



## Windsor's Research and Community Partnerships

**W**indsor has always stood at the focal point of change. Nestled against Detroit, it moves to the heartbeat of both the Canadian and American auto industries, and the flux of cross-border trade. So, while its economy has been vibrant at times, the effect of economic downturns can also be amplified in the region, especially in the housing sector, which must keep pace with rapidly changing labour demand and a diverse population.

In the face of what some are calling the greatest economic challenge since the 1930s, Windsor is now demonstrating how a culture that embraces a community approach to housing research can still continue to promote housing innovation.

### Community-Informed Strategy

When the City took on responsibility for social housing in 2001, it determined that a partnership approach would be needed to fully understand Windsor's housing needs; to answer this, a coalition of 34 community organizations and individuals emerged a year later from the housing, health, education, and social services sectors.

Now called the Housing Partnering Strategy, the coalition has facilitated broad-based community consultations to address homelessness and set priorities for their plans; it has also conducted studies on such topics as the exits and returns of the homeless, housing conditions of newcomers, rural homelessness

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About the National Housing Research Committee

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

- identifying priority areas for housing-related research or demonstration,
- fostering greater co-operation, developing partnerships and minimizing overlap in research activities,
- encouraging support for housing research,
- 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 housing and communities and distinct needs. NHRC participants’ also contribute articles to the *NHRC Newsletter*, which is produced twice a year, and network through their online community: [www.nhrc-cnrl.ca](http://www.nhrc-cnrl.ca).

The NHRC co-chairs are John Black of Canada Mortgage and Housing Corporation (CMHC) and Michael Buda of the Federation of Canadian Municipalities (FCM). CMHC provides the Secretariat for the Committee and produces this Newsletter.

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and housing situations of immigrants and refugees. This has contributed to a community profile that includes information on population, housing and income dynamics, trends in homelessness and the risk of homelessness, and an analysis of community assets.

By 2004, the City needed a broader picture of housing needs representing all of Windsor-Essex County, and made such broad-based consultations central to the development of its Housing Analysis and Recommended Strategies (HARS).

Debbie Cercone, the City’s Executive Director for Housing and Children’s Services, cites “proper consultation and getting adequate participation in the focus groups” as a central challenge to developing the Strategy, along with “needing to be persistent in getting the most current relevant data that is available to support your work.”

Some of the findings were surprising – such as the fact that over 24% of people in the community paid more than 50% of their income toward their rent – and informed the report’s 78 recommendations to City Council. However, the researchers’ persistence also helped to change perceptions. “One of the outcomes of the HARS report was that the need for support for people was [the] core issue in the provision of housing to the community and not simply the need to put a roof over one’s head,” says Cercone. “This served as a catalyst in our community to shift the thinking around what housing is about: supporting people, not bricks and mortar.”

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## Partnerships driving projects

As the area's largest social housing provider, Windsor Essex Community Housing Corporation (CHC) also uses a partnership approach to bring expertise and stakeholders together for individual projects, as exemplified by the University of Windsor Community Revitalization Partnership. This partnership was formed in 2004 between CHC and the University's Field Education Program in the School of Social Work. The Partnership develops community-based centres for neighbourhood renewal while providing university students with opportunities to facilitate leadership development and volunteerism among residents, community groups and agencies. With a three-year funding commitment from the City, infrastructure and staff support from the University and in-kind contributions (such as office space) from CHC, the Partnership is bringing real change and community involvement to Windsor's Glengarry, Ouellette Manor, Raymond Desmarais and Grandview neighbourhoods.

One of the CHC-sponsored partnership projects is the ongoing renovation of Chateau Masson, an 80-unit, rent-geared-to-income housing residence owned and operated by CHC, where tenants with dependencies or mental-health challenges find a permanent home or a comfortable transition space. With support from the University of Windsor, Chateau Masson provides social work, nursing and music therapy while serving as an opportunity for students to apply their skills and conduct research.

By 2008, the edifice was showing its age – but the stakeholders wanted to ensure that any renovations addressed the overall needs of the tenants and the community. Working with a situational analysis that detailed Chateau Masson's assets, challenges and opportunities, a variety of stakeholders held a design conference, bringing together residents, the CHC, the City, CMHC, the University, and several other contributors and partners such as the Windsor Police Service, Institute Without Boundaries, ACT Team, CMHA, Homeless Coalition and Legal Assistance of Windsor.

What emerged was a set of proposals, such as ways of strengthening residents' networks and assisting residents in overcoming personal obstacles. The stakeholders agreed on a feasibility study and proposed an implementation plan for the renovations.

Another example of Windsor leveraging partnerships is its adoption of the Now House™ project as a model for the energy-efficiency retrofits of five wartime CHC houses. The Now House™ located in Toronto is one of fifteen winning projects selected to participate in Canada Mortgage and Housing Corporation's national EQuilibrium™ Sustainable Housing Demonstration Initiative. This house is a retrofit of a wartime house and uses innovative design features – such as in-floor radiant heating, solar-thermal systems, energy efficient windows and building envelope insulation retrofits – to reduce the home's energy consumption to near net-zero on an annual basis.

Compared to the site of the Now House™, Windsor is a small municipality – but it has a big network to draw from and a passion for innovation: Windsor's "Now House 5" is planned to come together with funding from a number of sources as well as in-kind contributions. It is also anticipated that some 7.5 tonnes of greenhouse gases will be cut per home annually with this initiative. More importantly, CHC aims to use the project as a blueprint for up to 125 similar CHC houses in future – and as a model for builders and homeowners. And there is a great opportunity for expansion: the project team, with the support of the City of Windsor is currently working to develop partnerships with the local utility companies, Ontario Power Authority, the Greater Windsor Home Builders Association, the University of Windsor, St. Clair College and others.

