

### NEW! Housing Observer Now Available CMHC Flagship Publication Describes State of Housing in Canada

**T**his spring marks the debut of a new flagship publication from CMHC: the *Canadian Housing Observer*. Illustrated with extensive, colourful charts, the *Observer* offers readers a comprehensive review of housing in Canada, identifying and commenting on the most important recent trends and issues. It brings together national coverage with details on provinces and major metropolitan areas.

The *Observer* is at the core of an initiative to change the way Canada's housing knowledge is disseminated to the public. The aim is to develop a web-based resource providing authoritative annual reports on the state of the nation's housing, supplemented by, and electronically linked to, up-to-date housing data in tables and charts. It will put a wide spectrum of housing information in one place, making data and analyses more accessible to researchers, decision-makers and members of the public.

As a stand-alone print publication, the *Observer* is a concise, valuable resource. The chapter headings reveal the scope of the publication:

1. Introduction: Why Housing Matters
2. The State of Canada's Housing: An Overview
3. A Portrait of Canada's Housing
4. Demographic and Socio-Economic Influences on Housing Demand
5. Current Housing Market Developments
6. Trends in Housing Finance
7. Housing Affordability

The web version of the *Observer*—available at [www.cmhc.ca](http://www.cmhc.ca)—provides links to more detailed housing data relating to the trends reviewed in the print publication, covering all major housing markets across Canada, including provinces and metropolitan areas. With an initial

launch in the spring of 2003, the *Observer* data tables will be refined and expanded over time, as additional information becomes available.

For more information about this project, please contact Leigh Howell (613) 748-2326; e-mail at [lhowell@cmhc-schl.gc.ca](mailto:lhowell@cmhc-schl.gc.ca).



### In this Newsletter

<b>NEW! Housing Observer Now Available</b> . . . . .	<b>1</b>	<b>Calgary Study Paints Detailed Picture of City's Homelessness</b> . . 10
<b>N.S. Develops "Frailty Index" To Project Care Needs of Elderly</b> . 2		<b>Study Says Affordable, Self-Contained Units</b>
<b>Housing for People with Special Needs</b> . . . . .	<b>3</b>	<b>Best Bet to Prevent Recurrent Homelessness</b> . . . . .
<b>B.C. Study to Examine Consumer Issues</b> . . . . .	<b>4</b>	<b>Census Data Releases Include New Info on Housing</b> . . . . .
<b>NHRC Forms New Working Group</b>		<b>Rainwater Cisterns Revival Could Help</b>
<b>To Explore Health and Housing Links</b> . . . . .	<b>5</b>	<b>Conserve Water and Ease Infrastructure Strain</b> . . . . .
<b>Sask Housing Recycles Technology</b> . . . . .	<b>6</b>	<b>Sustainable Community Planning</b>
<b>Finance and Tenure Info Rounds Out Ideas Web Site</b> . . . . .	<b>6</b>	<b>Guides Tell How to Harness Creative, Holistic Thinking</b> . . . . .
<b>Evolving Ideas for Affordable Homes</b> . . . . .	<b>7</b>	<b>First Nations Sustainability Demo</b>
<b>Your Guide to Renting a Home</b> . . . . .	<b>8</b>	<b>To Showcase Leading Edge Concepts</b> . . . . .
<b>New CMHC Study Takes Look At Housing In Rural Canada</b> . . . . 9		<b>Stratford Weighs Fused Grid Concept</b>
		<b>For New Residential Subdivisions</b> . . . . .
		<b>16</b>

## About the National Housing Research Committee

The National Housing Research Committee (NHRC), established in 1986, is made up of federal, provincial and territorial, industry, social housing and consumer representatives. Its objectives include:

- identifying priority areas for housing-related research or demonstration;
- fostering greater cooperation, developing partnerships and minimizing overlap in research activities;
- encouraging support for housing research; and
- promoting the dissemination, application and adoption of research results.

In addition to the Full Committee, the NHRC also operates through working groups to exchange information, discuss research gaps and undertake research projects. Currently, working groups meet on housing data, homelessness, sustainable community planning, seniors' housing and population health and housing. NHRC participants also contribute articles to the NHRC newsletter, which is produced twice a year.

The NHRC co-chairs are David Cluff of Canada Mortgage and Housing Corporation and Don Johnston of the Canadian Home Builders' Association.

## How to reach us

For more information, please contact:

Nancy Walker  
Co-ordinator, NHRC and External Liaison  
Canada Mortgage and Housing Corporation  
National Office  
700 Montreal Road, C2-332  
Ottawa, Ontario  
K1A 0P7

Tel: (613) 748-2446  
Fax: (613) 748-2402  
email: [nwalker@cmhc-schl.gc.ca](mailto:nwalker@cmhc-schl.gc.ca)

NHRC Newsletter subscriptions/orders:  
call 1 800 668-2642  
(product no. 63146)

# N.S. Develops “Frailty Index” to Project Care Needs of Elderly

**N**ova Scotia is developing a planning tool called a “Frailty Index” to help the province project the continuing care needs of its growing elderly population. The index could also be used to determine the ability of seniors to remain in their own homes with some level of assistance.

Work on the tool is part of a large-scale review and planning exercise looking at nursing homes, homes for the aged, the provincial home care program (both acute and chronic care components), and long-term or chronic care services delivered by acute care providers.

This joint undertaking of the Department of Health and the Department of Community Services followed the

for determining the optimum size, scope, composition and distribution of continuing care services across Nova Scotia.”

## Substantial Improvement

Based on work to date, the steering committee believes the “Frailty Index” could provide a substantial improvement over other methodologies for projecting continuing care needs.

According to the committee's draft document, “frailty” is described as a clinical concept frequently used when assessing an individual's need for continuing care services. The assessment involves balancing four dimensions or areas of a person's life. When the balance tips towards a deficit, the person is considered clinically frail and probably in need of high intensity or institutional care.

As currently developed, the index includes only two of the four dimensions in the clinical construct of frailty: 1) illness and health, and 2) resources and dependency. Using Statistics Canada 2001 census data, officials are working to include the remaining two—health attitudes and behaviours; and caregiver independence and caregiver burden.

The steering committee sees the “Frailty Index” as an important step towards achieving the principles and goals it established for the review. Included on that list were the following:

- Health system resources should be better matched to the needs of communities and individuals.
- Siting of services should reflect district and community needs.
- An ongoing process should be established to plan and coordinate demand for continuing care services.

