasing immigration to the region facilitates the achievement of a number of the shared goals and increases the overall potential of the region.

## PARTNERS' LONG-TERM GOALS

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Each of the partner organizations has its own set of goals for the next one to three years. These are displayed in Figure 4

Figure 4: Partners' Long-Term Goals

ORGANIZATION	GOALS
Career and Employment Services	<ul style="list-style-type: none"> <li>• Develop a skilled workforce to meet existing and future labour market demand;</li> <li>• Support innovative partnerships, programs and services for individuals requiring support in connecting with labour market opportunities;</li> <li>• Support the active engagement of the employer community to strengthen recruitment and retention practices.</li> </ul>
City of Yorkton – Department of Economic Development	<ul style="list-style-type: none"> <li>• To broaden the city's economic base through expansion and diversification;</li> <li>• To maintain and enhance the city's position as East Central Saskatchewan's regional trading area;</li> <li>• To foster a co-operative relationship with surrounding rural municipalities and First Nations to promote economic prosperity and smart growth development for the region;</li> <li>• To ensure an adequate supply of land for future development and expansion;</li> <li>• To provide adequate community infrastructure to accommodate target</li> </ul>

	<p>populations;</p> <ul style="list-style-type: none"> <li>• To enhance the physical appearance and economic vitality of the downtown area via revitalization strategies.</li> </ul>
<b>Good Spirit School Division</b>	<ul style="list-style-type: none"> <li>• Improved learning outcomes in the area of mathematics problem solving and reading comprehension;</li> <li>• Equitable opportunities for all students;</li> <li>• Improved transitions pre-K-12 and to post-secondary or employment;</li> <li>• Strengthen system wide accountability and governance.</li> </ul>
<b>Parkland College</b>	See Parkland College Strategic Plan
<b>Saskatchewan Abilities Council – Yorkton Branch</b>	<ul style="list-style-type: none"> <li>• To build stronger relationships with employers;</li> <li>• To provide vocational and avocational services throughout the region instead of just in the Yorkton area;</li> <li>• To maximize the use of technology in service delivery;</li> <li>• To participate in initiatives that divert materials from the landfill and create employment opportunities for people with vocational barriers;</li> <li>• To partner with agencies and individuals to build more inclusive communities.</li> </ul>
<b>Saskatchewan East Enterprise Region</b>	<ul style="list-style-type: none"> <li>• A sustainable agency specializing in growing key sectors, business development, and retention. Strategies and activities for growth will be developed by ER;</li> <li>• A policy-based board of directors with subcommittees focussing on sector development and strategic issues. Under the leadership of the Board of Directors, regular ER operations will commence and plans will be refined and implemented;</li> <li>• To establish a long term strategic and business plan with emphasis on gaining competitiveness in the global economy;</li> <li>• Ongoing stakeholder engagement and fulfillment;</li> <li>• Performance management and accountability.</li> </ul>
<b>Saskatchewan Indian Institute of Technologies – Yorkton Industrial Career Centre</b>	<ul style="list-style-type: none"> <li>• To assist in breaking down barriers to employment for Aboriginal employees;</li> <li>• To assist clients with skill development through certified training;</li> <li>• To encourage industry and partner participation in the project.</li> </ul>
<b>Service Canada</b>	<ul style="list-style-type: none"> <li>• To provide Canadians with one-stop easy-to-access, personalized service. Service Canada brings Government of Canada programs and services together in a single service delivery network;</li> </ul>
<b>Social Services</b>	<ul style="list-style-type: none"> <li>• To protect Saskatchewan's vulnerable people and support their inclusion in the province's prosperity;</li> <li>• Economic Growth: Sustain <b><i>Economic Growth</i></b> for the benefit of Saskatchewan people, ensuring the economy is ready for growth and positioning Saskatchewan to meet the challenges of economic and population growth and development;</li> <li>• Security: <b><i>Secure</i></b> Saskatchewan as a safe place to live and raise a family</li> </ul>

	<p>where people are confident in their future, ensuring the people of Saskatchewan benefit from the growing economy;</p> <ul style="list-style-type: none"> <li>• Promises: Keep Government's <b>Promises</b> and fulfill the commitments of the election, operating with integrity and transparency, accountable to the people of Saskatchewan.</li> </ul>
<b>Society for the Involvement of Good Neighbours (SIGN)</b>	<ul style="list-style-type: none"> <li>• To maintain effective delivery of current programming;</li> <li>• To be aware of community needs and respond as appropriate;</li> <li>• To continue to provide office and meeting space for Yorkton agencies and organizations.</li> </ul>
<b>Sunrise Public Health</b>	<ul style="list-style-type: none"> <li>• Find opportunity to enhance community engagement and to increase partnerships within the community.</li> <li>• Community involvement and engagement fosters a culture of individual responsibility for one's health.</li> <li>• Interagency/intersectoral collaboration focuses on improving children's health.</li> <li>• Support for the development and implementation of programs that address the determinants of health, specifically: <ul style="list-style-type: none"> <li>Healthy Child Development</li> <li>Education and Literacy</li> <li>Income and Social Status</li> <li>Physical Environments that support healthy living</li> </ul> </li> </ul>
<b>Yorkton Tribal Council (YTC) Labour Force Development Office</b>	<ul style="list-style-type: none"> <li>• To provide sponsorship and support to First Nations clients who are participating in Labour Market activities, which lead to potential employment;</li> <li>• To create partnerships with employers/businesses to provide employment opportunities for our clients (mostly First Nations);</li> <li>• To assist clients in job searches.</li> </ul>

# PARKLAND COLLEGE GOALS

The College's goals and objectives as outlined in the 2007-2012 Strategic Plan are shown below:

**VISION:** The College of choice celebrating quality learning and service.

**MISSION:** To create an innovative continuum of learning stimulating individual, community, and economic growth.

## PARKLAND COLLEGE STRATEGIC GOALS

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### To be the College of choice for learners

- Celebrate student success
- Focus on student recruitment
- Focus on student retention
- Expand learning and service options
- Enhance student supports

### To be an employer of choice

- Enhance communications
- Commitment to a representative workforce
- Provide a healthy, safe, and supportive environment
- Celebrate staff
- Encourage and support professional development and in-service training

### To increase access and innovation

- Implement an international development plan
- Develop learning services and tools for newcomers to Canada
- Expand our Aboriginal strategy
- Strategically encourage program development

### To foster College Renewal and Expansion

- Embed the Vision
- Build technology services
- Develop and improve infrastructure and administration
- Ensure effective leadership, management and accountability

### To support economic growth and prosperity

- Support regional economic activity
- Strategically align partnerships
- Service and support business training needs of the region



## APPENDIX A: AN OVERVIEW OF PARKLAND COLLEGE

Parkland College is one of eight regional colleges in Saskatchewan. It is located in the east-central part of Saskatchewan (Figure 13).

The college has five campus locations. The administration office is located in Melville. Other campuses are located in Canora, Esterhazy, Fort Qu'Appelle and Yorkton. In addition, there are SCN (Saskatchewan Communication Network) sites in Preeceville and Kelvington.

Parkland College's geographic borders encompass all of the Sunrise Health Region plus small corners of the Kelsey Trail and Regina Qu'Appelle Health Regions.

Figure 13: Parkland College Geographic Location



### ***PROGRAMS***

Parkland College's programs fall into three categories: Adult Basic Education, University and Technical Skills Training.

- **Adult Basic Education Programs** – Adult Basic Education emphasizes the knowledge and skills needed for academic upgrading and allows students to achieve Adult 12 standing. Specific programs include:
  - Basic literacy
  - Adult 10
  - Adult 12
  - GED testing services
  - Workplace Essential Skills
- **University Programs** – Parkland College partners with the University of Saskatchewan (U of S) and the University of Regina (U of R) to offer university courses in the east-central part of the province. Students can take their first year of Arts and Sciences from the U of S through the College and some second to fourth year courses also. The college offers a variety of courses from the U of R including all of the classes needed to complete a degree in Social Work. University courses may be offered face-to-face, online or via SCN. Parkland College has the largest off-campus university program delivered at a regional college in Saskatchewan. A University of Regina Master in Adult Education was completed in 2009, and a new cohort of 20 students from the U of S are completing a Master of Educational Administration.

- **Technical Skills Training** – The College partners with training institutions like SIAST (Saskatchewan Institute of Applied Science and Technology) and SIIT (Saskatchewan Indian Institute of Technology) to offer credit technical programs, for example, courses in Practical Nursing, Industrial Mechanics and Business Year I & II. It also works with business, government, and community organizations to offer industry programs. Some of these non-credit programs feature work-based training. The overall goal of technical skills training is to equip individuals with skills needed for employment and at the same time to meet labour market shortages for employers.

Programs differ in their intensity. Some are full-year, full-time. Others, like university courses, operate for a few hours each week. The number of full load equivalents is a good indicator of student participation in programming.

Figure 14: Parkland College – Programs and Student Participation – 2008-2009 and 2009 - 2010

Type of Program	2008 - 2009		2009 - 2010	
	Enrollment	Full-Load Equivalents	Enrollment	Full-Load Equivalents
<b>Adult Basic Education</b>				
Credit – Adult 10 & 12 & Academic GED	428	175.5	647	234.33
Non-Credit	339	120.7	487	149.39
<b>Total</b>	<b>767</b>	<b>296.3</b>	<b>1,134</b>	<b>383.72</b>
<b>University Program Total</b>	<b>146</b>	<b>67.0</b>	<b>155</b>	<b>67.19</b>
<b>Technical Skills Training</b>				
Institute Credit	498	217.2	507	205.74
Industry Credit	1,038	97.0	930	91.95
Apprenticeship Training	61	50.8	45	49.50
Non-Credit	774	91.8	637	75.12
<b>Total</b>	<b>2,371</b>	<b>456.8</b>	<b>2,119</b>	<b>422.31</b>
<b>TOTAL</b>	<b>3,284</b>	<b>820.1</b>	<b>3,408</b>	<b>873.22</b>

## CAREER AND STUDENT SERVICES

In addition to specific programs, Parkland College provides Career and Student Services. These services fall into two general categories:

- **Learner Support** – which includes:
  - Computer Assisted Learning Systems (CALs) Lab
  - Exam invigilation

- Language Instruction for Newcomers to Canada (LINC) or English as a Second Language (ESL)
  
  - Workplace Essential Skills
  - Literacy tutors
  - Scholarship opportunities
  - SCN special events.
- **Counselling** – which includes:
    - Assessments
      - Psycho-educational
      - Academic
      - Career related
    - Customized workshop development
    - Group counselling
    - Individual counselling
    - Itinerant services
    - Labour market research
    - Learning Specialist
    - Portfolio development
    - Provincial Training Allowance

## PARKLAND COLLEGE ADMINISTRATION AND STAFF

Parkland College is governed by a seven-person Board of Governors. The members of the Board come from six different communities in the Parkland region and so represent a variety of interests. Parkland College has realized full-time equivalent growth over the past year. Although many of the 203 staff members are part-time, the total FTE (Full-Time Equivalent) reached 94.226 which was an increase over last year. The largest single category of employee was instructors. In 2010, 81 people worked as instructors for a full-time equivalent of 31.91 positions (Figure 15).


**Figure 15: Parkland College – Staff – 2009-2010**

Category of Staff	Full-Time Equivalent	# of Staff
<b>Out-of-Scope</b>		
Senior Administrative Staff	7.00	7
<b>In-Scope</b>		
Managers	6.60	7
Coordinators, Counsellors, Consultants, and Facilitators	23.48	34
Administrative and IT Staff	7.17	10
Clerical Staff	13.64	30
Instructors	31.91	81
Aids and Tutors	4.45	34
<b>Total</b>	<b>94.26</b>	<b>203</b>

Source: Parkland College. *Annual Report 2008-2009*.

\* Does not include out-of-scope instructors for Community Interest programming.

# APPENDIX B: CITY OF YORKTON HOUSING RENTAL HOUSING INCENTIVE PROGRAM

		<h2 style="margin: 0;">City of Yorkton</h2>	
<b>POLICY TITLE</b> RENTAL HOUSING INCENTIVE PROGRAM (RHIP)		<b>ADOPTED BY</b> City Council	<b>POLICY NO.</b> 10.250
<b>ORIGIN/AUTHORITY</b> City Council	<b>JURISDICTION</b> City of Yorkton	<b>EFFECTIVE DATE</b> October 1, 2009 Amended April 1, 2010 Amended Oct. 18, 2010	<b>PAGE #</b> 1 of 2

1. **PURPOSE:**

To encourage development and supply of new rental units in the City of Yorkton, which accommodate working class professionals moving or relocating to Yorkton in order to keep pace with economic growth.

2. **POLICY:**

Developers can apply for **either** a 5 year or 10 year commitment per property as detailed below in section 1 or 2. This application needs to be completed at the time a building permit is issued and once committed to the 5 year plan, cannot opt and change to the 10 year plan or vice versa.

- 1) A) The program will offer 5-year 100% tax exemption to the developers for building multi-family rental units on condition the units must remain rental for 10 years and can be rented at fair market value.
  
- B) The program will offer 5-year 100% tax exemption to the developers of a condominium project provided the units are owned by one owner or entity. The exemption will require the owner to enter into an agreement that can be registered against the entire project. If the owner sells any of the units prior to the completion of the 10 year agreement the owner will be required to repay the taxes for each unit sold on the following basis:

- Years 1 to 5 Total Taxes plus interest at Cornerstone Credit Union Prime rate plus 3 per cent
  - Years 6 to 10 Total Taxes plus interest at Cornerstone Credit Union Prime rate plus 2 per cent
- 2) A) The program will offer 2-year 100% tax exemption to the developers for building multi-family rental units on condition the units must remain rental for 5 years and can be rented at fair market value.
- B) The program will offer 2-year 100% tax exemption to the developers of a condominium project provided the units are owned by one owner or entity. The exemption will require the owner to enter into an agreement that can be registered against the entire project. If the owner sells any of the units prior to the completion of the 5 year agreement the owner will be required to repay the taxes for each unit sold on the following basis:
- Years 1 to 5 Total Taxes plus interest at Cornerstone Credit Union Prime rate plus 3 per cent
- 3) Provincially funded affordable rental housing projects may receive the five-year tax exemption provided they meet the eligibility criteria. Note: Special Eligibility Criteria may apply.
- 4) No exemption or abatement of outstanding or current taxes will be negotiated.

## **ELIGIBILITY CRITERIA**

- 1) Eligible applicants are all developers or property owners wishing to develop new multi-family units in the city for rental purpose. All applicants must be assessed property taxes, and all property and special taxes must be paid in full at the time of completion of construction.
- 2) All developers must submit site plans of the proposed development which comply with the *National Building Code of Canada*, the *Uniform Building and Accessibility Standards Act* and all development standards outlined in the *City of Yorkton Zoning Bylaw No. 14/03*, as well as the *City of Yorkton Architectural Design Guidelines*. Such plans shall be prepared and stamped by a professional engineer, architect, or other qualified professional.

- 3) A minimum of five (5) dwelling rental units per building must be proposed, and the tax exemption takes effect immediately following the completion of construction.
- 4) A description of a new housing development proposal shall be provided which outlines the propose number and size of units, type of construction and potential rent per unit.

