

2015

Annual Report for Capital Region Housing

Original copy by Sue Blanchard

The Way Home: The Theme of the 2014 Annual Report.

At Capital Region Housing, we steadfastly believe that at the end of the day, everyone wants and deserves to go to their own home. Thanks to federal, provincial and municipal funding, we show 25,000 low-income residents in the Edmonton area the way home.

By virtue of the many services we offer, we are more than a landlord. We make tenants feel at home not only with the housing we build and manage, but also with our many rental, subsidy and payment services.

We host the social events that reduce isolation, enhance social skills, and enrich the fabric of life. Likewise, by referring tenants with special needs to community agencies, we enhance their independence, confidence, and circle of support.

Since paying rent is a hardship for many tenants, we improve their ability to budget and find the means to save for a down payment on a home. As part of a home-ownership course, we tell tenants and Albertans how to build a credit history and consult with mortgage and real estate experts.

Home-ownership is a deeply ingrained value for most Canadians. More than 70 percent of the country's households own a home.*

At the end of the day, many tenants thank us for making up to a \$3000 contribution toward the cost of buying a new home. Thus far, we have met our obligation to move 100 tenants a year into private homes.

***Info for Greg and Ron: Source of 2013 statistic:**

<http://business.financialpost.com/personal-finance/mortgages-real-estate/what-drives-our-passion-to-own-a-home>

Capital Region Housings goals for 2015 and beyond

We engage tenants and empower them to shape their future

Thanks in part to federal, provincial, and municipal funding, Capital Region Housing provides quality homes and inclusive communities. We shelter many of the less fortunate tenants who've struggled to stay employed or pay their rent and need to get back on their feet. More than the housing we provide, tenants have come to expect tenant-centred care and attention to their specific social and housing needs.

Often that requires the affordable suites we rent for less than the average rental rates in Edmonton. At other times, we provide a subsidy or a low-income suite that makes renting an apartment or townhouse affordable. Agencies in our tenant community centres provide day care, life skills, English language training, after-school care, and social services.

Because Capital Region Housing's vision is to engage Edmonton's low-income housing population, our goals ensure the following:

- Tenants are engaged in the success of the community
- Capital Region Housing has a Board and team of employees who embrace the organization's vision, mission, and values.

- We are a leader in building community
- We provide innovative and sustainable housing solutions

In the years ahead, Capital Region Housing will place substantial emphasis on programs that engage employees and enhance tenant relations. Our strategic direction calls for a number of new educational programs that either help tenants grow or contribute to Capital Region Housing's welfare. One program gearing up for this is Moving Forward Education, which is designed to grow the renter's knowledge of caring and repairing for the properties they live in.

WE SHOW LOW-INCOME TENANTS THE WAY HOME

The feeling of having a home to go to—and settling into the comfort a place called home—easily conjures images of security, peace, family and friends; an environment so familiar and serene that the expression “home sweet home” comes to mind.

With these images in mind, we provide homes and services based on a complete understanding of tenants' wants and needs.

For example, we host day care services to help families and build tenant community centres to house supportive agencies.

These are just two of the ways in which Capital Region Housing helps tenants feel at home.