*For additional information, contact: Ray MacNeil,  
Nova Scotia Department of Health,  
(902) 424-2550; e-mail [macneirr@gov.ns.ca](mailto:macneirr@gov.ns.ca)*

## The “Frailty Index” could also be used to determine the ability of seniors to remain in their own homes.

February 2001 release of a Department of Health report that said that provincial hospitals were using a number of hospital beds for non-acute care patients. The report recommended that an analysis of continuing care be conducted to review the adequacy of the existing supply.

Development of the “Frailty Index” is part of this second phase, aimed at assessing the availability of continuing care services across the province so authorities can develop plans and programs to meet present and future needs. According to a draft report of the Health Services Planning Steering Committee overseeing this phase, the mandate is to develop a “rigorous and defensible methodology

# Housing for People with Special Needs

## CHF Study Urges Government to Examine Benefits of Co-op vs. Institutional Settings

**T**he Government of Canada, through CMHC and Health Canada, needs to explore the unique opportunities housing co-operatives offer for housing special needs Canadians in community settings, concludes a study carried out by the Co-operative Housing Federation of Canada (CHF Canada). These government agencies should undertake a cost-benefit analysis of this form of special needs housing to compare its costs to institutional care.

"Living in an inclusive co-op offers a richer life for people with or without special needs," the study said. "The special needs group benefits from a community setting, democratic control of their housing and the exercise of personal responsibility. While such inclusive co-ops have higher capital and management costs than most, they are far more cost-effective than institutions for people with special needs."

The study, completed in 2002, examined six housing co-ops across Canada to see how they have achieved integrated communities. All differed in size, membership and physical structure but all work to maintain an inclusive community and all value and intend to preserve their mixed membership, said the study, called *Inclusiveness in Action: Case Studies in Supporting Diversity and Integrating Special Needs in Canadian Housing Co-operatives*.

### Three Essential Elements

The six examples show three elements must be present to build inclusive housing and communities:

1. government financial support,
2. visionary leadership, and
3. agreements with special needs agencies.

Leaders may or may not be closely linked to a special needs group but they must have a vision of what an "inclusive community" means and they must support the goals and aspirations of the co-op members.

Even with these elements in place, inclusive co-ops will probably face additional challenges, said the study. They may have to compromise in choosing the site, finalizing building design or setting up procedures. Inevitably, they will have to manage the tensions that arise between the necessity of the co-op to be business-like and the conceptual ideals that inspired it.

It is all well worth the effort, concluded members of the six case study co-ops. The six co-ops were:

- Stanley Noble Strong Housing Co-operative, Vancouver; that houses seven quadriplegics in a building they control themselves;
- Coal Harbour Housing Co-operative, Vancouver; whose members are a mixture of ethnicities, family structure, sexual orientation, ages and abilities;
- Humberview Housing Co-operative, Toronto, an initiative of an agency for people with spinal injuries that then integrated able-bodied members;
- Margaret Laurence Housing Co-operative, Toronto, that reserves 26 units for people living with AIDS/HIV;
- Coopérative d'habitation La Corvée, Saint-Camille, Quebec, a co-op for elderly citizens that includes young people and one person with a disability;
- Coopérative d'habitation Beauséjour, Saint-Fabien-de-Panet, Quebec, a co-op that integrates young families and people with mental illnesses.

According to Nicholas Gazzard, CHF Canada Director, Sector Development, interest from the International Co-operative Alliance who wanted to learn about inclusion and diversity in Canadian housing co-ops stimulated the federation to undertake the study. Funds from the Government of Canada's Co-operative Secretariat paid for it. CHF Canada presented the results to the Alliance's Housing Committee meeting last fall in Portugal.

For more information, contact Nicholas Gazzard, Co-operative Housing Federation of Canada, (613) 230-2201 or 1 800 465-2752; e-mail [ngazzard@chfc.ca](mailto:ngazzard@chfc.ca). You can download the report in PDF format from the CHF Canada Web site at [www.chfc.ca](http://www.chfc.ca).



Coopérative d'habitation La Corvée, at Saint-Camille, Quebec, one example of an "inclusive" project cited in CHF study

# B.C. Study to Examine Consumer Issues

## Tied to Seniors Housing with Supports and Assisted Living

**T**he B.C. government has research underway to determine how it can protect seniors and persons with disabilities who live in supportive environments. The purpose of the study is to identify consumer protection issues and to develop options for addressing them.

The initiative is included in a government commitment to add 5,000 new intermediate and long-term care beds by 2006, offering a range of housing and care options, with an emphasis on independent living. A new program, Independent Living BC, will provide 3,500 independent housing and assisted living units for seniors and persons with disabilities who have low or modest income and moderate support and care needs, but do not need 24-hour facility care.

The B.C. government determined that residents living in these types of environments, both public and private, are not well protected under existing regulations, specifically the Residential Tenancy Act and the Community Care Facilities Act (CCFA). Officials have developed legislation to address health and safety issues and this review will determine what type of tenure protection is needed.

The Ministry of Community, Aboriginal and Women's Services is leading the consumer protection review that includes both housing developed through Independent Living BC and in private developments. To determine what British Columbians think about these issues, researchers held seven half-day workshops across the province in January 2003.

The researchers are using the input from the workshops, along with other analysis, to develop options to address this important area of housing and consumer protection.

- Ensuring that the independence of occupants is not undermined by over-serving them or over-regulating on their behalf;

---

**The B.C. government determined that residents living in these environments, both public and private, are not well protected under existing regulations.**

---

### Issues Identified

The issues raised at the workshops include:

- The involvement of health authorities in determining clients' access to, and exit from, subsidized independent living environments;
- How to manage transitions to higher levels of care when occupants' needs exceed the level of service that operators can provide;
- How operators charge for services (charged individually or 'bundled' into packages), and how this affects their economies of scale, and the cost and choice for occupants;
- What tenure and service agreements between providers and occupants should contain, and how they can be enforced;
- Affordability issues, such as how cost increases are managed;
- Flexible vs. prescriptive standards;

- Training and screening of staff;
- Accommodating occupants who may need advocates or other third parties who can assist them in expressing their needs and preferences; and
- Ensuring there is accountability and transparency in any tenure and service protection measures that are implemented.

The researchers presented participants with four possible approaches to dealing with these issues. The participants reviewed these and identified the strengths and weaknesses of each. The approaches were as follows:

- Community and industry initiatives independent of government;
- Guidelines and best practices;
- Industry self-regulation; and
- Government adjudication.