## Looking ahead

It is too early to know the long-term effects of the economic crisis, but Windsor's resilience and innovation make it a city worth watching – and learning from. Several resources are available both online and by phone:

- Questions about HARS can be directed to Executive Director Debbie Cerpone 519-255-5200 x 6239 e-mail: [dcerpone@city.windsor.on.ca](mailto:dcerpone@city.windsor.on.ca).
- Information on several of these initiatives is posted on CHC's website [www.wechc.com](http://www.wechc.com); for information on these and other CHC initiatives, contact Chief Executive Officer Jim Steele 519-254-1681 x 3226.
- The Now House site [www.nowhouseproject.com](http://www.nowhouseproject.com) provides details and news releases on the Windsor Now House, among other locations.
- For information about EQuilibrium™ housing projects, visit CMHC's website at [www.cmhc.ca](http://www.cmhc.ca) ■



# What's New at the NHRC

The National Housing Research Committee has a new Coordinator: David Stansen. He comes to us from the City of Winnipeg where he held the position of Housing Development Manager. He led the municipal efforts of the Winnipeg Housing and Homelessness Initiative, heralded as a successful model of tri-level cooperation for the planning, coordination and delivery of housing programs. David also led the formulation of Winnipeg's Downtown Housing Strategy and developed several innovative municipal housing programs that support neighbourhood renewal. David has proven strengths in managing multi-stakeholder forums, strategic planning, housing policy formulation, market research and analysis, and financial risk assessment.

David has previously worked for CMHC, serving as Senior Market Analyst for Manitoba and Nunavut, Principal Underwriter Single Insurance for the Prairie Region, and as Project Manager for CMHC's International Housing Finance Division. With an MBA in Finance and two Bachelor degrees – one double major in

Chemistry and Biology and another in French Literature and Administrative Studies – David brings a wealth of experience that will help the NHRC in its next phase of outreach and development.

Looking ahead, David plans to build on NHRC's recent successes. "We have a good balance of research interests on the NHRC," he said in a recent interview. "What we have to do is to build on our diverse network of researchers and to find ways of attracting more talent to the field. Some of the technological tools we have, such as the new website, are ideally placed for us to achieve this." Indeed, while there are many paths to a career in housing research – through academia, governments, social services, community organizations, or the private sector – many talented and skilled people are unaware of what a housing career can offer them. "Our job is to help identify and clarify the paths for these individuals," said David. Both David's appreciation of the value of research and his ability to promote it will be assets to the NHRC. ■

[www.nhrc-cnrl.ca](http://www.nhrc-cnrl.ca)



*Date Site Launched: March 2009*

**You are invited** to submit articles to be considered for publication in the Fall 2009 edition.

**Do not miss** this opportunity to share your housing research with a national audience. The deadline for submission is June 19, 2009.

Guidelines for article submission:

- less than 500 words;
- include chart, photograph or drawing; and
- submit electronically.

# FCM Refines Homelessness Indicators

Since 1996, the Federation of Canadian Municipalities has used its Quality of Life Reporting System (QOLRS) to measure, monitor and report on social, economic and environmental trends in large Canadian municipalities. In addition to expanding the number of member municipalities contributing to the QOLRS – from the original 16 to the present 23 – the Federation must also continually refine the database to reflect better data models and members' evolving understanding of the factors contributing to quality of life. Homelessness and the risk of homelessness are among these factors.

Research funded by Human Resources and Social Development Canada and carried out in 2002-2004 developed and incorporated new indicators of absolute homelessness and the risk of homelessness into the QOLRS. The Federation then asked Acacia Consulting & Research, an Ottawa-based firm, to further refine these indicators and to detail the composition of the homeless population across several demographics – such as single men, single women, families, youth, and refugees – and establish trends from 1991 to 2006.

Beginning in 2008, Acacia revised and conducted a survey of staff and practitioners from the participating municipalities: urban and social planners who are in touch with housing providers and shelter administrators, who could elicit feedback from a variety of community groups. The project has invested in custom data tables from Statistics Canada and CMHC. Furthermore, Acacia drew on input from the QOLRS municipal technical working group to design a Municipal Data Collection Tool, which collects administrative data for topics such as emergency shelter usage and social-housing wait lists.

What emerged was a more refined set of risk factors that allows not only more consistent measurement of the homelessness profile across municipalities, but also more complex ways of measuring. As Acacia Director Michel Frojmovic points out: "For example, we can now establish vacancy rates by quartile or by type of rental unit, or for low-income households or immigrants specifically. It's a much richer set of data."

Acacia is now preparing a report for the Federation; the findings, says Frojmovic, will not only lend empirical weight to anecdotal evidence, but also point to new areas worthy of study. "For example, there is a high degree of vulnerability among recent immigrants and, in particular, single moms with young kids," as compared to their absolute homelessness rates. "What's less clear is how they're taking advantage of shelter systems."

The participating municipalities will be able to use the data to support better decisions on housing and shelters – and integrate them with a larger set of QOLRS results, covering such topics as transportation choices, environment and poverty. The data will also be of interest to federal and provincial government analysts, as it bears relevance to immigration, housing and social development programs. ■

## Risk factors

Acacia identified seven factors that contribute to the risk of homelessness:

1. Gross rent spending (50% or more of household income)
2. Social-housing waiting lists (indicators include: ratio of social-housing units, number of households with rent geared to income, numbers on the social-housing wait list, percentage of the wait list placed in social housing units annually, wait times and client types)
3. Rental housing starts
4. Incidence of low family incomes (by period of immigration and family type)
5. Vacancy rates (by rent quartile)
6. Lone-parent families (mapped against income characteristics)
7. Unemployment rates (by age, sex and period of immigration)

For further information, contact Michel Frojmovic, Director of Acacia Consulting & Research: phone: 613-728-0335; e-mail: [michel@acaciaconsulting.ca](mailto:michel@acaciaconsulting.ca). The final report of the study will be published on the Acacia website [www.acaciaconsulting.ca](http://www.acaciaconsulting.ca).

# Pilot Study on Immigrants' Housing Challenges in York Region

The Census provides valuable data on where immigrants settle in Canada – primarily in Toronto, Montréal and Vancouver – but immigrants may have significantly different experiences in suburban areas. In 2007, anecdotal evidence of these experiences was also surfacing in discussions among academic experts and community representatives at a housing research group at York University.