### **APPLICATION PROCEDURE**

- 1) A completed Application for *Rental Housing Tax Exemption* must be submitted to the Director of Planning and Engineering for circulation to the appropriate authorities.
- 2) The following information must be included with the Application for assistance:
  - (a) Detailed site and building plans prepared by a professional engineer, architect, or other qualified professional. Plans shall illustrate all site requirements as outlined in *Zoning Bylaw 14/03*, as well as the *City of Yorkton Architectural Design Guidelines*, and to determine compliance with the *National Building Code and the Uniform Building and Accessibility Standards Act*.
  - (b) A schedule of work to be undertaken, including phasing with an estimated time of completion.
- 3) Upon completion of the Administration's review a recommendation will be made to City Council.
- 4) If approved by City Council, assistance would be provided pursuant to a formal agreement between the City and the subject property owner(s).
- 5) The tax exemption shall begin upon the completion of construction, and in the fiscal year following the Notice of Assessment for the "improvements" and the term of the abatement shall be in the form of a contract between the City and the Applicant, and registered on title.

### 3. **RESPONSIBILITY:**

- 1) Approvals - Yorkton City Council (as submitted).
- 2) Review and monitoring - Economic Development Officer (annually).
- 3) Co-ordination – Director of Planning and Engineering.

# APPENDIX C: CITY OF YORKTON HOUSING STUDY

## Housing Needs Assessment Study

### City of Yorkton, Saskatchewan



Prepared by:

**Faisal Anwar**

Economic Development Officer,

City of Yorkton, Saskatchewan

Dated: March 09, 2011



## Acknowledgements

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Phil De Vos, Yorkton Business Improvement District	
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## Executive Summary

In the past two years, Yorkton has experienced tremendous economic growth, which put pressure on the housing sector due to new immigrants i.e. working class professionals, seniors and students in the city. The city's population is at 19,588 which has grown by 11.25% (Saskatchewan Health) over the last year. In order to keep pace with population and economic growth in Yorkton and area, the City has to assess the availability of adequate, suitable, accessible and affordable housing in Yorkton.

Housing needs assessment study will explore and identify current and emerging housing challenges in Yorkton and area, including availability, affordability, adequacy, suitability, and accessibility. This study will provide a better understanding of the area's current housing needs, issues and challenges; direction to the community, city and other interested stakeholders; and support funding applications to the Provincial and Federal Governments for affordable housing projects.

The methodology used to develop the Yorkton Community Housing Needs Assessment combines quantitative (statistical) data analysis with targeted key person/group interviews and focus group meetings (qualitative analysis) in order to identify and explore: population and demographic trends; changing household incomes; housing supply; housing issues related to affordability, adequacy, suitability, and accessibility; other indicators of housing/economic hardship where data was available; and impacts that the community may be experiencing as a result of declining housing affordability and choice.

According to Sask Health, Yorkton's population has increased by 13.28% between 2006 and 2010, with 2.66% average annual growth. The median age of Yorkton's population is 42.3 which are higher than that of provincial median age, i.e. 38.7. Seniors (55+) account for 30 percent of the total population of Yorkton. In the next ten years, 1510 residents will join the group of seniors (55+). On average, 554 residents migrated to Yorkton every year between 2001 and 2006. And 1,089 families migrated to Yorkton between 2006 and 2009.

The City has 4,410 couple families and 800 lone parent families, increased by 25% and 24%, respectively, in the last 7 years. There is a significant growth in households with and without children since 2006. In 2008, the median income of couple families was at \$72,920, lone parent families at \$33,580, and individuals at \$22,150. In Yorkton, 130 families and 330 individuals are earning less than \$10,000 per annum. Nearly, half of the tax-paying residents or households are

under the Maximum Income Limit i.e. \$44,500 set by the province of Saskatchewan for its supported housing programs.

Young individuals under 25 years have the lowest median income followed by young lone parents. The 65+ age group singles and couples have a lower median income as compare to 25-64 age group singles and couples. In Yorkton, 680 families and 1,050 individuals are considered to be in the low income group as per Canadian government's income threshold to cover living expenses. And 1,390 senior families received OASP/CPP in Yorkton in 2008.

In the next 5 years, 6,500 new jobs will be created in Yorkton and area due to spin-offs of Canola crushing facilities in Yorkton, expansion in potash mining by Mosaic around Esterhazy, and expected potash mining operation by BHP Billiton in Melville area. Most likely, expansion in Parkland College will increase the number of in/out of town students.

There are 6,545 occupied private dwellings in Yorkton, of which 4,375 are owned and 2,170 are rented. The housing stock in Yorkton is fairly old as more than 85% of homes were built before 1986. In the last three years, 161 new houses were built with an average cost of \$199 per square foot. Since 2007, Yorkton experienced a 150% increase in average housing price for all types of housing. The overall vacancy rate for market based rental units in the city is 2.5 percent which is very low. Due to demand/supply gap and economic growth the overall rents jumped up by 21% since 2008.

There are 165 units for low income families, and 1 unit for disabled persons. In total, only 4 units are available to accommodate 21 transitional youth or serve as an emergency shelter for the youth in Yorkton, and only 1 unit for women. In Yorkton, 533 units are designated for the seniors, out of which 326 units are for the low income group. Unfortunately, there is no student housing (dormitories, etc) in and around the City.

According to the findings of this study:

- 1,370 singles including 700 singles under the age of 35 years cannot afford an average rent of a bachelor suite, i.e. \$468 or ended up paying more than 30% of their annual gross income.
- The average one-bedroom apartment rent in Yorkton in 2010 was \$590. For at least 170 Yorkton couple families, 190 lone parent families and 1,370 singles, this amount exceeds 30% of their gross income.
- 130 couple families and 240 lone parent families with 1-2 children are considered low income families earning less than \$28,000. These families are unable to afford the average two-bedroom rent, i.e. \$697.
- 35 couple families and 90 lone parent families with 3+ children who are unable to afford average three-bedroom unit rent, i.e. \$769 or paying more than 30% of their household income towards rent.
- 890 couple families, 490 lone parent families, and 2,440 singles in Yorkton cannot afford average ownership house which costs \$190,000. And 1,310 couple families, 580 lone

parent families, and 4,610 singles cannot afford new semi/fully detached single family houses cost between \$240,000 and \$350,000.

- The waiting list of 200 for 165 existing low income family housing units suggests that these units may only be meeting 50% of actual demand of low income family housing in Yorkton. There is certainly a need of more low income family housing units as current rents of market based units are not affordable for 890 families in Yorkton, out of 5,210 couple and lone parent families.
- Almost 250 out-of-town full-time/part-time students are enrolled in Parkland College, Yorkton Campus every year. There is no proper student housing available to accommodate these students in Yorkton.
- Special needs groups or persons with disabilities have been neglected regarding the provision of affordable housing in Yorkton. Statistics show that, there is only 1 affordable unit available for persons with disabilities in Yorkton.
- In Yorkton, out of 541 affordable/subsidized housing units, 376 are already allocated for and occupied by the seniors. Seventy four seniors remain on the waiting list to get affordable/subsidized housing. The waiting list of seniors for affordable housing suggests that seniors' subsidized housing meets 85% of actual demand.

The findings of this study further reveals that gaps in housing continuum of Yorkton exist for each and every group living in Yorkton. Rental and ownership housing costs are well beyond the affordability range of many Yorkton residents. Particularly affected are young couples and lone parent families, and some individuals who are entering in the workforce. Yorkton is facing a challenge of providing an affordable, adequate, suitable and accessible housing to the residents.

Further, the housing challenges have some impacts on the community in terms of family, social, health, education, and economic impacts. These impacts restrict the community's ability to grow and prosper.

The study identified that market based rental, low cost entry-level, student, transitional & accessible housing for people with disabilities, seniors, and subsidized housing for low income families should be given priority for housing provision. Market forces, limited resources, finance, lack of private developers, lack of incentives/funding and high cost of construction, size of available lots, lack of mixed development, bylaws and inflexible CMHC guidelines, and inappropriate public transit were considered as barriers for housing development in Yorkton.

Secondary suite development, smaller lot development for entry-level housing, bylaw revisions, housing task force, strategy development, integrated and mixed housing, attraction for private developers, incentives for housing development and renovations, innovative solutions for housing, community involvement in housing development, rent control, public-private ventures,

out-reach housing program, urban reserves, taxations reforms, and lobbying for housing were identified as possible solutions to Yorkton's housing challenges.

The study recommends that the City develop a 5-year Community Housing Plan to accommodate housing needs of all groups living in Yorkton. In the meantime, the City should encourage secondary suite development to increase the rental housing stock in Yorkton. And develop smaller residential lots in the new subdivisions for low cost entry-level housing development.

## **1.0 Introduction and Background**

In the past two years, Yorkton has experienced tremendous economic growth, which put pressure on the housing sector due to new immigrants i.e. working class professionals, seniors and students in the city. The city's population is at 19,588 which has grown by 11.25% (Saskatchewan Health) over the last year. The population, specially, formation of households has a positive relationship with housing (CMHC), as the number of household increases, the demand for housing also increases. In order to keep pace with population and economic growth in Yorkton and area, the City has to assess the availability of adequate, suitable, accessible and affordable housing in Yorkton. The availability of appropriate and accessible housing enables communities to compete in recruiting and retaining skilled labor force and their families.

### **1.1 Purpose**

Housing needs assessment study will explore and identify current and emerging housing challenges in Yorkton and area, including:

- Housing availability and affordability (affordability refers to households having to pay more than 30% of their before-tax income on housing)
- Housing adequacy (physical safety and maintenance of the home)
- Housing suitability (overcrowding); and
- Housing accessibility (the degree to which housing meets the needs of persons with health, mobility or stamina limitations).

### **1.2 Objectives**

The objectives of this housing needs assessment study are:

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- To gain a better understanding of the area’s current housing needs, issues and challenges;
- To provide direction to the community, city and other interested stakeholders;
- To support funding applications to the Provincial and Federal Governments for affordable housing projects; and
- To provide basis for the development of a housing business plan which includes strategies/goals and action plan while projecting 5-10 years future housing needs.

### 1.3 Methodology

The methodology used to develop the Yorkton Community Housing Needs Assessment combines quantitative (statistical) data analysis with targeted key person/group interviews and focus group meetings (qualitative analysis) in order to identify and explore:

- Population and demographic trends;
- Changing household incomes;
- Housing supply;
- Housing issues related to affordability, adequacy, suitability, and accessibility;
- Other indicators of housing/economic hardship where data was available; and
- Impacts that the community may be experiencing as a result of declining housing affordability and choice.

## 2.0 Yorkton Population Profile

This section profiles the population growth and characteristics of the City of Yorkton using the most recently available federal, provincial and municipal census and data.

### 2.1 Population Growth

Since 2001, Yorkton’s population has grown by 1.54% annually. The population in the last five years has grown significantly, showing an annual increase of 2.66% due to tremendous economic growth and in-migration.

<b>(Table 1) Population Growth Rate in the Last 10 Years</b>										
Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	16,898	17,032	16,916	17,186	17,261	17,006	17,260	17,603	17,608	19,588

Growth rate		0.80%	-0.68%	1.60%	0.43%	-1.48%	1.49%	1.99%	0.03%	11.25%
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Source: Sask Health, 2010 covered population

<b>(Table 2) 40-Year Population Projections (Yorkton)</b>								
Projection Type	Year							
	2015	2020	2025	2030	2035	2040	2045	2050
Population Projections based on fertility and mortality rates in Saskatchewan (Cohort Analysis) (zero in and out migration)	20,082	20,511	20,829	21,003	21,064	21,054	21,010	20,929
Population Projections based on fertility and mortality rates in Saskatchewan (Cohort Analysis) + (100 in-migrations every 5-year of specific age group i.e. 20-29)	20,182	20,737	21,205	21,545	21,775	21,935	22,067	22,173
Population Projections based on last 5-year growth rate, i.e. 13.28% (Sask. Health)	22,189	25,136	28,474	32,255	36,538	41,390	46,886	53,112

Source: Sask Health, 2010 covered population

Cohort Analysis, City of Yorkton 2010

The City of Yorkton has a population of 19,588 representing 13.28% growth over the last 5-year period. The City's population will be 25,136 in the next 10 years, if it grows at the same pace i.e. 13.28% every 5-year period. According to the cohort analysis (while using fertility and mortality rate, and assuming zero migration), Yorkton's population will grow but not at the same rate as it was in the last 5 years. It proves that immigration plays an important role in the growth of

Yorkton's population. The rate of population growth is very steady over the period of next 40 years while including one hundred in-migrants for every 5-year period.

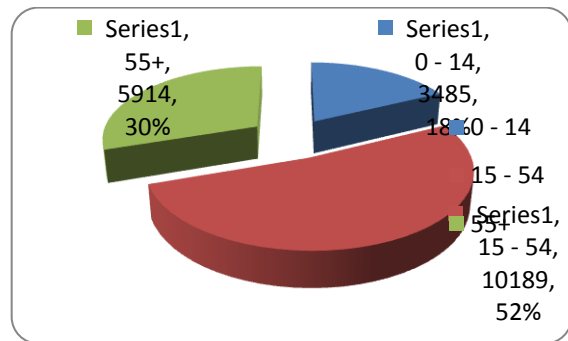
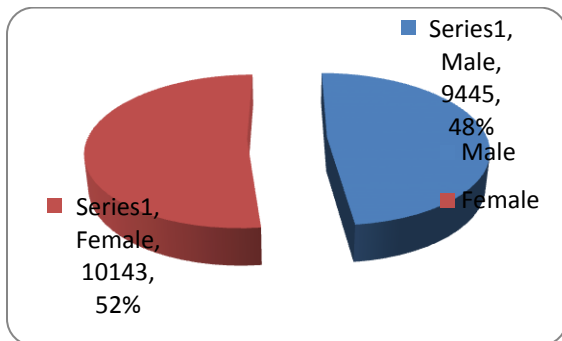
**Table 3**

<b>Age &amp; Gender</b>			
<b>Yorkton 2010</b>			
<b>Age Group</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
Under 1	112	103	215
1 to 4	476	457	933
5 to 9	591	563	1,154
10 to 14	638	545	1,183
15 to 19	667	635	1,302
20 to 24	641	673	1,314
25 to 29	564	642	1,206
30 to 34	596	582	1,178
35 to 39	622	607	1,229
40 to 44	559	631	1,190
45 to 49	692	698	1,390
50 to 54	694	686	1,380
55 to 59	634	601	1,235
60 to 64	465	540	1,005
65 to 69	379	451	830
70 to 74	367	458	825



75 to 79	276	409	685
80 to 84	250	357	607
85 to 89	153	285	438
90 to 94	50	155	205
95 Plus	19	65	84
<b>Total</b>	<b>9,445</b>	<b>10,143</b>	<b>19,588</b>

### Population Gender & Age Composition



Source: Sask Health 2010, covered population

The median age of Yorkton’s population is 42.3 which are higher than that of provincial median age, i.e. 38.7. Almost 30% of Yorkton’s population represents 55+ age groups, which is more than the provincial population of 55+ age groups, i.e. 26%.