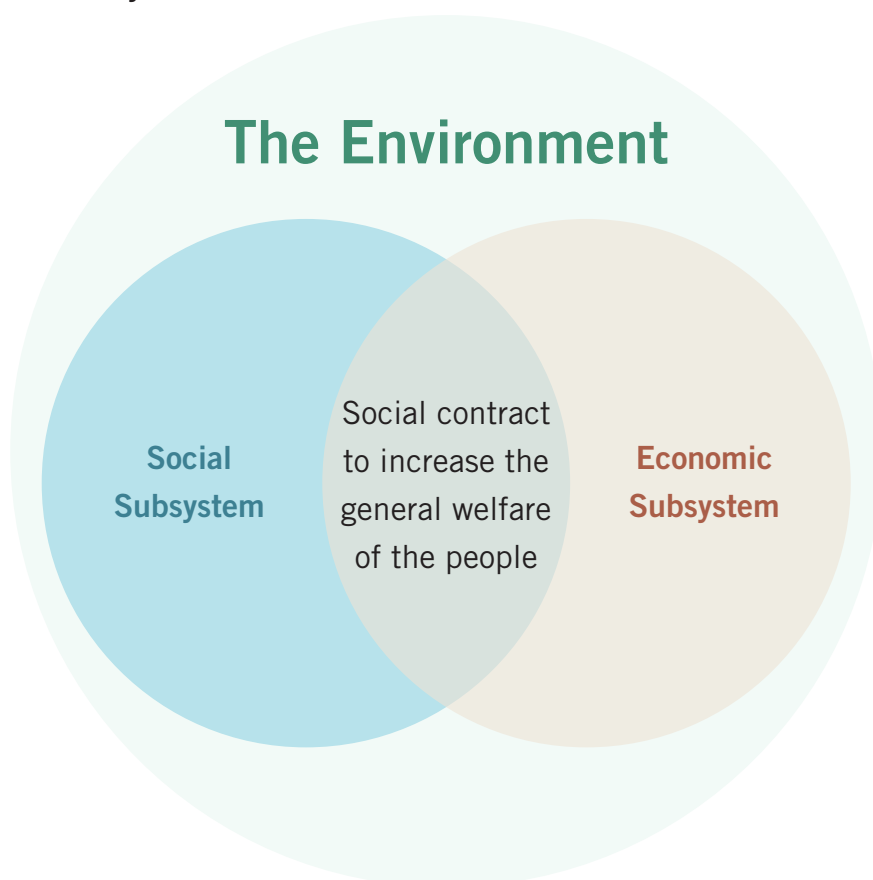
Capital Region Housings

How Capital Region Housing will provide for the future, sustainably

In the years ahead, we will introduce an operating model called The Three Pillars of Sustainability. By setting sustainable goals, we plan to become economically, socially and environmentally friendly. Doing so means we will manage for the social well-being and accord of tenants, for the economic conservation of resources and for the care and preservation of the environment.

For example, by developing properties designed for a green world, we can expect a return on building costs. We can profit from eco-friendly building materials, energy-efficient design and recycling. Economically, we can maximize our financial investments by buying appliances and lighting that limit the cost of utilities. Socially, we can instill values in tenants that result in less energy consumption, lower utility costs and less wear and tear on a suite or townhouse. Over the long-run, Capital Region Housing and tenants will save money on utilities and rent. Even our communities will be self-sustainable with family-friendly events, day cares, medical clinics and supportive agencies.

Three Pillars of Sustainability.



Capital Region Housings

How Capital Region Housing leads the way as a committed member of the community

Capital Region Housing has made important decisions that have transformed low-income communities in and around Edmonton. As the largest builder of properties in the region, many people consider us an industry leader.

We hope to leverage our leadership position in the years ahead. We have set up task forces and committees on poverty and low-income housing. We are a unique provider of subsidized and affordable properties with 4,500 units of government housing and 600 units of affordable housing serving 25,000 Edmonton-area residents. We plan to continue to play a pivotal community role by forming relationships with organizations whose goals and values are similar to ours, and whose interests in affordable housing and home-ownership result in the mutual desire to work together for the common good.

Along with the responsibility of contributing to society, and taking a leadership role, comes the obligation to provide more properties to more people. With this goal in mind, we plan to:

- Renovate or redevelop 250 suites*, all 30 to 40 years old.

*Please confirm this number, Candace

- Expand our program to turn renters into home buyers by teaching them more about home-ownership and by contributing to their down payment and purchase costs.
- Reduce suite maintenance costs when existing tenants move out. Capital Region Housing spends roughly \$5,000 repairing and preparing each suite for new renters.
- Follow the three pillars of sustainability.
- Raise \$30,000 annually for the home-ownership service thanks to the Hackers-Fore-Housing Golf Tournament, a fund-raising event.