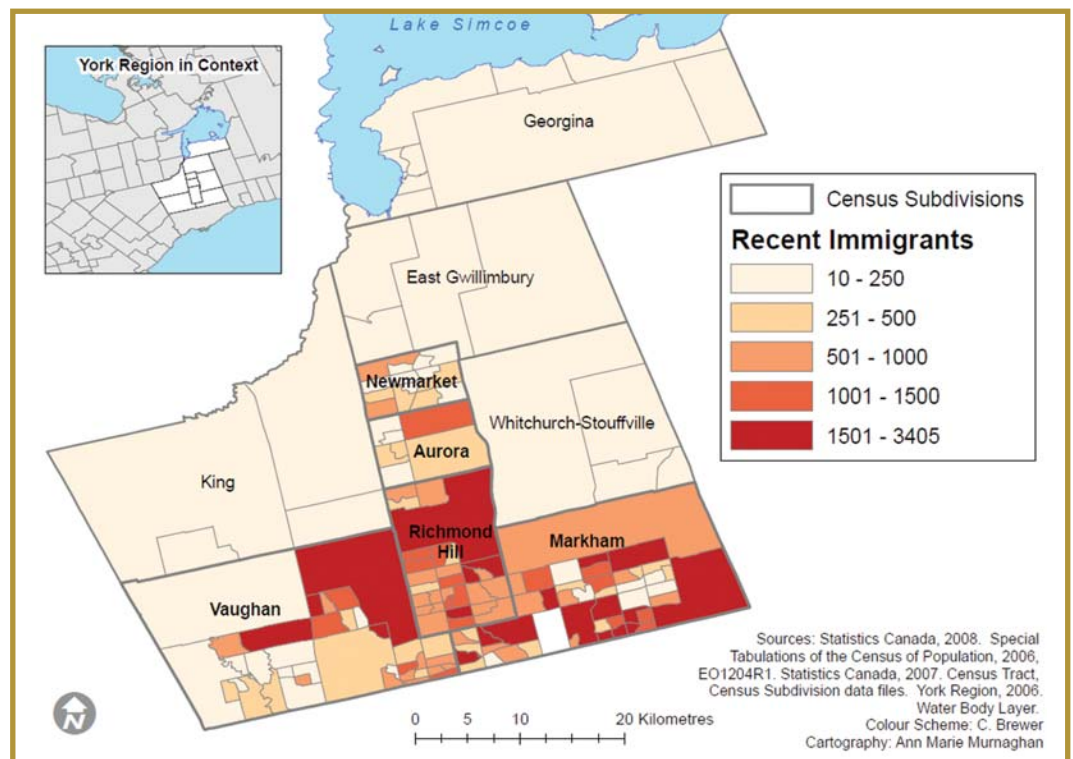
Dr. Valerie Preston, Professor at the Department of Geography at York University, considered York Region an excellent locale for a pilot study on newcomers' experiences in suburban areas. York region is largely a suburban area north of Toronto – the region is the fastest-growing Census division in Canada with 43% of the population foreign-born – yet it features the lowest per capita spending in Ontario on several social services.

In 2008, Dr. Preston's team convened a community-based focus group, formed an advisory group representing 10 community organizations, and conducted interviews with 16 representatives of housing services, immigrant services and other social services. The team also reviewed and analyzed existing literature and 2001 and 2006 Census data – drawing out a picture of the immigrants' social backgrounds and housing experiences in the region.

They found that recent immigrants were more likely than their Canadian-born counterparts to live as couples with children, and to live in multi-family households; they also had lower average incomes, and were more likely to spend at least 30% of that income on housing.

In view of the demographics, local housing profile and the lack of sufficient social services in York Region, the study also revealed several additional challenges facing recent immigrants, including discrimination, poor quality of housing and limited space in both social housing and rental markets. The barriers were a factor in steering refugees into expensive rentals and immigrants into homeownership. Immigrants' rates of ownership also varied with their place of origin – for example, many Asians achieved homeownership at a much higher rate than did Russian-speaking immigrants. Dr. Preston cautions that this observation reflects an economic distinction, rather than cultural one, as it relates to the value of the immigrants' financial assets.

*Recent Immigrants in York Region  
by Census Tract, 2006*



Underlying many of the study's findings are the challenges faced by the "hidden homeless" – immigrants who may be living under the roof of a friend or compatriot, but are facing the challenges that having no fixed address poses for finding jobs, sending children to school or obtaining medical services. Some immigrants reported sending their children back to their countries of origin.

Given these findings, among others, the study puts forward four policy recommendations for York Region, including: legalization of secondary suites, wider and earlier distribution of information about housing supply to immigrants, additional resources for agencies that serve immigrants, and expansion of the supply of emergency shelters and transitional and affordable housing.

While these recommendations are valuable in themselves, Dr. Preston stresses that the study is a pilot, which will be more valuable when compared to similar research elsewhere. "We hope to see studies carried out in some other suburbs and smaller cities such as Kelowna," she adds. "We would like to know more about how York compares to other suburbs, such as those outlying Vancouver or Montréal." ■

For further information, contact Dr. Valerie Preston of York University: phone: 416-736-2100 Ext. 22421; e-mail: [vp Preston@yorku.ca](mailto:vp Preston@yorku.ca). Several documents related to the study are being posted at the Ceris - The Ontario Metropolis Centre, website [www.ceris.metropolis.net](http://www.ceris.metropolis.net).



*Photo Credit: Toronto Community Housing, 2009*



# Trends in Immigrants' Homeownership Careers

Data from the 2001 Census provides a snapshot of the housing situation for immigrants and refugees in Canada, but this does not reveal how their housing situation may have changed over an extended period. Complementing the Census data, Statistics Canada also conducted the Longitudinal Study of Immigrants to Canada (LSIC) from 2001 to 2005; the LSIC sent out three "waves" of questionnaires involving 12,040 newcomers approximately 6, 24, and 48 months after their arrival in Canada<sup>1</sup>.

By comparing the data against several variables not in the Census – such as the admission classes defined by Citizenship and Immigration Canada – LSIC can shine light on how immigrants enter the housing market and identify which groups are making the most progress, (or facing the greatest challenges) in finding adequate and affordable housing and in achieving homeownership.

Comparisons of the immigrants' three choice destinations (Montréal, Vancouver and Toronto) also reveal contrasts in housing patterns.