*For more information, contact: Greg Steves, BC Housing Policy Branch, (250) 387-4100; e-mail [Gregory.Steves@gems9.gov.bc.ca](mailto:Gregory.Steves@gems9.gov.bc.ca).*



# NHRC Forms New Working Group To Explore Health and Housing Links

**T**here are reasons to believe that housing conditions are linked to the health of Canada's population. What we do not fully understand is exactly what these links are or how they work. Finding out will be the primary mission of a new National Housing Research Committee (NHRC) working group called *Population Health and Housing*.

Our current state of knowledge shows few documented linkages between housing and health. Many more have been theorized but not confirmed, and there are probably others that have not yet been considered.

"It is clear that much research is needed, and that research must be more broadly based than traditional health research," Rodriguez said. "While the broader research will still meet the standards and criteria

advise and inform health research into housing at the population level as well as receiving knowledge and applying it to the practice of housing.

NHRC approved creation of this group in the fall of 2002. The decision followed a successful research project on population health and housing conducted by Dr. Jim Dunn of Calgary. It produced a research framework that was published in 2002. The project was designed and funded by a collection of provincial and federal members of the NHRC.

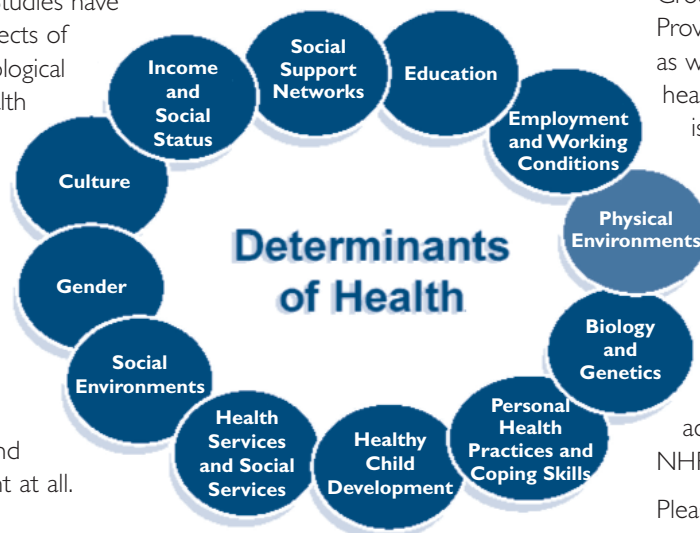
The co-chairs of the working group are Tom Henderson, New Brunswick Family and Community Services and Luis Rodriguez, CMHC. They are assisted by special adviser Phil Deacon, CMHC and Nancy Walker, NHRC co-ordinator.

**"It is clear that much research is needed, and that research must be more broadly based than traditional health research."**

At its most basic, population health is a way of looking at the health and well-being of groups within the overall population and asking why some of them are healthier than others, said Luis Rodriguez of CMHC's Policy and Research Division. Studies have shown that many different aspects of our lives—social, economic, biological as well as the availability of health services—determine our health and well-being.

Looking at the types of health determinants, said Rodriguez, some clearly have a housing dimension (e.g., physical and social environments), others could be peripherally involved (e.g., social support networks, healthy child development), and some are probably not relevant at all.

used by health scientists, it will also have to incorporate dimensions of social, economic and technical knowledge of housing. CMHC has already developed a substantial research network in housing."



Source : *Health Policy Research Bulletin, Issue 4, October 2002, Health Canada*

## Challenge: Get the Evidence

The accepted paradigm for policy development in health is that it must be based on evidence. This poses a challenge for housing policy makers because the health impacts of housing policies and programs are not yet established.

Part of this network is the NHRC and its new working group. The group will be the main nexus between CMHC and future actors in the housing and health research fields. The group will promote, suggest,

## Looking for Members

The Population Health and Housing Working Group is open to membership from Federal/ Provincial/Territorial housing representatives as well as Federal/ Provincial/Territorial health organizations. The working group is also requesting that the academic community and national NGOs consider participation. Membership in the working group can take either of two forms—full membership with attendance at the meetings of the group or a "shadow/associate" membership with minutes from the meetings and access to the on-line discussions via the NHRC's extranet Web site.

Please contact Nancy Walker, NHRC Co-ordinator at (613) 748-2446 or [nwalker@cmhc-schl.gc.ca](mailto:nwalker@cmhc-schl.gc.ca) to express your interest in participating.

For further information, please contact either Tom Henderson, (506) 453-8755, e-mail [Tom.Henderson@gnb.ca](mailto:Tom.Henderson@gnb.ca); or Luis Rodriguez (613) 748-2339, e-mail [lrodrigu@cmhc-schl.gc.ca](mailto:lrodrigu@cmhc-schl.gc.ca).

# Sask Housing Recycles Technology To Enhance Client Consultations

**S**askatchewan Housing Corporation (SHC) has adopted recycled technology to improve client communications. In 2002, the Corporation rounded up 18 computers declared obsolete to its own operations and turned them over to families in social housing so they could more easily provide the agency with their thoughts and ideas. Along with the computers came e-mail service for one year.

SHC, an agency of Saskatchewan Social Services, has a history of consulting with program users and other stakeholders in the development of programs and

services. In 2002, the Corporation added new dimensions to these consultations by involving adults, youth and children in a series of discussions that explored the challenges families face in improving their quality of life and standard of living as well as ways to overcome these challenges. In addition to meeting with the families in person at a series of four focus group consultations, SHC added the technological dimension to stay in touch with them.

Participants expressed a common desire to make a better life for themselves and their children. They also acknowledged

the challenges of achieving that goal while balancing family, work and other demands, such as accessing affordable child care, transportation and educational opportunities.

Their input and insights are informing planning and decision-making at SHC, as the Corporation develops initiatives designed to increase the independence and self-sufficiency of families that live in the province's social housing portfolio.

*For more information, contact:*  
*Chantile Shannon at Saskatchewan Housing Corporation, (306) 787-5607 or e-mail [cshannon@ss.gov.sk.ca](mailto:cshannon@ss.gov.sk.ca).*

## Finance and Tenure Info Rounds Out Ideas Web Site

**C**CMHC's *Affordable Housing Ideas* Web site is now complete. The recent addition of strategies dealing with "Financing and Tenure" puts the final touch on a site that came on-line in June 2002 to offer practical information on all aspects of affordable housing from concept to completion.

The "Ideas" tool describes real-life strategies that housing providers have used to plan, design, fund, build and operate affordable housing projects in response to local needs.