<b>(Table 4) Senior's Population Projection of Yorkton</b>									
Year	2010	2015	2020	2025	2030	2035	2040	2045	2050
Population (55-64)	2,240	2,550	2,659	2,452	2,290	2,268	2,240	2,360	2,435
Growth rate (%)		13.84	4.27	-7.78	-6.61	-0.96	-1.23	5.36	3.18
Population (65+)	3,674	4,158	4,765	5,405	5,951	6,232	6,486	6,659	6,829
Growth rate (%)		13.17	14.60	13.43	10.10	4.72	4.08	2.67	2.55

Source: Sask Health, 2010 covered population

Cohort Analysis, City of Yorkton 2010

<b>(Table 5) Number of 55 – 64 Age Group from 2010 to 2020 in Yorkton</b>		
Year	Total Population of 55 - 64	Change in Population
2010	2,240	
2015	2,550	310
2020	2,659	109
Total		419

Source: Sask Health, 2010 covered population

Cohort Analysis, City of Yorkton 2010

<b>(Table 6) Number of Seniors (65+) from 2010 to 2020 in Yorkton</b>		
Year	Total Population of 65+	Change in Population
2010	3,674	
2015	4,158	484
2020	4,765	607
Total		1,091

Source: Sask Health, 2010 covered population

Cohort Analysis, City of Yorkton 2010

In the next 10 years, the population of seniors (55+) will grow by 25% in Yorkton, which will put more pressure in providing services to the seniors including affordable and accessible housing. In the next ten years 1,510 residents will join the 55+ age groups, out of which 419 will represent 55-64 age group and 1,091 will represent 65+ age groups.

## 2.2 Household and Family Profile

This section compares changes in the characteristics of Yorkton’s residents, families and households between 2001, 2006 and estimated 2008-09.

<b>(Table 7) Marital Status of Residents in Yorkton</b>						
	2001		2006		2009 estimates*	
	Number	%	Number	%	Number	%
Single (never legally married)	3,445	27.98	3,540	28.45	3,326	22.86
Legally married (not separated)	6,365	51.71	6,290	50.54	8,667	59.64
Separated but still legally married	325	2.64	370	2.97	344	2.35
Divorced	775	6.30	825	6.63	704	4.83
Widowed	1,400	11.37	1,420	11.41	1,503	10.32
Total	12,310	100	12,445	100	14,544	100

Source: Statistics Canada, Community Profiles 2001, 2006

\*Financial Post, Canadian Demographics 2009

Almost 46% of Yorkton’s residents are married. The proportion of divorced and widowed residents decreased slightly, while the ratio of married people has increased between 2006 and 2009.

<b>(Table 8) Family Characteristics in Yorkton</b>						
	2001		2006		2008 estimates*	
	Number	%	Number	%	Number	%
Married & common law couple families	3,530	84.55	3,475	83.43	4,410	84.65
Lone parent families	645	15.45	690	16.57	800	15.35
Total number of census families	4,175	100	4,165	100	5,210	100
Average number of persons in couple families	2.9		2.9		2.9	
Average number of persons in lone parent families	2.8		2.6		2.6	

Source: Statistics Canada, Community Profiles 2001, 2006

\*Statistics Canada, Small Area and Administrative Data Division, 2008

Nearly 85% of families living in Yorkton are married/common law couple families. The City has seen an increase in couple and lone parent families in the last 7 years, specially, a significant increase in the last 2 years. On average, couple families are made up of 2.9 persons, and on the other hand, lone parent families are made up of 2.6 persons. Overall the number of families has been increased in the last 7 years. Specially, there had been an increase of 1,045 families between 2006 and 2008.

<b>(Table 9) Household Characteristics in Yorkton</b>						
	2001		2006		2008 estimates*	
	Number	%	Number	%	Number	%
Household containing a couple (married or common law) with children	1,485	23.22	1,480	22.63	2,140	25.60
Household containing a couple (married or common law) without children	1,985	31.04	1,935	29.59	2,270	27.15
One person households	2,070	32.37	2,225	34.02	3,150	37.68
Other household types	855	13.37	900	13.76	800	9.57
<b>Total private households</b>	<b>6,395</b>	<b>100</b>	<b>6,540</b>	<b>100</b>	<b>8,360</b>	<b>100</b>
Average household size	2.35		2.3		2.1	

Source: Statistics Canada, Community Profiles 2001, 2006

\*Statistics Canada, Small Area and Administrative Data Division, 2008

Most notably, the number of couples with children as well as without children is on rise. An increase in single person household is also significant since 2001, which might be due to increase in construction activities in the city, new jobs in Yorkton and area, increase in number of out of town students, etc. The average household in Yorkton is 2.1 people in 2008. The private households have an annual growth rate of 4% over the last 7 years.

## 2.3 Income Profile

The income data was not available from the 2006 census. Tax filer data from Statistics Canada's Small Area and Administrative Data Division for the 2008 tax year (the most recent year available) has been used to generate the income profile of Yorkton's residents.

<b>(Table 10) Income by Family Type</b>								
Annual Gross Income Range (2008)	Couple Families		Lone Parent Families		Individuals		All	
	Number	%	Number	%	Number	%	Number	%
\$0 - \$9,999	70	1.59	60	7.5	330	10.48	460	5.50
\$10,000 - \$19,999	100	2.27	130	16.25	1,040	33.02	1,270	15.19
\$20,000 - \$29,999	300	6.80	170	21.25	650	20.63	1,120	13.40
\$30,000 - \$39,999	420	9.52	130	16.25	420	13.33	970	11.60
\$40,000 - \$49,999	420	9.52	90	11.25	280	8.89	790	9.45
\$50,000 - \$59,999	380	8.62	50	6.25	140	4.44	570	6.82
\$60,000 - \$74,999	600	13.61	70	8.75	120	3.81	790	9.45
\$75,000 - \$99,999	770	17.46	60	7.5	110	3.49	940	11.24
\$100,000 +	1,350	30.61	40	5	60	1.90	1,450	17.34
<b>Total</b>	<b>4,410</b>	<b>100</b>	<b>800</b>	<b>100</b>	<b>3,150</b>	<b>100</b>	<b>8,360</b>	<b>100</b>
<b>Median Income</b>	<b>\$72,920</b>		<b>\$33,580</b>		<b>\$22,150</b>		<b>\$44,300</b>	

Source: Statistics Canada, Small Area and Administrative Data Division, 2008

In Yorkton, 130 families and 330 individuals are earning less than \$10,000 per annum. Overall, couple families have higher total incomes than their non-couple counterparts. Couple families had a median income of \$72,920 in 2008 which is twice the income of lone-parent families, i.e. \$33,580, and nearly 3.5 times than that of singles, i.e. \$22,150. Median income refers to the income in the middle of the group, exactly half of the reported incomes are greater than or equal to the median income, and the other half are less than or equal to the median amount. Nearly half of the tax-paying residents or households are under the Maximum Income Limit, i.e. \$44,500 set by the province of Saskatchewan for its supported housing programs.

<b>(Table 11) Income Distribution by Age and Family Type</b>						
	Couple Families (by age of older partner)		Lone Parent Families (by age of parent)		Individuals	
	Number	Median Income (\$)	Number	Median Income (\$)	Number	Median Income (\$)
0-24 yrs	90	35,960	70	16,320	350	14,990
25-34 yrs	550	68,700	190	25,290	350	32,380
35-44 yrs	780	83,100	200	35,050	270	31,610
45-54 yrs	1,030	99,240	190	41,890	410	33,640
55-64yrs	830	83,120	60	70,530	370	29,070
65+ yrs	1,130	46,720	90	50,410	1,400	19,860
<b>Total</b>	<b>4,410</b>	<b>72,920</b>	<b>800</b>	<b>33,580</b>	<b>3,150</b>	<b>22,150</b>

Source: Statistics Canada, Small Area and Administrative Data Division, 2008

Young individuals under 25 years have the lowest median income followed by young lone parents. On the other hand, 65+ age group singles and couples have shown a lower median income as compare to 25-64 age group singles and couples.

<b>(Table 12) Low Income Measures (LIMs) Before Tax</b>								
	Couple Families		Lone Parent Families		Individuals		All	
	Number	Median Income	Number	Median Income	Number	Median Income	Number	Median Income
No Child	150	\$16,300	0		1,050	\$14,560	1,200	\$14,770
1 Child	70	\$17,860	160	\$15,540	0	0	230	\$16,340

2 Children	60	\$22,540	80	\$20,130	0	0	140	\$20,650
3+Children	70	\$32,820	90	\$24,480	0	0	160	\$28,030
<b>Total</b>	<b>350</b>	<b>\$20,060</b>	<b>330</b>	<b>\$18,620</b>	<b>1,050</b>	<b>\$14,560</b>	<b>1,730</b>	<b>\$15,300</b>

Source: Statistics Canada, Small Area and Administrative Data Division, 2008

In Yorkton, 680 families and 1,050 individuals are considered to be in the low income group as per Canadian government's income threshold to cover living expenses. This income threshold is far below than that of Maximum Income Limit which has been set by Saskatchewan government for affordable housing programs i.e. \$44,500.

<b>(Table 13) Government Transfer Payments for Seniors (65+ age groups)</b>						
	Couple Families		Lone Parent Families		Individuals	
	Number	Average Annual Payment	Number	Average Annual Payment	Number	Average Annual Payment
Old Age Security Pension/Net Federal Supplements	1,130	\$13,630	260	\$13,710	3,470	\$27,075
Canadian Pension Plan	1,130	\$11,735	260	\$8,950	3,300	\$19,985

Source: Statistics Canada, Small Area and Administrative Data Division, 2008

The above table shows Government Transfer Payments to Yorkton's seniors in 2008. All seniors who have contributed to the Canada Pension Plan (CPP) receive it and most Canadians aged 65+ are also eligible for the Old Age Security Pension (OASP) which supplements CPP. Low income seniors also qualify for further income supplements with the Guaranteed Income Supplement. There are 1,130 senior couple families and 260 lone parent families received OASP/CPP in Yorkton in 2008. If it is assumed that these 1,390 families only rely on OASP and CPP, then these senior families will be included in low income group. But, it is important to note that many seniors may have private pension and investment income to supplement federal pension income.



## 2.4 Mobility and Migration

<b>(Table 14) Mobility Status – Place of Residence 5 Years Ago</b>			
	2006		
	Total	Male	Female
Total population 5years and over	13,895	6,425	7,475
Lived at the same address 5 years ago	8,130	3,800	4,325
Lived within the same province or territory 5 years ago, but changed addresses from another census subdivision (municipality) within the same province/territory	1,885	900	985
Lived in a different province or territory 5 years ago	745	310	435
Lived in a different country 5 years ago	140	85	55

Source: Statistics Canada, Community Profile 2006

The data in table 14 shows that 2,770 residents migrated to Yorkton between 2001 and 2006, out of which 1,885 were from other municipalities within the province, 745 from other provinces within Canada, and 140 international immigrants. On average, 554 residents migrated to Yorkton every year between 2001 and 2006. Unfortunately, there isn't any data available for out-migration from Yorkton, so that it is hard to get realistic figures on net migration.

<b>(Table 15) National and International Immigration in Yorkton (number of families)</b>					
Year	2006	2007	2008	2009	Total
National immigration	146	248	305	314	1,013
International immigration	02	06	12	56	76
Total number of immigrant families	148	254	317	370	1,089

Source: Welcome Wagon, City of Yorkton

According to Welcome Wagon, City of Yorkton, 1,089 families migrated in Yorkton between 2006 and 2009, but data doesn't show whether these families moved to the community on permanent or temporary basis.

## 2.5 Impacts of Economic Development in Yorkton and Area

In the past three years, Yorkton has experienced tremendous economic growth, which put pressure on the housing sector. The city's population is at 19,588 which has grown by 13.28% (Saskatchewan Health) over the last 5 years. The population, especially, formation of households has a positive relationship with housing (CMHC), as the number of household increases, the demand for housing also increases.

Now, two canola crushing plants (JRI and LDM) are operational in Yorkton and area. In the near future, Agrium Inc. may consider potash exploration in the South-West of Yorkton, and BHP Billiton may also consider potash exploration in Melville area. Initial operation of both canola crushing plants had already created approximately 150 direct jobs, and as a multiplier effect it will create more than 300 indirect jobs in the community. The multiplier effect of canola crushing plant is 2 that mean 1 direct job will create 2 indirect jobs in the economy. One of these plants also has plans for expansion in the future while producing bio-diesel.

Almost every year, 900 – 1000 full-time and part-time students are enrolled at Parkland College, Yorkton Campus. An estimated 1 in 4 (25%) that is 225 – 250 students enrolled in Parkland College, Yorkton campus, are from out of town. There is no On-Campus or Off-Campus student housing available in Yorkton. The provision of student dormitories may increase the student enrollment in the college, which will help in providing skilled work force to the employers in the City and area. The Saskatchewan's economic boom in mining, construction and value added industries has created a need for more training capacity, specially, in the skilled trades' area. The recent increase in demand for skilled trades led Parkland College, Yorkton campus, to consider an expansion in its existing facility. The college is planning a 78,000 square feet expansion in addition to the current college infrastructure in order to meet the future training needs, which will create 6 to 12 new permanent jobs.

Parkland College has also commenced Co-op/work placement programs, which provides an opportunity to the students to apply their academic knowledge in the work environment and gain some initial level experience. This program prolongs the stay of the out of town students in Yorkton, if they obtain placement within city's boundaries. The expansion of Parkland College in Yorkton combined with Co-op/work placement programs will increase the enrollment of both in town and out of town students in the college, which will exert more pressure on housing sector in the city.

Mosaic, one of the largest potash producers in Canada, based in Esterhazy, Saskatchewan is doing expansion in its both existing shafts K1 and K2, and also constructing a new shaft, i.e. K3. According to Mosaic, more than 65 of their permanent employees live in Yorkton and area, and it doesn't include an estimated 30% of contracted workers. Over the next five years, 250 jobs will need to be filled as a result of retiring workers, and 250 new jobs will be created due to K3

expansion. Being a regional centre and more job opportunities for spouses/second income, Yorkton may be the first choice for most of the new workers as far as housing is concerned

The expected potash mining operation by Agrium Inc. (between Yorkton and Melville) and by BHP Billiton (in Melville area) will also create new direct and indirect jobs in Yorkton and area. According to BHP Billiton, if company decides to go for mining operation in Melville area in 2011, then it will generate at least 4000 temporary construction jobs for the next five years, and after the construction of mine will create 300 to 500 permanent jobs. Therefore, in the next five years, the numbers of direct/indirect and temporary/permanent jobs from canola crushing plants and potash mining may exceed 6,500 jobs in the region.

The increase in jobs/employment in Yorkton and area due to the expected mining operations will put more pressure on the housing, hospitality, retail, education, health, and business sectors of Yorkton. The City needs to keep pace with the future economic development in the region while maintaining updated infrastructure and land inventory in order to accommodate economic growth effectively.

## 2.6 Summary

- Robust population growth – 13.28% increase between 2006 and 2010, with 2.66% average annual population growth.
- Age characteristics – the median age of Yorkton’s population is 42.3 which are higher than that of provincial median age, i.e. 38.7.
- Seniors (55+) account for 30 percent of the total population of Yorkton.
- In the next ten years, 1510 residents will join the group of seniors (55+).
- The City has 4,410 couple families and 800 lone parent families, increased by 25% and 24%, respectively, in the last 7 years.
- Household characteristics – significant growth in households with and without children.
- Median income in 2008 – couple families \$72,920; lone parent families \$33,580; and individuals \$22,150.
- 130 families and 330 individuals are earning less than \$10,000 per annum.
- Nearly, half of the tax-paying residents or households are under the Maximum Income Limit i.e. \$44,500 set by the province of Saskatchewan for its supported housing programs.
- Young individuals under 25 years have the lowest median income followed by young lone parents.
- 65+ age group single and couples have a lower median income as compare to 25-64 age group singles and couples.
- 680 families and 1,050 individuals are considered to be in the low income group as per Canadian government’s income threshold to cover living expenses.
- 1,390 senior families received OASP/CPP in Yorkton in 2008.
- On average, 554 residents migrated to Yorkton every year between 2001 and 2006.
- 1,089 families migrated to Yorkton between 2006 and 2009.
- In the next 5 years, 6,500 new jobs will be created in Yorkton and area

- Most likely, expansion in Parkland College will increase the number of in/out of town students.