CMHC funded this study by Dan Hiebert at the University of British Columbia. Professor Hiebert, a leading researcher in the field of housing and immigration, examined changes to the housing situation of newcomers interviewed through the four-year period. The study points to some encouraging homeownership trends.

Not surprisingly, less than half of those surveyed in the first "wave" – six months after arrival – had found work, which is a key determinant to housing affordability and access to homeownership. However, by the 48-month mark, 68 per cent of respondents were in the labour market, and average family income stood around \$53,000, as compared with the Canadian average of \$62,300 (2006 Census data). Correspondingly, the proportion of homeowners jumped from less than one in five to more than half of the sample group in the same period.

By disaggregating data on immigrants by self-identified racial group and by admission class, the LSIC provides a key advantage for policymakers, says Jim Zamprelli, CMHC Project Manager, in understanding how different groups fare in the housing market.

"Knowing which groups have a particularly difficult time in the housing market helps policy makers identify those groups who might be facing barriers and might need a better understanding of the responsibilities of homeownership" before they make purchasing decisions. Variances could also be driven by certain groups' success in integrating into the labour market.

Immigrants' housing experiences also varied with their origins: Southeast Asians reported very high rates of homeownership, whereas other visible minorities had more difficulty in locating affordable housing. Europeans, despite having high average incomes also had smaller households – and did not translate those earnings into rates of ownership significantly higher than average.

The study tells markedly different stories for admission classes; for example, immigrants of the "Economic" class showed high rates of ownership even in the first wave, and increased ownership rates during waves 2 and 3. For some immigrants, a transfer of assets from their home countries allowed them to purchase homes. Few of those in the "Skilled Worker" class (9 per cent) started out as homeowners, but their ownership rates jumped to 49 per cent over the long term; finally, refugees had the lowest rates in all three waves but nevertheless did increase ownership by wave 3.

Among the three destination cities studied, Montréal had the lowest rates of homeownership and consequently the highest rate of renters at 78 per cent. Toronto presented the most challenging housing market for new Canadians, followed closely by Vancouver. "Given the high prices of homes in Vancouver, one would not expect the high level of homeownership at 53 per cent but Vancouver tends to attract people who have considerable assets.", says Jim Zamprelli. ■

These findings and others are detailed in a Research Highlight 66387 available at <http://03.cmhc-schl.gc.ca/b2c/b2c/init.do?language=en>. For more information, contact CMHC Senior Researcher Jim Zamprelli: phone: 613-748-2349, e-mail: [jzamprel@cmhc-schl.gc.ca](mailto:jzamprel@cmhc-schl.gc.ca).

<sup>1</sup> The number given is for the first (6 month) wave; numbers of respondents decreased in waves 2 and 3 because of a variety of circumstances, such as moves within Canada without providing a forwarding address.



# Trends in Acceptable Housing and Core Housing Need: 2006 Census

Two new *Research Highlights* prepared by CMHC drew on 2006 Census data to provide an updated picture of housing conditions in Canada. The *Geography of Core Housing Need* (#66360) and *The Adequacy, Suitability, and Affordability of Canadian Housing* (#66383). Presenting national, provincial, and territorial detail, they show the extent to which Canadian households live in acceptable housing and, among those that don't, the proportions in core housing need. In the coming months, CMHC will publish additional *Research Highlights* on various aspects of core housing need.

**Acceptable housing** refers to housing that is:

- adequate (does not need any major repairs, according to residents);
- suitable (has enough bedrooms for the size and make-up of resident households); and
- affordable (costs less than 30% of before-tax household income).

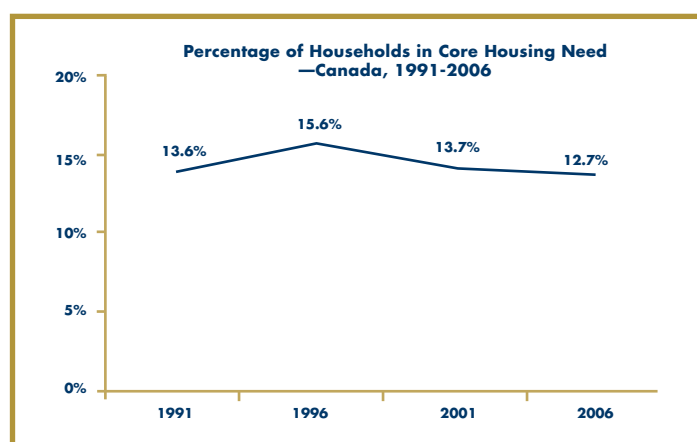
A household is in **core housing need** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards. Households tested for core housing need include only private non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios less than 100%. All told, 11.8 million out of the 12.4 million private households identified by the 2006 Census were tested for core housing need.

Some of the findings detailed in these two *Research Highlights* are summarized below.

- The percentage of Canadian households living in acceptable housing stood at 69.7% in 1991, dipped to 67.8% in 1996, rose to 69.9% in 2001, and edged down to 69.5% in 2006.
- Data for 2006 confirm that homeowners are much more likely to live in acceptable housing (77.3%) than renters (51.8%), a reflection of the fact that the average incomes of owners are approximately double those of renters.
- Canadians have consistently experienced more difficulty finding affordable housing than suitable or adequate housing.

In 2006, 94.0% of households lived in suitable housing, 92.9% in adequate housing, and 78.6% in affordable housing. For renters, affordability issues are more acute than for owners, as only 64.6% lived in affordable housing, compared to 84.8% for homeowners.

- Close to 60% of households that were not in acceptable housing in 2006 had enough income to pay for such housing. The remainder were in core housing need.



Source: CMHC (*Census-based housing indicators and data*)

- The percentage of Canadian households in core housing need went down from 13.7% in 2001 to 12.7% in 2006 – the lowest figure since 1991 (see Figure), despite an absolute increase in the number of households in need.
- Only Saskatchewan, Yukon and the Northwest Territories did not experience a reduction in core housing need. Nova Scotia's percentage fell the most, by 3.1 percentage points.
- In 2006, 6.3% of owners experienced core housing need (down from 6.6% in 2001), as compared with 27.2% of renters (down from 28.3% in 2001). ■

For more information, contact Jeremiah Prentice 613-748-2300 x 3770; e-mail: [jprentic@cmhc-schl.gc.ca](mailto:jprentic@cmhc-schl.gc.ca) or Roger Lewis 613-748-2797, e-mail: [rlewis@cmhc-schl.gc.ca](mailto:rlewis@cmhc-schl.gc.ca).