CMHC researcher Fanis Grammenos said the site is a distillation by subject matter from the considerable volume of research CMHC has done over the years into the subject of housing affordability.

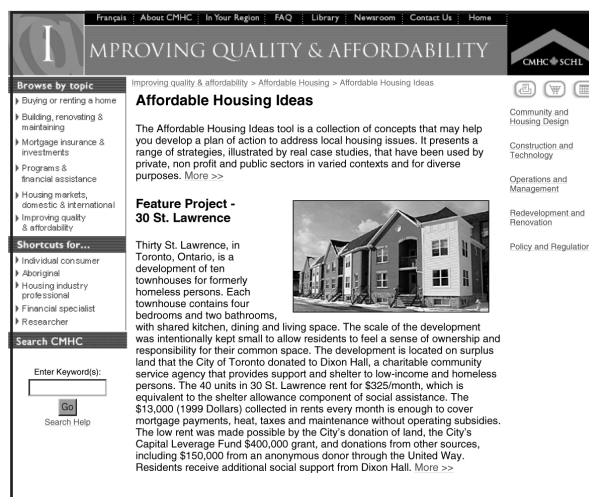
"The *Ideas* site captures the essence of these research documents in a way that connects them to the real problems people face when they start an affordable housing initiative," he said.

### Six Categories of Information

The information is organized into six categories geared to the needs of affordable housing providers:

- Community and Housing Design,
- Construction and Technology,
- Operations and Management,
- Redevelopment and Renovation,
- Policy and Regulation, and now
- Financing and Tenure

When you select a category, you see a selection of specific solutions. For example, under the Financing and Tenure category, site visitors can find projects that have used housing trust funds, revolving loan funds, community land trusts, land leases and life-leases.



### How to Find the Ideas Web Site

Go to the CMHC home page ([www.cmhc.ca](http://www.cmhc.ca)) and from the left-hand menu, select "Improving Quality and Affordability" > "Affordable Housing" > "Resources" > "Affordable Housing Ideas"

*For additional information, contact*  
*Fanis Grammenos (613) 748-2321;*  
*e-mail [fgrammen@cmhc.ca](mailto:fgrammen@cmhc.ca).*

# Evolving Ideas for Affordable Homes

## The Société d'habitation du Québec (SHQ) announces a new publication

**N**ew times call for new solutions! An ever changing world—smaller households, single-parent families, an aging population and mounting concern for the environment—requires innovative approaches to housing.

For over a decade, Avi Friedman, Director of the Affordable Homes Program at McGill University's School of Architecture, has been preoccupied with meeting the challenge of housing people in today's world. His work is already well known due to the construction of housing projects inspired by the *Grow Home* and *Next Home* concepts. The work undertaken by Professor Friedman and his colleagues has focused on making homeownership more accessible and more affordable, improving housing quality and introducing flexibility into the design of residential space, all with an eye to meeting the needs of evolving households.

The SHQ recently launched a new publication, *Maisons à coût abordable et communautés viables : projets d'une décennie de transition*, by Mr. Friedman and Michelle Côté. This work, commissioned by the SHQ, summarizes and synthesizes research conducted at the Affordable Homes Program over the last 10 years.

"This document, which describes different housing projects and presents observations on these projects, puts to use research experience that is unique in Quebec", proclaims Jacques Gariépy, President and Director General of the SHQ.



*These Aylmer, Québec "grow" homes were designed by McGill University Professor Avi Friedman.*

### A Toolbox of Ideas

Anyone involved in the production of affordable housing—architects, planners, municipal employees, manufacturers as well as users—will find this well-illustrated catalogue of ideas and concrete examples, a source of inspiration.

Readers will appreciate the illustrations which set off the design and production concepts, including site plans, floorplans and photos of built projects.

The study contains four parts:

- Factors which influence housing
- The House
- The Community
- The International Market and Exportation.

"The goal is always the same: to push ever further the search for the best ways to make the housing of today and tomorrow, here and elsewhere, more accessible and sustainable" declares Jacques Trudel, Head of the SHQ's Research and Documentation Centre.

To obtain copies of *Maisons à coût abordable et communautés viables : projets d'une décennie de transition* (published in French only), please contact the Société d'habitation du Québec's Documentation Centre at: (418) 646 7915 or (514) 873 9611. The toll-free number is 1 800 463 4315. This study can also be ordered or downloaded in PDF format at the following Internet site: [www.shq.gouv.qc.ca](http://www.shq.gouv.qc.ca).

*For additional information, please contact Jacques Trudel at (514) 873-9610 or by e-mail at [jacques.trudel@SHQ.gouv.qc.ca](mailto:jacques.trudel@SHQ.gouv.qc.ca).*

# Your Guide to Renting a Home: Intensive Teamwork Produces “One-stop” Resource for Canadian Renters

It took teamwork and legwork to create *Your Guide to Renting a Home*, CMHC's new on-line guide for landlords, rental property managers and the four million Canadian households who live in rental housing.

The guide is a comprehensive overview of tenant and landlord rights and responsibilities and rental practices in all the provinces and territories. It also points users to further information via hyperlinks to related provincial and territorial Web sites.

**A comprehensive overview of tenant and landlord rights and responsibilities and rental practices in all provinces and territories.**

It took the contractor about one year to pull all the information together; verify it and write content for the CMHC Web site. The research included a literature review, discussions with each province and territory and drafting content for the Web site. The contractor also assembled and used panels of recent and prospective renters, landlords and property managers as focus groups to test and help fine-tune the contents as the project proceeded. A multi-disciplinary advisory committee of CMHC staff aided the work along the way and gave the Web site, designed in both English and French by the CMHC Web team, its final approval.

