

BC Affordable Housing Research and Action Roundtable

Proceedings



February 18, 2011
Kelowna, BC

Creating BC Campus-Community Partnerships to Support Research and Action for
Affordable Housing

An opportunity to bring people together from various sectors who are all interested in moving towards a BC-wide agenda for the creation of an affordable housing agenda. This was the third of three sessions, the first of which took place in Victoria, BC on February 5, 2010, the second in Vancouver on December 3, 2010 and the third which took place on February 18, 2011.

Thanks to the Roundtable Sponsors:



BC Roundtable Report and Contact Info:

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BC Affordable Housing Roundtable
Friday February 18, 2011 Time: 10:00 am - 3:00 pm
Location: UBC Okanagan University Centre Building - Room UNC 200

Agenda

9-10am Registration / Handouts

10am Opening –Carlos Teixeira, Associate Professor in Geography- UBC Okanagan, Community, Culture, and Global Studies

- Welcome to the Territory- Okanagan Indian Band
- UBCO Welcome – Carlos Teixeira , UBC Okanagan and Dean of Arts and Sciences, Professor Cynthia Mathieson
- Background on Roundtables: Penny Gurstein- UBC Planning School

10:30am Keynote Homelessness or Homefulness? Creating a Blueprint for Canada's Future by Michael Shapcott , Director, Affordable Housing and Social Innovation at the Wellesley Institute in Toronto (www.wellesleyinstitute.ca). Co-chair of Canada's National Housing and Homelessness Network

11:15am Break

11:30am Campus- Community Panelists

- Edwin Kolausok, Director of Economic Development for the Okanagan Indian Band
- Lance Jakubec – Canadian Mortgage and Housing Corporation
- Leslie Brown – UVic Faculty of Human and Social Development
- Theresa Eichler (Housing Manager) from City of Kelowna

12-12:30pm Q and A

12:45-1:30 pm Lunch

1:30-2:30pm Break Out Tables

2:30-3pm Wrap Up/Next Steps/ Thank You

Background on Michael Shapcott - Michael is one of Canada's leading community-based housing and homelessness experts and a founding member of the Canadian Homelessness Research Network. He will share his work working with Canadian cities, communities and First Nations and at the global level with the UN and OECD in support of sustainable housing. He will share his views on the pivotal role of multi-sector campus-community partnerships such as this BC Campus-Community Affordable Housing Partnership to support national policy, networking and research efforts. (More Info: Michael has worked on housing rights issues with the United Nations Human Rights Council in Geneva. He is regularly invited as a witness at committees of the federal, provincial and municipal governments.

BC Affordable Housing Research and Action Roundtable Series

Kelowna | February 18 | 2011

Summary

The BC Affordable Housing Research and Action Roundtables initiative was designed to create BC campus-community partnerships to support research and action for affordable housing. Roundtable Three was hosted by UBC Okanagan and was held on February 18, 2011. Funding for this third and final roundtable was provided by MITACS and CMHC.

Background

In BC, the growing and aging populations, as well as the changing economy, drive an immediate and growing need for affordable housing. The social and geographical diversity of BC provide unique challenges that require joint efforts to improve housing for vulnerable citizens and to stimulate the economy. Separately significant housing research is taking place at UVIC, UBC, through community-based organizations such as BC Non-Profit Housing Association (BCNPHA), and through divisions of government such as BC Housing and the Canada Mortgage and Housing Corporation (CMHC). Following a UBC School of Community and Regional Planning (SCARP) symposium in 2009, a decision was made to create a series of roundtables to mobilize campus, community, and industry alliances in order to coordinate, conduct and disseminate research that leads to a multi-sectoral response to issues of housing affordability.

At the UBC Affordable Housing Symposium held in October 2009, the following question was posed at a session on connecting academic research and student engagement with multi-sectoral partnerships and funders: "How shall we grow community-campus research partnerships to support innovative practice and policy solutions for affordable housing?" There was overwhelming support for the idea of connecting further to explore concrete next steps. The participants in the discussion included: Researchers from UBC, SFU, UVIC, BC Non-Profit Housing Association, women's housing providers, non-profit housing providers, developers, and graduate students. The BC roundtables on affordable housing research and action

were proposed to build on the strengths of the leading partners and to accelerate partnerships that effectively meet the challenges of housing affordability.

Partners

The leading partners of the roundtables are UVIC (Office of Community Based Research), UBC (SCARP/CHS), BCNPHA and CMHC. Support has also been offered by a number of industry organizations from the real estate, architecture, technology, energy and construction sectors.

ORGANIZING COMMITTEE:

- Jill Atkey, Research Director, BCNPHA
- Margaret Eberle, Research Director, BCNPHA
- Lance Jakubec, Senior Consultant, Research and Information Transfer, CMHC
- Maeve Lydon, Associate Director, Office of Community Based Research, UVIC
- Duncan Phillips, Vice President, Business Development, MITACS
- Tricia Roche, OCBR Lead on Housing and Homelessness Research Partnerships
- Dr. Penny Gurstein, Director and Professor SCARP/Centre for Human Settlements, UBC
- Dr. Tsur Somerville, Associate Professor, UBC Sauder School of Business and Director, UBC Centre for Urban Economics and Real Estate
- Jose Teixeira, Associate Professor, UBC Okanagan



Special thanks to the UBC Okanagan volunteer recorders:

Francisca Karl
Amanda Jones
Kelly McRae
Nicole Kurtz
Josh Palmer
Jill Sinotte
Raja Wariach
Heather Brown
John Oh
Jamie McEwan
Cliff Smirl
Wolfgang Depner

Objectives

The roundtable was designed to foster dialogue between housing stakeholders and to further campus engagement with multiple stakeholders taking action on affordable housing. The process reflected the pooling of academic and community resources in support of moving forward on research and action for affordable housing. The previous roundtables identified four key areas: research, practice, partnership and policy. This roundtable focused specifically on the Okanagan, small and rural communities and First Nations communities.

Highlights

Roundtable three participants included 53 people from Kelowna, Penticton, Vernon, Osoyoos, Summerland, Oliver, the Lower Mainland, Victoria and Toronto. They included First Nations Band representatives, housing researchers, non-profit housing providers, government representatives (municipal, provincial and federal), community representatives from housing and homelessness coalitions, the media, graduate students, and UBC/UVIC academic leaders. The day began with several speakers who laid out the welcome, background, objectives, outline, and goals of the day.

Carlos Teixeira, Associate Professor, UBC Okanagan, welcomed everyone to the event and spoke of the transitional period the Okanagan Valley is in. He expressed hopes that this public forum could lead to discussion of factors and ways to deal with affordable housing issues in the area.