### 3.0 Housing Profile

This section profiles Yorkton's housing characteristics such as dwelling type, age, tenure (rental and ownership housing). It also profiles the inventory of seniors and transitional youth/women.

### 3.1 Dwelling Type and Housing Tenure

Dwellings	Yorkton		North Battleford		Estevan		Swift Current		Weyburn		Saskatchewan	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Occupied private dwellings	6,545	100	5,525	100	4,235	100	6,645	100	4,045	100	397,044	100
<i>Owned</i>	4,375	66.9	3,440	62.3	3,020	71.3	4,635	69.8	2,785	68.8	284,844	71.7
<i>Rented</i>	2,170	33.1	2,080	37.7	1,220	28.7	2,010	30.2	1,265	31.2	101,927	25.6
Single detached houses	4,614	70.5	3,834	69.4	2,888	68.2	4,333	65.2	2,730	67.5	293,720	73.9
Semi – detached houses	183	2.8	177	3.2	102	2.4	372	5.6	251	6.2	10,963	2.7
Row houses	229	3.5	188	3.4	89	2.1	120	1.8	28	0.7	13,649	3.4
Apartments, duplex	72	1.1	77	1.4	59	1.4	153	2.3	24	0.6	52,193	13.1
Less than 5-storey apartment	1342	20.5	983	17.8	868	20.5	1455	21.9	845	20.9	7,531	1.9
More than 5-storey apartment	0	0	210	3.8	51	1.2	120	1.8	109	2.7	1,005	0.2
Other dwellings	98	1.5	50	0.9	182	4.3	93	1.4	49	1.2	6,747	1.7

Source: Statistics Canada, Community Profile 2006

Yorkton's predominant housing type is single detached, i.e. 70.5% of total occupied private dwellings. Almost 67% of dwelling units are owned as compare to 33% rented units. The provincial average is almost same as Yorkton, except Yorkton has 5% more rental dwellings as compare to the province. There is not much difference between Yorkton and other cities, except Yorkton doesn't have an apartment building with more than 5 stories.

### 3.2 Age of Housing

<b>(Table 17) Age and State of Repair of Housing Stock</b>						
	<b>Yorkton</b>	<b>North Battleford</b>	<b>Estevan</b>	<b>Swift Current</b>	<b>Weyburn</b>	<b>Saskatchewan</b>
Dwelling built pre 1986	5,645	5,010	3,470	5,665	3,520	312,460
Dwelling built post 1986	890	515	770	980	525	74,680
Total	6,535	5,525	4,240	6,645	4,045	387,140
% Requiring major repairs	9	11.7	6.1	8.6	6.8	10.5

*Source: Department of Finance, City of Yorkton, & Statistics Canada, Community Profile 2006*

The housing stock in Yorkton is fairly old as more than 85% of homes were built before 1986, almost 25 to 76 years old. As of 2006, 9% of total dwellings in Yorkton require major repairs as compare to 10.5% provincially. The housing stock situation in other same sized cities is almost same as Yorkton except Estevan and Weyburn which have less properties need repairs. July 1, 2010 flood in Yorkton resulted in 38 uninhabitable dwellings including 2 rental apartment complexes (20 units), 25+ basements with structural problems, 800+ basements require refinishing.

### 3.3 Market Housing

#### 3.3.1 Ownership Housing

In the last three years, 161 new houses were built with an average cost of \$199 per square foot. Due to tremendous economic growth in the past three years the average price of housing increased sharply. Since 2007, Yorkton experiences approx. 150% increase in average housing price for all types of housing.

<b>(Table 18) Annual MLS Statistics</b>						
<b>Year</b>	<b>Total Sales</b>	<b>% Change</b>	<b>New Listings</b>	<b>% Change</b>	<b>All Types Avg. Price</b>	<b>% Change</b>
2000	211	-3.65	452	21.18	\$60,380	-0.84
2001	226	7.11	460	1.77	\$64,330	6.54
2002	252	11.50	482	4.78	\$77,101	19.85
2003	228	-9.52	439	-8.92	\$69,572	-9.76
2004	260	14.04	456	3.87	\$67,315	-3.24
2005	263	1.15	506	10.96	\$83,121	23.48
2006	326	23.95	566	11.86	\$78,271	-5.83
2007	552	69.33	473	-16.43	\$76,013	-2.88
2008	554	0.36	669	41.44	\$104,693	37.73
2009	253	-54.33	252	-62.33	\$185,000	76.70
2010	207	-18.18	383	51.98	\$190,000	2.70

Source: Yorkton Real Estate Board & CMHC 2009

Re/max Blue Chip Realty, Yorkton 2011

### 3.3.2 Rental Housing

Apartment Type	Average Rent (\$)					Vacancy Rate (%)		
	2008	2009	2010	% Change		2008	2009	2010
				08 – 09	09 - 10			
Bachelor	374	453	468	21.13	3.31	0.0	0.0	1.2
1 Bedroom	477	579	590	21.38	1.90	0.7	0.6	4.9
2 Bedroom	577	667	697	15.60	4.50	0.5	1.3	1.1
3 Bedroom +	666	748	769	12.31	2.81	0.0	2.9	2.4
<b>1,024 Rental Units</b>	<b>Average Rent \$645 (2010)</b>				<b>Average Vacancy Rate 2.5% (2010)</b>			

Source: CMHC Rental Market Report - SK Highlights - Released Fall 2010

According to CMHC, there are 1,024 rental units (3 or more rental units in one building) in Yorkton. The overall vacancy rate for these rental units is 2.5 percent in 2010, which is very low but improves from 0.9 percent in 2009. Due to demand and supply gap, and economic growth the overall rents jumped up by 18% and 3.13% in 2009 and 2010, respectively.

Cities	Average Rent (\$) in 2010					Vacancy Rate (%) in 2010
	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom +	Total	Total
Yorkton	468	590	697	769	645	2.5
North Battleford	453	547	715	780	647	3.7
Estevan	517	845	937	958	883	1.5
Swift Current	424	543	668	776	623	7.5
Saskatchewan	543	727	872	930	800	2.5

Source: CMHC Rental Market Report - SK Highlights - Released Fall 2010

The vacancy rate of rental properties in Yorkton is same as provincial rate, i.e. 2.5%. North Battleford and Swift Current have higher vacancy rates except Estevan, which has the lowest vacancy rate, i.e. 1.5%. Average rents are almost same as or close to same-sized communities, but lower than that of Estevan and provincial average.

### 3.4 Near Market Housing

<b>(Table 21) Housing for Low Income Families</b>		
Organization	No. of units	Future Development
Habitat for Humanity	01	01
Yorkton Parkland Housing	111	0
Yorkton Housing Authority (Sask. Housing)	53	0
Provincial Métis Housing Corporation	0	04
<b>Total</b>	<b>165</b>	<b>05</b>

*Source: Department of Finance, City of Yorkton*

Low-income housing is provided by the Yorkton Housing Authority. It is operated by Saskatchewan Housing under the provincial government. The Yorkton Housing Authority provides 208 senior units, 29 family housing units, 24 self-contained apartments, one wheel chair accessible family unit and 3 wheel chair accessible apartments. The City of Yorkton also operates an affordable housing program through its wholly owned subsidiary, Yorkton Housing Corporation, which provides 40 bachelor suites, 40 one-bedroom duplexes, 20 one-bedroom suites and 10 two-bedroom suites for the seniors. Yorkton Parkland Housing manages 121 units including 10 units for the seniors. Habitat for Humanity also built 1 unit in 2010. There is a proposal for the development of 1 more unit by Habitat for Humanity and 4 units by Provincial Métis Housing Corporation in the near future.

The Yorkton Housing Corporation, Yorkton Housing Authority, and Yorkton Parkland Housing have a waiting list of 54, 100, and 100, respectively. The waiting list includes low income families and low income seniors, it also overlaps among these three housing authorities with few numbers. In total, 165 units are designated for low income families in Yorkton with the future development of 5 units.

<b>(Table 22) Housing for Persons with Disabilities</b>		
Organization	No. of Units	Future Development
Yorkton Housing Authority (Sask. Housing)	01	0
<b>Total</b>	<b>01</b>	<b>0</b>

*Source: Department of Finance, City of Yorkton*



Unfortunately, there is only 1 affordable unit available in Yorkton, which is designed to accommodate disabled persons.

### 3.5 Non – Marketing (Transitional Housing)

<b>(Table 23) Transitional Housing for Youth/Women</b>		
Organization	No. of Units	Future Development
Yorkton Transitional Housing for Youth	1 to house 5 males 1 to house 5 females	0
Safe Haven (Yorkton Tribal Council)	1 to house 5 youth	0
Society for the Involvement of Good Neighbours	1 to house 6 youth	0
Shelwin House	1 to house 15 women	0
<b>Total</b>	<b>05</b>	<b>0</b>

*Source: Department of Finance, City of Yorkton*

In total, only 4 units are available to accommodate 21 transitional youth or serve as an emergency shelter for the youth in Yorkton. And only 1 unit is available to provide emergency shelter to domestically abused women in Yorkton.

### 3.6 Seniors Housing

<b>(Table 24) Seniors Housing (low, moderate and high income)</b>		
Organization	Project	No. of units
	Queen Elizabeth	106
	Fischer Court	32

Yorkton Housing Authority (Sask Housing)	Victoria Court	31
	Clements Court	21
	Heritage Place	16
	Fairview Arms (life lease)	50
Yorkton Housing Corporation (City of Yorkton)	Independent Manor	30
	Jubilee Crescent	40
	Bradbrooke Drive	40
Parkland Housing Society		10
Integrated Life Care Corporation	Sacred Heart Assisted Living	72
Caleb Group	Bentley Retirement Home	85
Total		533

*Source: Department of Finance, City of Yorkton*

In Yorkton, 533 units are designated for the seniors, out of which 326 units are for the low income group. Seniors account for 30 percent of the total population of Yorkton, and most of them belong to low income category. Seniors frequently look for downsizing, as they cannot afford or physically can no longer maintain a house. Seventy four seniors remain on the waiting list to get affordable/social housing (Yorkton Housing Authority 2009). According to the cohort analysis for the city of Yorkton, in the next ten years, 1510 residents will join the group of seniors (55+).

### **3.6 Students Housing**

Almost every year, 900 – 1000 full-time and part-time students are enrolled at Parkland College, Yorkton Campus. An estimated 1 in 4 (25%) that is 225 – 250 students enrolled in Parkland College, Yorkton campus, are from out of town. These students want to stay in Yorkton during the term/terms of their studies due to some economical factors. Students usually encounter problems in qualifying for a rental apartment, as they need a co-signer to rent apartments. Even, when they have a co-signer, they still face problems in finding accommodation close to the college, as city's transit system doesn't meet their needs. There is no On-Campus or Off-Campus student housing available in Yorkton. The provision of student housing will increase the student enrollment in the college, and also help in providing skilled work force to the employers in the city and area.

### 3.7 Summary

- There are 6,545 occupied private dwellings in Yorkton, out of which 4,375 are owned and 2,170 are rented.
- The housing stock in Yorkton is fairly old as more than 85% of homes were built before 1986.
- In the last three years, 161 new houses were built with an average cost of \$199 per square foot.
- Since 2007, Yorkton experienced a 150% increase in average housing price for all types of housing.
- The overall vacancy rate for the rental units in the city is 2.5 percent which is very low. Due to demand and supply gap, and economic growth the overall rents jumped up by 21% since 2008.
- There are 165 units for low income families, and 1 unit for disabled persons.
- In total, only 4 units are available to accommodate 21 transitional youth or serve as an emergency shelter for the youth in Yorkton and only 1 unit for women.
- In Yorkton, 533 units are designated for the seniors, out of which 326 units are for the low income group.
- No student housing (dormitories, etc).

### 4.0 Identification of Gaps and Needs (Quantitative & Qualitative Analysis)

A series of focus group meetings were organized in Yorkton to validate the quantitative housing analysis and get input from the participants on housing adequacy, suitability and accessibility issues in the city. Following six groups were selected for the focus group meetings:

- Health and social service providers
- Housing industry professionals
- Business organizations
- Educational institutions
- Financial institutions
- Seniors

This section deals with the housing needs analysis on the basis of statistical data and anecdotal evidences through focus group meetings.

## **4.1 Gaps in Yorkton's Housing Continuum – Housing Availability**

Apart from affordability, Yorkton is lacking in keeping pace with the population growth and economic development, which resulted in a shortage of market, near market and non-market housing. In the near future, the development of potential potash mining operations around Yorkton may put more pressure on the housing sector.

Yorkton's population has shown tremendous growth over the last 5 years, specially, it grew by 11.25% in 2010 as compare to 2009 (Table 1). The major shift has been observed in the 15 – 54 population age group which increased by 1,066 (Table 3). This group is considered to be a working class group including students. Now, there is a need for keeping market rental and ownership housing inventory up to date to accommodate further population growth in the City. According to the cohort analysis being done in 2009 while using fertility and mortality rates with zero in/out migration, the target of 19,588 population of Yorkton would be achieved in 2020. So, it is evident that immigration is one of the major factors of 11.25% increase in Yorkton's population in one year.

In the next five years, with the potential of 6,500 new jobs due to the ripple effect of canola crushing plants and potential mining operations, and increase in 250 jobs in Mosaic due to the construction of its third shaft will require more provision of market-base rental and ownership housing facilities by Yorkton.

### **Market Housing (Rental and Ownership)**

The increase in couple and lone parent families in Yorkton by 1,045 between 2006 and 2008 would also increased demand for one-bedroom to three-bedroom rental accommodation or semi/fully detached single family houses (Table 8). As far as rental accommodation is concern, the City has a vacancy rate of 2.5 percent (Table 19) which has been improved as compared to 2009, but still it is considered very low. Shortage of rental units in Yorkton is also one of the important factors responsible in the increase of average rent by 21% since 2008 (Table 19). There is a need of low cost entry-level housing and rental units in order to attract and retain young families/professionals in Yorkton. Specially, due to the damaged/uninhabitable properties caused by flood of July 01, 2010, the City needs to increase it housing stock including rental and ownership housing to at least offset the loss of these properties. The City needs to keep pace with the 4% annual growth in private households while maintaining and increasing the number of housing stocks in Yorkton (Table 9).

### **Near Market Housing (Low Income Families)**

The waiting list of 200 for 165 low income family housing units suggest that these units may only be meeting 50% of actual demand of low income family housing in Yorkton. There is certainly a need of more low income family housing units as current rent of market based units are unaffordable for 890 families in Yorkton, out of 5,210 couple and lone parent families (Table 27).

### **Near Market Housing (Persons with Disabilities)**

Special need group or persons with disabilities have been neglected regarding the provision of affordable housing in Yorkton. Statistics showed that, there is only 1 affordable unit available for persons with disabilities in Yorkton (Table 22), which is designed to accommodate disabled persons. Good statistical data regarding persons with disabilities in Yorkton is not available. The available data shows total numbers of disabled persons in Yorkton irrespective of short-term, long-term, physical and mental disabilities. According to the Ministry of Social Services, Yorkton Office, 504 cases of disabilities were reported in the month of April, 2009, but their records fail to break out data on different kinds of disabilities. Still, it is a neglected group, which needs proper attention. Provision of accessible and affordable housing to persons with disabilities will provide them an opportunity to be useful members of the community, while contributing in the growth of the economy.

