

Urban Aboriginal Housing Design Charrette

Final Report

To: Bridges and Foundations
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EXECUTIVE SUMMARY

There is a well-recognized need for the creation of housing solutions for Aboriginal communities in Saskatoon. In response to this need, a design charrette was held on October 7, 2004, to explore the design of Aboriginal communities, including different housing types and styles, on identified pieces of land.

The Affordable New Home Development Foundation (ANHDF) coordinated and facilitated the design charrette. Ray Gosselin, an Aboriginal architect and the Manager of Planning at the University of Regina, was contracted to devise a program and to assist in coordinating and facilitating.

Invitations were sent to 145 individuals including builders, developers, lenders, architects, City council members, City of Saskatoon employees, CMHC employees and various representatives from local community and housing organizations.

The Foundation also identified and met with those who would be living in the community as well as with representatives from the various Aboriginal organizations. Prior to the charrette, two community consultations were held with these individuals in order to educate them so that they were confident they would be heard and their ideas accepted.

The ANHDF worked with the City of Saskatoon Land Branch to identify pieces of land available that could be possible sites for the charrette. The list was narrowed down to three sites in three neighbourhoods: Pleasant Hill, Sutherland and Westmount.

The sites were assigned to three working groups. Each group included a facilitator, a recorder and a draftsman. Background information was provided including photographs of the sites, maps, a list of amenities, community profiles, lists of the identified wants and needs of the Aboriginal community (from surveys), affordability criteria, descriptions of different management and financing structures, and the report of the findings from the Wanuskewin community design workshop, which was held in February 2004. Each group recorded their ideas and discussions, created drawings and presented their design solutions.

Attendance at the charrette did not reach expected levels, especially from the Aboriginal communities. In total, 30 individuals attended; one First Nation organization and one Metis organization were represented.

Participants therefore relied on the results of surveys that were provided as reference to the wants and needs of the Aboriginal communities.

Group #1 represented the Pleasant Hill Site. The property is in an older section of the city. It is composed of one city block located between 19th Street and 20th Street and Avenues N and O. There are two alleys, one running east and west and one running north and south. Located directly south of the block is a city park, which is bordered by the CP railroad tracks. Currently the site includes 28 housing units (mostly rental) that are in extremely poor condition.

The target market for the property includes families, singles, seniors/Elders, and hospital employees. The mix of the target market was indicated as 10% seniors/Elders, 20% singles, and 70% families with a mix of Aboriginal and non-Aboriginal.

The group recommended that the homes be demolished and a mixture of high-rise (with some commercial) and low-rise housing be built. Specifically, the group recommended the construction of a multi-storey building fronting onto 20th Street with commercial units on the main level and 24 residential units above. This would target seniors/Elders and single people. The main floor would extend out the back in a semi circle and would contain a central common area for gatherings, daycare, kitchen, computer lab and storage space. Aboriginal relics and paintings would be displayed in the common area. The possibility of incorporating solar heating and hot water heating would be explored.

The north-south alley would be eliminated and replaced with green space. A mixture of single detached, semi-detached and row housing would be constructed, some with rental units. All the units would be condominiums. In order to accommodate the current residents the project would be built in stages (the commercial/residential building would be constructed first).

A second recommended design solution was presented as an extension of the first (it was indicated that the lots directly west of the park on Avenue O were also owned by the same individual). The recommendation was to expropriate the park and move 19th Street south to run along the tracks on the west side and then curve north to Avenue O. The park would be replaced by an extension of the central green space, which would be accessible via walkways from Avenues N and O. An apartment building would be built on the property on the west side of Avenue O. This would be built as the second stage of development as it would allow the houses to be removed without displacing current residents.

Challenges/concerns included: obtaining the financing; dealing with rental issues; the technical aspects of incorporating solar heating and hot water heating; education of homeowners; common space coordination, housing size (must accommodate larger families); profitability for the owner(s); location in terms of being perceived as an unsafe area; accommodating current residents; and expropriation of the park.

Group #2 represented the Sutherland site. The 50-acre parcel is currently vacant and not zoned. The size of the site allows for consideration of the inclusion of commercial and retail opportunities.

The target market for this site would be students, seniors/Elders, single parents, families, singles and special needs persons. Retail and commercial opportunities could also be explored. A mixed community of Aboriginal and non-Aboriginal should be explored.

The group recommended that the site be divided into four blocks of land and developed in stages. A north-south division would be provided by the extension of 104th Street north through the site. The second division would be an east-west strip of green space.

Block 1 would have single detached homes (3-bedroom), semi-detached homes and townhouses. Unfinished basements and not building garages would keep selling prices low.

Block 2 would contain two multi-storey buildings (maximum four levels) for students (single and family) and seniors. There would be commercial space on the lower level and also some insitutional space. Native motifs would be incorporated.

Block 3 would be a mix of commercial, office and institutional (extended care home facility), four levels maximum. Native motifs would be incorporated.

Block 4 would contain two 36-unit apartment blocks (two and three bedroom), with child care space, and a multi-unit building for student housing. A cultural circle would be located in the area in front of the buildings.

Challenges/concerns included: land availability and cost; home prices; and NIMBY (Not In My Backyard).

Group #3 represented the Westmount site, which is located on the corner of Avenue K and 29th Street in an older residential neighbourhood. The

site is being rezoned to RM3 and there is a voluntary commitment to keep the maximum number of units to 12.

Because of its proximity to SIAST, this site should be considered for student housing. Single, single parent households, and families, Aboriginal and non-Aboriginal should comprise this target market. Mix of the target market should be 50% singles, 25% single parent families, and 25% families.

The recommended design solution was to build three four-unit residences, a rowhouse on the north side, a four-plex in the middle and a four-plex on the south side. There would be a total of six bi-levels with basement suites. The goal was to make them look like single units from the street.

The main challenge/concern for this design would be NIMBY – regardless of how good the project looked, there would be a problem with having rental and multi-units in the neighbourhood.

The following conclusions were drawn from the design charrette:

1. Possible reasons for low Aboriginal participation, particularly by the users include:
 - General unwillingness to participate in events that are not offered by Aboriginal organizations.
 - Some may have been intimidated by the process – speaking in front of a group, feeling that they didn't have anything to offer.
 - Some may not have wanted to commit for an entire day (students busy at university, etc.).
2. The multi-disciplinary groups were effective; everyone participated, and each person brought their own perspectives. Verbal feedback was very positive.
3. The process worked well – all groups were able to complete their tasks.
4. In terms of how realistic the final designs were:
 - Pleasant Hill – the main barriers were the development costs and making the project financially feasible. Otherwise the design could be implemented.