Elder John Marchand from the Okanagan Indian Band welcomed everyone on behalf of the Okanagan people. He stressed how everyone is responsible for the well-being of the entire community. Also, that together we must find unity to gain the basic necessities for the Okanagan nation, such as housing.

Dean Cynthia Mathieson welcomed everyone to UBC Okanagan and discussed the goals of this event.

Penny Gurstein, Professor and Director, UBC School of Community and Regional Planning/Centre for Human Settlements, provided a welcome note and gave the background on the roundtable series.

Michael Shapcott, Director Affordable Housing and Social Innovation at the Wellesley Institute, gave the keynote address. He talked about how important the concept of 'home' is and how many places, including Kelowna are lacking tools

and resources to get housing work done. He talked about his work at the Wellesley Institute and the role the federal government has had in housing throughout Canada's history.

He made four key observations when it comes to housing: that housing insecurity is deep and persisting, that the housing problems are costly to people, communities, the economy and the government, that federal housing/homelessness investments are eroding, and that there is still no comprehensive, effective national housing plan. He urged people to support Bill C-304. He lamented on the fact that there has been a significant erosion of housing rights over the last few decades. He stressed how housing is related to health in many ways. He also emphasized how we are building lots of housing but it's just not the right kind of housing. Finally, he suggested that everyone think nationally and act locally. He left with a parting thought: Canada needs a solid plan, not a dream.

KEY GOALS:

- To identify opportunities for student service learning and community based research
- To fine tune partnership guidelines
- To impact provincial and national policy with examples of global best practices
- To build a strong collaborative
- To explore the development of a joint fund to support a BC initiative, multi-sector research and student internships



Highlights (con't)

After the morning break, several panelists spoke of campus-community connections.

Lance Jakubec, Senior Consultant, Research and Information Transfer CMHC gave a short presentation on housing affordability in Kelowna. He showed how, on average, a new detached home in Kelowna costs \$770,000, a resale detached costs \$526,000 and a resale condo costs \$254,000. He then told of how the median income in Kelowna is only \$36,400. He stressed that affordable housing in Kelowna is not just a problem for low-income households but also middle class households. He said that prices are being driven by investors and non-locals and that local incomes no longer drive the market which is a huge stress on the locals. He also talked about how there is a lack of affordable rental in Kelowna as well. He also told of how density is a concern to people in Kelowna but that it can be dealt with by making it 'invisible' through creative methods. He ended by talking about how the Whistler Housing Authority is a good model for Kelowna to look at.

Edwin Kolausok, Director of Economic Development for the Okanagan Indian Band talked about how profits from natural resources should belong to the community and not elsewhere. He said that Canada is trying to download the costs of housing onto the people yet the government collects taxes. He emphasized the contradiction between the government bailing out companies but not ensuring housing which is a basic necessity. He talked about the situation of First Nations communities and said that only 50% of the government money that goes to the community is used for the people. He said that many First Nations people are homeless or struggling for housing. He talked about the Frontiers Foundation which has been building housing for the homeless and First Nations people. He urged people to talk directly to communities and find out what their needs are instead of sending them money and telling them what to do with it. He sees unity and compassion as the only solution.

Leslie Brown, Uvic Faculty of Human and Social Development spoke about getting people in the community

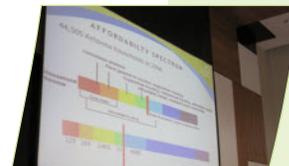
engaged in this initiative. She said that university has seven possible roles in this: research, funding, linking with other organizations, research mobilization, teaching of housing courses, citizenship and responsibility, and creating space for networking and new initiatives. She insisted that there are strong links between housing and health issues. She said that education is essential to raising awareness of the dire issue of housing affordability for Canadians and that addressing this issue needs to be a social movement.

Theresa Eichler, Housing Manager, City of Kelowna, talked about the housing situation in Kelowna and reviewed the spectrum of affordability. She told of how 60% of Kelowna households made less than \$60,000 per year which is the amount you need to make to even begin considering home ownership. She spoke of how new housing is usually for people who make more than this and said that 4500 households in Kelowna are not having their housing needs met.

After lunch, the participants broke out into roundtable groups to discuss two specific questions. Student volunteers from UBC Okanagan took notes to capture what was said. Special thanks to volunteers: Francisca Karl, Amanda Jones, Kelly McRae, Nicole Kurtz, Josh Palmer, Jill Sinotte, Raja Wariach, Heather Brown, John Oh, Jamie McEwan, Cliff Smirl and Wolfgang Depner.

ROUNDTABLE QUESTIONS:

- What activities and assets do you or your group bring to this work and issue?
- What do you believe is needed to address affordable housing priorities in BC?
- What are your key actions that you are doing or are prepared to take?



PROCEEDINGS

OPENING—Carlos Teixeira, Associate Professor, UBC Okanagan:

- The Okanagan Valley is in transition
- Kelowna is the economic engine of the Valley and is growing rapidly
- Aging population, population growth, density, and economic drivers are changing the valley
- Studies show small and mid-sized cities continue to face retention and attraction difficulties for newcomers
- Public forum can represent a good way to contribute to the discussion of factors and ways to deal with affordable housing issues in the Okanagan
- Kelowna population 76,000 in 1991 and 110,000 in 2006
- Current recession creates affordable housing issues

WELCOME—Elder John Marchand, Okanagan Indian Band

- Everyone responsible for the entire community
- Need to understand that every one in our community is valued and has special skills to apply to housing
- Think about solutions and good ideas to help us , and together we can work together to find unity to gain the basic necessity for the Okanagan nation

OUTLINE—Cynthia Mathieson, UBC Okanagan

- Discussed the goals of this meeting
- Lives in privileged space and feels that everyone should have that opportunity

BACKGROUND—Penny Gurstein, UBC School of Community and Regional Planning/Centre for Human Settlements:

- Round tables began as a result of the need to address housing in a multi dimensional way
- Started in 2009 with Regional Community Planning and from there we saw we needed to bring together more actors in the academic scene
- Wanted to start a real discussion around the province
- Feb 2010- Victoria
- Based on what are the research action priorities we could be doing
- Identified four key ideas: Partnership, Policy, Practice, and Research
- Attempt to address affordable housing multi-pronged way

KEYNOTE—Michael Shapcott, The Wellesley Institute:

- Stressed the importance of housing as the “foundation” for the economic, social and political life of society
- Called on the national government for direct involvement in regional and local housing issue—not as agency that imposes solutions, but as an “enabler”
- Preventative measures are more effective than remedies
- Canada has the resources to deal with housing issues
- In the seventh richest country, one in four Canadians reside in unaffordable housing situations
- Visible homelessness (older men, many of aboriginal descent) only a small portion
- “We are rich country, but we have a deep, deep, deep problem.”
- Housing insecurity deep and persistent across the country:
- Costly to people, communities, economy and government
- Poor housing is actually “killing” Canadians
- Federal housing/homelessness investments eroding (much to the chagrin of the business community, which has asked the federal government to end homelessness in cooperation with business and other service providers)
- No comprehensive, effective national plan
- Dealing with housing would help Canada reign in rising health care costs
- By one measure, homelessness costs Canada, \$3-4 billion and a National housing program: \$2 billion
- “I’m very ashamed that we don’t have a national housing plan.”
- Canada stands as the only OECD country without a housing plan, all major European countries plus the United States
- Some of those plans are not very good, at least they have a plan

- System Dynamic Modeling has revealed important relationships and connections between housing, health, income, employment, ie mental health issue among homelessness relate to the absence of housing.
- New housing starts rose from just under 125,000 to 220,000
- But the real problem is the absence of new housing starts in the category of affordable housing; “low thousands” in new federal affordable housing starts
- Shrinking government investments in housing, even as the economy has improved
- As overall GDP has increased, share of GDP going towards federal housing has gone down 0.6 in 2009; high mark of one per cent in 2005; no data available as of 2010; the number of household receiving federal support will go down from 640,000 (2001) to 570,000 (2013)
- “Significant erosion of housing rights over the past decades,” UN fact finding mission
- Ursula Franklin: “man-made disaster” Canadian Chamber of Commerce
- Canadian legal obligation under international law to provide adequate housing
- June 2009 UN fingered Canada for not doing enough on the housing front, a complaint with the government recognized
- What is lacking in Kelowna is the tools to get things done
- National government- What should it be doing, and how it should act as a partner
- Four key observations 1) Housing insecurity deep and persistent 2) Costly to people, communities, economy, and government 3) Federal housing/homelessness investments eroding 4) No comprehensive, effective national plan
- Prisons- being discharged without issues of housing be thought of
- Housing is connected to employment, health, education, and much more and looking how they influence one another
- Immigration status, race, gender etc. has an impact and contribute to this complex world
- We must understand the “web” (Image)- shows important connections. Just like Dr. Bruce saw that there are a lot of factors
- Poorest Canadians have more than twice the rate of heart disease as the richest Canadians.
- There is a strong correlation between health and wealth
- BC government s following in the pattern as the Federal government did. They amount of money is decreasing within the next few years
- Article 11: Everyone has a right to housing, and that the government should be assisting. Technically Canada is not following the Declaration of rights
- Bill C-304 April 2010. This bill would require the government to come up with a national plan and it would have to follow the international obligations
- Think national, act local
- Canadian Alliance to End homelessness
- Canadian Observatory
- We need a plan, not a dream
- Federal government should act as an enabler, partner
- Homelessness is estimated to cost the Federal Government between 3 and 4 billion dollars
- Federal housing and homeless investments are eroding
- Canada does not have a comprehensive, effective national plan so we do not have the tools needed to address homelessness in smaller communities. We have a patchwork of plans that do not work well together
- Since 1995, housing starts in Canada have been on the rise, but we are not building the right kind of housing
- New housing is not geared towards the poorest 1/5th of Canadians
- Federal government affordable housing starts officially stopped in 1993
- Even though need is very high, the federal government is investing less in affordable housing and is not planning to be a partner in future affordable housing initiatives
- Canada comes up short when housing commitments are reviewed internationally
- Alberta’s Seven Cities Partnership
- Have a plan, not a dream: plan for outcomes, close the front door, prevention strategies, open the back door. “Housing First Approach”

Comments from the Audience:

- Criminal Justice Policies: jailing is more expensive than provision of affordable housing
- When we engage in research, it is necessary to involve the people who are involved in the processes, so that they can see the effects of current policy decisions

- Silencing important groups is seen as a significant barrier to promoting change since the charitable status of many related organizations makes them fearful of losing government funding if the government's actions are criticized
- Quebec has managed to separate funding from criticism
- First nations Housing: need to demand accountability when money is promised for housing

Panel–Campus–Community

Lance Jakubec, CMHC:

- No shortage of affordable housing in BC, but the communities we want to live have these shortages (These communities have strong economics, jobs, etc)
- Middle class concerns
- Average house price Kelowna 368,000, Fort St. John 289,000, Vancouver 1.4 million
- Households spending more than 30% of income then you are considered low income housing
- Income required to purchase three types of homes in Kelowna (2010): New detached average price 770,000; Resale detached 526,000; Resale condo- 254,000
- Median income in Kelowna was \$36,400
- Average rents in Kelowna 1999-2010: one bedroom increased from \$650 to \$900 and two bedroom increased from \$525 to \$725
- There is affordable housing in BC but not necessarily in communities with jobs and family
- Affordable housing is now a middle class concern rather than being thought of as a concern for low income families only
- Slight dip in resale price in Kelowna after the recession but housing price rises continued for new homes. Not a sustainable housing market. Since prices began rising again in 2008, it shows that affordability does not lie in economic adjustments only
- 2008 - about 20% of home sales under \$400,000
- Local house prices vs. income: requires \$165,000 yearly family income to be able to afford the average price of a new detached home, which is \$770,000. Prices are being driven by investors and non-locals. Local incomes no longer driving market which adds a lot of stress to local population
- Not many new rental buildings being built since they are not as profitable as condominiums
- In 2008, people had many condominium units and no one to sell them to, so they decided to rent them out, but this housing is not long-term rental
- New development is mostly the same as we saw in the 1960s. But households are smaller and non-traditional families often do not have the high income that is required to buy these single family homes
- Allowing lot splitting to make 1960s smaller to increase density while keeping curb appeal has been done in Richmond. This strategy allowed the addition of 500 new homes without a large impact on neighborhood appeal or using new land sources
- Problems with parking: a single underground parking space adds \$15,000-20,000 to cost
- Cities have regulations for number of parking spots needed but these spots are not always necessary, for example, downtown Toronto has allowed some high rises with no parking spaces because transit is readily available
- Street layout problems: less roads=less infrastructure=less cost and more green space
- Whistler Housing Authority: ownership housing provided by housing authority. This takes speculation and rising land costs out of the equation. Have to live there for a year in order to purchase a house. Needed to attract professionals and get away from reality that average citizens could not afford high housing and land prices. Houses can only be bought and sold by Housing Authority and prices only adjusted to inflation
- WWW.NHRC-CNRL.CA
- Only 14% of Canadian households are considered 'traditional families'