# Recent Housing Research from SHSC

As part of its commitment to provide Ontario's housing providers and municipal service managers with programs that add significant value to their operations, the Social Housing Services Corporation (SHSC) conducts and commissions some of the best research available on vital social-housing issues.

A few key findings from some of the most recent papers posted by SHSC:

- Through case studies of two Census Metropolitan Areas, Guelph and Kingston, Suzanne Swanton of the University of Waterloo recommends that these municipalities should gear affordable-housing development to smaller family size. Swanton explores this and other findings in her January 2009 paper, "Social Housing Wait Lists and the One-Person Household in Ontario".\*
- In her September 2008 paper, "The Role of Public-Private Partnerships in Funding Social Housing in Canada", Alexandra Moskalyk of the University of Western Ontario draws on case studies of innovative partnerships in Calgary, Winnipeg and Toronto to establish that the private sector can bring "invaluable expertise in such areas as construction, design, real estate finance, land development, marketing, property management and the buying and selling of homes" to social-housing solutions. Her paper also offers policy recommendations such as the need for a "single point of contact in each province for the private and non-profit sectors that integrates government decision-making on social housing programs."\*

- Recognizing the concern of food insecurity in Canadian social housing, Abigail Friendly found in her September 2008 paper, "Towards Food Security Policy for Canada's Social Housing Sector", that innovative responses "were sparked and have been

maintained thanks to ad hoc voluntary initiatives and in spite of the non-existence of a joined-up coherent food policy." This and other findings in the paper point to recommendations for social-housing providers, community food security programs, and policymakers.\*

- Drawing on interviews, quantitative analysis and a literature review, David Wachsmuth finds in his September 2008 paper, "housing for immigrants in Ontario's medium-sized cities", that "poor housing leads to poor health, ranging from infectious diseases to injuries, from chronic illness to mental illness." The paper sheds light on the less-studied housing situation for immigrants in "second-tier" cities such as Ottawa, Hamilton and Windsor.\*
- David Priebe's April 2008 paper, "The Social Housing Pyramid: Getting to the Top by Starting at the Basics", builds on a series of SHSC studies on optimizing the uses of social infrastructure to illuminate three elements in a "pyramid" of sustainable social housing: local energies and entrepreneurship, well maintained physical infrastructure, and affordability of services supporting physical and social well-being.

\* In partnership with Canadian Policy Research Networks (CPRN)

## About SHSC

SHSC is a non-profit corporation led by social housing representatives who are committed to providing Ontario's housing providers and municipal service managers with programs that add significant value to their operations. Research summaries are available free of charge on the SHSC website ([www.shscorp.ca](http://www.shscorp.ca)). The site also includes the Ontario Social Housing Primer, a concise overview of social-housing programs and providers in Ontario, and the Online Resource Centre, an up-to-date, categorized collection of housing-related resources. ■

For more information about SHSC's services and research, contact Lindsey Reed, Chief Executive Officer at SHSC: 416-594-9325 x217; e-mail: [lreed@shscorp.ca](mailto:lreed@shscorp.ca).



SOCIAL  
HOUSING  
SERVICES  
CORPORATION

# Atlantic Seniors and Housing

The profile of seniors living in the Atlantic provinces differs from the Canadian average in several ways: their overall proportion in the population is higher, they have lower incomes, and they are more likely to live in rural areas. Findings of a 2007 survey by the Atlantic Seniors Housing Research Alliance (ASHRA) reveal that Atlantic seniors also differ in their housing situations and needs, which could have implications for developers, renovators, policymakers and the seniors' families. ASHRA conducted the survey as part of a five-year study of the housing needs of aging Atlantic Canadians, which in turn arose from the collective efforts of a research alliance of 37 members encompassing all four Atlantic provinces, and representing universities, seniors' organizations, housing developers, service providers and government departments. The ASHRA team has grown significantly since the study's inception, and membership now boasts more than 120 stakeholders.

The idea of the survey emerged in 2002 in the Nova Scotia Centre on Aging, housed in Mount St. Vincent University (MSVU) in Halifax. "We held some workshops on what issues were on the minds of seniors," said MSVU's Dr. Don Shiner, who led the survey, "and where people were going to live as they aged kept coming up."

To shed more light on their concerns, and the link between housing and seniors' health, ASHRA created a mail-out survey of 8,880 Atlantic seniors, selected by random sample. Launched in 2006 and completed in early 2007, the survey adapted questions developed nationally by CMHC, to better reflect a determinants-of-health approach and to encourage seniors to respond. Given the response rate of 19.2% (1,702 responses), and 2006 Census data indicating that there were 336,290 seniors in the Atlantic provinces, the ASHRA reports the survey to have a margin of error of  $\pm 3.5\%$ .

The extensive survey provided details on Atlantic seniors' living situations: for example 78% own their dwellings, with the overwhelming majority living there year-round. Respondents had lived in these homes for an average of 25 years,

with the majority (79.8%) living in single-family houses and 14.1% in apartments. Though mobile homes represented only 3.2% of Atlantic seniors' dwellings, this was three times the national average.

The study also pointed to some of the concerns and needs of Atlantic seniors. Perhaps most importantly, nearly 92% of respondents indicated that their current dwellings met their needs. "The strongest message across all our research, said Dr. Shiner, "is that people have a very strong desire to age in the communities where they now live – and in parallel with that, in the homes where they now live. They may change their homes, but they don't want to leave their friends behind."