- Sutherland – it is difficult to determine whether or not the design could be implemented because of the size of the site and willingness of the U of S to participate.
 - Westmount – the main barriers were to make the housing affordable and to address NIMBY. Otherwise the design could easily be implemented.
5. It is believed that the Aboriginal point of view was well represented. The research on the wants and needs of Aboriginal students and Elders was carefully considered in each group.

The following next steps were identified:

1. Consider another design charrette specifically organized and sponsored by the Saskatoon Tribal Council for Aboriginal participation.
2. The design solutions should be presented to the appropriate communities by way of public meetings. This will provide feedback and address NIMBY factors.
3. Lenders should be involved in exploring financial alternatives.
4. The City of Saskatoon needs to be involved in order to address zoning and development issues.
5. The owners of the sites need to become involved in the process.

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1.0 Introduction

Current conditions have led to a well-recognized need for the creation of housing solutions for the Aboriginal communities of Saskatoon. In response to this challenge, a design charrette was held in Saskatoon on October 7, 2004. The aim of the charrette was to explore the design of Aboriginal communities, including different housing types and styles, on identified pieces of land.

The term "charrette" comes from the French word meaning "cart" and refers to the tradition of collecting drawings and models (by placing them on a cart) after intense working sessions by architecture students at the Ecole des Beaux Arts in Paris. Today, we use the term to describe a focused and collaborative design forum, which leads toward specific proposals. Charrette with limited design facilitation must rely on a culmination of design ideas and an emphasis on significant values.

The design charrette establishes a forum where a multi-disciplinary group works together and learns how to advance from design concept to reality using identified land sites. By doing this all stakeholders in the system work together to address the issue and to create solutions and ideas. It also gives visual form to ideas and generates creative solutions for affordable housing.

The Affordable New Home Development Foundation coordinated and facilitated the design charrette. The findings will be presented at the Bridges and Foundations national conference "Building Communities through Bridges and Foundations: Policy Change, Knowledge Sharing and Protocol".

2.0 Mission Statement and Goals

The mission statement of the design charrette is to create an opportunity for stakeholders to work together to explore the issue of urban Aboriginal housing and to seek solutions. The goals are:

- To identify appropriate housing styles and types in specific community settings
- To identify the elements required for appropriate supportive communities

3.0 Background

On February 12, 2004, the Saskatoon & Region Home Builders' Association hosted a Community Housing & Design Workshop at Wanuskewin Heritage Park. The workshop was attended by 39

individuals representing the residential construction industry, the financial sector, a range of community-based organizations, and various branches of government. The workshop brought together Aboriginals and non-Aboriginals to discuss the housing and community design issues facing the Aboriginal population in Saskatoon and surrounding area. The workshop was designed to focus on two key areas: housing design and the opportunities and unique needs of urban Aboriginals; and community design and the needs and opportunities present in this area.

The following sections describe some of the themes that arose from the group discussions.

3.1 Current Challenges and Opportunities

The current focus of the market is to build for high-end empty nesters rather than building affordable homes for families. While this is a response to demand, there is a segment of the market that is not being addressed. The segment of affordable housing does face numerous challenges. Among them is a discrepancy between what budgets can accommodate versus their space requirements. Other issues include many individuals getting off to an improper start as they enter into social housing that is in poor condition and in areas that are susceptible to a high rate of gang activity. There is also a high rate of poverty, many single parent households and transient individuals.

The timing and opportunity to develop programs and housing targeted at the affordable housing market has never been better. Low interest rates, an increasing Aboriginal population entering the work force, rural migration and growing partnerships all contribute to positive steps towards affordable housing.

3.2 Market Demand

The market demands high quality housing that is energy efficient and durable. There needs to be affordable housing available throughout the community. It was identified that there is currently a need to increase the quality and quantity of housing available to Aboriginal people in Saskatoon. The housing needs to be flexible and have the ability to be modified to suit different lifestyles including young families, elders, singles and students.

The design of the homes should also be based on need. Specific areas of need identified include multi-unit and multi-family dwellings, student and single housing, as well as housing designed to accommodate multi-generational families.

There is currently a lack of student housing close to secondary and post-secondary education institutes. A key area identified was Joe Duquette High School as many students have difficulty finding close affordable rental accommodations in the area forcing them to travel long distances to school.

3.3 Current Market Situation

There is currently a lack of affordable housing available to Aboriginals in Saskatoon. There are numerous areas of Saskatoon that are aging and need renovations and improvements. A key example is the inner city neighborhoods, which are home to numerous ill-maintained rental properties. Affordable housing is not ideal but is a first step in building equity and improving the quality of available housing.

3.4 Policy Challenges

Legislation, bylaws, building codes and zoning regulations make it difficult for certain renovations or lot designs to be possible. Flexible regulations would provide more opportunity for development with fewer barriers.

3.5 Infill Versus Greenfielding

The approach of development differs greatly between greenfielding and infill. Infill is the preferred approach as it would provide a strong core area, with developed infrastructure and services. This in turn would build a strong community. Infill is also more cost effective compared to greenfielding. Barriers to infill include small lots with limited availability. Redeveloping is quite costly and several zoning issues and infrastructure costs require revisions if costs are to be decreased. Infill is also preferred as greenfielding results in housing being built long distances from the downtown and not easily accessible to other services.

3.6 Community Requirements

People want communities and neighborhoods that are safe, affordable and provide various services and schools. Developments should be accessible and in close proximity to other services. Sprawl is not helpful as many individuals do not own vehicles. Communities should include pedestrian walkways and friendliness built into their design.

3.7 Not In My Backyard (NIMBY)

Incorporating the development of affordable housing in Saskatoon's communities and neighborhoods should be a priority. Balanced

development must occur across the city in order to avoid the clustering of income groups.

3.8 Opportunities, Barriers and Trends

Saskatoon should emulate successful housing programs in other communities to learn what is the most effective. The expectations of individuals in society can often be too high and are unachievable in the short term. It takes time to build equity and inform individuals about the available options that assist in the home buying process. People must recognize that affordable means modest but not low quality. There is often a misperception about what is affordable and what is available in the market.