Edwin Kolausok, OKIB:

- Alberta – heritage fund now worth \$14 million
- Norway – heritage fund now worth \$550 billion – Norway started the building their fund 20 years after Alberta
- Frontier foundations – Indigenous Beaver – collaborating with communities
- Cut costs, create sustainability, respect people
- Canadian Indians received 128 acres of land – Immigrants from Europe received 160 acres of land
- It will take leadership, compassion and unity to help homeless
- The government is supporting corporations and not the people
- Housing is a basic need but has been a major commodity based on debt

- Canada trying to download costs of housing to people yet government collects taxes from citizens that are supposed to help lower the costs of housing for the people
- Government bails companies out and socializes debts but privatizes costs of housing which is a basic necessity
- Norway: \$550 billion in heritage fund. Norway using resources to address social issues but in Canada we using resources to bail out large companies-using the peoples' resources to bail out the rich
- First Nations and Aboriginals: many people still homeless and struggling for housing
- Government took homes away and then put people on reservations and gave them new place to live
- Government promises money but it is used to pay for lawyers, consultants, and others in legal system so that money is cut in half by time it gets to the people
- Government has become Corp-ocratic
- Solutions? Frontier Foundations: Operation Beaver, builds houses for poor people and first nations. 1970s 35 houses allowed people to move from shacks to houses. Functions by asking for needs of community and then seeing what can be done to help, took old factories and made into houses, half for Aboriginals and half for other underprivileged people. Homes have often been used as building blocks to allow people to move up to market housing
- Under Canadian law, Aboriginals were allowed less land than European settlers
- Many homeless people are the most oppressed people, we need to take care of homeless people
- Solution: Unity and compassion

Leslie Brown–UVIC:

- How do we get people in the community engaged in this initiative
- How do we include the people who are most affected by these decisions
- University roles:
 - 1) Research (how to get co-workers to see themselves as homelessness researchers)
 - 2) Funding
 - 3) Linking with other organization (food security, health,)
 - 4) Research mobilization (take the research people are doing and linking it)
 - 5) Teaching of housing at University (blend it into what they are already teaching)
 - 6) Citizenship and responsibility (Speak out when needed)
 - 7) Creating space for networking, and initiatives
- We need a joint engaged leadership of aboriginal leaders and non-aboriginal leaders within the community
- public understanding is key
- Integrated solutions
- Support services are often forgotten. We need support systems. (Victoria- has the friendship center)
- Victoria: need for policy and initiatives to address continuum of housing needs and issues
- Too often, we shift attention and forget about other housing issues
- Need for trans-disciplinary approach from universities since it affects all of us and needs input from different points of view
- Need to include people who are most affected by issues if we are going to try and solve them
- Need to engage in the community
- Research: researchers are scattered through departments and do not see themselves as housing researchers because that is not their title
- Need to figure out how to tweak funding requirements so that they fit into housing research initiatives
- Link housing issues with health—putting children into foster homes due to “neglect” which is code for poverty! Needs to stop
- Need to find ways of working housing and homelessness into school curriculum to raise awareness
- Tenured academics are in a privileged position of speaking out!
- Citizenship: speak out, create space for discussion, and working together
- Continuum of needs for First Nations housing: build homes of adequate quality, available on and off reserves so people have a choice of where they want to live. Public understanding is key to getting people involved and on board. Holistic and culturally safe support services needed
- Addressing affordable and adequate housing is a social movement.

- need for policy and initiatives to address housing needs
- Office of Community Based Research
- We need to talk across disciplines
- Link with other initiatives
- Housing is a public health issue
- Indigenous housing and homeless strategies for Victoria
- Four posts to address adequate housing:
 - 1) where families live
 - 2) governance policy and resources
 - 3) community relations – inclusive – public understanding
 - 4) support services – more than building housing units

Teresa Eichler–City of Kelowna:

- 44,505 households in Kelowna in 2006
- Goals – Official Community Plan for 2020 and 2030
- Housing Reserve Fund - \$782,735 in rental housing grants, about \$1.5 million to buy land for housing, nil left (\$200,000 allocated each year from taxes)
- 30% of Teresa's time is dedicated to social housing issues
- 10-12 people are on the city's housing committee
- 37000 households in Kelowna on very high end of affordability
- 60% of Kelowna households made less than \$60,000 per year which is the amount you need to even begin to looking into homeownership
- New housing is focused on upper end of housing market, for people who make more than \$60,000 per year
- Children should be a focus in housing
- 4500 households in Kelowna are not having their housing needs met
- What can the local government do with resources?
- No administrative legislation or funding to build own housing in the community
- We do have some rental units being built in Kelowna but very little overall
- Most of development needs to go where transit is most available
- Not many areas where we can actually build due to ALR regulations, wetlands, hillsides
- Density zoning is a faulty tool but it has been used in Kelowna
- Planning and Regulations:
 - Zoning for housing: Supports Aging in Place and Special needs Housing includes secondary suites. 2010 Sustainability award from FXM. Contribution in return for density. 45 starter homes; 23 affordable rentals; 67 purpose build rentals. 700,000 negotiated cash in lieu
- Best Practices in Development cost charges:
 - Institution for certain housing forms; lower for secondary suites. Density gradient and lower charges for smaller units
- Policies to address loss of low income housing:
 - Hotels/Motels; mobile home parks
- Charges to Provincial legislation:
 - Exemptions to property tax and DCCs/Supportive housing and units less than 29 m (square) (300 sq ft)
- Strategic Partnerships and Direct funding
- City land at no cost and BC Housing and non profits:
- Current land value of units built of defined - \$6 million
- Associated costs \$2.3 million
 - 70 units build
 - 88 under construction
 - 11 in development process
 - 70+ on Central Green
 - + 100 to 200 potential under consideration
- Plans and process to support national homelessness funding since 2000 (latest round \$500,000/ year for 3 years)
- 4500 households in Kelowna are not having their housing needs met
- Need to collect development charges in order to pay for infrastructure costs associated with new housing, but this still isn't enough to cover this. Development cost charges have been adjusted, to charge less for smaller units for example

- Need support for people in supportive housing who are not getting the continued financial support that they need in order to remain housed.
- Have a housing reserve fund that is committed to acquiring land and grants
- Trying to launch a survey to see what sort of housing people need and want. Only usually hear from people who have strong feelings against something and often miss hearing the opinions of people who do not have strong opinions and/or do not have a problem with proposed changes to zoning
- Housing strategy: have hired contract person to see what it costs to build rental housing in the city and how it may be done in Kelowna to try and lower rental costs

Round table Discussion Question #1:

“What activities and assets do you or your group bring to this work issue?”