LOW-INCOME STATISTICS

Statistics Canada notes that 14.9 percent of Canadians are low-income earners. By definition, they net less than half the average income in Canada. However, Statistics Canada stops short of labelling them "poor," since low-income is just one measure of poverty.

Another measure is the minimum clothing, food, and other necessities one needs to care for his or her physical well-being.

The "market basket measure," created by the Department of Human Resources and Skills Development Canada, estimates the disposable income needed to meet basic needs.

In 2008, the Organization for Economic Cooperation and Development (OECD) noted that poverty rose steadily in Canada starting in the mid-1990s.

Today, nine percent of single women are the largest group of low income earners. Other groups at risk of having lower incomes than the lion's share of Canadians are all single parents, newcomers to Canada, individuals with disabilities, and aboriginal group members.

Among these groups are the working poor who represent 6.5 percent of Canadians of all ages, whose family income from all sources is lower than the cost of necessities such as housing, food and clothing.

Capital Region Housings

- Develop a five-plex (five townhouses) with Habitat for Humanity.
- Attract tenants with a high-school diploma whose opportunities to move to a higher income bracket are higher.
- Help tenants earn a high-school diploma.
- Develop a long-term strategy to rebuild social housing communities.
- Start one new housing development project.
- Allow tenants to have a say in some of the renovations we make to our community centres (tenant centres).
- Allow tenants to rent properties until they own them. By introducing home-ownership, tenants may play a greater role in maintaining their suites and caring for their neighbourhoods.
- Introduce a signature fundraising event to build affordable housing.

By building community awareness, we let others know all that we do

By launching a corporate awareness campaigns, we hope to build our reputation and create goodwill.

An engaged community is one in which tenants are empowered for the mutual benefit of all.

TENANT CENTRED CARE

Outstanding performance comes from putting tenants at the centre of all we do. To operate with their needs at heart, we make decisions based on our ability to deliver the best solutions for each tenant's specific circumstances, whether they are individuals or families.

On a personal level, careful listening and feedback from tenants helps us provide the right service for their needs.

In the years ahead, we will keep our ear to the ground for feedback and routinely survey tenants to learn on how best to meet their needs.

Capital Region Housings

Another one of Capital Region Housing's strategic priorities is community engagement. We believe we can empower tenants to shape their future in altruistic ways. We can be more than a landlord by helping them find their way and showing them how to make their world a better place. We plan to:

- Introduce tenant advisory boards
- Give tenants examples of success to follow by telling successful home-ownership stories
- Host an awards ceremony to recognize tenants who have contributed to the success of the community
- Set terms for the repayment of rent rather than issuing notices to quickly vacate the premises
- Teach tenants about repairs to allow them to fix up their suites and townhouses.
- Lower Capital Region Housing's maintenance costs when we turn-over a home to a new tenant
- Solicit feedback from tenants regularly

Being more than a landlord also involves partnering with agencies with expertise in supporting tenants, especially tenants with special needs. We plan to develop a community engagement strategy the years ahead.

Empowering employees through an engaged culture

Essential to the success of Capital Region Housing is the quality of its employees. The story of Capital Region Housing during the past 41 years is much more than a history of corporate growth and development. It is also the story of employees of energy, determination and vision who have been instrumental in helping us develop a stronghold in the affordable housing industry.

CUSTOMER SERVICE PHILOSOPHY

No matter how much we believe in ourselves and the talents we bring to our work, it is our tenants who ultimately determine the quality and value of our services. Most of the time, they say we're doing things right. We won't rest on past performance, however.

To sustain tenant confidence and trust, we constantly work to improve our skills and resources.

More importantly, we continue to listen and learn from what our tenants have to say.

Even at that, our professionals find that it's not enough to simply understand our tenants' concerns.

It's when we make those concerns our own that we deliver sound, effective service.

Customer service is one more stone in our path to ongoing success.