Housing as a societal aspect has much further reaching effects than just providing people with a place to live. It can be used as an incentive to improve various situations and has drastic effects on neighborhoods. Increasing housing affordability and providing quality rental accommodations will assist in improving standards of living in the city and help individuals take greater pride in their homes and thus their communities.

4.0 Methodology

The Affordable New Home Development Foundation (ANHDF) managed and coordinated the design charrette and also assisted in facilitation. Ray Gosselin, an Aboriginal architect and the Manager of Planning at the University of Regina, was contracted to devise a program for the charrette, and assist in coordination and facilitation. He also acted as emcee and was a facilitator for one of the breakout groups.

A steering committee composed of Foundation staff and Ray Gosselin was created to manage the project. Three steering committee meetings were held at which the program for the charrette was developed, groups and individuals to be involved identified, fundamental goals of the charrette outlined, and the mission statement established.

Once groups and individuals to be involved in the charrette were identified at the first steering committee meeting, a list of 145 individuals was compiled (Appendix A). Invitations were sent to these individuals six weeks prior to the charrette and they were asked to RSVP three weeks prior to the event. Those that did not reply to the invitations were telephoned 10 days prior to the event to confirm their attendance. From the list of those who confirmed, four breakout groups were established, ensuring an even number of individuals in the groups and a mixture of expertise.

Two months prior to the charrette, an Aboriginal person was hired by the ANHDF to help coordinate the project and to act as a liaison with those who would be living in the community (users) as well as with representatives from the various Aboriginal organizations. It was thought that those individuals who would be living in the community needed to be involved, as they would be living in the houses. In order to get them to participate and make them feel comfortable in the environment, two pre-charrette meetings were conducted. These were designed to help individuals gain a sense of understanding of the project, and also a sense of empowerment to contribute to the charrette.

Unfortunately, the individual hired was not very successful in identifying individuals or acting as a liaison. As a result, the Foundation staff performed the bulk of the work in identifying potential households, and meeting and preparing them. In total, 22 individuals were identified and educated along with a number of Aboriginal organizations. Prior to the charrette, two community consultations were held with these individuals in order to educate them so that they were confident they would be heard and their ideas accepted.

The ANHDF worked directly with the City of Saskatoon Land Branch to identify pieces of land available that could be possible sites for the charrette. Five areas of the city were identified as preferred areas by the steering committee. These were:

- University area
- Downtown area
- Newer subdivision
- An established older neighbourhood
- A core neighbourhood

Based on the number of confirmed participants and the available sites, this list was narrowed down to five sites located in the following neighbourhoods:

- Pleasant Hill (core neighbourhood)
- Westmount (core neighbourhood)
- Meadowgreen (established older neighbourhood)
- Sutherland (university area)
- Hughes Drive (newer subdivision)

Hughes Drive was eventually excluded because it is a smaller site in a new subdivision that is not close to many amenities. It is also zoned only for two-storey townhouses. Therefore, it was felt that this site would limit the design ideas of the group.

Those in attendance were assigned to one of the following three sites:

- Pleasant Hill
- Sutherland
- Westmount

Meadowgreen was not needed and was the least likely to be developed as it is currently on hold by the City for use as a park.

The design charrette was held on October 7, 2004 at the Centennial Auditorium in Saskatoon, from 8:00 a.m. to 4:00 p.m. A schedule and the tasks and processes are shown in Appendix B.

Following an introductory presentation by Ray Gosselin, the working groups were assembled. Each group included a facilitator, a recorder and a draftsman. Several background pieces were included in group packages. These pieces included photographs of the sites, maps of the area, a list of amenities in the area, community profiles (including demographics), lists of the identified wants and needs of the Aboriginal community (from other research projects) (Appendix C), affordability

criteria (Appendix D), descriptions of different management and financing structures (Appendix E), and the report of the findings from the Wanuskewin community design workshop (Appendix F).

Each group recorded their ideas and discussions and created drawings on flip charts. Members of the Affordable New Home Development Foundation floated amongst the groups, providing answers to questions or guidance as needed.

Each group made a preliminary presentation (5 minutes) before lunch and a final presentation at the end of the day. These sessions were recorded and used in writing this report (MP3 file on CD).

5.0 Results

Attendance at the charrette was not as expected, especially from the Aboriginal community. Approximately 70 individuals confirmed their attendance prior to the charrette; of this number 22 were Aboriginals who would be living in the community (users). This diverse group included Elders, students, single parents, singles and families.

In total, 30 individuals attended and participated in the design charrette. One First Nation organization and one Metis organization were represented. Participants therefore relied on the results of surveys that were provided as reference to the wants and needs of the Aboriginal community. This worked quite well.

Follow-up on those who said they would attend, but did not, was performed by the Foundation. In the case of non-Aboriginals, the main reason for not attending was a time conflict.

Those that participated in the charrette represented a diverse group: builders, developers, lenders, architects, City council members, City of Saskatoon employees, CMHC employees and various representatives from local community and housing organizations. Each was able to make a significant contribution to their group.

From the people who attended, three groups were assembled instead of four. The following is a description of the three properties and the resulting design solutions.

5.1 Group #1: Pleasant Hill Site

Composition of Group #1:

Facilitator: Rob Dumont
Recorder: Valerie Sutton
Draftsperson: Cathy Rogers

John Carroll
Bill Holden
Anita Rosdahl
Julie Bergen
Alan Anderson
Kate Waygood

The rationale for including a property in this neighbourhood is as follows:

- Creates a model for the redevelopment of an older section of the city.
- Represents a logical location for redevelopment in relation to surrounding areas, which are also in the preliminary stages of urban redevelopment.
- Offers significant options for alternative housing forms and community design.

5.1.1 Description

This site is composed of one city block, located between 19th Street and 20th Street and Avenues N and O. Currently the site includes 28 housing units (mostly rental), which are in extremely poor condition. The proposal is to demolish all buildings on the site and design/construct from scratch.

Zoning is RM1, which is a low density, multiple unit dwelling district. Low density refers to primarily one or two unit dwellings. Rezoning will be required for this piece of land.

A site map and photos are presented in the following pages.