- Concern of bubble bursting; is real estate really a sound investment for an individual?; for a community? Cost of housing? Crisis? High cost of housing as a threat? Economic development as the fundamental question of housing? Question of incentives? Market has a responsibility? Housing as moral question? Market responsibility? Municipalities face limited resources, legislation that obliges municipality to build affordable housing; question of affordability; environmental sustainability; smaller, cheaper, housing, green aspect
- Osoyoos – small lot zoning, innovative area plan for 40 acres –taken out of ALR. potential for 300 units of medium density housing. Looking for tax exemption areas.
- Being a broker between community and university. Focused investment from UBC and UVIC create an initiative, sustainable housing.
- Creating and sustaining vibrant network for sharing practices. FCM developing a network. Groups applying for funding are good – missing piece. Canadian alliance can provide practical help to create real targets to. What is role of financing in FCM provide financial tools for housing? Critical voices need to be heard even if they have to take a hit – must be responsible and be heard on issues
- One of the challenges researchers face is the data availability, under resourced. Data is very thin outside of larger cities. Simply do not have good data on smaller towns and cities. National homelessness strategy 1999 addressed eight cities in Canada – advocates pushed for more – now 62 cities involved – with same amount of funding involved. No money left to address smaller centres.
- Houston Forest Products in a town of 3,000 has a super mill producing significant amounts of money that does not stay in the community.
- Victoria and lower mainland receive a huge amount of social services funding.
- Canada’s absent housing policy.
- Students in Halifax. Push out housing stock. Come to study but they later stay to live. University cities must think about this because there is competing demands with the low income families
- Professional appraisal. There is a need by the market that is not being meet (profit risks)
- Major barriers- affordability, suitability, and availability.
- International student- 15% increase in rent each month to have him pushed out. Hidden homelessness- students tenting out and also couch surfing
- Renting is being done by contractors until they are able to sell and make a profit
- West bank: looking at how can we make the services of this land more easily completed. How can we get more funding ? WFB is lucky with what it has. It is community driven but there are also
- UVIC: Creating homelessness as a result of the students because they are taking the low income homes away from other people
- Penticton is caught between two lakes which causes problems for the city. Highest housing prices in the area. Difficult to find housing. Has a large senior population
- Research on delivering services to people in rural areas
- A lot of the research participants say it has high price houses prices.
- Low economic activity in Penticton, but high prices with homes
- Investment has been housing- It will always rise and it will be an investment is a theory. BUT the economic realities are changing now. Ireland example due to demographic crash. We have a great opportunity to capitalize with crashes- so look at the cost of housing – with crisis comes opportunity.
- A community that has high real-estate values is a good thing, but how diverse is the “class” make up, and opportunities. HIGH REAL ESTATE numbers doesn’t tell you much about the community. Housing in Kelowna at low levels is a disincentive and this impacts the cultural vitality of the city. Like lance mentioned, there are places that people are able to live, but no one wants to live there.

- NOW in Kelowna we have high real estate values with low income, but this is a result of the housing market with affordability, and suitability.
- John Howard Society brings housing, community services, support, employment/skills training, affordable housing, working with community groups, advocacy, bricks-and-mortar to support and why we need it.
- Not having housing strategy is the foundation for everything now: why we are so fractured to make progress in individual communities, municipality has no revenue, yet downloaded to them to address, but no resources to do this.
- Critical, but assets they do bring is housing with supports essential: more than a bed and a place to live. Absolute homeless man said, “nice to have something between you and the dirt, but also I couldn’t be in this resource without the people who helped me come in, and und being housed after 6 years on the street a challenge: learn stove, how to be in a building”.
- Assets are knowing needs, to develop workable programs. He was in a place people understood him, otherwise would have left. Must know the needs to be able to house successfully. Be understanding and inclusive.
- Assist with developmental disabilities to obtain employment, 19 apartment subsidies on behalf of BC Housing, normal rental units with subsidy, respite to families with developmentally disabled adults in home, on City of Kelowna land as service site, advocacy around inclusivity of developmentally disabled in community. We help people with disabilities acquire affordable housing. There is a project currently moving to create 11 units of affordable housing for people with disabilities in Kelowna.
- Prevention of homelessness instead of reactive manner. Serving community for 57 years, first started as institution to house in one location, now part of the community, inclusion, contribute to community.
- Build high-end homes in a resort area, issues with developers is that land costs too much. Rental costs are too high, cannot live here on the income. Do tradesmen work here? No – the guy goes to Alberta to work. Cost development charges too high, as well as taxes, permits, how does HST affect?
- At the end, the government has a lot to do with affordability, not just developers who are scapegoated.
- The University is a huge anchor in Kelowna in terms of jobs, however not a lot is being done to retain these jobs. Levels of low income and poverty.
- Significant barriers, will take women over men, youth are discriminated.

Roundtable Discussion Question #2:

“What do you believe is needed to address affordable housing priorities in BC?”

- Economic growth; region can be measured by two variables; cost of living; economic opportunities; Okanagan ranks as an area with a high cost of living and limited economic opportunities; this requires fundamental economic change, that needs to be balanced with environmental sustainability. Economic development is a must: when need strong employment in order to create higher wage levels.
- In order to make developing affordable housing more appealing to developers municipalities can take a variety of measures, including: streamlining approvals; have experts designated to affordable housing policy making; provide a municipal incentives package for those who are interested in seeing what local governments are doing to help; designate land specifically for affordable housing in broad community plans
- Academics need to continue to assess the value and efficacy of affordable housing policies and practices at a local level. Further, they need to look at the role that the public sector plays in addressing the needs of businesses and the entire population overall.
- One discussant mentioned that “landlocked communities”, meaning communities with agricultural land reserve and topographic barriers to residential development face issues of sprawl and high housing prices due to land constraints.
- In discussing affordable housing we need to see that one size does not fit all. There are seniors, temporary workers, students, disabled people, etc.
- We need to address the “intrusion” of secondary suites and NIMBY attitudes.
- Services in the Okanagan for housing are lacking, not to mention few economic and labour market opportunities.
- Universities should be constantly reflective and participatory in addressing the impacts that they have in their regions. They need to see that they can drive housing prices up. How do they address increasing need?
- Demographics impact housing in the long-term.
- Currently low construction costs have driven a demand for low-cost housing to be built and funded *now*.
- Kelowna’s housing market speculation is a “gold rush”, with booms and busts.
- Housing incentives must be continuously researched regarding the efficacy.
- Sustainable economic development must be taken into account, as it is the way of the future.
- Legislation must be enacted that legally binds governments to acting on their promises of affordable housing, specifically at the federal and provincial levels.