The profile of Atlantic seniors shows this to be an acute challenge: living with lower incomes and older houses than average, and often in rural areas where housing demand is lowest, few seniors would have the money needed to renovate, nor the market to sell their homes and move within their communities. Just as troubling was the finding that while half of the respondents reported needing renovations to their homes, 56.1% were unaware of programs available to assist with such renovations financially. Some minor, safety-oriented modifications,

such as grab bars in bathrooms, can help seniors to retain greater independence for longer periods of time, especially as more than a third of the respondents reported that they planned to move because of declining health.

On their own, and compared with other studies and Census results across Canada, these and the many other results of the ASHRA survey can assist developers and renovators in their marketing and planning, while policymakers can also use them to inform their communications and outreach to Atlantic seniors. ■

For more information, contact ASHRA's Principal Investigator, Dr. Donald V. Shiner, PhD, CD, CPSM, Associate Professor, MSVU: 902-457-6398; e-mail: [donald.shiner@msvu.ca](mailto:donald.shiner@msvu.ca). A report on the survey may be found on the ASHRA website [www.ashra.ca](http://www.ashra.ca).

# Comparing the Benefits of In-Home and Facility Care for Veterans

With a clientele of approximately 100,000, the Veterans Independence Program (VIP) has provided home-care services to veterans and their families since 1981, helping veterans to retain independence and stay in their homes as long as possible. While these benefits have earned the Program national and international recognition, the demographic of Canada's veterans is changing – as is the eligibility for the VIP, which included overseas veterans for the first time in 2003 as a pilot project. There is also an evolving understanding of the role of veterans, care facilities and caregivers in their communities, and considerable interest from jurisdictions across Canada in quantifying the benefits of the Program.



In 2005, Veterans Affairs Canada (VAC), which runs the VIP, partnered with the Ontario Seniors' Secretariat to initiate the Continuing Care Research Project (CCRP), which supports ongoing improvements in veteran care and contributes to national discussions on the best ways to organize care for seniors. An independent researcher, Hollander Analytical Services, carried out the project.

CCRP began with an evaluation of the costs and outcomes of the VIP for overseas veterans. In Halifax, Ottawa and Victoria, Hollander interviewed VAC personnel, reviewed service use and costs from before and after the pilot project, interviewed veterans and their informal caregivers, and involved clients and caregivers in diary recording of out-of-pocket expenses and time spent on care services. This study involved 177 community clients and 178 facility clients, as well as 300 informal community and in-facility caregivers, including clients' spouses and adult children.

The second study compared the outcomes and costs of home care, supportive housing and facility care to VIP clients in the Greater Toronto Area. Hollander conducted interviews with veterans and their informal caregivers about their use of VAC-funded care and support services, and reviewed diaries similar to those in the first study. The second study involved 313 community clients, 256 facility clients, 113 supportive-housing clients and 411 informal caregivers.

Though there were some challenges in collecting information from participants of very advanced age, researchers minimized these by establishing direct telephone contact early on, ensuring that respondents fully understood the processes and the purpose of the study.

VAC published the findings of the CCRP in October 2008. Not surprisingly, veterans reported a high level of satisfaction with VIP services; the studies also show that, for a given level of need, cost associated with in-home care is less than in long-term care facilities, even when a dollar figure is attached to informal caregivers' time. This lends support to the provision of long-term home-care and home-support services, whereas the current focus is primarily on short-term, professional home care.

The studies also shed light on how VIP's locally delivered services strengthen local economies, and how a range of care settings – from in-home and facility care to supportive-housing options – can best benefit veterans. Indeed, one of the report's recommendations is that VAC consider expanding its role in supportive housing. While VAC is responsible for responding to the findings of the CCRP, they will also be of great interest to policymakers in other federal, provincial and local health jurisdictions. ■

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A synthesis report is available on the VAC website  
[http://www.vac-acc.gc.ca/content/pro\\_research/pdf/synthesis\\_report\\_apr08.pdf](http://www.vac-acc.gc.ca/content/pro_research/pdf/synthesis_report_apr08.pdf).



# Drivers for Market-Based Homeownership on Reserves

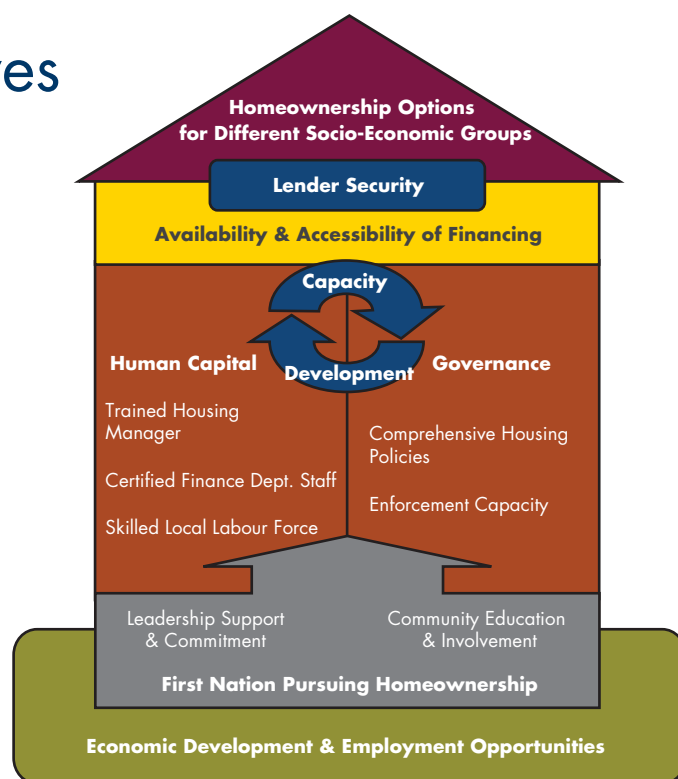
At 31 per cent, on-reserve rates of homeownership are much lower than the national average of 69 per cent. Some of the contributing factors to this disparity – such as lower household incomes and a lack of financial services – are well known, but they do not explain why rates of homeownership vary considerably among these communities.

CMHC commissioned Partnering First Solutions Inc. to conduct a study in 2008 of eight First Nations communities that had demonstrated innovative approaches to encouraging the development of market-based homeownership: Blood Tribe (Alberta), Constance Lake (Ontario), Eagle Village (Quebec), Miawpukek (Newfoundland and Labrador), Millbrook (Nova Scotia), Opaskwayak (Manitoba), Whitecap Dakota Sioux (Saskatchewan) and Williams Lake (British Columbia).