Lot size: 4.5 acres

Lots are serviced

Current owner: Owned by an individual

5.1.2 Amenities

Grocery Stores:

- Giant Tiger – opening in November
 - 22nd Street and Avenue G – approximately 12 blocks
- Safeway – 302 33rd Street West – approximately 20 blocks
- Safeway – Confederation Mall – approximately 20 blocks
- Superstore – Confederation – approximately 20 blocks
- Extra Foods – 22nd Street and Whitney Ave. – approximately 15 blocks

Convenience Stores:

- several within a 5 block radius of the proposed site

Retail:

- several smaller stores in the area (Riversdale District) – within a 5 to 10 block radius
- Confederation Mall (with Wal-Mart) – approximately 20 blocks northwest, and Midtown Plaza – approximately 15 blocks east

Pharmacies:

- several smaller pharmacies within a 5 block radius
- Shoppers Drug Mart – 22nd Street and Whitney Ave – approximately 15 blocks

Health Care:

- several smaller doctors and dentists offices within a 5 block radius
- medical clinic within 5 block radius
- St. Paul's Hospital within 5 blocks

Schools:

- Pleasant Hill School – Avenue S and 21st Street – 7 blocks
- St. Mary's – Avenue O and 19th Street – 3 blocks
- Princess Alexandra School – Avenue H and 21st Street – 7 blocks
- High schools – 3 within a 5 to 10 block radius

Parks:

- One small park (essentially greenspace) directly south of the property bordering the railroad tracks
- Two community parks located approximately 2 to 7 blocks away

Transit:

- On several main transit routes, which would be able to take residents to various parts of the city, including the U of S, SIAST, SIIT, and FNUC.

Community Centres/Sports Facilities:

- Cosmo Civic Centre (library, skating rink, fitness centre/classes) is located approximately 20 blocks away
- YMCA (swimming pool, fitness centre, lessons, lifeskills) is located approximately 15 blocks away
- White Buffalo Youth Lodge is approximately 10 blocks away from the site. The lodge provides social, health, recreation and educational programs for young Aboriginal people. A health clinic, dental care, addictions counselling, as well as social and emotional counselling are available on-site.
- The Saskatoon Tribal Council Family Centre is within a 5-block radius of the site. It provides support and resources for families coping with urban living through family support services, advocacy and community development, healing circles/groups, Elders support/counselling, workshops/info sharing, youth counselling and group activities.
- The Saskatoon Tribal Council Urban Children's Centre is located within a few blocks from the site. Housed at this site are three unique programmes offering services to families with children aged zero to six. The Children First Programme, the Aboriginal Head Start Programme, and the Kids First Programme call this site home.

5.1.3 Potential Target Markets and Mix

The target market for this property includes families, singles, seniors/Elders, and hospital employees. The mix of the target market was indicated as 10% seniors/Elders, 20% singles, and 70% families. Also, it will be a mix of Aboriginal and non-Aboriginal.

5.1.4 Demographics

Pleasant Hill is a community steeped in local history and represented by strong community focal points such as St. Paul's Hospital, St. Mary's School, St. George's Ukrainian Catholic Church, and the Municipal Railway System.

The Pleasant Hill community has a predominately large Aboriginal population (44%).

The average family income in this area is \$26,753/year.

See the Community Profile for Pleasant Hill in Appendix G for more information on demographics.

The list of wants and needs that were identified by Aboriginal students and Elders in other Bridges and Foundations research was taken into consideration for the design of the project (Appendix C).

5.1.5 Financial Considerations

Cost to purchase the land: assumed at \$1,012,500.00

Site is serviced to the property

There will be a cost to demolish existing buildings

Assumed construction costs: \$85.00 per square foot (includes local services)

Affordability criteria for the residents: See Appendix D

Alternative financing tools and ownership structures: See Appendix E

5.1.6 Design Solution

The Site

One city block bordered by 20th Street and 19th Street on the north and south and by Avenue O and Avenue N on the east and west. There are two alleys, one running east and west and one running north and south.

Located directly south of the block is a city park. The property is a triangular lot bordered by 19th Street on the north, Avenue O on the east and the CP railroad along the south.

Initial Discussion

- Mixture of low-rise and high-rise
- Mixture of residential and commercial (e.g., drug store, dental/medical, EGADZ, Quint)
- Use one centralized solar system for heating
- Single detached homes with rental suites
- Child-friendly – playground, daycare, community village
- Stagger the houses to make room for parking spaces and take advantage of southern exposure
- Common space outside for playground
- Place restrictions on type of fencing
- Close north-south back lane
- Garden space
- Shared facility – community centre, computer lab, laundry, daycare

Design Needs

- Place for children
- Minimize crime
- Incorporate green space
- Incorporate Aboriginal culture
- Accommodate current residents

Things to Consider

- Site is currently 75% rental housing
- Average rent is \$470/month – only allows for a \$65,000 mortgage
- Need for parking is lower than in some areas (fewer car owners)
- People want their own space (yard)
- Major concern is vandalism, needles, etc.
- A need for more than two bedrooms
- Provide an Aboriginal culture feel – symbols, display
- The parking lot currently used by school employees has to remain (adjacent to the park on the west side)

Recommendations

The group recommended that the homes be demolished and that a mixture of high-rise (with some commercial) and low-rise housing be built. In order for the project to be viable, density of the site will have to be increased (probably doubled), which will require applying for the zoning to be changed.

The following was specifically proposed for the property:

- Construct a multi-storey building fronting onto 20th Street with commercial units on the main level and 24 residential units above – a mixture of one and two bedroom apartments. This would target seniors/Elders and single people, which currently comprise 10 percent and 20 percent respectively of the current population. The main floor of the building would extend out the back in a semi circle. This area would contain a central common area for gatherings, daycare, kitchen, computer lab and storage space for example. To support Aboriginal culture the common area would display Aboriginal pieces and paintings and be used for gatherings, meetings and other common activities.
- Increase the lighting in the east-west back alley and add some parking spaces.