## What's In It?

*Your Guide to Renting a Home* offers users free information and useful tips on all aspects of renting. Examples from across Canada are included to assist readers to understand such rental topics as:

- how to find accommodations or tenants,
- the credit check,
- rental agreements,
- security deposits and prepayment of rent,
- inspections on moving in or out,
- emergency repairs,
- safety and health,
- common household pests,
- pets,
- smoking,
- dealing with problems,
- notices, requests, and applications,
- lease renewal and termination,
- rent increases,

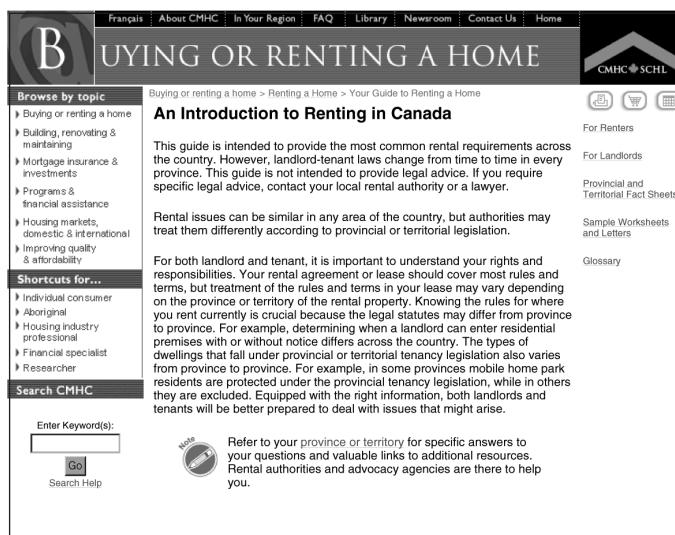
- late rent payment,
- eviction,
- lease assignment and subletting,
- marketing a rental unit, and
- rights and responsibilities under provincial and territorial rental legislation and regulations.

Useful resources, contacts, templates, worksheets, sample letters, provincial and territorial fact sheets round out the content.

## Available Any Time, Anywhere

CMHC chose to publish this guide on the Web so Canadians would have immediate, “24 / 7” access to the information. As a web document, it is easier to keep current when rental practices change. To access *Your Guide to Renting a Home*, visit the CMHC Web site at: [www.cmhc.ca](http://www.cmhc.ca) and from the left-hand menu, select: “Buying or Renting a Home > Renting a Home”.

*For more information:*  
contact Ian Melzer at (613) 748-2328,  
e-mail: [imelzer@cmhc.ca](mailto:imelzer@cmhc.ca).





# New CMHC Study Takes Look at Housing in Rural Canada

**L**arge towns and cities tend to dominate any discussion of housing in Canada and the reason is simple: population volume. CMHC housing researcher, Anna Lenk, explains that most housing data in Canada is organized at three levels—national, provincial and census metropolitan area. With national and provincial statistics, information specific to small towns and rural areas gets diluted by the larger urban centres.

Now CMHC has released a three-volume study called *Housing Needs of Low Income People Living in Rural Areas* that provides a much-needed overview of housing in rural Canada.

Funded by CMHC and the Canadian Rural Partnership, a federal initiative set up to enhance the quality of life in rural communities, the study includes a literature and statistical review plus 12 case studies examining housing in rural communities and small towns of eight provinces and one territory. Such a small sample is not representative, says Ms. Lenk, but the researchers tried to capture the diversity of rural communities in Canada.

## What the Study Shows

- A higher percentage of rural and small town residents in Canada own their homes (82 per cent) compared to urban households, where ownership rates are at 64 per cent (1996). Many of the homes owned by rural and small town residents are mortgage-free (56 per cent), compared to 45 per cent of urban homeowners. Ownership housing is the main tenure form in rural areas and small towns, even for low-income households.

## Ownership housing is the main tenure form in rural areas and small towns, even for low-income households.

- The statistical review showed that, in 1996, 15 per cent of rural households and 18 per cent of rural off-reserve Aboriginal households faced affordability problems. Senior-led households, non-family households and renters were most likely to have affordability problems.
- Eleven percent of rural households have an adequacy problem; this is partly due to the large number of older, pre-1941 dwellings. Suitability is a smaller problem, with 4.1 per cent of rural households being crowded.
- Off-reserve Aboriginal households were twice as likely to be in core housing need when compared to other rural households.

There are four predominant factors that contribute to the housing conditions in rural communities:

1. The economic context of the community, its activity and relation to its larger region, which relates to employment opportunities and incomes;
2. The distance of the community from a large urban centre, which relates to access to services and to employment opportunities and incomes;
3. The community's population, which relates to market functioning, and to construction sector development and capacity; and
4. The ratio of seniors in the local and regional population, since this group is attracted to small rural communities if there is access to a range of housing options and health care facilities.

## Barriers and Opportunities

According to the study, there are many barriers to addressing the housing needs of low-income households in rural communities. These include limited economic options, low household incomes, economic uncertainty and a lack of viable housing markets.

The collective experience of the 12 case studies revealed that there are many potential opportunities to address some of the needs, particularly through community development activities.

The report will be available from the Canadian Housing Information Centre (CHIC) in spring 2003 at [www.cmhc.ca](http://www.cmhc.ca) or 1 800 668-2642.

*For more information, contact:*  
Anna Lenk, CMHC Policy and Research,  
(613) 748-2951; e-mail [alenk@cmhc.ca](mailto:alenk@cmhc.ca).

# Calgary Study Paints Detailed Picture of City's Homelessness

**E**ntrenched homelessness is a bigger problem now in Calgary than it was five years earlier, according to a 2002 study carried out by the Calgary Homeless Foundation. The research revealed that both the frequency and duration of homelessness have increased since 1997.

Based on a sample size of 238 individuals classified as “absolutely homeless,” the study reported a nine per cent increase in the number of people who have been homeless between one and five years. The number of people who have been homeless for more than five years increased by three per cent.

The Foundation commissioned a University of Calgary research team to gather information from “absolutely homeless” and “relatively homeless” individuals in Calgary to analyze the data and to write a report, all in the space of four months. The team used World Health Organization definitions, that describe persons as “absolutely homeless” if they live in the street or in shelters. “Relatively homeless” persons live in spaces that do not meet basic health and safety standards.

The primary reasons “absolutely homeless” persons gave for their situations were high rents and associated costs. Despite the fact that five per cent more of the “absolutely homeless” were working in some capacity than in 1997, 10 per cent more said damage deposits and start-up costs were a barrier to housing and seven per cent more cited rental rates as obstacles. Likewise,

relatively homeless persons blamed high rents and damage deposits for their inability to achieve stable housing.

The study results were not all bad. The number of people who reported going hungry for more than a day dropped by 10 per cent from 1997 and there was a nine per cent decrease in those who said they have slept outside at least once during their current episode of homelessness.