With the assistance of the communities' housing managers, Partnering First conducted at least six interviews with representatives of each community – from chiefs to home occupants – and studied administrative documents provided by these First Nations. What emerged was a set of conditions or drivers that encourage homeownership:

- economic development and employment opportunities served as a foundation;
- leadership support and commitment complemented community involvement and education;
- elements of human capital included having a trained housing manager, certified finance-department staff and a skilled labour force; and
- good governance, including comprehensive housing policies and capacity to enforce mortgage terms, supported the lender security and, in turn, the availability and accessibility of financing.

All of the communities studied possessed some of these drivers, but application of practices varied. For example, success in Williams Lake First Nation stemmed from a housing policy that detailed the requirements, processes and guidelines for its homeownership program. Several of the First Nations cited the knowledge and abilities of their housing manager as critical – for example, in Miawpukek First Nation, the housing manager



obtained housing and property-management training that complemented her existing ability to manage budgets.

The study also elucidated some of the links among the drivers. For example, “you can have homeownership without flourishing economies,” says Antoine Pomerleau, who managed the study for CMHC, “but this will generally require consistent enforcement of policies to avoid compromising the sustainability of homeownership programs.” Other connections include the importance of leadership and community involvement as the most common factor driving homeownership among these First Nations.

Still, Pomerleau cautions that these interrelations shouldn’t be taken prescriptively. “This is not so much a model as it is a visual way to guide discussion – communities can use it to reflect on and guide their own affairs; the real value of this information is that all the intelligence is gathered from the communities themselves.” ■

For more information, contact Antoine Pomerleau, Senior Policy Analyst at CMHC: 613-748-2300; e-mail: [apomerle@cmhc-schl.gc.ca](mailto:apomerle@cmhc-schl.gc.ca).

# Aligning Toronto's Residential Towers with 21st-Century Needs

Residential towers were central to Toronto's solution to the post-war urban environment: they provided density in a fast-growing metropolis, easy access to transportation, and affordability. Not only did the city build large numbers of these towers – adding about 30,000 tower units in 1968 alone – it also built them well: with a variety of designs and construction options, these towers are expected to stand for at least a century.

But they are products of their time: many were built without insulation, and feature inefficient heating and ventilation systems; nor could they possibly reflect half a century of changing community needs such as recreation, education and safety concerns. A 2007 study<sup>1</sup> revealed that Toronto neighbourhoods predominantly featuring towers – many of which coincided with the 13 neighbourhoods identified by the City as priorities for improving social services – also showed a marked decrease in household incomes in recent years. Another study, by architects Michael McClelland and Graeme Stewart<sup>2</sup> found that land around these neighbourhoods lacked sufficient amenities such as parks and playgrounds.

Toronto needs to renew its considerable investment in residential towers, not only to meet the City's commitment to 80 per cent reduction in greenhouse gases by 2050, but also as a catalyst for community renewal. These were key factors leading to the development of the Mayor's Tower Renewal Program, which is about to move into a critical phase of providing tangible and practical guidelines for energy-conscious retrofits to existing buildings.

As preliminary research, Dr. Ted Kesik of the John H. Daniels Faculty of Architecture, Landscape, and Design at the University of Toronto conducted a retrofit analysis on a typical 20-storey apartment building; a comprehensive retrofit including an overcladding strategy priced at \$2.72 million was projected to yield annual energy savings of \$241,000 and 708 tonnes of greenhouse gases. At current projections of fuel prices, building owners could recoup their investment in 8-9 years.

The present research direction is to adapt the results gathered from four pilot sites to generate guidelines that can be used for buildings with different construction types, heating systems or upgrade histories. The finished guidelines, being prepared by Dr. Kesik, will include detailed structural diagrams of applying overcladding in varied circumstances, and reflect the need for air-tightness and adequate ventilation.

Project managers are working with developers and retrofitters to ensure the guidelines will be intuitive and practical – for instance, by trainers in the building trades, those who write product specifications and quantity surveyors who will use them to provide cost estimates.

The guidelines will also lay a foundation for developers and contractors to make business cases for retrofitting. Central to the Mayor's Tower Renewal is the idea that all stakeholders, including tenants and whole communities, should share in the benefits. So, the guidelines will address the aesthetic benefits of retrofitting along with the environmental and economic ones – and outline ways to modernize towers without forcing relocations or reducing tenant retention.

More broadly, the Mayor's Tower Renewal aims to situate Toronto's towers in sustainable 21st-century communities that make the most of available resources, optimize use of space, and contribute to healthy lifestyles. The guidelines for retrofits will mesh with other City initiatives to ensure that these communities are safe, have walkable access to retail, and make use of local energy and water. ■

**For further information, contact Project Director Eleanor McAteer: 416-392-9716; e-mail: [emcatee@toronto.ca](mailto:emcatee@toronto.ca). A comprehensive guide to the Mayor's Tower Renewal, including maps, a launch video and preliminary results, is available at [www.towerrenewal.ca](http://www.towerrenewal.ca).**

Note: "The development of the Tower Renewal Guidelines was made possible with financial contributions by CMHC, the City of Toronto and the Toronto Atmospheric Fund".

<sup>1</sup> "Three Cities within Toronto, Income Polarization 1970-2000" by J. David Hulchanski at the Cities Centre at the University of Toronto, [www.urbancentre.utoronto.ca](http://www.urbancentre.utoronto.ca)

<sup>2</sup> "Renewing Our Apartment Towers" *Innovative Strategies: Ideas for Sustainable Communities*. Toronto: Centre for Civic Governance, 2008.

# Lessons Learned: Transit-Oriented Developments

The challenge of maintaining livability and sustainability in the face of increasing urban population growth across Canada is driving the emergence of compact, mixed-used developments centred on transit nodes. Transit-Oriented Developments (TODs) are showing promise as one method to boost transit use and contain urban sprawl while contributing to vibrant, walkable neighbourhoods. Developers are responding to demand for the amenities these neighbourhoods represent, while municipalities seek to improve land use and the efficiency of their transit investment.