### **Near Market Housing (Student Housing)**

Almost 250 out of town students enrolled in Parkland College, Yorkton Campus every year. There is no proper student housing available to accommodate these students in Yorkton. Most of the students get accommodated in market rental units. If student dormitories are available for Parkland College students, then some of the rental units will free up for working class professional in City's existing housing inventory, and students may get more affordable housing.

### **Near Market Housing (Seniors)**

Seniors (55+) account for 30 percent of the total population of Yorkton. Seniors frequently look for downsizing, as they cannot afford or physically can no longer maintain a house. In Yorkton, out of 541 affordable/subsidized housing units provided by Yorkton Housing Authority, Yorkton Housing Corporation, and Yorkton Parkland Housing, 376 are already allocated for and occupied by the seniors (Table 24). Seventy four seniors remain on the waiting list to get affordable or subsidized housing. The waiting list of seniors for affordable housing suggests that seniors' subsidized housing meets 85% of actual demand. According to the cohort analysis for the city of

Yorkton, in the next ten years 1,510 residents will join the 55+ age groups, out of which 419 will represent 55-64 age group and 1,091 will represent 65+ age groups (Tables 4,5, & 6). There are 1,130 senior couple families and 260 senior lone parent families, who received average annual payment of \$25,365 and \$22,260, respectively, for old age security pension, net federal supplements and Canada pension plan in 2008 (Table 13). There is no data available which shows other income supplementing their annual receipts. If we consider these government transfer payments as their total gross income, then the couple and lone parent senior families are in need of affordable housing.

### Non-Market Housing (Emergency Shelters/Transitional Housing)

In total, only 4 units are available to accommodate 21 transitional youth or serve as an emergency shelter for youth in Yorkton. And only 1 unit (emergency shelter) available for domestically abused women. Shelwin House in Yorkton provides consultancy services, and also provides temporary accommodation for up to 15 women.

<b>(Table 25) Change in Number of Families and Private Dwellings in Yorkton</b>				
	2006	2008/2010 estimates*	Change	
	Number	Number	Number	%
Married & common law couple families	3,475	4,410	935	26.90
Lone parent families	690	800	110	15.95
Singles	2,225	3,150	925	41.57
Number of private occupied dwellings	6,545	6,782	237	3.63

Source: Statistics Canada, Community Profiles 2001, 2006

\*Statistics Canada, Small Area and Administrative Data Division, 2008

As it is shown in Table 25, the number of new private occupied dwellings didn't keep pace with increase in the number of families and singles in Yorkton. This situation refers to the lack of availability of housing in Yorkton for new families and singles, which may lead to unsuitable housing conditions in the city where multiple families are living in the same dwelling.

In general, gaps in housing continuum of Yorkton exist for each and every group living in Yorkton. Rental and ownership housing costs are well beyond the affordability range of many Yorkton residents. Particularly affected are young couples and lone parent families, and some individuals who are entering in the workforce. Following table shows the existing housing gaps in Yorkton as of December 2010:

**(Table 26) Housing Gaps in Yorkton as of December'2010**

Type of Housing	No. of Units Required
Subsidized housing for low income families (based on the waiting list)	165 – 200
Seniors' subsidized housing (based on the waiting list)	50 – 75
Market housing for families (Total increase in families 1,045 – total increase in dwellings 237 = 808 units)*	700 – 800
Market housing for singles (Total increase in singles 925 – total increase in dwellings 237 = 688 units)*	600 – 700
Students housing (based on 200 – 250 out-of-town student enrollments)	50 +
Special Needs Housing (based on existing inventory and cases dealt)	10 – 25
Transitional homes/emergency shelters	10 – 25

**\*Note:** The 700 – 800 unit gap for the families and 600 – 700 unit gap for the singles seems to be unrealistic, which may be due to discrepancy in 2008 data of total no. of families and singles in Yorkton showing a gap of 1,733 units between the total increase in families and singles, and the total increase in dwellings in Yorkton. Unlike 2001 & 2006 census data, the 2008 data was collected from the tax filers in Yorkton, which may be resulted in discrepancy in the data as temporary work force including construction workers may be included in the data as single households.

There might be some other possibilities as well:

- The gap may be real as the families and individuals did not find housing in Yorkton, and living in the outskirts or neighboring communities of Yorkton while using City's mailing or postal address; or
- The gap might have an error as households of neighboring communities are using Yorkton's postal or mailing address; or

- The dwellings occupied by the household may comprise of multi-families, which compromises the suitable living conditions of housing, i.e. overcrowding.

According to Statistics Canada (2008), it is obvious that the number of families and singles are growing by 4% annually in Yorkton (Table 9), which means an increase of 334 families and singles in Yorkton every year. Also, July 1, 2010 flood in Yorkton resulted in 38 uninhabitable dwellings including 2 rental apartment complexes (20 units), 25+ basements with structural problems. The City needs to restore at least those uninhabitable units to provide housing to displaced families/individuals.

#### **4.1.1 Anecdotal Evidence of Housing Gaps or Availability Issues in Yorkton**

Limited anecdotal evidence was derived from participants in a series of Focus Group Sessions conducted with local/regional stakeholders and the residents of Yorkton relating to housing availability. The participants indicated that housing availability is the key issue prevailing in Yorkton's housing market. Specially, the shortage of rental housing restricts working professionals and youth to move in Yorkton for work on short-term or long-term basis, and accept job offers where they can find housing. This situation is considered to be one of the major barriers in coping with skilled/semi-skilled labor force shortage to manage economic growth of the city. The participants indicated the need of market based rental and low cost entry-level ownership housing in Yorkton.

A lot of couch surfing activities have been observed among the workers, and sometimes it leads to unsuitable living conditions due to overcrowding. The situation is even worse for the students as there is no proper student housing in Yorkton. Specially, those students who are enrolled in short-term (2-week to 16-week) courses face difficulties in finding short-term rental housing. The hotels are also at their full capacity, so that they cannot accommodate those students who are enrolled on short-term courses, and it is also expensive for the students to live in a hotel. If students do not find any accommodation in Yorkton, then they prefer to move to bigger centers or in those communities where they can get appropriate accommodation. Parkland College is also getting some international students who do not have any credit history and references which are the major hurdles in getting market based rental accommodation in Yorkton. Apart from students, it is very difficult for the College to hire seasonal and short-term instructors for some of their specialized courses. Storage shortage is also an issue in order to keep household items while building or buying a house for in-migrants.



Lack of availability of transitional housing or emergency shelters put more pressure on health services. It is hard to find a place for a transient person with mental difficulties, resulting in overstay in the rehab centre and more cost to the Health Centre. Yorkton also has less number of shelters or transitional homes for mentally and physically abused women with children.

## 4.2 Housing Affordability

Housing affordability relates to the ability of individual households to meet their monthly rent or mortgage payments within a reasonable threshold of their income. CMHC has determined that housing is affordable if it costs no more than 30% of a household's before-tax monthly income for rent or mortgage payments.

Table 27 shows the affordable ranges of rent/mortgage for couple and lone parent families, and individuals for the specific ranges of their income in Yorkton.

<b>(Table 27) Income by Family Type and Affordable Monthly Rent/Mortgage</b>					
Annual Gross Income Range (2008)	Couple Families	Lone Parent Families	Individuals	All	Affordable Monthly Rent/Mortgage (30% of Gross Income)
\$0 - \$9,999	70	60	330	460	\$0 – 250
\$10,000 - \$19,999	100	130	1,040	1,270	\$251 – 500
\$20,000 - \$29,999	300	170	650	1,120	\$501 – 750
\$30,000 - \$39,999	420	130	420	970	\$751 – 1,000
\$40,000 - \$49,999	420	90	280	790	\$1,000 – 1,250
\$50,000 - \$59,999	380	50	140	570	\$1,250 – 1,500
\$60,000 - \$74,999	600	70	120	790	\$1,500 – 1,875
\$75,000 - \$99,999	770	60	110	940	\$1,875 – 2,500
\$100,000 +	1,350	40	60	1,450	\$2,500 +

Total	4,410	800	3,150	8,360	
Median Income	\$72,920	\$33,580	\$22,150	\$44,300	

Source: Statistics Canada, Small Area and Administrative Data Division, 2008

## 4.2.1 Rental Housing

According to shelter cost-to-income ratio rental accommodation is deemed affordable when monthly rent does not exceed 30% of gross income. The following attempts to quantify the number of Yorkton families and singles, who may not be able to afford average apartment rents, assuming availability by using CMHC's October 2010 rental market data for Yorkton, and 2008 Statistics Canada's income data. As discussed earlier, apartment vacancy rate in Yorkton is at 2.5%.

- Bachelor Suite:** The average rent for a bachelor suite in Yorkton in 2010 was \$468 (Table 19). A renter would have to earn over \$20,000 per year to be within the 30% affordability parameter. In Yorkton, 1,370 singles including 700 singles under the age of 35 years cannot afford an average rent of a bachelor suite or may ended up paying more than 30% of their annual gross income.
- One-Bedroom:** The average one-bedroom apartment rent in Yorkton in 2010 was \$590 (Table 19). For at least 170 Yorkton couple families, 190 lone parent families and 1,370 singles, this amount exceeds 30% of their gross income. This equates to 21% (1,730) of all Yorkton families (couples and singles).
- Two-Bedroom:** Couple families with children and lone-parent families require apartments with two or more bedrooms. The average rent of a two-bedroom apartment in Yorkton was \$697 (Table 19), which would require an annual income of \$28,000. In Yorkton there are 130 couple families and 240 lone parent families with 1-2 children are considered low income families earning less than \$28,000 (Table 12). These families are unable to afford the average two-bedroom apartment rent.
- Three-Bedroom:** The average rent of a three-bedroom+ apartment in Yorkton in 2010 was \$769 (Table 19), requiring an annual income of \$33,160. Families with 3+ children will require an apartment with 3+ bedrooms. In Yorkton there are 35 couple families and 90 lone parent families with 3+ children who are unable to afford this rent or paying more than 30% of their household income towards rent (Table 12).

## **4.2.2. Ownership Housing**

In 2010, the average price of a house in Yorkton was \$190,000 (Table 18), and the new single family semi-detached and detached house costs between \$240,000 and \$350,000. Based on shelter cost-to-income ratio mortgage payments should not exceed 30% of household gross income. A before tax annual income of \$40,000 would be required to purchase a home for \$190,000 (cost does not include heat, power and property taxes). In Yorkton, 890 couple families, 490 lone parent families, and 2,440 singles would not afford to purchase house at this price (Table 27). An income range of \$45,000 to \$75,000 would be required to purchase a \$240,000 to \$350,000 new house, which is not affordable for 1,310 couple families, 580 lone parent families, and 4,610 singles (Table 27). Almost 27% of families in Yorkton cannot afford average ownership house which costs \$190,000, and 36% of families cannot afford new semi/fully detached single family houses cost between \$240,000 and \$350,000 (Table 27).

## **4.2.3 Anecdotal Evidence of Housing Affordability Issues in Yorkton**

Limited anecdotal evidence was derived from participants in a series of Focus Group Sessions conducted with local/regional stakeholders and the residents of Yorkton relating to housing affordability. The participants indicated that substantial increase in average housing price and rent in the last 2 years make housing unaffordable for singles, single income families, young families, and low-wage workers as wages are not increasing at the same rate. The cost of housing restricts youth to leave the nest and live independently. Purchase price for homes has uniformly surprised everyone whoever moves in Yorkton as the quality and aesthetics of local housing does not match housing of similar age in Regina or Saskatoon. The price range also seems very wide for houses of similar quality and size.

Affordability is an issue as some of the people have had to move due to their social assistance allowances are not keeping up with rental increases. Also some subsidized units are going off subsidy with CMHC, which will lead to rent adjustment at market rates for subsidized housing managers to cover overhead expenses that means more affordability problems to the lower income groups. For those individuals who receive social assistance, affordable housing in Yorkton is unrealistic. There is a long waiting list for subsidized housing in Yorkton, and 50% of the applicants do not meet the criteria of subsidized rental accommodation (low-income criteria), but cannot afford their existing housing.

According to some participants, Yorkton's rental and home ownership in the past was undervalued, but now the housing market is no longer affordable. Most of Yorkton's residents are paying more than 30% of their income on housing. Yorkton's housing stock has only mid to higher level houses, and low cost starter homes have adequacy issues which is difficult to fix by first time home buyers.

In the next 5 years, an anticipated increase in interest rates may make some recently bought houses unaffordable for home owners. Some individuals live in shared accommodations of 2-4 bedroom house or apartments. Rent for each individual living in such arrangement ranges from 15-30% of their individual wages. The reasons for this arrangement are affordability, feeling of being safe in a new community, feeling of security when living with other individuals from the same country of origin and supports from roommates. It was also noted that shared accommodation is easier to find because of recommendations from friends who are already in the area. Most international/national newcomers can't afford the rent and hope to find another accommodation in 3-6 months time for reasons such as privacy, peace and quiet. More often they do not move and continue to live in shared accommodations even after 12 months of living in the area.

### 4.3 Housing Adequacy

Housing adequacy refers to the physical safety of an individual dwelling. Housing is considered inadequate if it requires major repairs and/or is lacking necessary services and basic facilities. Major repairs refer to plumbing, electrical, ventilation systems, disposal systems, and the structural components of a house that might warrant it being unsafe. Basic facilities refer to potable hot and cold running water, and full bathroom facilities including an indoor toilet and a bathtub or shower. Additionally, housing is not adequate if it is infested with vermin or black mould.

<b>(Table 28) State of Repair of Housing Stock</b>						
	<b>Yorkton</b>	<b>North Battleford</b>	<b>Estevan</b>	<b>Swift Current</b>	<b>Weyburn</b>	<b>Saskatchewan</b>
Total private dwellings	6,535	5,525	4,240	6,645	4,045	387,140
% Requiring major repairs	9	11.7	6.1	8.6	6.8	10.5
Est. no. of dwellings in need of repairs	588	647	259	572	275	40,650

*Source: Statistics Canada, Community Profile 2006*

Table 28 shows the degree to which dwellings in Yorkton and other same sized communities in Saskatchewan may be in need of major repairs compared to the Province as a whole based on Statistics Canada Census of Population data for 2006. As shown in Table 28, 588 private dwellings are in need of major repairs, which means 588 households are living in inadequate

housing conditions. According to Statistics Canada, 85% of Yorkton’s private dwellings are old, which were built before 1986 (Table 17). These old private dwellings might have some minor adequacy issues and may not be safe for children and older residents who have less resistance against infestation.

### **4.3.1 Anecdotal Evidence of Housing Adequacy Issues in Yorkton**

Limited anecdotal evidence was derived from participants in a series of Focus Group Sessions conducted with local/regional stakeholders and the residents of Yorkton relating to housing adequacy. The participants indicated that most of the houses in Yorkton are aging and may have adequacy issues. Infestation risk for children in older homes and substandard homes are even higher. The participants mentioned that no or less renovations being done in houses owned by low income families for a long time. But for those landlords who can afford renovations, the demand and supply principle led them to not repair or fix damaged properties. If a person is on assistance and owns a home, it is highly unlikely he/she would have the resources to finance repairs. Also for some old home owners, it is difficult to maintain the condition of their properties.

Now, Yorkton is experiencing influx of international immigrants, and most of the newcomers do not have an idea as to what the Canadian standards regarding housing are. They usually accept anything that they are given or offered on arrival, whatever conditions the accommodation is in. However, concerns are raised after a few months, if there is any.