Capital Region Housings

In the future, we will task the Operational and Governance Team to engage their team members. Employee engagement is a top business priority, since having a high-performing workforce is essential to business growth and superior customer service and teamwork.

By engaging its workforce, Capital Region Housing hopes to:

- Improve internal communications
- Increase understanding of our client base
- Advance the effectiveness of the organization
- Measure employee feedback by introducing a workplace survey
- Introduce performance management
- Develop an educational plan for employees
- Review job descriptions to ensure they align with goals

The strategies above will ensure that the board of directors and teams meet Capital Region Housing's goal to embrace the organization's vision, mission and values.

How will we know when Capital Region Housing's culture is engaged?

- When communication is consistent between all levels and departments
- When survey feedback shows 80 percent of employees feel engaged
- When our program to educate employees is successful
- When our board is even more stellar than usual
- When we have a full complement of skilled and experienced staff who are a fit for Capital Region Housing's culture

From our 23 site managers who tackle building repairs to our employees who answer questions in the front office, our people are a source of pride. The energy, character and determination they bring to Capital Region Housing has been essential to maintaining a high level of service.

Capital Region Housings Foundation

Albertans are passionate and generous people. Their dedication to supporting worthy causes symbolizes the very spirit of kindness and goodwill we see in the Edmonton-area residents who participate in our Hackers-Fore-Housing Golf Tournament.

Operated annually through Capital Region Housing's not-for-profit foundation, this charity event involved 140 golfers and raised \$30,000 in 2014 for the Home-Ownership Service we offer to tenants. The objectives of the foundation are to:

- Determine the housing needs of low income households in the Edmonton region
- Design, finance, construct, manage, maintain and operate housing for low income households
- Seek out new resources and funding to meet the housing needs of low income households
- Develop housing projects and services to meet the housing needs of low income households
- Promote cooperation, partnerships and initiatives between community agencies, the private sector and governments to improve access to housing for low income households
- Receive, purchase, transfer, sell or dispose of any personal property necessary

History

In four decades Capital Region Housing has steadily enhanced Edmonton-area communities. It has turned a new leaf for thousands of low-income tenants and set them on the path of livelihood and homes of their own.

This transformation has been achieved with an entrepreneurial flair that has called for decades of support from the federal, provincial and municipal governments. It has required massive amounts of capital and energy which, in recessionary times, has been hard to come by.

The fascinating story of Capital Region Housings first 40 years is, in many respects, the history of the Alberta public housing industry itself. It began in the 1960s when The City of Edmonton recognized the need for affordable rental rates for poor families (the phrase "low-income" hadn't been coined).

The Edmonton Community Housing Organization began discussions with the federal and provincial governments leading to cost-sharing to develop the New Delton housing projects, the first low-income housing. Public housing was underway with roughly 75 percent of the building costs subsidized by the federal government. Seventy-five percent of the funding was federal and the rest was provincial and municipal.

This partnership led other municipalities to follow suit and scatter affordable housing units across the neighbourhoods of Edmonton. This led to the dawning of Capital Region Housing.

Overview

of Capital Region Housing's Services

If you are an Edmonton-area resident who qualifies as a low-income earner, please review our services, and call our information line or visit our website, for details on how to qualify and apply for Capital Region Housing.

Capital Region Housing Information line: 780.428.8200. Website (<http://www.crhc.ca/>)

When you're ready to apply, let's talk. The first four services (below) are available to Canadian citizens or independent landed immigrants exclusively. Like the landlords of other properties in the community, we ask for a security deposit and pre-payment of part or all utilities.

Affordable Housing. Thanks to funding from the federal, provincial and municipal governments, this service offers tenants a rent subsidy. Capital Region Housing properties rent at 10 percent below the average (market) rental rates in the Edmonton area. Families with children, couples, seniors and individuals rent apartments and townhouses at varying pre-set rates, depending on the type of housing they can afford.