- The definition of affordable is problematic and varies based on region.
- Rental housing is not actually that affordable!
- Parking standards must be addressed in affordable housing studies. They can be contentious.
- Society needs to change expectations regarding housing. We need to be building with higher density and being more “green”.
- There needs to be greater help for First Nations in providing high quality affordable housing units.
- Public education and political mobilization needs to occur to support and push for further affordable housing development.
- Municipalities can be a barrier to affordable housing due to increased costs, restrictive land use regulations, delayed timelines due to approvals, bureaucratic uncertainties, etc.
- Municipalities can enhance & facilitate affordable housing initiatives by offering flexibility, streamlining approvals, relaxing some demands (i.e. parking requirements, DCCs, road frontage upgrades, etc).
- Municipalities can play a role in promoting JV and partnership opportunities with non-profits or other organizations that want to promote affordable housing.
- Land banking can be used, although this practice is not as wide spread as it once was.
- Aboriginal housing issues are impacted by high costs, low income, and unclear processes (land tenure can be an issue, approvals from INAC are very time consuming, financing challenges, etc).
- Even when housing units are built, there can be significant long-tail issues such as limited training, maintenance, and management expertise. Training and education must be part of the longer term solution.
- Infrastructure limitations and pressure on existing systems... how can we make more efficient use of our existing infrastructure?
- Tenants Rights are not well known, especially among vulnerable groups such as seniors, students, and new immigrants.
- Universities must take some responsibility for the increased pressure they put on the affordable housing stock (i.e. students absorb much of the very limited supply of affordable rental units & basement suites).
- Municipalities must be willing to have an open dialogue about the trade-offs between restrictive land use policies/regulations and the impact on housing affordability (i.e. illegal basements suites, ALR, etc).
- NIMBYism is real and cannot be ignored.
- “Unaffordability” is not necessarily a bad thing for a significant portion of our society. The reality is that high housing costs and high land values is a major driver of the Canadian economy and housing assets are often the single greatest form of any given household’s personal and financial security. We should not be too short-sighted as to only discuss the negative aspect of this issue without being honest about the positive side as well.
- How will demographic and immigration issues impact the supply & demand for housing in the near mid & longer terms? Housing affordability will be an issue in growing urban areas as long as there continues to be more demand than supply.
- Most jobs in BC are in the service sector – which will not provide enough money to address affordable housing
- Kelowna deals with individuals/families from other cities, moving to Kelowna and driving up our housing costs.
- Hole in demographic profiles in Kelowna. Many young university graduates are moving away from Kelowna once they receive their degrees. Lack of 20 to 25 year olds are creating a significant gap – fewer children, fewer people working in service industry – is this viable – bigger economic issue is at stake. Kelowna needs to be more appealing for younger people – entertainment, affordable housing, cultural events, median income in Kelowna is \$38,000. Frame dimension – where will the young of Canada live in 50 years? UVIC students debt load is huge.
- Inclusionary housing strategies – every municipality should have a ten year housing plan. Identify and create a concrete plan\sense of rigor is lacking – 20 years ago most cities did not do long term planning.
- Building cities – different processes need to be put in place – dynamic cities are starting to do this.
- A number of municipalities are adopting a use it or lose it policy where abandoned properties are taken over and resold – properties can be rented out.
- Tax system can be addressed for discourage individuals from owning multiple homes. Create a renter grant – similar to a home owner grant.
- Problem is with affordable housing – needs a dynamic solution – youth, first time home buyers, homelessness – look at in a panoramic view – addressed through a national housing policy.
- We must take the market aspect into account.
- We must make law that forces the province and other levels of government to give money
- How do we move the argument beyond the status quo?
- A lot of the legislation needs to change to be flexible.

- What is the responsibility of the individual for the housing needs?. Should we also scale down our own expectations. We see changing expectations- Reducing parking standards per unit. We are forcing people to have the parking standards- perhaps the consumer decided the required parking standards. We are not used to living in small “caged” homes and that is the reason we moved her (unlike a place like NY).
- We must also remember to think about electricity, water, heat, and other utilities. – Even if we just take the market housing if we don’t make the utilities affordable to operated then it becomes non-affordable housing- We need a green component.
- Focusing on the timing issue and taking steps to accelerate the process.
- Heavier reliance on non-profit and other organization.
- Working with Bands to see how they can realize a lift economic value to facilitate housing and social benefits to the member ship. The stigma about band land and the negativity.
- Public education is key. The stereotypes of rental cause problems.
- Rental units as secondary units create low income housing for both the home owner and the renter.
- No collective vision of what we want to see in this province: need national housing strategy.
- Need funding from all levels of government, serious need, like Kelowna in BC Housing, Kelowna gave to the province, need 3 tier approach.
- Cultural shift in perception around homelessness: inclusivity, not just about the money, how we perceive difference, defining what a home is, it’s different for everyone. 14% of people live in a “traditional” family home. Has to be in any plan, a consideration. Why can’t 4 students buy a house? Rent and ownership are so significant. Need to change consuming mindset, the bigger the better the more, has led to the crisis we are in.
- More incentives for rental accommodation: homeownership overwhelming on financial, maintenance level. Some people find rental more appealing, this is what they can manage. Build rentals, income assistance rates: if you’re getting \$375 for rent, how can you live? Budget what money better? There’s nothing to budget.
- Need more income assistance.
- More cognizance. That if they give a supplement month to month, how do they manage next month? People need to start thinking long term in terms of budget, we’re providing help from one month to the next. Supplement programs being discontinued.
- We haven’t begun to fill the brunt of what will come, criminal justice policies are going to take money from housing. Prisons: addictions programs cut, people in prison who are getting sicker because nothing in there, when they get out, what’s the likelihood they’ll move forward? No re-integration, then release them and without rehab. We need community support to help these people up. Some will still screw up but they need help.
- Should be meeting core housing need. That’s what it’s about.
- Always the same problem – many solutions proposed, what is the root of the problem? What does housing mean? Building excess wealth? Not a fundamental resource.
- Europe, greater reliance on state provided housing, whereas we see housing as an impertinent thing. We need a paradigm shift – spirituality in economics – Edwin recommends the documentary Zeitgeist. Global aboriginals – looking after the whole community – it takes a whole community to raise a child and house a child. It’s all about money and greed, Edwin thinks we’re going to come into a new stage in 2012. Housing was a joke in the native treaties. Ancestors were clear- they wanted to share and cooperate. We need to do things differently, make it add up for future generations.
- Ask the city to focus on social development – focusing on more tangible goals. They don’t have the tools for legislative framework.
- Need to stop the downloading from Federal, Provincial, Municipal, non-profit, private. Downloading can be fine if the funding is also being downloaded, focusing on local housing needs from local municipalities is good
- Success would not be there without community organization involvement.
- We need a fundamental shift in policy, how do we do that?
- Start organizing, mobilizing, give them research, partnerships, get stakeholders involved, get other disciplines involved. Utilize the resources that you have, but also get people involved, empower them, and teach them skills. The process is the goal, not just the end product.
- Media needs to be educating the community.
- Corporations can not take over, co-opt the government
- Social Media Networks – revolutionizing like Egypt, an intellectual revolution
- Education to politicians – write letters to the MLA.
- Developers are making huge profit, we need to share the wealth, make housing more affordable. Ask for a share of royalties for housing, just like the royalties corporations get. Share the wealth
- We need to start a large scale movement.
- Creating a non-profit housing organization to bring people together developers – the city. non-profits.