The participants mentioned that there was couple of cases in which storage rooms were used as bedrooms. Even in one case a basement was rented without proper kitchen. There was another case in which the house that a group of newcomers was living in was reportedly deemed “condemned”, but a landlord rented it to them at a “cheaper” rent thus the group decided to live there for many months.

This issue of adequacy has become more pressing after the flood due to some structural, contamination, and uninhabitable issues in some properties. There are number of flood affected houses in Yorkton and some are not covered by the insurance companies due to certain technicalities. The Flood left approximately 2000 – 2500 homes with seepage problems, 1 of 250 homes with severe repair issues, 10 of 250 homes with some sort of moderate repair issues, and 30-40 of 250 homes with minor repair issues.

Some inadequate or poorly maintained rental properties in Yorkton put seniors and families with children at risk of health and safety. Lack of maintenance triggers some safety and security issues along with inadequate parking space or no parking space at some rental properties.

## 4.4 Housing Suitability

Housing suitability refers to the size of the home in terms of bedrooms compared to the size of the family living in that home. National Occupancy Standards set minimum criteria for number of persons per bedroom and the level of privacy for members of a household. These standards require:

- A maximum of two persons per bedroom;
- That the parent(s)'s bedroom be separate from that of the children(s)'s;
- That family members over the age of 17 not share a bedroom; and
- That family member over four years of age and of the opposite gender not shares a bedroom.

Households that are unable to meet these occupancy standards are said to be living in overcrowded or unsuitable housing conditions. There are currently no published data by Statistics Canada directly related to housing suitability for Yorkton as defined using National Occupancy Standards. However, Statistics Canada does provide data from the 2006 Census of Population identifying the number of households having more than one person per room (Table 29).

	Yorkton	North Battleford	Estevan	Swift Current	Weyburn	Saskatchewan
Total private dwellings	6,535	5,525	4,240	6,645	4,045	387,140
% dwellings with more than 1 person per room	0.8	0.8	0.6	0.2	0.5	1.4
Est. no. of dwellings w/more than 1 person per room	52	44	26	14	20	5,420

Source: Statistics Canada, Community Profile 2006

According to Statistics Canada, 0.8% dwellings in Yorkton have more than one person per room which is less than the provincial average, i.e. 1.4%. In total, 52 dwellings can be considered as overcrowded in Yorkton as of 2006.

#### **4.4.1 Anecdotal Evidence of Housing Suitability Issues in Yorkton**

Limited anecdotal evidence was derived from participants in a series of Focus Group Sessions conducted with local/regional stakeholders and the residents of Yorkton relating to housing suitability. The participants indicated that lack of mixed dwellings and unaffordable housing led youth and single parents to live in an insufficient housing in terms of square footage and number of rooms, resulting in overcrowding.

Most often newcomers shared accommodations of which some are overcrowded, 5-6 individuals in a 2-bedroom apartment, mainly because of affordability and personal financial reasons. Due to financial responsibilities to their families in their home countries, newcomers or immigrants would rather live in a cramped unhealthy housing and save money to be sent to their families. Overcrowding in a shared accommodation is more common amongst male immigrants because they said they “don’t require privacy”. Some tenants live in unsuitable conditions would like to be on their own, however cannot afford it or cannot find suitable accommodations.

Some participants mentioned that housing suitability is an issue that is slowly creeping into the Yorkton housing supply. Probably not a large problem right now, but it is certainly worthy of being paid attention to. For some residents, it is a matter of cultural issue, and they choose to live in overcrowding situation, i.e. multi-generation families in the same home.

#### **4.5 Housing Accessibility**

Housing accessibility relates to ability of individuals with health, mobility and/or stamina limitations to easily get into and out of their home, and to move around freely while inside their home. Accessibility is particularly problematic for persons with physical disabilities including people confined to wheelchairs and people needing the use of walkers to get around their home. Those households with accessibility issues may require a number of improvements to their homes including wheelchair ramps and/or elevators; larger doors and hallways; lowered counter tops, sinks and cabinets; and reconfigured rooms including larger bathrooms and specialty bathtubs.

Statistics Canada estimates that 16% of Saskatchewan's population (an estimated 145,230 children, adults and seniors) had disabilities in 2006 based on findings from the Participation and Activity Limitation Survey (PALS) conducted following the 2006 Census of Population. This is higher than the national average of 14.3%. These statistics include people with mild or moderate disabilities to those with severe or very severe disabilities. These statistics also include a range of disability types, including:

- Hearing;
- Seeing;
- Speech;
- Mobility;
- Agility/Dexterity;
- Pain;
- Developmental Delay;
- Developmental Disability or Disorder;
- Learning;
- Memory;
- Psychological;
- Chronic Conditions; and
- Unknown/Undeclared Disabilities.

PALS data at the local level is not available. Based on the provincial estimate, there may be as many as **2,700 residents** living in Yorkton (16% of the estimated 2006 population of 17,006 residents living in Yorkton) with one or more of the above-mentioned disabilities. Still, it is hard to find the exact number in order to analyze the need for housing to this group.

#### **4.5.1 Anecdotal Evidence of Housing Accessibility Issues in Yorkton**

Limited anecdotal evidence was derived from participants in a series of Focus Group Sessions conducted with local/regional stakeholders and the residents of Yorkton relating to housing accessibility. The participants indicated that accessibility and mobility of seniors and non-elderly disabled is an issue in Yorkton. There are 8-10 fully accessible units available by Yorkton Housing Authority for seniors only.

This is considered to be a large issue for people with physical disabilities and individuals who use a wheelchair. Many homes have had adaptations like wheelchair ramps and grab bars installed in their homes. It is difficult to find any new builds that are totally wheelchair accessible unless it is a custom designed home. There is a need of homes that are conducive to providing a range of supports to people who need them this could be in the form of periodic



supervision, provision of direct care and yard maintenance. Finding a readily-equipped home for persons with mobility issues would be a significant challenge in Yorkton. The absence of elevators in the low-rise rental apartment buildings put 2<sup>nd</sup> and 3<sup>rd</sup> floor senior tenants on health, fire, and safety risk. Even if the rental buildings would have elevators, in case of fire alarm these elevators won't work.

Presently, more and more immigrants are sponsoring their parents, other older family members and other relatives, thus accessibility will be one of the major issues in the near future in Yorkton.

## **5.0 Community Impact Analysis**

The housing availability, affordability, adequacy, suitability, and accessibility have direct and indirect impacts on the individual households, which affects the whole community. The instability of household due to instable housing conditions may affect individual's health, education, employment, community participation, and social cohesion. This individual impact directly or indirectly affects community's economic growth and also creates social imbalances, which resulted in high crime rate.

Community impacts were derived through the limited anecdotal evidence from participants in a series of Focus Group Sessions. These impacts were classified as family, social, health, education, and economic impacts.

### **5.1 Family Impact**

Lack of housing affordability and availability encourages or bound multi-families to live together in an overcrowded situation. Although the members of household have different needs but they live together, which creates stress through unnecessary compromises between the households.

Dual income families are required to afford housing that used to be affordable in Saskatchewan with single incomes. This has had a trickle down affect on the next generation, developmentally less family time, more unsupervised time for the children, and more burdens on day-care services.

Housing issues impact families negatively but more so to immigrant families. Most immigrant families already have difficulties coping with their new communities, and housing issues would add to this aggravation. This issue can cause daily stress which affects their general well being, health, family relationships, and other aspects of each family member's life.

### **5.2 Social Impact**

Housing is one of the prerequisites for employment and community attachment. If this foundational need is not properly met, it leads to variety of other personal and social issues. An

individual who is having issues with the most basic need such as housing, can easily feel isolated, ostracized, feeling of being an outsider, and will have difficulties establishing relationships with other community members.

The housing affordability challenge for those households paying more than 30% of their incomes towards rent/mortgage leads to the creation of a barrier for them to use other amenities and recreation services offered by the City. There is less disposable income for recreational activities, and increased levels of household credit card debt to finance these activities.

The social/subsidized housing development in the certain area of the City without proper land mix planning creates isolation for those groups and families living in them. Elderly residents, specially, those with no immediate family or close friends nearby, can be isolated and suffer from depression, and in winter months have difficulty getting to grocery stores for basic.

### **5.3 Health Impact**

Stress which leads to several health issues was considered to be a common impact of inappropriate housing by the participants of the focus group sessions. Stress which is brought by housing issues can lead to many physical and mental issues. Houses and apartments that do not meet the sanitation standards can lead to numerous health issues to its occupants. Depression is not uncommon to people who are having housing issues.

Longer stay in hospital by the patients with mental or physical challenges due to lack of transitional housing put more burdens on health service providers. The extended stay by these patients in the hospital resulted in longer wait time for other patients who need health services.

Grown children returning to their parents home (many with spouse/partner &/or children of their own) seems to be growing phenomena in Yorkton; multi-generations living in same home can work for a time. But if forced due to financial circumstances leads to stress and conflict.

### **5.4 Education Impact**

Lack of student housing or unaffordable market housing restricts low income groups to upgrade their academic credentials. The instable housing often leads to children having low self-esteem, and contributes to relationship and other socialization issues as the child reaches adolescence which affects their academic credentials.

Newcomer students are usually already bombarded by various issues in their schools such as a new language to learn, new school culture, establishing friendships and other relationships such as with principal, teachers, school workers, bus drivers, etc. Living in a house which is not conducive to learning because of poor house condition can affect their school performance as well, and may even lead to dropping out.

Lack of student housing increases the overhead expenses of out of town students due to everyday commuting to the College as Provincial Training Allowance for advanced education doesn't cover transportation expenses. Some out of town students have no choice rather to move to those

communities where they can get appropriate housing. The housing issues are considered to be a major threat for drop-outs, affected academic credentials and enrollment decrease.

## **5.5 Economic Impact**

Newcomers or immigrants who move to communities due to employment opportunities could easily leave the community if there's no adequate accommodation for them and their families. With the current shortage of workers, immigrants have more opportunities than ever, and they can choose any job they want which could meet their professional or personal needs, and they will relocate wherever work would take them. Businesses will suffer and eventually close down if there are no employees to keep the business running.

Lack of affordable and readily-accessible housing can result in recruitment challenges for local employers. The recruitment, attraction and retention of labor force including minimum wage and highly paid are the emerging challenges for the local employers of Yorkton due to housing availability, affordability and adequacy issues. This situation may have a huge impact on Yorkton's ability to attract new mid-to-large businesses to our community. In Yorkton, some employers have been fairly generous in providing temporary housing to allow for an extended search, but not all.

Housing prices are way up, apartments are non-existent, and some people may be looking at employment in other areas simply because of the accommodation factor. New employees have a desire to move, but housing availability and cost restrict them to move to Yorkton and they move to the neighboring communities. The increase in housing costs in centers like Yorkton and surrounding communities has resulted in a number of workers commuting 60 to 70 miles each way to get to their workplaces in Yorkton. Everyday commute drives up their personal transportation cost and risk of injury.

People may start educational programs or begin employment but are unable to sustain them due to inappropriate housing. Even recruitment of instructors is difficult for the College in specialized and short-term programs.

The tight housing situation in Yorkton led contractors or construction workers to occupy hotels which restrict Yorkton's ability to bid on special events. Event organizers consider housing as one of the major barriers for bidding on special events.

## **6.0 Priorities and Barriers**

Limited anecdotal evidence was derived from the participants in a series of Focus Group Sessions conducted with local/regional stakeholders and the residents of Yorkton relating to housing priorities and barriers. Following are the priorities and barriers indicated by the participants:

### **6.1 Priorities**

#### **Rental Housing**

Multi-unit rental housing is on the top priority for Yorkton to accommodate young professionals and families moving into the City, also for non-elderly singles or youth who want to leave the nest and live independently.

#### **Entry Level Housing**

Low-cost entry level housing is the second priority for Yorkton to facilitate the transition from rental housing to ownership housing for young and single income families, and for those young professionals who just left school.

#### **Student Housing**

Student housing is the third priority for Yorkton to manage the labor shortage in the economy while increasing the number of in and out of town students at local college. Student housing should include dormitories and family suites for students and staff.

#### **Transitional & Accessible Housing**

Transitional & accessible housing for people with mental and physical challenges to lessen burden on health and social services providers, and enable these people to become a useful member of the community. Priority is also given to emergency shelters for abused youth, and women with children.

#### **Seniors Housing**

Aging population is a nation-wide problem, but in Yorkton the percentage of senior's population is more than that of Province of Saskatchewan. There is a need of subsidized and life-lease concept or condo style senior's housing. But the priority should be given to middle-income seniors who cannot qualify for low-income housing and also cannot afford life-lease or condo style living. The housing should be at the main level only for seniors to avoid health, fire and safety hazards.

#### **Subsidized Housing for Low Income Families**

Subsidized rental housing for low income individuals, and families with children is also given a priority along with other housing priorities in Yorkton. New housing for low-income families should be close to the City amenities, i.e. medical services, bus route, shopping centers, etc.

## **6.2 Barriers**

### **Market Forces**

The enormous economic growth in Yorkton in the past three years increases the demand of rental and ownership housing. The lack of supply with increased demand of housing led to escalated housing prices in the City. Increase in land, labor and construction costs make it more difficult to develop new housing that is affordable to low- and modest-income households.

### **Limited Resources**

Lack of developed residential land and quality trades people are considered to be one of the major barriers for housing development in Yorkton.

### **Finance**

The increase in housing stock prices in Yorkton makes it more difficult for first time buyers to pay down payment of the house. These situations also worsen the financial position of low income or single income families to even afford their existing rental accommodation.

### **Lack of Private Developers**

Yorkton doesn't have a major private developer, who can develop residential sub-division and build mixed or integrated housing in the City.

### **Lack of Incentives/Funding and High Cost of Construction**

There is a lack of financial incentive for the developers from all tiers of government to develop land, build multi-unit apartment style rental building, and low-cost entry level houses. The return on investment in rental buildings is too low as it will take 30 years to get return on the investment. The new construction will also increase the market based rents of the units in order to compensate the cost of construction and maintenance. The builders are more comfortable in building condos as compare to rental apartment buildings.

### **Size of Lots**

The larger and highly priced single family residential lots are barrier for the builders to build low-cost entry level homes. The smaller sized lots will be less expensive and can accommodate more low-cost entry level homes in row-townhouse styles. The City doesn't have any small size single-family residential lots available for housing development.

### **Lack of Mixed Development**

The City is lacking in mixed land development which resulted in residential sub-divisions for certain group of residents. These sub-divisions do not fulfill the needs of different groups of residents living in Yorkton. Controlled sub-division approach with multi types of housing options will encourage integrated housing development and will bridge the gap between different groups of residents.

### **Bylaws and Inflexible CMHC guidelines**

CMHC standards, policies and inflexible guidelines are also barrier in rent-to-own option for housing. Change in mortgage rules, i.e. decrease in amortization period, and elimination of zero-

down payment makes it difficult to buy a house, specially, for the first time buyers. The City's bylaws are also not encouraging as far as the development of secondary suites and innovative solutions for housing are concerned.

### **Public Transit**

The City's inappropriate public transit system also restricts people to live in a particular area if they cannot afford other means of transportation. It creates housing suitability and accessibility issues in the community.

## **7.0 Possible Solutions**

### **Secondary Suites**

The City should encourage secondary suite development in the basements or in the backyards to lessen the burden on rental housing market. Local tax incentives should be offered along with necessary adjustment or changes in the zoning bylaw for secondary suite development. The secondary suites will increase the rental housing stock in Yorkton as well as ease-up mortgage payments for the home owner/buyer in order to minimize housing affordability issues.