## Recommendations

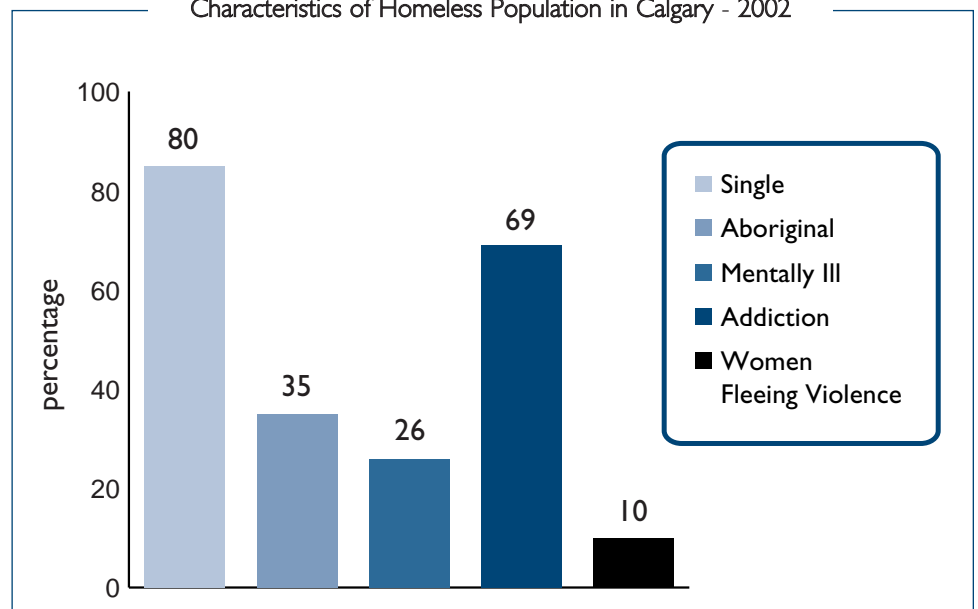
The study delivered 14 recommendations to reduce homelessness in Calgary. Topping the list was the idea of a one-stop approach to accessing services instead of the current patchwork that often looks so

formidable to homeless people who, for a variety of reasons, lack the resilience they need to find ways out of their predicaments.

“Although individual services are often excellent”, stated the report, “there is no systematic process in place to offer a one-stop approach to accessing them.... Most services for the homeless cannot realistically be based on an office-practice model that requires them to find their way through the system and its many barriers unaided.”

The full 190-page report can be found on the Foundation's Web site, [www.calgaryhomeless.com](http://www.calgaryhomeless.com). Click on “What's New” and then on “Calgary Homeless Study—Report 2002”.

Characteristics of Homeless Population in Calgary - 2002



# Study Says Affordable, Self-Contained Units Best Bet to Prevent Recurrent Homelessness

**A** new study funded by Canada Mortgage and Housing Corporation prescribes more affordable, self-contained housing units as the best antidote to recurrent homelessness. The study also recommends that where tenants share housing units, housing providers need funding sufficient to reduce the number of tenants per unit and to achieve better matches between unit mates.

What resources, programs, and policies do tenants and community housing workers who live and work in these housing programs think would increase the housing stability of “hard-to-house” tenants in alternative housing?

The answers to these questions offer policy analysts, program designers and service providers specific insights into the experiences and needs of formerly homeless tenants who are considered

compromises they must constantly make to retain housing when they do have places to live.

## Housed but Homeless...

The interviews also revealed factors that contribute to housing instability. One that stood out is being “stuck” in a shared living situation. Even though participants described it as deleterious to their health and well-being, they were unable to move on because subsidized, self-contained units are in short supply. These difficult living conditions deprived them of key qualities normally associated with home and left them feeling homeless, even though they were housed. As one interview subject stated:

*“Who has ever heard of four or five people living in one big room? Then you have another little room, your own room within the big room. A box within a box. Complete strangers.... Sharing a bathroom and common area...you just don't have any privacy to do everyday, ordinary things people do.”*

Other factors that contribute to housing instability include unemployment and the meagre income available through income-maintenance programs. Even when employed, participants had jobs that were temporary and insecure, paid very low wages and had no benefits, thus contributing to housing instability. Staff in the focus groups identified several issues, including the need for extra staff training and gaps in the health care system, as factors that compromise housing stability.

*For more information: contact Uzo Anucha, Centre for Urban and Community Studies, University of Toronto, tel. (416) 978-2072; fax (416) 978-7162 or e-mail [uzo.utoronto.ca](mailto:uzo.utoronto.ca).*

---

**“You just don’t have any privacy to do everyday, ordinary things people do.”**

---

*Where Do They Come From? Why Do They Leave? Where Do They Go? A Study of Tenant Exits from Housing for Homeless People*, written by University of Toronto researcher Uzo Anucha, focuses on formerly homeless people who live in two alternative housing programs run by Toronto agencies. Both programs have a long history of providing innovative housing and related services for “hard-to-house” people. Although some tenants have achieved housing stability in these programs, others have not and are at risk of eviction

Specifically, the study sought to answer the following questions:

1. How do “hard-to-house” tenants who are in the process of being evicted experience and understand their planned evictions? What are their struggles with maintaining housing stability and where do they plan to go if they are evicted?
2. What factors distinguish “hard-to-house” tenants in alternative housing who have stable housing from those at risk of being evicted?

“hard-to-house.” In addition, the study identifies important factors associated with housing stability that may allow service providers to improve their efforts at supporting tenants who are at risk of eviction.

## Research Methods and Findings

The study used a multi-method research approach. It included two rounds of in-depth interviews with 12 tenants who were at risk of eviction; a cross-sectional survey of 106 tenants who live in the two housing programs (59 in stable housing situations and 47 in unstable housing situations); and two focus groups with community workers in the two housing programs.

The in-depth tenant interviews illuminated the varied circumstances through which “at-risk” people become homeless; their experiences while homeless; the tensions they experience and the negotiations and

# News from Statistics Canada

## Census Data Releases Include New Info on Housing

**O**ver the last year Statistics Canada has released various waves of data from the 2001 Census of Population. The first data on families, households and housing was released in October 2002. Included in that release were data on dwellings, including structural type of dwelling, number of rooms and bedrooms, condition of dwelling and period of construction, as well as data on households, including household maintainer and tenure (owned, rented and band housing).

The last release of the 2001 Census data will be May 13, 2003 when in addition to income, there will be new data on housing costs, including gross rent, owner's major payments, housing affordability and owner's expected selling price.

For the first time Statistics Canada has made extensive use of the Internet in releasing data and numerous tabulations are available on the Web. For further information go to [www.statcan.ca](http://www.statcan.ca).