- We need to look at the small models, Prince George, Wood Buffalo. Schools like SFU building housing for their staff.
- Political will needs to be harnessed.
- People need to be pushing and providing innovative solutions. Housing is a right, we're not going to have a healthy population. People need to rise up. The home as the foundation, people building homes, building skills.
- We also have to recognize the good things that are happening, Quebec.
- The government is not listening, Kelowna government is not doing enough, not just band-aid solutions. Public sector are paying for schools and churches, but most of the time they are just sitting empty.
- Venus Project www.youtube.com.
- Board Voice – Vancouver – look at the model – volunteers on membership from non-profits.
- Tax base needs to increase. How do OCPs handle the need for affordable residential growth with the demands of industrial, commercial, and institutional land requirements?
- Changing expectations on housing needs—is the 1950s era American Dream still a reasonable expectation for people moving forward? Condos, parking requirements, total square footage, are all changing, albeit very slowly. Will environmental pressures and climate change increase the rate of transition to smaller, higher density housing units? Will the market demand this or does the state need to take a more aggressive role in dictating what housing forms will be build.
- The notion of unequal opportunity and implications to class war/revolution. Sense of “unfairness” is tangible. The housing affordability discussion needs to include the private sector (too big of a problem to try and effectively solve without buy-in). Too often roundtable discussions like today only include like-minded people who view the world through a very similar lens—we must be more inclusive and open to point of view that may not agree with our social worldview.
- Municipalities need to define “affordable housing” in their local context. Too often the definition of affordable housing is problematic as it is subjective and no one really knows what that means. The definition has been hijacked by the far left (lack of a better description) and is now used as a political charged term. Results in a lack of clarity and stigma. Is the 30% metric really still relevant today? Should there be lower limit and upper limit incomes cutoffs?

Roundtable Question #3:

“What are your key actions that you are doing or are prepared to take?”

- Sheer cost per sq footage of construction – cannot physically build an affordable new home without being subsidized.
- Needs to create a wake up call in Canada – what will this place look like in 25 years. Aboriginal. Figure out what we actually can do. We are not able to think of creative ways to do things. Population is growing at 6 times the rate of everyone else I on the Island.
- More cost studies needed – trying to buy your first home – moving up the system from homelessness – to buying a home to follow families through different levels of homeownership.
- Brings education, housing, research together.
- Ask politicians to stop using the word ‘not’
- Concrete action is to stop dreaming and commit to action oriented plans – bring to the table university, banks, etc.
- Student ghetto housing proposal - owning housing is engrained in our culture – maybe we need to have a different view – maybe other options are what is needed. Ownership in Quebec is about 50% while the rest of Canada it is 70%. The word mortgage is also thought of as death pledge. Making everyone in the states homeowners caused the real estate markets to collapse. No one has a job for life now – so long term mortgages do not make sense. Demographic – the idea of owning a house is a very big dream or fantasy – builds credibility as a citizen. Homeownership means different things to different demographics. Rent payments are considered lost payments. Owning a house limits dining out, traveling. – cultural shift depends on size of city people live in. Homes can be seen as an investment, prestige, status.
- The need is to create affordable living situations. Appeal, lure and false promise of home ownership – not always a lot of other options available. Need for education and outreach and research. Numbers hit home from earlier presentations. UK housing minister says it is a risk to tell people their money should be locked up in housing. How do we separate the thought of housing and financial security?
- Challenge to advocacy: have challenges as an organization, John Howard Society is intended to be advocacy service, has massive impact on org and services you can provide. Must decide, from their point of view funding be darned, people need to stand up, it’s incredible how few criminal justice organizations say nothing, and JHS gets hammered – where are the others standing up for what is right? Elizabeth Fry’s, Salvation Army. It’s

appalling what happens. We have to come as partners and speak the truth about what's going on in our community. Michael Shapcott says homelessness a national problem, but people say it is a local problem. And it is: in every locality of Canada. We have to come together as one voice.