### **Smaller Lot Development for Entry-Level Housing**

The City should make sure the development and availability of small-size less expensive lots which will encourage low cost entry-level housing development.

### **Bylaw Revisions**

The City should review zoning bylaws and property standards which will support in-fill housing and use of empty properties, or where commercial interests have abandoned and remain under-utilized but are close to downtown and/or educational and recreational facilities. Also make necessary revision in zoning bylaws to accommodate innovative and mixed housing.

Zoning bylaw should be reviewed and ensure that the zones for new housing construction will be accessible by adequate public transportation. There should also be a standard on square footage to resident ratio per house or apartment. Parking should be taken into account for future housing development, specially, for seniors.

### **Housing Task Force**

The City should establish a Community Housing Task Force that will act as a coordinating mechanism to link different opportunities and bring different partners together. The task force will also investigate and maintain a presence on housing development from and within the community.

### **Strategy Development**

The City should develop an overall housing strategy while taking into account the housing continuum, including each and every group in need of housing in the next 5 – 10 years. The strategy should also take into account new immigrants and relocating residents, and transitional housing development for mentally disabled.

### **Integrated and Mixed Housing**

The City should develop policies to encourage integrated housing to accommodate different groups in a housing complex, specially, seniors and persons with physical and mental challenges. A business-residential mix housing development should also be encouraged in or around the downtown core to make city's downtown more vibrant. The City's Urban Design should encourage a variety of housing options.

### **Attract Private Developers**

The City should attract private big developers or a group of developers to develop lots for mix of housing developments.

### **Incentives for Housing Development and Renovations**

The City along with other tiers of government should introduce certain tax incentives to encourage new multi-unit rental and entry level ownership housing development. It can be 10-year tax abatement to the builder who builds 20 or more units in the same building.

Tax incentives along with additional government grant should also be given to the landlords to upkeep and maintain existing housing stock, and who retrofit their homes to make them more handicapped accessible.

### **Innovative Solutions for Housing**

The City should explore innovative housing solution to increase and maintain the housing stock in Yorkton. The innovative solutions can be:

- Innovative incentives for first time home buyers, like 5% cash back offer from developers;
- All three levels of government get involved in housing and must ensure that their policies are conducive to private enterprise investing in increasing the housing stock;
- Private-non-profit partnership for entry-level housing while including down payment in the cost of mortgage;
- Entry level housing projects that encourage home ownership through programs like sweat equity if financial resources are not available;
- Co-operative housing;
- Development of mobile homes through lot allocations;
- Program to bridge from rental to ownership (rent to own);
- Use modular unit to build residences; and
- Creation of greener communities, etc.

### **Community Involvement**

The City should formulate a Communication Strategy to involve community in solution finding regarding housing. There should be a regular communication between all the stakeholders in the Yorkton real estate market. This should include all levels of government, realtors, developers and citizens of the community from all levels of housing accommodations.

Organize a brainstorm session including participants from the development and construction industry, financial institutions, realtors, the three levels of government, and other interested stakeholders. The purpose of the brainstorming session(s) would be to come up with creative ideas to enhance supply of affordable housing in Yorkton. Encourage residents to fill in the census forms in order to get more funding from provincial government



### **Rent Control**

The City should lobby Federal and Provincial Governments to develop policies and guidelines for rent control, and if necessary then impose a cap on rental rates and rental increases.

### **Public-Private Ventures**

The City should explore the possibilities of public-private ventures to expand housing stock so that as a community we maintain and enhance our competitiveness for future growth. Partnerships can also be developed with the builders to develop certain property or properties.

### **Out-Reach Program**

The City should use Housing Needs Assessment Study to organize a road show while taking information to developers and community. One-stop information on rental and ownership housing availability in Yorkton should also be provided to the potential residents of the City.

### **Urban Reserves**

The City should also explore the possibilities of Urban Reserves while establishing partnerships with First Nations.

### **Taxation Reforms**

The City should lobbying Federal government on changing the taxation rules for residential properties. All tiers of government should fix the taxation issues, specially, reducing multi-unit dwelling taxes and condo taxes which may make Yorkton attractive for developers.

### **Lobbying for Housing**

The City should use this Housing Needs Assessment Study as a foundation to move forwards while lobbying to Federal and Provincial Governments to place more priority and funding in to the issue of housing availability and affordability. Lobby to Saskatchewan Housing Corporation to develop additional housing stock for low-income families and seniors.

The City should increase their human capacity in order to develop lobbying effort for housing, or designating professional staff, and creating a user-friendly development process.

## **8.0 Conclusion**

In general, gaps in housing continuum of Yorkton exist for each and every group living in Yorkton. Rental and ownership housing costs are well beyond the affordability range of many Yorkton residents. Particularly affected are young couple and lone parent families, and some individuals who just entering in the workforce. Yorkton is facing a challenge of providing an affordable, adequate, suitable and accessible housing to the residents.

The City needs to provide a long-term solution to this challenging issue, so that all of the groups living in Yorkton can have a chance to get access to an affordable, adequate, suitable and accessible housing.

## **9.0 Recommendations**

It is recommended that:

- 9.1 The City should prepare at least a 5-year Community Housing Plan to accommodate housing needs of all groups living in Yorkton. The housing plan shall be developed with the participation/consultation of community members, community based organizations and other stakeholders while evaluating different housing incentives, regulatory initiatives, financing options, and potential solutions provided by the focus group participants in this study.
- 9.2 The City should encourage secondary suite development in the basements or in the backyards to lessen the burden on rental housing market. Local tax incentives can be offered along with necessary adjustment or changes in the zoning bylaws for secondary suite development. The secondary suites will increase the rental housing stock in Yorkton as well as ease-up mortgage payments for the home owner/buyer in order to minimize housing affordability issues.
- 9.3 The City should make sure the development and availability of small-size less expensive lots which will encourage low cost entry-level housing development along with appropriate size lots for more housing options.

## 10.0 Limitations

Significant discrepancies in the data may exist between that derived by Statistics Canada through its Census of Population and that derived from tax filer sources, leading to limitations in the combined use of these data sources. All Statistics Canada data are subject to rounding. Census of Population data is rounded to a base of 5. Thus a count of 4 and a count of 7 would both be rounded to 5. Data rounding may lead to certain inaccuracies and/or inconsistencies both within the Census database and between data summary tables. In terms of tax filer data, all data on number of persons is rounded to a base of 10. For example, a count of 15 would be rounded to 20 and a count of 14 would be rounded to 10. Data on income levels is aggregated to the nearest thousand dollars and rounded to the nearest five thousand dollars. This rounding can affect the results obtained from calculations, including calculating percentages. Results may be distorted, especially when dealing with small numbers.

For confidentiality reasons, tax filer data is also subject to suppression whenever data collection areas comprise less than 100 tax filers or when individual data represents less than 15 tax filers. Furthermore, when one category in a two-category data cell is suppressed, the second category must also be suppressed to avoid disclosure of confidential data by subtraction (called residual disclosure). This includes data on income, gender, age and area. It is expected that both data suppression and data rounding may be significant, especially given the relatively small permanent population in Yorkton, making it difficult to present accurate calculations for the number of households that may be experiencing challenges with housing affordability.

Tax filer data collects and organizes information based on economic households (i.e., persons living together as a single interdependent economic unit – or family) whereas Census of Population data collects and organizes information based on census households (i.e., persons living together within a single housing unit regardless of economic relationship or interdependency). Thus Census of Population data would record two single individuals living as roommates in a single apartment as one household, while the tax filer data would record these individuals as two separate households (unless the two individuals filed their income tax returns as either a married or common-law couple). It may cause an increase of single person households in Yorkton in 2008.

Tax filer data also differs from Census of Population data. Tax filer data collects and organizes information based on postal codes whereas Census of Population data collects and organizes information based on municipal boundaries. Therefore, the physical boundaries used to delineate tax filer data do not always coincide with those boundaries used to delineate Census of Population data. In areas where postal codes overlap between municipal boundaries (as may be the case for residents living just outside of municipal boundaries of Yorkton and receiving mail

via Rural Route or Post Office Box). Households on both sides of the municipal boundary will share a similar postal code and therefore be included as a single community.

Some other limitations were:

- An appropriate and accurate data on disabled was not available, which might help in assessing needs for housing to this group.
- 2008 household estimates were collected through tax filer's data which may have discrepancies due to the nature of the collection of data.
- 2010 Sask Health population data might have discrepancies as it includes population data from July'2009 to June'2010. It also includes those who left Yorkton or Saskatchewan between April and June'2010, as the individuals can use the health card for at least 3 months after leaving Saskatchewan.

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# Appendix 1

## Definitions

### **Condominium:**

A form of tenure whereby the homeowner has full title to his/her living unit only, an undivided interest in the common areas of the project (e.g., common areas such as the recreational amenities, land/grounds, stairways and hallways are owned jointly with other residents), and sometimes the exclusive use of certain limited common areas. Condominium ownership is often associated with a specific building form (i.e., apartment-style multiunit dwellings) but can be extended to other built forms (e.g., row/townhouse, semi-detached, and single-detached dwellings).

### **Co-operative Housing:**

A type of tenure in which the residents of a multi-unit housing complex own shares in the cooperative corporation that owns the property (giving each resident the right to occupy a specific apartment or unit) rather than owning the title to their individual living units. The shares grant residents equal access to common areas, voting rights, occupancy of an individual unit, and the right to vote for board members to manage the co-operative.

### **Emergency Shelters:**

Provide temporary, typically overnight accommodation to individuals who would otherwise sleep in the streets. Shelters may also provide supportive services in relation to addictions, health, education and employment needs.

### **Entry-Level Ownership Housing:**

Refers to affordable ownership housing, generally the lowest 25% of homes sold in a given year.

### **Family:**

A census family refers to couples (married or common law) with or without children, as well as lone parents with children living in the same dwelling.

### **Household:**

A household refers to a person or group of people who occupy the same dwelling, whether they are related or not.

**Housing Continuum:**

An organizational framework for understanding housing needs and the range of housing choices (rental and ownership) available to households in varying economic and social circumstances. In most cases the housing continuum can include emergency shelters, transitional / supportive housing, social housing, assisted living, market rental housing and ownership.

**Housing Adequacy:**

Refers to the physical safety of the individual dwelling. Housing is inadequate if it requires major repairs and/or is lacking the necessary services and basic facilities. Major repairs refer to plumbing, electrical, ventilation systems, disposal systems, and the structural components of a house that would warrant it being unsafe. Basic facilities refer to potable hot and cold running water, and full bathroom facilities including indoor toilet and bathtub or shower. Additionally, housing is not adequate if it is infested with vermin or health impacting contaminants.

**Housing Accessibility:**

Relates to the ability of individuals with health, mobility and/or stamina limitations to easily enter and exit their home, and to move around freely while inside the home. Accessibility is particularly problematic for persons with physical disabilities including people confined to wheelchairs and people needing the use of walkers to get around their home. Those households with accessibility issues may require a number of improvements to their homes including wheelchair ramps and/or elevators; larger doors and hallways; lowered counter tops, sinks and cabinets; and reconfigured rooms including larger bathrooms and specialty bathtubs.

**Housing Affordability:**

Relates to the ability of individual households to meet their monthly rent or mortgage payments within a reasonable threshold of their income. CMHC has determined that housing is affordable if it costs not more than 30% of a household's gross (i.e., before-tax) monthly income for rent or mortgage payments. Assessing the level of housing affordability is based on a comparison of median house prices and average market rents to local income levels. Households that are more likely to be facing housing affordability problems include:

- Low- and moderate-income households (less income to afford local shelter costs);
- Single income earning households (more likely to have low or moderate incomes);
- Households on limited, fixed incomes (less able to adapt to increasing shelter costs); and
- Renter households (typically lower income, have less equity, and are more vulnerable to rent increases).

**Housing Suitability:** Is based on National Occupancy Standards and refers to the size of the home in bedrooms compared to the size of the family living in that home. Accommodation is not suitable if:

- More than 2 persons must share a bedroom and there is at least 1 individual in each of the other bedrooms;
- Child(ren) and parent(s) must share a bedroom due to space constraints;
- An individual, 18 years of age or older, must share a bedroom with another member of the household, unless that individual is married or in a common law relationship with that member; or
- An individual, 5 years of age or older, must share a bedroom with an individual of the opposite gender.

Housing suitability is most likely to be an issue for large low-and moderate-income families since these families may not be able to afford the rents or mortgages on larger homes (homes that have enough bedrooms).

### **Life Lease:**

An alternate form of homeownership for seniors and mature adults who wishing to move out of their family home. Under a Life Lease, residents purchase a life lease interest ranging from 25% to 100% of the market value of the unit. This life lease interest grants the purchaser exclusive use of their suite and shared use of all common areas and facilities. In addition to the purchase price of the life lease interest, the purchaser also pays a monthly fee, similar to a condo fee, which represents the resident's share of ongoing maintenance and operating costs of the building. Ownership of title to the Life Lease property typically remains in the name of a non-profit organization which must approve the future sale or transfer for the life lease interest.

There are four basic types of Life Lease:

- **Declining Balance Life Lease:** a declining portion of the original entrance fee is refundable when the lease is terminated (the decline in the portion of the entrance fee that is refundable is determined by the length of time the resident has owned the lease).
- **Fixed Value Life Lease:** the original entrance fee is refundable when the lease is terminated less a pre-determined administration charge.
- **Index-Based Life Lease:** the value of the original entrance appreciates over time according to a pre-determined index (e.g., Consumer Price Index) and is refundable when the lease is terminated.
- **Market Value Life Lease:** the value of the original entrance fee appreciates or depreciates depending on the market value of the unit at the time the lease is terminated.



**Low Income Measure (LIM):**

The low income measure (LIM) is a fixed percentage (50%) of median adjusted family income, below which a family is likely to spend significantly more of its income on food, shelter and clothing than the average family, where “adjusted” indicates that family needs are taken into account.

**Market Housing:**

Housing bought or rented on the open market not requiring ongoing subsidy or support.

**Maximum Income Limits (MILs):**

These are the income limits used and set by the Province of Saskatchewan for their supported housing programs. At the date of this report, the annual income limits are \$44,500 for a household without dependents and \$52,000 for a household with dependents.

**Median Income:**

Median Income represents that income level at which 50% of households earn above that income and 50% of households earn incomes below that figure.

**Rent-Geared-to-Income:**

Rather than paying market rent or a fixed below-market rent for a unit, rent is based on 30% of the household’s before-tax income and may fluctuate as the household’s income fluctuates.

**Rent-to-Own/Lease-to-Own:**

An alternative financing option that allows low- and moderate income home buyers the opportunity to rent or lease a home from a non-profit organization with an option to purchase the home at a future date. Each month's rent payment consists of principal, interest, taxes and insurance payments on the first mortgage plus an additional amount that is deposited within a savings account that accumulates a down payment.

**Room:**

A 'room' is an enclosed area within a dwelling which is finished and suitable for year-round living (e.g., kitchen, dining-room, or bedroom). Not counted as rooms are bathrooms, halls, vestibules and rooms used solely for business purposes.

**Shelter Cost-to-Income Ratio:**

It is the percentage of a person’s income that is allocated to cover the cost of housing. The cost of housing includes mortgage payment or rent, property tax, heat, water and sewer, and

insurance. An appropriate shelter cost-to-income ratio is considered to be 30 percent; that is, a tenant will not pay more than 30% of total base household income for shelter.

**Secondary Suite:**

A second dwelling unit located within the structure of an owner-occupied single family dwelling.