- Eliminate the north-south alley and replace with green space, which can be used as a playground area. Removal of the alley will also help reduce crime in the area.
- Construct a mixture of single detached, semi-detached, and row housing along Avenue O and Avenue N. Some units would have rental suites. The homes would be staggered in order to make the most efficient use of the land and to take advantage of the southern exposure. There would be 36 units.
- Install fencing that allows for more flow into the central area (lower than 6'). This will give privacy and provide homeowners with a yard for small children and pets but still provide a view to the central common area.
- Have a mixture of rental and ownership. Following the group presentation it was suggested that the project should be all condominiums. Condominium owners could then rent them out or sell them. The commercial properties could also be condominiumized.
- Make some units wheelchair accessible.
- In order to accommodate the current residents the project would be developed in stages (commercial/residential building first)

A second recommended design solution was presented as an extension of the first (at this time it was indicated that the lots directly west of the park on Avenue O were also owned by the same individual).

- Expropriate the park south of the site and move 19th Street south to run along the tracks on the west side and then curving north to Avenue O. This would expand the area for home construction. The park would be replaced by a central green space, which would be accessible via walkways from Avenues N and O. The homes would face this central area, which would contain a playground and could be used for sports such as soccer and ice skating. An apartment building would be built on the lots on the west side of Avenue O. This would be built as the second stage of development as it allows the houses to be removed without displacing current residents.

The design solution is illustrated on the following page.

Challenges/Concerns

- Obtaining financing – development costs will be high
- Dealing with rental issues – need to provide education to owners of properties with rental suites
- Technical – incorporating solar heating, hot water heating
- Education of homeowners about the responsibilities of ownership – to reduce the risks
- Common space coordination (e.g. upkeep)
- Housing size – must accommodate larger families
- Profitability – owner(s) has to see a financial return
- Location – perceived as an unsafe area
- Accommodating current residents – staging of construction
- Expropriating the park – this will be the most difficult

5.2 Group # 2: Sutherland Site

Composition of Group #2:

Facilitator: Ray Gosselin

Recorder: Erin Foss

Draftsperson: Ray Gosselin

Martin Chicilo

Robb Watts

Ian MacLennan

Kim Beaudin

Kelly Pruden

Tom Munro

Wally Mah

Elisabeth Miller

The rationale for including a property in this neighbourhood is as follows:

- This 50-acre parcel offers the opportunity to address issues that extend beyond the individual housing unit. In essence the exercise will become one of community design.
- The site offers the opportunity to encompass a range of housing types including multi-residential, special needs housing, rental and ownership housing.

5.2.1 Description

Currently the site is vacant. Proximity to the university may merit the inclusion of some student-focused housing as part of the plan. The size of the site allows for consideration of the inclusion of commercial and retail opportunities.

This parcel is not zoned. This provides the opportunity to zone the property as required to accommodate the design solution.

A site map and photos are presented in the following pages.

Lot Size: 50 acres

Current owner: University of Saskatchewan

5.2.2 Amenities

Grocery Stores:

- Extra Foods – Central Avenue and 110th Street – approximately 8 blocks
- IGA – Preston Crossing – approximately 8-10 blocks

Convenience Stores:

- there are several convenience stores located on Central Avenue, which is approximately 6 blocks away from the site.

Retail:

- Preston Crossing – an area with several ‘big-box’ stores (including Wal-Mart, Canadian Tire, and Shoppers Drug Mart) is located approximately 8 to 10 blocks from the site

Pharmacies:

- there are also several pharmacies located on Central Avenue

Health Care:

- doctors’ offices (including a walk-in clinic) and dentist offices are located on Central Avenue
- there is also a student’s health centre and dental care located on the U of S campus, which is a short walk from the site (approximately 10 city blocks)
- the Royal University Hospital is located close to the site, approximately 15 blocks to provide emergency medical care to the area.

Schools:

- Holy Family School – 105 Street and Morgan Avenue – approximately 2 to 5 blocks from the site
- Sutherland School – 111th Street and Rita Avenue – approximately 3 to 5 blocks from the site
- 2 High Schools – located within 20 to 30 blocks
- U of S campus –located approximately 10 blocks from the site

Parks:

- there is a small community park located at Sutherland School, 3 to 5 blocks from the site

Transit:

- as the site is located close to the U of S there are several buses that run along 108th Street, these buses would provide access to the university, and the downtown area, which would provide

access to buses that would continue on to other areas of the city, including SIAST, SIIT, and FNUC

Community Centres/Sports Facilities:

- The Saskatoon Field House, which houses an indoor track, fitness centre and classes, is located approximately 15 blocks from the site.
- U of S facilities
- Future development of a community centre/sports facility/ library in the University Heights development is expected. This is approximately 20 blocks from the site.

5.2.3 Potential Target Markets and Mix

The target market for this site is students, seniors/Elders, single parents, families, singles, and special needs persons. Retail and commercial opportunities could also be explored. A mixed community of Aboriginal and non-Aboriginal should be explored. A specified mix of the target market was not provided as it is a large piece to be used for multi-use.

5.2.4 Demographics

The Sutherland/University area is an older area complete with newer residential subdivisions as well as a significant number of rental properties that are mainly occupied by university students.

The area is mainly comprised of families and singles.

There is currently a low Aboriginal population (5%); however, because of the size of the piece of land it is assumed that this number will increase with the proposed community.

Average family income in this area is \$47,841. However, for the purpose of this exercise it was assumed that the average family income was \$28,000.

See the Community Profile for Sutherland in Appendix H for more information on demographics.

The list of wants and needs that were identified by Aboriginal students and Elders was taken into consideration for the design of the project (Appendix C).

5.2.5 Financial Considerations

Cost of land: Assumed to be approximately \$11,250,000 or \$225,000 per acre

For simplicity purposes, it was assumed that this piece was already serviced.

Assumed construction costs: \$85.00 per square foot.

Affordability criteria for the residents: See Appendix D

Alternative financing tools and ownership structures: See Appendix E

5.2.6 Design Solution

The Site

The 50-acre site is triangular in shape. It is bordered on the north by 108th Street, on the east by Egbert Avenue and by Circle Drive on the west.

Initial Discussion

- Housing for students (single and family), particularly Aboriginal students
- Housing for seniors/Elders
- Housing for single parents
- Mixture of residential, commercial and institutional
- Mixture of rental and ownership
- Extended care home facility
- Community centre/friendship centre
- Commercial - grocery, medical, child care facilities
- Common spaces – park, recreation, community centre, playground
- Possibly an urban reserve (managed by Saskatoon Tribal Council)
- Apartment hotel for Synchrotron facility
- Have 10 units for mobility/transition at a cost of \$30/day with a monthly discount. This would be for those in the city visiting people who are ill, or for those moving up the economic ladder.