To shine a light on the challenges and success factors of TODs and their impact on residents, Canada Mortgage and Housing Corporation (CMHC) commissioned a series of case-studies on 10 of these developments across Canada. The case studies consist of interviews with the transit authorities, developers and municipal planners involved in the 10 projects, as well as surveys of their occupants.

The studies reveal that proximity to transit nodes has been a motivating factor for developers to build in those locations – though most of the locales also sported enviable urban or natural amenities, such as waterfronts or parks. Proximity to transit was the principal motivating factor among occupants of half of the surveyed projects, with the next most frequently selected motivator being access to amenities.

Motivation and support by municipalities was also a key success factor. Municipalities had initiated four of the selected projects – for example, **The Bridges**, a mixed-use neighbourhood in Calgary with 1,575 mid-rise, multi-family units near a light rail transit station. It is being developed by the City of Calgary, which created the master plan, conducted public consultations, built the infrastructure and sold fully-serviced sites to private sector builders. In another, **Village de la Gare**, the developer, transit authority and municipality partnered in the creation of a commuter rail station and a master-planned neighbourhood outside Montréal.

Other projects were developer-initiated but involved co-operation with the municipality – for example, through flexibility on parking and zoning, and cost-sharing on amenities and infrastructure.

These projects fit with their municipalities' goals for compact, mixed-use, pedestrian-oriented development around transit nodes. One such project, **Metropole**, was initiated by a private developer and is consistent with the City of Ottawa's policies, such as requiring only one parking space per dwelling within 400m of a transit station.

Assistance by municipalities in conducting public consultations – especially early in the planning stages – was widely reported as vital to gaining community acceptance and finding mutually agreeable solutions. For example, by transitioning to lower densities at the edges of their high-density projects, developers could alleviate the concerns of residents in adjacent lower-density neighbourhoods.

Overall, surveyed residents tended to have higher incomes and fewer people per household, and were likely to own more cars – yet respondents in most of the surveyed developments reported taking transit to work more than the area average. Notably, those in **Collingwood Village**, which lies next to a Vancouver SkyTrain station,

reported triple the average rate of transit use. A small percentage of respondents had changed their travel habits since moving, but many may have moved to make their existing travel patterns more convenient. The most change was noted in **Time**, a TOD near the SeaBus ferry terminal in North Vancouver, where 21% took transit to work more than before and 60% walked for shopping more.

Satisfaction rates are high among surveyed occupants. Developers are also satisfied with the projects and the bottom line, with all but one developer reporting that they met or exceeded their profit expectations. The selling prices or rents in six of the developments were the same or lower than the average prices for comparable units in the area. ■

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Details of each case study are also available on the CMHC website at [www.cmhc.ca/en/inpr/su/sucopl/sucopl\\_007.cfm](http://www.cmhc.ca/en/inpr/su/sucopl/sucopl_007.cfm).



*Photo Credit: Port Credit Village TOD, Mississauga.*

# Modelling the Viability of Renewable Energy Solutions

The viability of renewable energy solutions – including geothermal heating, photovoltaic (solar) cells and hybrid heating, ventilation and air condition (HVAC) systems – depends on a number of factors such as climate and insolation, the local mix of energy sources and the costs of energy, hardware and construction.

This web of interrelated factors makes it difficult for policymakers, developers, home renovators and homeowners to decide whether to invest in or encourage use of these technologies. Some research carried out at Dalhousie University and funded by CMHC may provide groundwork for answering their questions province by province – and the answers are not always intuitive. “We’re thought of as a northern country,” says CMHC’s Woytek Kujawski, who managed the study, “which leads some to think we aren’t a viable place to install photovoltaics. But it’s insolation, not climate, that is the main feasibility factor, and most Canadian cities have lower latitudes than all of Germany, which is the leader in solar power.”

Beginning in 2005, the Dalhousie team first tested a hybrid system of roof-mounted photovoltaics and micro-wind turbines *in silico* – modelling low-rise houses through the Environmental Systems Performance (ESP-r) software developed by the Energy Systems Research Unit of the University of Strathclyde in the United Kingdom. The selection of 57 test-case houses reflected a realistic Canadian profile, while the model took into account realistic electricity use and thermal loads.

The team also used ESP-r to model a hybrid HVAC and domestic hot-water system on the Canadian Centre for Housing Technology test home in Ottawa, which represents a typical, new R-2000 home. The modelled system used a ground-heat exchanger, ground-source heat pump, in-floor radiant heating and heat-recovery ventilation to maximize energy efficiency – ideally, the system would use solar energy to offset the HVAC electrical demand. The team then controlled the climate parameters for the modelled home to represent other locations in Canada.

Highlights of the team’s findings include:

- reductions in greenhouse-gas emissions varied considerably from province to province;
- the proposed HVAC and hot-water systems revealed significant end-use energy savings in all four Canadian climactic regions, ranging from 47 to 53 per cent. The range of savings for the photovoltaic system was higher, at 56 to 62 per cent;
- the energy mix for each province, expressed as the electricity-emission-intensity factor, ranged from 8g of CO<sub>2</sub> per kWh in Quebec to 31g in Manitoba, and was a significant determinant of the potential of the renewable-energy systems; and
- on its own, in-floor heating did not reduce energy demand, but it can make other systems, such as the heat pump, more efficient.

The team hopes that the research will help make “net zero energy” homes more feasible in Canada. “We need a mix of proper energy price, regulation, education and research to make some of the advanced technology accelerate into the marketplace,” says Alan Fung of the Dalhousie team, who is now working at Ryerson University in Toronto. His team continues to work with both local companies and organizations to disseminate the research findings and build on them. ■

For further information, contact Woytek Kujawski, Project Manager, CMHC: 613-742-5405; e-mail: [wkujawsk@cmhc-schl.gc.ca](mailto:wkujawsk@cmhc-schl.gc.ca). A Research Highlight # 66097 with more detailed findings of the study is available on CMHC website: [www.cmhc-schl.gc.ca/en/](http://www.cmhc-schl.gc.ca/en/).



Photo Credit: Woytek Kujawski, CMHC