**Seniors' Independent Living:**

Self-contained suites (e.g., bedroom, bathroom, kitchen and sitting area) along with common facilities for seniors who are functionally independent yet wish to live in a congregate setting. Limited services are provided other than basic housekeeping and Home Care where required. Seniors' Independent Living is considered part of the *Home Living Stream*.

**Seniors' Long-Term/Continuing Care:**

Seniors' Long-Term/Continuing Care is considered part of the *Facility Living Stream* and offer a wide range of services within a facility setting (e.g., nursing home, auxiliary hospital, long-term care facility) to seniors and persons with disabilities whose needs exceed those services provided in either a Supportive Living or Assisted Living environment (i.e., for seniors and persons with disabilities who require ongoing, unscheduled health care and/or emergency medical assistance). Services typically provided by the operator of a Long-Term/Continuing Care facility include:

- Nursing care (e.g., Registered Nurses);
- Pharmacy services;
- Nutrition service;
- Physical therapy;
- Housekeeping services, and laundry for bedding and linens;
- Supplies for recreation programs;
- Dressing and wound care supplies;
- Incontinent products and bladder care equipment;
- Transportation – including ambulance transport – for prescribed services; and
- Trust account services
- Residents living in a Long-Term/Continuing Care facility are often responsible for the following:
  - Accommodation charges
  - Personal laundry services
  - Hair care
  - Personal goods and services
  - Transportation for recreational purposes
  - Services not covered by Alberta Aids to Daily Living and other benefit programs

## **Seniors' Supportive Living:**

An intermediate step between the *Home Living Stream* and the *Facility Living Stream*, Seniors' Supportive Living (the *Supportive Living Stream*) provides a combination of housing, board, and supportive services/personal care assistance for seniors. Units may be self-contained apartments or shared rooms for seniors or people with disabilities who need some support services to continue living independently, but do not need 24-hour nursing care. Services typically provided include daily meals, housekeeping, transportation, social and recreational opportunities, personal care as required, medication support, and a 24-hour monitoring and emergency response system. The Province of Alberta's *Supportive Living Framework* organizes seniors' Supportive/Assisted Living into four categories (or levels):

- Residential Living – Level 1
- Lodge Living – Level 2
- Assisted Living – Level 3
- Enhanced Assisted Living – Level 4

Each level in the Framework is differentiated according to the range of personal services provided and the level of health care/professional services provided (including the qualifications of the health care practitioners – e.g., Health Care Aides, Home Care Nurses and Licensed Practical Nurses).

## **Social Housing:**

A broad category of housing designed to meet the affordability, adequacy and suitability needs of low-income households. Social housing can be owned and/or operated by any combination of a government body, a non-profit organization or a designated entity operating under contract with the Provincial or Federal government. Tenants living in social housing typically pay rent-g geared-to-income based on 30% of the household's before-tax income.

## **Special Needs Housing:**

Housing designed for individuals with chronic physical and/or developmental disabilities. Residents typically have access to support services that assist them with daily living needs. Projects are typically owned by community-based non-profit organizations that are subsidized through the Federal and Provincial governments.

## **Subsidized Housing:**

Housing in which the Province of Alberta provides some form of ongoing subsidy or rental assistance (including monthly operating subsidies to public and private nonprofit organizations providing affordable housing, or rent supplements for households living in private market

housing). Tenants living in subsidized housing are typically low- to moderate income and often pay rent-g geared-to-income based on 30% of the household's before-tax income.

**Sweat Equity:**

Contribution to the construction or rehabilitation of a property in the form of labour or services rather than cash.

**Transitional Housing:**

Aims to provide temporary accommodation (usually six months to two years) for individuals who wish to stabilize their housing situation while resolving other issues in their lives, such as unemployment, addictions, education and violence. Transitional Housing units typically have access to a mix of supportive services that enable an individual to move towards self-sufficiency (also called Second-Stage Housing).

## APPENDIX D: PROVINCIAL HOUSING STRATEGY

### COMPREHENSIVE HOUSING STRATEGY TO BE COMPLETED BY JUNE 2011

The Government of Saskatchewan is leading the development of a comprehensive housing strategy by the end of June 2011. The strategy will be developed by Saskatchewan Housing Corporation in co-ordination with stakeholders in the housing industry, including rural and urban municipalities, home builders and developers, real estate organizations, chambers of commerce and community-based organizations across Saskatchewan.

The goal of the strategy is to strengthen Saskatchewan's affordable housing system in the short term and give it a solid foundation for the future.

"The strategy will be long-term, targeted and strategic," Social Services Minister and Minister responsible for Saskatchewan Housing Corporation June Draude said. "It will include measures that will have an immediate, positive impact, as well as changes that will ensure a well-functioning housing system into the future."

The development of the comprehensive strategy was announced earlier this week at the annual convention of the Saskatchewan Urban Municipalities Association (SUMA) in Saskatoon.

Saskatchewan Housing Corporation will broadly consult housing stakeholders across the province as part of the strategy's development. Consultations will include a three-day housing summit, to be held April 19-21 in Saskatoon. These consultations will help Saskatchewan Housing Corporation gain valuable insight into local housing needs.

"Once completed, the strategy will help bring clarity to all levels of government, including municipalities, various ministries of the provincial government, as well as stakeholders such as builders and developers on each of our roles in delivering housing solutions," Draude said. "The overall aim of the housing strategy will be to support a growing population and make certain that housing is accessible to all people in Saskatchewan."

The housing strategy will also focus on the need to remove barriers to efficiency in the housing sector and develop strategies for the entire housing continuum - from shelters to the higher-end rental market to home ownership - with an emphasis on affordable and accessible housing.



# Saskatchewan Housing Corporation

## Housing Issues in Saskatchewan

Since 2007, the housing environment has changed dramatically in Saskatchewan. Population and economic growth has increased demand for housing and created pressures on the housing system. As a result, a number of issues have been expressed.

Through a review of over 40 papers written by housing sector stakeholders, as well as through various consultations, the following paper identifies the common themes identified. It is intended to be background information for the consultation sessions for the new provincial housing strategy. Through input at the consultations, the intention is to identify any gaps in the issues, but mainly focus on solutions for the issues and identify the roles of the housing sector in addressing housing issues.

### Housing Stock Issues

The housing stock is made of a continuum of housing options, ranging from emergency shelters to high-end market rental and ownership housing. The main issues related to the housing stock in Saskatchewan include:

- lack of housing supply to meet the needs of a growing population;
- lack of affordable rental housing and ownership options for low- and moderate-income households;
- limited rental stock and loss of this stock largely due to deterioration and conversion to condominiums;
- insufficient maintenance of existing aging housing stock; and
- municipal zoning barriers and public resistance to increased housing density.

### Increased Construction Costs

Housing price is determined by supply and demand. In addition to an increase in demand and limited supply, the increase in housing prices in Saskatchewan can also be attributed to:

- shortage of lands and/or increased land prices in many municipalities and communities;
- increased development costs due to the regulated and non-standardized development process, and/or high front-end charges in some communities;

- increased prices on construction materials and services;
- increased labour cost in the construction sector; and
- shortage of skilled labourers.

### **Regulatory and Process Issues**

Regulatory requirements and related processes can delay and/or restrict the development and building of new housing. For example:

- increased delays from the processing of applications to arranging for hook-ups of utilities;
- different interpretations of regulatory requirements and regional differences in their application;
- time consuming grant programs for new development; and
- policy dictates what is not wanted instead of providing incentives for what is desired.

### **Changes in the Financial Sector**

As a result of the global recession, there has been a tightening of lending rules in the financial sector and greater scrutiny of the finances of potential borrowers. As a result:

- builders have found that financing housing projects is becoming more difficult;
- smaller builders have less access to the financial resources needed to bring units to the point of sale;
- potential home buyers are facing stringent financial criteria when applying for a mortgage; and
- growing interest rates continue to make homes less affordable.

### **Lack of Long-term Sustainable Public Funding for Social and Affordable Housing**

A lack of long-term sustainable funding has impacted planning, developing and maintaining government-assisted social and affordable housing. For example:

- funding for affordable housing and homelessness programs are short-term commitments;
- current funding for, and revenue from, social housing is inadequate to maintain operations, maintenance and rejuvenation; and
- federal funding provided to Saskatchewan for social housing is diminishing and will decline to zero in the next 20 years.

### **Lack of Private Sector Involvement in Affordable Homeownership and Rental Housing**

There is little private sector engagement in affordable housing. This is attributed to:

- traditional partnerships for funding and capacity building for affordable housing discourages private sector involvement;

- little financial incentive results in builders' reluctance to divert scarce resources towards building housing with a lower return;
- developers are reluctant to take a high risk to develop housing in smaller communities; and
- taxation and other policies largely discourage the development and management of rental housing:
  - rental property is taxed at a high level (i.e. income tax on rental revenue and extra property tax on multiple unit rental properties); and
  - policies, such as tenancy rules and administration, and renovation and upgrading requirements, have made rental management difficult and time consuming.

### **Increasing Housing Needs among Segments of Populations**

There are specific groups that face greater housing pressure. People with a low income and/or specific housing needs have a harder time finding housing in an expanding housing market with rapid rent and price increases. For example:

- people with multiple needs (seniors with mobility and age-related issues, persons with disabilities) require specific modifications and infrastructure supports;
- traditionally marginalized groups (i.e. Aboriginal people, persons receiving social assistance benefits, the working poor, low-income single individuals, recent immigrants, homeless, persons with a disability, low-income post-secondary students) require additional support services; and
- there is a lack of integrated approaches and partnerships among services providers and developers.

### **Community Variation in Housing Needs and Capacities**

While there are housing challenges being experienced across the province, capacities and needs vary by region and community. Contributing factors include:

- availability and conditions of rental housing and owned housing stocks
- level of demand for housing
- status of municipal housing plans and infrastructure
- availability of serviced or serviceable land
- availability of developers and builders with the capacity to respond to the community's needs

To add to these factors:

- housing needs are impacted by changing demographic, economic and social variables;
- housing needs are magnified and coupled with the limited housing market in the North;
- negative public perceptions about housing design and high-density housing on property value; and
- housing prices have risen quicker than household income in many communities.



## APPENDIX F: PARKLAND COLLEGE SKILLS TRAINING PROGRAM PLAN 2011-2012

PROGRAMS	NEW/EXISTING	2011-2012	NUMBER OF STUDENTS
Business Administration	Existing	Bus 1	26
Business Year 2 - Accountancy	Existing	Bus 2 - Acct Coop Program	12
Agri Business	In Dev.	Agri-Business	12
Office Education	Existing	Office Ed	16
Office Education - Part-time	Existing	PT Office Ed	12
Office Management - Certificate (Management Studies 1 Certificate Level)- Fort	Existing	Bus Adm Level 2	12
Extension of Office Ed - Medical	New	Office Ed - Medical Transcriptionist	16
Health Records (2 year program)		Health Records In development	16
Leadership Training - U of R	Existing	Leadership	30
Project Management - U of R	Existing	Project Management	10
CID/ Bus Industry Program - online	Existing	CID	10
Computer Training (In-service)	Existing	Computer Training	8
Retail Manager /Hospitality/Resort Management	New	Hotel Resort Management - Centennial College	12
CCA	Existing	CCA	15
CCA Fort (PT - SIIT)	Existing	CCA Fort (PT - SIIT)	10
Practical Nursing # 8 / # 9	New	PN # 9/#10	21

CCA to PN (Bridging)	New	CCA to PN (Bridging)	7
Primary Care Paramedic	New	PCP	16
Intermediate Care Paramedic/Advanced Care Paramedic	New	Intermediate Care Paramedic/Advanced Care Paramedic	12
EMR (Fire Fighters)	Existing	EMR (Fire Fighters)	20
Early Childhood Education - Orientation - Fort	Existing	OCDC - Fort	
Early Childhood Education - Certificate classes - Fort	Existing	Early Childhood Daycare PT	12
Early Childhood Education - Region	Existing	ECE Regional PT Cert	10
Continuing Care Assistant - Part-time	Existing	PT Credit	10
Early Childhood Education - Region (FT & PT)	Existing	OCDC - Ykt	15
SIAST Addiction Counsellor	New	SIAST Drug Addiction (YR2)	10
Educational Assistant (ACC - PT)	New	Modified Educational Assistant	10
STEC /Industrial	New	STEC	10
Fire Fighting Training 1001 - Melville	Existing	Fire Fighting (2 intakes)	38
Firefighter Instructor Qualification 1041	Existing	NFPA 1041 (2 intakes)	20
Firefighting Training - other programs	New	Fire Fighting Upgrading	12
Aboriginal Police Preparation	New	Aboriginal Police Preparation	14
Peace Keepers	New	Peace Keepers	12
Credit Health Programs ie. Sask Abilities	New	Misc Health Programs	10
Medical Terminology	New	Medical Transcriptionist	16

Environmental Reclamation Technician - in Development	In Dev.	Environmental Reclamation Technician - in development	12
Firefighter Training - NFPA 1081 Industrial	Existing	Firefighter - Industrial NFPA 1081	32
Industrial Mechanics Level 1 Apprenticeship	Existing	Ind Mech Level 1	12
Industrial Mechanics Level 2 Apprenticeship	Existing	Ind Mech Level 2	12
Industrial Mechanics Level 3 Apprenticeship	Existing	Ind Mech Level 3	24
Industrial Mechanics Level 4 Apprenticeship	Existing	Ind Mech Level 4	12
Industrial Mechanics Journeyman Upgrading Tutorial	New	Tutorial for SATCC on-line delivery	6
Mobile Air Cond. /CFC Upgrading	Existing	Mobile Air Cond/CFC	6
TEC (Trade Employment Connections)	Existing	TEC Program	30
Multi-Metal Trades Program (may include Welding Applied Certificate)	Existing	Multi-Metal Trades Program	12
Heavy Duty Tri-Trades Applied Certificate	Existing	Heavy Duty Tri-Trades Applied Certificate	12
Power Engineering 4th Class P/T	New	Power Eng. 4th Class P/T	8
Power Engineering 4th Class F/T	Existing	Power Eng. 4th Class F/T	16
Power Engineering 3rd Class F/T	Existing	Power Eng. 3rd Class F/T	10
Power Engineering 2nd Class on-line	New	Power Eng. 2nd Class On-line	8
Power Engineering Fireman's Tutorial	Existing	Fireman's Tutorial	20
Heavy Equipment Operator	Existing	1 - Heavy Equipment Operator	12
Professional 1A Truck Driver Training	Existing	Prof Truck Driving - On Demand	On Demand
Industrial Construction Worker/Mine Prep Program	New	Industrial Construction Worker	10

Ag Production Worker	New	Ag Production Worker	12
LEAN (Operational Efficiency Model)	New	LEAN Seminars	50
O.H. & S. Safety Training & Consulting	Existing	Safety Training & Consulting	1700
Recycling Technician	New	Recycling Technician	10
Trades & Industrial Credit/Non-Credit Up-Skilling	Existing	Trades & Industrial Credit/Non-Credit Up-Skilling	50
Water/Wastewater Training	Existing	Water/Wastewater	40
Driver Training (5G01, 1A, 2A, 3A, air brake)	Existing	Driver Training	On Demand
Ag Short Courses (grain marketing, pesticide, Ag electrical & hyd.)	Existing	Short Ag Courses 1-2 courses	10
Heavy Equipment Operator Upgrading	Existing	HEO Upgrading 1 course	6
Trades, Industrial & Ag CID (welding, machine shop, small engine, etc.)	Existing	TIA CID Classes (3 - 5 classes)	40

**EXPECTED NUMBER OF STUDENT OPPORTUNITIES – 2,664**

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