Community Housing. Tenants with a low to modest income pay a percentage of their income to rent apartments and townhouses. Typically they are located near schools, shopping and bus routes. With assets of \$7000 or less, tenants can live in one or multiple-room suites at the rates below:

Bedroom Size	Tenant's Maximum Income in a Year
Bachelor Suite	\$31,000
One Bedroom	\$36,000
Two Bedrooms	\$44,000
Three Bedrooms	\$56,000
Four Bedrooms	\$61,500
Five or More Bedrooms	\$64,500

Overview

of Capital Region Housing's Services

Direct Rent Supplement. Owing to the generosity of Alberta Housing and Urban Affairs, tenants who benefit from this service rent from a private landlord in Alberta. In the Edmonton area, Capital Region Housing manages the program. We subsidize tenants housing costs up to \$500 a month. With assets and belongings of \$7000 or less, Edmonton-area residents can rent an apartment, townhouse or house. Their total gross income must fall within the limits listed below:

Bedroom Size	Tenant's Maximum Income in a Year
Bachelor/Studio Suite	\$33,000
One Bedroom	\$38,000
Two Bedrooms	\$48,000
Three Bedrooms	\$59,000
Four Bedrooms	\$64,000
Five or More Bedrooms	\$67,000

Private Landlord Rent Supplement. Established by Alberta Municipal Affairs and Housing, this service helps Edmonton area residents rent from private landlords in the community. Renters pay 30 percent of their gross income to the landlord. Capital Region Housing provides up to \$500 a month, depending on the average rate that the property rents for in the market (the market rate). With assets and belongings of \$7000 or less, renters may live in an apartment, townhouse or house.

Bedroom Size	Tenant's Maximum Income in a Year
Bachelor Suite	\$31,000
One Bedroom	\$36,000
Two Bedrooms	\$44,500
Three Bedrooms	\$56,000
Four Bedrooms	\$61,000
Five or More Bedrooms	\$64,500

Supportive Housing. Capital Region Housing builds community centres and offers rent-free space to agencies who support tenants who can live on their own independently. The facility managers in each property are available to talk with tenants, make referrals on their behalf to other community agencies and arrange activities and social events. We offer this service to tenants who live in Renfrew Arms, Ashton Apartments, Towne House Apartments and Sir Douglas Bader Towers.

Overview

of Capital Region Housing's Services

Home Ownership. This is a five-part series of courses in which tenants learn how to buy a home and what to consider when you've moved in. They benefit from financial help and advice, referral to mortgage and homeownership experts, and financial aid and post-purchase support. We also teach tenants to budget, build a credit history and make a wise down payment. Thus far, we have met our obligation to move 100 tenants a year into private homes.

Crime-free Multi-Housing. This service, hosted by the Edmonton Police Service, allows tenants to live in safe and secure properties and communities. Capital Region Housing rents to tenants whose history is largely crime free and who pass various criminal record checks. We also build safety features into windows and doors, light the grounds around our buildings, and install fencing and shrubbery to prevent unsafe access to housing. After hours, security officers patrol our sites.

Capital Region Housing couldn't manage without its partner-agencies

Thanks to the following partners who generously contribute to Capital Region Housing's Affordable Housing service. They fund us not for the recognition, but because they want to make a difference in tenants' lives. They are testimony to the vitality, growth and success of the community and we appreciate them greatly.

- Canada Mortgage and Housing Corporation
- Alberta Housing and Urban Affairs
- City of Edmonton Cornerstones
- Homeward Trust Edmonton
- WeCAn Food Basket Society
- Edmonton Community Legal Centre
- Habitat for Humanity
- Operation Friendship Seniors Society
- Kara Family Resource Centre
- Mill Woods Family Resource Centre
- E4C Changing Lives Growing Community
- Boys and Girls Clubs
- YMCA
- Jasper Place Child and Family Resource Centre
- Dickinsfield Amity House
- Candora Society
- Skills Society
- Pregnancy Pathways