Design Needs

- Internal roadway system – pedestrian, bike, service roads, cul de sacs, access roads
- Buffer to Circle Drive – trees
- Park/green space throughout

- Playground structure
- Parking
- Access to public transportation
- Reduced speeds – speed bumps
- Minimize fencing
- Landscaping/boundaries
- Minimize crime zones
- Street lighting – limit dark areas
- Limit lighting related to commercial

Things to Consider

- Need high density to make it affordable
- Probably have to sell parcels – mini development plans
- University of Saskatchewan has a strong will to have housing for Aboriginal students
- Have a multi-cultural element – not just Aboriginal
- Only need a small amount of commercial property. Preston Crossing and Central Avenue are close by.
- Solar placement of buildings
- Height maximum of 4 levels for buildings
- Balance of large and small scale building masses
- Lane development or not – if there is, then fences are needed to avoid trash problem
- City will maintain public areas (park and streets) and will force development to have low maintenance
- To mix commercial and/or rental and ownership will be a huge risk that a developer may not be interested in
- To have condominiums above commercial space may not be attractive to purchasers, despite a good view.
- There is the possibility that residents of Sutherland will not want the development. There will need to be a positive spin from the media. It would help if the university were a major player.

Recommendations

It is recommended that the site be divided into four parcels and developed in stages. A north-south division would be provided by the extension of 104th Street north through the site and connecting to Bryan Avenue. The second division would be an east-west strip of green space that would have playground structures and cultural space.

The following is the proposed size of the parcels:

- Block 1 (the northeast corner) would be approximately 10 acres
- Block 2 (the northwest corner) would be approximately 8 acres
- Block 3 (southwest corner) would be approximately 10 acres

- Block 4 (southeast corner) would be approximately 5 acres
- Green space would be approximately 17 acres

The following is proposed for development:

Block 1:

- 800 to 1,000 sq ft single detached homes (3 bedroom), semi-detached homes (3 bedroom) and townhouses
- unfinished basements
- no garages

Block 2:

- Two multi-storey buildings (maximum 4 levels) for students (single and family) and seniors
- Commercial on lower level
- Also some institutional space (healing centre)
- Native motifs

Block 3:

- A mix of commercial, office and institutional (extended care home facility)
- 4 levels maximum
- Leave the south portion for future development
- Native motifs

Block 4:

- Two 36-unit apartments located on the southwest side of the property
- 2-bedroom and 3-bedroom
- child care space
- One multi-unit building for student housing
- Cultural circle area

Assumed cost to purchase the land:

Lot Subdivision:

Block 1	10 acres	\$2,250,000
Block 2	8 acres	\$1,750,000
Block 3	10 acres	\$2,250,000
Block 4	5 acres	\$1,125,000
Green space/roadway	17 acres	<u>\$3,800,000</u>
		\$11,250,000

Small developers do not have the cash flow to build 50 to 60 units.

Subdivision allows for more development options such as 99-year lease and land trust.

Partnerships with Aboriginal community/organizations, i.e., STC become owner and developer. If it is an owner, it can better determine what kinds of needs are essential.

U of S could become a significant partner (George Lafond as Aboriginal liaison)

Need to create smaller parcels to allow developers to participate.

Need to develop in stages unless the U of S steps in and handles the capital cost. Then builders would only have to deal with building cost (partial release of titles).

Average 15 units/acre X 50 acres = 750 units
Minus 30% for roads = 600 units total

Average land cost per unit = \$20,000 (close to actual cost fully serviced)
Therefore \$12,000,000 for land fully developed is a maximum.

Average unit price = \$85/sq ft X 1,000 sq ft = \$85,000
Plus \$20,000 (land) = \$105,000 average price
Need 600 people that have the capacity or other support

\$105,000 X 7% = \$735 PI
Plus \$100 taxes = \$835 PIT or an average of \$850 per month

CMHC/SHC/Municipality/CAHP funding could reduce rent or PIT by \$350; then an annual income of \$18,000 would find this affordable.

There is a potential to take out the \$20,000 for land if a land trust is established. The U of S might entertain this because they receive student and Aboriginal housing services.

The design solution is illustrated on the following page.

Challenges/Concerns

1. Land availability and cost
Solutions:
 - Pre-sell
 - U of S owns student portion (land trust)

- Federal funding
- Bands purchase property on the site
- Commercial development
- Bylaw changes – direct control districts

2. Home prices

CAHP may not apply

Starter homes on Rutherford are \$135,000 to \$140,000 (without garage)

Need some architectural control

3. NIMBY

If the U of S plays an instrumental role they can set up information sessions and include the neighbourhood in the further design process.

5.3 Group # 3: Westmount Site

Composition of Group #3:

Facilitator: Brenda Wallace

Recorder: Travis Kendall

Draftsperson: Andy Wist

Brandon Little

Daniel Messett

Marilyn Boechler

Len Usiskin

Terry Alm

Ron Olson

The rationale for including a property in this neighbourhood is as follows:

- The site is within an existing residential neighbourhood
- It is a infill development
- The site is small
- Could be replicable on a wide scale throughout the city

5.3.1 Description

The site is located on the corner of Avenue K and 29th Street in an older residential neighbourhood. It is a former church site.

The site is currently zoned as R2, but is being rezoned to RM3. There is a voluntary commitment to keep the maximum number of units to 12.

Lot size: 20,562 sq ft

Serviced

Current owners: Boychuk Construction Corp.

A site map and photos are presented in the following pages.

5.3.2 Amenities

Grocery:

- Safeway – 33rd Street and Avenue C – 12 blocks from the site

- Saskatoon Co-op – 33rd and Avenue P – 9 blocks from the site

Convenience Stores:

- there are a number of convenience stores located on 33rd Street within a 7 block radius of the site

Retail:

- there are a number of smaller retail stores located on 33rd Street, within a 7 block radius of the site
- Malls: the closest mall to the site is Midtown Plaza, located in the downtown area approximately 20 blocks from the site

Pharmacies:

- there are pharmacies located on 33rd Street as well as at the major grocery stores, located 7 to 12 blocks from the site

Health Care:

- a medical clinic is located on 33rd Street, approximately 10 blocks from the site
- a health care clinic is also located on Avenue I and 31st Street, 4 blocks from the site
- the closest hospital is St. Paul's hospital, 15 blocks from the site

Schools:

- E D Feehan is located at 27th Street and Avenue M, 4 blocks from the site
- Westmount School is located at 27th Street and Avenue J, 3 blocks from the site
- 3 high schools are located within 7 to 12 blocks of the site
- SIAST campus is located 15 blocks from the site

Parks:

- there are several small community parks located within 2 to 4 blocks of the site

Transit:

- 33rd Street (4 blocks) provides access to transit to downtown and other major centres of the city including, U of S, SIIT, and FNUC.