- Something that resonated with Sally Ann, faith based org., people we turn to for help: their former donors are now recipients, they need our help, that's education and awareness too, who is the person at risk? It is your neighbour. People not having heat, leave your coat on. Awareness that people think their neighbour is okay, but perhaps they're not. People living in shelters may have jobs, too – not just addicted/drug abuse, more complex than that. Now, far reaching – people in trouble that are not being recognized. People on the cusp, who may fall over, problem enormous. Vocal to the media, but the hard part is, unless it relates to someone directly, it's not their issue. Now it's relevant when you need help, but otherwise you tend not to want to hear about it. It is your issue.
- That says to me that we're all doing advocacy, outreach, but are we reaching out to the right people? Instead of reaching to government, trying to educate public might be better, they can work on policymakers.
- We do public education all the time, but they don't want to come out until NIMBY-ism. Then people come out en masse. People are stretched for time, for expectations, but it's relevant, all these issues, until people ask why things are cut then policy changes come to roost.
- Number 1 cause of disability is age: all going to be disabled at some point, physically or cognitively. Cancer: how much money has been raised for cancer? It touches peoples lives, used to have people with disabilities recognized as "special" but this is not valuing image, now have shifted to ability, but people don't see this as positive.
- Must evolve as non-profits, change to sustain, is the service meeting the need? Keep current and be sustainable and adaptable, if you're not there to meet the needs. Non-profit the hub for helping those who are not being helped. Help us help the people – if you're not, it's a barrier. Each community is different, changing from too many to not enough outreach workers. Housing at best use: are we meeting the greatest need? Willing to take on difficult populations. Behavioural issues, struggles, dealing with people with complex issues, why do you think they're not housed? Not affective advocates if people they've reached out to are not going to acknowledge their clients, it's a lot more problematic.
- Service gaps: we can all ID what we're doing well, where are our needs, because it's hard to say this is what we're doing, if we don't have a baseline we can't go forward, without knowing strengths, needs. Regional district working on funding for baseline, need to come together and put together document statement saying what strengths, needs are.
- Could it be about working together as partners to measure the same way? Our group is 35 different non-profits, they all say they are measuring differently. Service Canada asking about data collection, but where is the funding/database or the data entry tool where they can all have access. Pen and paper collection of data. 6 different databases and everyone has to use them. We have a system, please use ours it makes more sense, spending time inputting data but not doing direct client service, trying to re-enter data 6 different ways. That's a job for the feds. They have to assist community getting data by getting a user-friendly, accessible, relevant data collection tool. Take this on as an initiative. Different funders have different mandates and ways to collect data. Two groups' numbers can be totally different. Everyone competing for the same amount of dollars.
- Overcome protectionism.
- Cutting costs in terms of build environment; reduction of bureaucracy; fundamental political change; political mobilization; personal change (changing expectations)

Closing remarks

Lance Jakubec, CMHC:

- False promise of homeownership: not the answer, how do you get market wide approach? People dream of homeownership, is it possible? Is the dream of ownership the right answer? Is it possible for everyone to have this? Is it desirable? This myth needs to be addressed. Not a lot of rental options. Need for education and outreach, research, case studies, charts, numbers you see hit home, but personal stories/human level.

Leslie Brown, UVIC faculty of Human and Social Development:

- High expectations to have big homes and yards and cars, solution may be reducing expectations of what we have for housing. City planner from Penticton: responsibility of municipality to get bureaucracy, regulations out of the way, should streamline for people who want to build affordable housing. Need for attainable not affordable housing. Answer is fundamental economic development strategy so that people can afford housing. Key action: political movement, mobilization, and social change.

Maggie Kerr-Southin, Greater Victoria Coalition to End Homelessness:

- Identify what affordable housing is: a condo for \$400,000? Public needs to know what it is (i.e. CMHC core housing need model). Service providers need to come together with one voice: divide and conquer, people won't share funding sources, because same groups all competing for same money. Need income and supports to address affordable housing: homelessness and precarious housing because people are poor, if you have mental illness on top of it, anxiety, depression. Look along entire continuum: totally focused on people with no housing myself, but unless we have entry level housing people can't move along. Transition points to close gaps: children coming out of care have to wait 1 year to get income assistance, people coming out of prison given a bus ticket to show up at shelter. Increase minimum wage, key actions: educating people, who people are at risk, telling personal stories, human level. People can pay rent but not hydro. Working people who live in shelters, this will engage more of the communities to get community action happening, get community behind the action. Create baselines: without baselines, everyone measuring something different, so people can't get support and funding without those.

Elder John Marchand, OKIB:

- Greed, excess wealth at root. Housing needs to be a fundamental resource. Need shift in policy: how do we do that? Organize, mobilize, and get research partnerships, stakeholders and other disciplines involved. Mobilize through social media, revolutionizing. Practical models: Wood Buffalo, Prince George; that's it.

Duncan Phillips, MITACS:

- What amazes me is the participants. The three round tables have brought together people with a social conscience who are trying to do something about it, that's so important. I want to thank Cecile Lacombe, director of housing research for BC government. Cecile came in with a cheque for \$30,000 – this will fund for housing research. This started my involvement and research, that little seed has grown, thank you all.

Maeve Lydon, UVIC:

- Thank Tanya on behalf all of us (a student in school of planning), thank you. Want to tie it to UBC/UVIC in research network, then tie it nationally. Want to work together.

Michael Shapcott, Wellesley Institute:

- Thank you very much to everyone. There's often a point at these meetings where people are overwhelmed, a big complex problem, how we're dealing with hostile governments, limited resources. But I feel energized: great tables, brimming with ideas about how to take this forward. For me, that's the excitement of today. I want to end with an anecdote, remember from my presentation that there was a slide with British bobby, no international police force: one of my most inspiring groups I work with is in Nairobi, Davinder Lamba, and 20 years ago at the depths of Moyo dictatorship, people were being tortured, Mazingira people speaking out for social justice and housing, formed a campaign, Operation Firimbi, Bobby whistles from metro police dept, in the days before radios/telephones, when a bobby was walking down the street he would blow the whistle, that was a signal crime was happening, I need assistance/help. Operation Firimbi would get 1000 people with bobby whistles, stand in front of corrupt ministers house and blow whistles at great personal sacrifice, people were captured and tortured, earlier during middle of last year, Davinder and friends at Operation Firimbi rewriting national constitution of Kenya, now one of most egalitarian constitutions in world, they struggled and fought, when I think of Operation Firimbi and Davinder, he's smiling all the time despite difficulties, his spirit drives him on, and I think the lesson for us is we have to blow our whistle, talk about injustice, bring out evidence, make invisible visible, talk about terrible conditions in First Nations reserves, have to org powerfully around solutions. At my table I made suggestion we should tell our politicians we don't want to hear "not" anymore. I don't want to hear people say we can't do it: I want to figure out how we can do things. We know there's a \$50 billion deficit, let's talk about what we can do, how we can organize, get our credit union to the table, how can we finance what we need to, we need their brains at the table, move from the no's to the yesses, this is very exciting, you have fantastic resources in this room. You have Carlos – you can turn this around. We have to blow the whistle and mobilize. Resources around the issue. I go to my office and tell people we have to catch up to Kelowna. We will thru Canadian alliance to end homelessness to provide bracketable link. We can do this.

Edwin Kolausok, OKIB:

- All I want to say is echo our Elder's words: unity, sharing, and working together, what I have to say is that all of us are global Aboriginals, I know Granddad told me we have to respect Mother Earth and work together to find solution. Now an intellectual revolution and consciousness for those who want to embrace that. That is motherhood: I was fortunate to have my mother for 5 years, she loved to see people working together, Elders want to see people cooperate. This is Canadian spirit: cooperation and embracing, not blaming the problems of the past, but about going forward together. I want to say thank you.