### Household Growth Outpaces Population

The initial Census results showed that the Canadian population grew by four per cent over the period 1996-2001, one of the lowest census-to-census growth rates in the history of the country. However, as in earlier years, the growth in households continued to outpace population growth, with the number of households increasing by 6.9 per cent over the 1996-2001 period. The increase of smaller households was the biggest contributor to the growth of private households. More people are living alone, and more families have no children at home.

One of the major findings from the basic demographic trends was the concentration of growth in large urban regions. Between 1996 and 2001, the population in the 27 census metropolitan areas combined increased 6.2 per cent, compared with a growth rate of 1.5 per cent for smaller urban areas of 10,000 to 100,000. The remaining small towns and rural areas experienced a small 0.4 per cent decline in population for the same period.

The fastest growing census metropolitan areas were Calgary (+15.8 per cent), Oshawa (+10.2 per cent), Toronto (+9.8 per cent), Edmonton (+8.7 per cent) and Vancouver (+8.5 per cent).

### Elderly Post Biggest Gain

In view of the continuing low fertility rates, population increases were highest for the older age groups. The group to increase at the fastest pace was that aged 80 and over. From 1991 to 2001, their numbers soared 41 per cent and a similar increase is expected over the next decade. Shifts in population size within various age groups have far-reaching social, economic and policy impacts, including impacts on housing markets.

Over the next year Statistics Canada will be working with CMHC on an analysis of the housing trends and conditions in the 27 Canadian Census Metropolitan Areas. The analysis, planned for release in early 2004, will form part of a larger study on the socio-economic conditions in large urban areas being conducted by Statistics Canada in partnership with CMHC and other federal departments. The study is part of the research program of the Federal Government's Task Force on Canada's Urban Communities.

### Disability Survey Data Out

In addition to the data from the Census, new data are becoming available from two surveys conducted following the 2001 Census. The first, the Participation and Activities Limitations Survey (PALS) will provide new data on persons with disabilities, including a section on housing. The first release of the survey results was published in December 2002. It contained findings on the prevalence, type and severity of disabilities by age and sex. The second release, at the end of March, provided data on the various support measures for adults (persons aged 15 and over) with disabilities. The themes include use of specialized equipment, help needed for everyday activities, dwelling modifications, local and long distance transportation, and tax credits. A third and final release from the survey will take place in the summer of 2003.

### Aboriginal Survey Data Fall 2003

The second survey is the Aboriginal Peoples Survey, that was last conducted in 1991. This survey covers both the on- and off-reserve populations and also includes additional information on housing. The APS results will become available in the fall 2003 and Statistics Canada is organizing an Aboriginal Strategies Conference Oct 6-8, 2003 in Edmonton. Workshops will be geared to the sharing of information, research and best practices in a number of cross-cutting subject areas including: Education, Health, Housing, Youth, Economic Development, Urban Issues, and Employment.

*For additional information, contact:  
Dr. Douglas Norris, Director General  
of Census and Demographic Statistics,  
Statistics Canada (613) 951-2572;  
e-mail [norrdou@statcan.ca](mailto:norrdou@statcan.ca).*



# Rainwater Cisterns Revival Could Help Conserve Water and Ease Infrastructure Strain

**A**re rainwater cisterns, an established feature of old farmhouses, due for a comeback in North America? They are if Canada and the US adopt practices widely used in other countries.

The Canadian Water and Wastewater Association (CWWA) recently completed a survey that documented rainwater harvesting and greywater reuse worldwide. It shows rainwater harvesting is receiving more attention of late because it can augment potable water sources and, in urban areas, reduce the rain run-off load on storm sewers.

The CMHC-funded research indicates that both rainwater harvesting and greywater reuse are practised globally but not as much in North America as elsewhere. Even advanced industrial countries, such as Germany and Japan, employ water from these sources on a significant scale. Because of health concerns, greywater reuse is less prevalent than rainwater harvesting. Where greywater is reused, it is mostly for irrigation.

studies so that regulatory agencies within Canada can be provided with the necessary tools to evaluate and adopt this practice on a wide scale.

While the techniques of rainwater harvesting are very different than greywater reuse, the two practices have much in common. Both raise concerns about contamination and methods of treatment. Potential uses are the same and both can help conserve potable water supplies. Thus, the CWWA survey asked questions about both water types.

The survey aimed to learn if countries practised rainwater harvesting or greywater reuse and at what scale (at the lot vs. community level). It asked about the primary uses for this water (toilets, industrial, irrigation, etc.); the degree of application; the availability of financial incentives; regulations governing harvesting and reuse; and water quality implications. Forty-nine respondents from 17 countries replied. They represent the majority of industrialized nations practicing rainwater harvesting and greywater reuse and

## Small-scale Practices

Responses indicate that rainwater harvesting and greywater reuse is primarily practiced at the individual lot level (although a separate study by the American Water Works Association documents seven cases in the U.S. where greywater reuse is done at a municipal scale). Typically, harvested rainwater and greywater is used to flush toilets and irrigate land. To a lesser degree, they are used for industrial processes. Laundry, bathing and animal husbandry are also important applications for harvested rainwater.

Public reaction to the use of water from these two sources is mixed. Rainwater harvesting is more readily acceptable than greywater reuse and nations such as Germany have standards, codes and financial incentives to promote its use. Other nations are still grappling with issues of water quality vs. application and are currently working to establish regulations for plumbing, building and health.

A copy of the Research Highlight on this report can be obtained through the Canadian Housing and Information Centre (CHIC). Please cite Technical Series 03-100. Visit CHIC on-line at [www.cmhc.ca](http://www.cmhc.ca) or call 1 800 668-2642.

*For more information, contact: Cate Soroczan, of CMHC's Policy and Research Division, (613) 748-2284, e-mail [csorocza@cmhc.ca](mailto:csorocza@cmhc.ca).*

---

**Rainwater harvesting can augment potable water supplies and reduce rain run-off load on sewers.**

---

## Study Forms Basis for Further Research

The study provides a basis for further documentation of specific rainwater harvesting guidelines, incentives and case

include Malaysia, Japan, Korea and countries from North America and Western Europe. Not included in this survey were poorer nations from the Caribbean, Africa and Asia, where rainwater harvesting is traditional.

# Sustainable Community Planning Guides Tell How to Harness Creative, Holistic Thinking

**T**raditional communities are the result of traditional planning. If we want sustainable communities, we have to do things differently.

That is the core message from CMHC-sponsored research that examined methods for successful planning to create sustainable communities. The old case-by-case approaches to planning, often adversarial in nature, do not work because they tend to focus on policies and codes.