Community Centres/Sports Facilities:

- Mayfair Branch of the Saskatoon Library is located within 9 blocks of the site
- Mayfair Pool (outdoor) – is located 6 blocks from the site
- Harry Bailey Aquatic Centre is located 15 blocks from the site. It has an indoor pool, fitness facilities, and fitness/swimming lessons.

5.3.3 Potential Target Markets and Mix

Because of its proximity to SIAST, this site is to be considered for student housing. Single, single parent households, and families, Aboriginal and non-Aboriginal should comprise this target market. The mix of this target market should be 50% singles, 25% single parent families, and 25% families.

5.3.4 Demographics

Westmount is an older neighbourhood primarily composed of single housing units. A large portion of this housing is owned by the residents.

The Aboriginal population of Westmount is 20%.

The area is comprised of mostly families and there has been an influx of young families.

Average family income in this area is \$32,444 and incomes have been rising. Because this site is to be considered for student housing, for the purposes of this exercise it was assumed that the average income was \$24,000.

See the Community Profile for Westmount in Appendix I for more information on demographics.

The list of wants and needs that were identified by Aboriginal students and elders was taken into consideration for the design of the project (Appendix C).

5.3.5 Financial Considerations

Assumed cost to purchase the land: \$220,000

Land is serviced

Assumed construction costs: \$85.00 per square foot

Affordability criteria for the residents: See Appendix D

Alternative financing tools and ownership structures: See Appendix E

5.3.6 Design Solution

The Site

The site is located on the corner of Avenue K and 29th Street in the Westmount neighbourhood. It measures 175 feet (north and south) by 117.5 feet (east and west) = 20,562 sq ft.

Initial Discussion

- Can have 50% coverage of the site (10,000 sq ft building mass)
- Secondary suites that would cater to both families and students
- Mixture of 4-plexes, bi-levels and two-storeys
- Possible on-site daycare
- Co-op instead of condo model
- In the Enterprise Zone

Design Needs

- In order to ensure affordability secondary suites are necessary
- Common area for children
- Maximize the allowable sq ft base to the land with consideration for ample parking
- Important to blend into the area, which is mostly single and semi detached homes

Things to Consider

- Because of the 12-unit restriction, the development will not be able to accommodate every lifestyle
- The homeowner units may not be as affordable, the suites would be
- Support may be required to help people become landlords

Recommendations

North side:

- Four-unit rowhouse running east and west
- 2-storeys
- No basement suites

Directly south of this will be a common area for children as well as a small path to enter the units.

Middle units:

- Four-plex
- East side will have two 2-storey units
- West side will have two raised bi-level units with basement suites

South side:

- Four-plex
- 1,080 sq ft
- Bi-levels with basement suites

The overall result would be 12 units with half of them having accessory suites. The suites would have to be limited in floor area in order to comply with the 12-unit maximum. The focus was to make them look like single units from the street by staggering doors and putting them on the sides.

Parking would be provided on the east side of the lot and accessed from the alley.

Condominium Committee:

- Would handle all common area issues such as snow removal, landscaping, etc.
- There should be a contingency fund in place
- A list of contacts should be provided such as condo owner/occupants, contact list, mortgage lender, utilities, etc.

The design solution is illustrated on the following page.

Challenges/Concerns

- Land availability/cost
The assumed land cost is reasonable
No land clearing costs – site is flat and ready to go
Services may have to be upgraded to accommodate 12 units
- Access to capital for construction
Funding is available through CAHP
TD First Nations Bank is currently working with CMHC to create an Urban Aboriginal Home Ownership Model
- Need to alter existing by-laws
The Enterprise Zone puts a reduction on fees and may loosen zoning rules. Some changes have already taken place.

- NIMBY
Regardless of how good the project is, there will be a problem with rental and multi-units. Need a strategy prior to construction by providing information. Make the neighbourhood highly aware of the project. Engage them in the final design.
- Occupant Neglect
Not a barrier because of home ownership
- Difficulties with rents/mortgages
Phase people in and keep them monitored
Have a contingency fund
Make education programs available
- Mixed occupants
Network the availability through Aboriginal groups

6.0 Conclusions

The following conclusions were drawn from the design charrette:

1. Possible reasons for low Aboriginal participation, particularly by the users include:
 - General unwillingness to participate in events that are not offered by Aboriginal organizations.
 - Some may have been intimidated by the process – speaking in front of a group, feeling that they didn't have anything to offer.
 - Some may not have wanted to commit for an entire day (students busy at university, etc.).
2. The multi-disciplinary groups were effective; everyone participated, and each person brought their own perspectives. Verbal feedback was very positive.
3. The process worked well – all groups were able to complete their tasks.
4. In terms of how realistic the final designs were:
 - Pleasant Hill – the main barriers were the development costs and making the project financially feasible. Otherwise the design could be implemented.
 - Sutherland – it is difficult to determine whether or not the design could be implemented because of the size of the site and willingness of the U of S to participate.
 - Westmount – the main barriers were to make the housing affordable and to address NIMBY. Otherwise the design could easily be implemented
5. It is believed that the Aboriginal point of view was well represented. The research on the wants and needs of Aboriginal students and Elders was carefully considered in each group.

7.0 Next Steps

1. Consider another design charrette specifically organized and sponsored by the Saskatoon Tribal Council for Aboriginal participation.
2. The design solutions should be presented to the appropriate communities by way of public meetings. This will provide feedback and address NIMBY factors.
3. Lenders should be involved in exploring financial alternatives.
4. The City of Saskatoon needs to be involved in order to address zoning and development issues.
5. The owners of the sites need to become involved in the process.