What does work is holistic thinking. How you get it is the subject matter of two CMHC reports titled *Sustainable Community Planning and Development: Participation Tools and Practices* and *Sustainable Community Planning and Development: Design Charrette Planning Guide*. Although these two documents are basically how-to guides, they also help users identify critical sustainable community design issues.

Sustainable communities will take different forms from place to place but what none of them can do without is a broad and deep level of participation, says the guide on participation tools and practices. It notes

for planning initiatives but practitioners lack knowledge about the best means of involving community members over the long haul.

"Participation Tools and Practices" is a manual that addresses these issues. Professionals and community organizers will find it helpful in understanding how to engage local communities and groups in urban design, planning and development. The manual offers principles and practical advice on tools, methods and guidelines to help maintain an effective level of community involvement from the initial stages of visualization through project implementation and beyond.

## Collaborative Forums

Its companion piece, the "Design Charrette Planning Guide", zeroes in on a forum that is rapidly gaining popularity. Charrettes bring together a diverse range of expertise, such



*Charrettes are a collaborative forum gaining in popularity.*

The charrette guide is a comprehensive resource book for those who are interested in hosting or otherwise initiating a sustainable community planning design charrette. It describes the preparatory and follow-up work required for a successful event as well as the resources needed.

Summaries of both books are available via the web at CMHC's site, [www.cmhc.ca](http://www.cmhc.ca). Choose the shortcut for "researcher", then > "improving quality and affordability" > "healthy housing and sustainability" > "research highlights".

You can also order the books free via the same web site, by selecting Canadian Housing Information Centre from the drop-down menu that appears when you click on "Library" from the main menu selections at the top. CMHC also accepts orders by phone. Call 1 800 668-2642.

*For more information on these documents and this project, contact the project consultant and author, Fiona S. Crofton, ORCAD Consulting Group Inc. of Vancouver, (604) 985-8381; e-mail [orcad@4sustainability.com](mailto:orcad@4sustainability.com).*

---

## Guides tell planning industry practitioners how to get and keep members of the community involved.

---

that urban planning has long been the domain of specialists such as planners, designers and developers.

The planning industry recognizes that public participation can pay dividends in terms of fresh ideas and greater support

as architects, landscape architects, planners, engineers, developers, regulators, other specialists and civic staff. They collaborate on creating innovative design solutions that embody multiple objectives and mutual interests.

# First Nations Sustainability Demo to Showcase Leading Edge Concepts

A housing project currently underway on the Seabird Island First Nations Reserve near Vancouver will demonstrate technologies that will show other First Nations how to design and build their own affordable, energy-efficient and sustainable homes.

The project, scheduled for completion in September 2003, will deliver seven clustered housing units built to CMHC FlexHousing™ design standards, permitting conversion into 12 units as needed. Six of the units will be available for immediate rental by members of the Seabird Island Band while the seventh will be open for two years as a demonstration home to highlight the project's innovative energy-saving technologies. CMHC will be inviting First Nations and First Nations building suppliers from across Canada and educators from around the world to view this site and to learn how to incorporate its cost-effective energy concepts into other communities.

The Seabird Island Project has been designed according to the "principles of sustainability" as defined by the World Green Building Council. It will demonstrate:

The homes will be durable, built to exceed the minimum standards of the National Building Code. Research shows that minimum standard housing, designed for the life cycle of a 25-year mortgage, often cannot stand up to the normal wear and tear of First Nations family life. The homes are designed to be built with everyday tools and by non-specialized local labour:

- that simple low-technology solutions are sustainable where high tech may create dependence. For example, if a nano-robotic insulating material is developed, the homeowner in Bella Coola or Kitkatla must be able to afford it, fix it and use it, or it will just become another piece of urban junk.



## Net-Zero Energy Goal

In addition to meeting FlexHousing™ standards, the homes will also incorporate CMHC's Healthy Housing™ principles. They will be powered by wind and solar generators, heated using natural warmth from the earth, and they will employ energy recycling and water conservation measures. The target is to achieve Net-zero energy efficiency, which means the homes will produce almost as much energy as they consume.

## True Test will be Transferability

Because of Seabird Island's close proximity to urban Vancouver, the true test of these design principles will be their application to remote communities that have fewer resources and less capacity. In Phase II of this project, CMHC will be actively looking for two to four remote locations where

---

**The target: Homes that produce almost as much energy as they consume.**

---

*continued on page 16*

# Stratford Weighs Fused Grid Concept For New Residential Subdivisions

To guide development on newly-annexed municipal land, planners at the City of Stratford, Ont., are interested in a “smart growth” tool recently developed by CMHC. According to Fanis Grammenos, of CMHC’s Policy and Research Division, the town famous for its summer Shakespearian festivals is seriously considering application of the innovative “Fused Grid” street design pattern to new residential suburbs on this land.

Grammenos said a consultant hired by Stratford is evaluating the suitability of the

concept versus others as a planning tool for the raw land. Following the consultant’s presentation and recommendation, municipal council will decide which street design concept to use.

This pattern, developed by Grammenos and colleagues at CMHC, is a planning stencil that fuses two traditional street designs—the conventional loop and cul-de-sac pattern of modern suburbs and the traditional grid pattern of the early 1900s. It brings together the best features of these designs to create a people-friendly plan that combines open green spaces

with safe streets and offers easy connectivity to schools, recreation, shopping and work.

The “Fused Grid” is an artful balancing of aesthetics and safety for residents, efficiency for drivers and pedestrians and is marketable for developers.

*For more information, contact:*

*Fanis Grammenos (613) 748-2321;*

*e-mail [fgrammen@cmhc.ca](mailto:fgrammen@cmhc.ca).*

*You can also read a summary of the research report about this concept in Research highlight 75 on CMHC’s Web site, [www.cmhc.ca](http://www.cmhc.ca).*

## First Nations Sustainability Demo to Showcase Leading Edge Concepts

*continued from page 15*

the Seabird concepts and practices can be simplified and fine-tuned to meet local limitations. CMHC-sponsored information transfer will provide training and capacity building through this project. The Seabird Island project will be the highlight of the Aboriginal Housing Symposium planned for September 2003.

*For more information, contact Allan Dobie, CMHC Consultant, Research and Information Transfer; (604) 737-4074; e-mail [adobie@cmhc.ca](mailto:adobie@cmhc.ca).*



*Artist rendering shows look of energy efficient, sustainable homes being built on Seabird Island First Nations Reserve near Vancouver.*