APPENDIX A
List of Individuals Contacted

Last Name	First Name	Organization/Company	Address	City	Prov	Postal Co	Phone	Fax	Category
Jimmy	Wilfred	CIBC		Saskatoon	SK		668-3413	668-3437	Lender
Whitehead	Chief Robert	Yellow Quill Saulteaux Fir	Box 40	Yellow Quill	SK	S0A 3A0	322-2281	322-2304	Band
Thomas	Chief Felix	Kinistin Saulteaux Nation	Box 2590	Tisdale	SK	S0E 1T0	878-8188	873-5235	Band
Watson	Chief Daryl	Mistawasis First Nation	Box 250	Leask	SK	S0J 1M0	466-4800	466-2299	Band
Ledoux	Chief Gilbert	Muskeg Lake Cree Nation	Box 248	Marcelin	SK	S0J 1R0	466-4959	466-4951	Band
Greyeyes	Lawrence		c/o Box 248	Marcelin	SK	S0J 1R0	226-4503	226-2150	Construction
Venne	Rodney	Muskeg Lake Cree Nation	Box 248	Marcelin	SK	S0J 1R0	466-4959	466-4951	Band
Bear	Chief Austin	Muskoday First Nation	Box 99	Muskoday	SK	S0J 3H0	764-1282	764-7272	Band
Paul	Chief Dwayn	One Arrow First Nation	Box 147	Bellevue	SK	S0K 3Y0	423-5900	423-5904	Band
Heinrichs	Keith	Warman Homes	Box 1000	Warman	SK	S0K 4S0	933-4950	934-0690	Builder
Ens	Allan	Homes by Ens	P.O. Box 250	Warman	SK	S0K 4S0	933-9864	933-9864	Builder
Blayone	Joe	Saskatchewan Federal Co	420-2220 12th Av	Regina	SK	S4P 0M8	780-3204	780-8275	WED
Messett	Daniel	Canada Mortgage and Hou	1870 Albert Stree	Regina	SK	S4P 4B7	780-5880		CMHC
Gosselin	Ray	Physical Plant, University	3737 Wascan Par	Regina	SK	S4S 0A2	337-2593	565-5064	Facilitator
Kardynal	Arlene	Indian and Northern Affairs	Room 200, 1 First	Regina	SK	S4S 7K5	780-5945	780-5733	INAC
Walls	Keith	Indian and Northern Affairs	1 First Nations W	Regina	SK	S6S 7K5	780-6003	780-6128	INAC
Dyck	David	Rocy Homes Ltd	629B Main St E	Saskatoon	SK	S7H 0J8	242-8600	249-4500	Builder
Lewis	Marty	Dundee Developments	300 - 2100 8th St	Saskatoon	SK	S7H 0V1	374-6100	955-7673	Developer
Olsen	Michelle	Royal Bank	2802 - 8th St E	Saskatoon	SK	S7H 0V9	229-7669	477-5697	Lender
Gibson	David	TD Canada Trust	3020 - 8th St E	Saskatoon	SK	S7H 0W	477-0451	477-0351	Lender
Frerichs	Gordon	Gordel Contracting Ltd.	1605 Shannon Cr	Saskatoon	SK	S7H 2T8	374-3149	373-8149	General Contrac
Carroll	John	Carroll Homes Ltd	1702 Cameron A	Saskatoon	SK	S7H 3N3	955-6677	955-6676	Builder
Robertson	Grant	Legacy Homes Ltd	415 Penryn Crt	Saskatoon	SK	S7H 5G8	955-5000	955-3222	Builder
Olson	Ron	Boychuk Construction Cor	P.O. Box 22039	Saskatoon	SK	S7H 5P1	374-3939	374-4411	Developer
Anderchek	Dave	J.A.B.A. Construction Ltd	2813 Melrose Av	Saskatoon	SK	S7J 0W1	384-9288	384-9289	Renovator
Little	Brandon	Saskatoon Regional Healt	2302 Arlington Av	Saskatoon	SK	S7J 3L3	655-4597	655-4592	SHIP
Foss	Erin	Saskatoon and Region Ho	11, 3012 Louise	Saskatoon	SK	S7J 3L8	955-5137	373-3735	SRHBA
Kendall	Travis	Saskatoon and Region Ho	11, 3012 Louise	Saskatoon	SK	S7J 3L8	955-5188	373-3735	SRHBA
Williams	John	North Prairie Development	#9 - 3002 Louise	Saskatoon	SK	S7J 3L8	931-2880	242-3133	Builder
Thomarat	Alan	Saskatoon & Region Hom	11, 3012 Louise	Saskatoon	SK	S7J 3L8	955-5188	373-3735	SRHBA
Compain	Ron	Van Com Construction Ltd.	367 Wakaw Cres	Saskatoon	SK	S7J 4E1	373-3473		Contractor
McDonald	Bob	Saskatoon Credit Union	#300 - 310 20th S	Saskatoon	SK	S7K 0A7	934-5445	934-5487	Lender
Paulsen	Tiffany	Robertson Stromberg	600 - 105 21st St	Saskatoon	SK	S7K 0B3	221-2716		Councillor

Last Name	First Name	Organization/Company	Address	City	Prov	Postal Co	Phone	Fax	Category
Brittain	Brenda	Human Resources and Ski	# 202 - 101 22nd	Saskatoon	SK	S7K 0E1	975-5144		HRSDC
Dalzell	John	Human Resources Skills D	#202 - 101 22nd	Saskatoon	SK	S7K 0E2	975-4001	975-6424	SHIP
Chicilo	Martin	Saskatoon Credit Union	#201-209 22nd St	Saskatoon	SK	S7K 0G7	934-4052	934-4019	SHIP
Keter	Greg	Saskatoon Credit Union	209 22nd Street	Saskatoon	SK	S7K 0G7	934-4016	934-4019	Lender
Sully	Lorne	City of Saskatoon	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	975-3200		City
Miller	Elisabeth	City of Saskatoon	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	975-3200		City
Howse	Rick	City of Saskatoon	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	975-3200		City
Bell	Trevor	City of Saskatoon	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	975-3200		City
Penner	John	City of Saskatoon	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	975-3200		City
Goulet	Monica	City of Saskatoon	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	975-3200		City
Wallace	Allan	City of Saskatoon	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	975-3200		City
Holden	Bill	City of Saskatoon	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	975-3200		City
Schmidt	Daryl	City of Saskatoon	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	975-3200		City
Sexsmith	Cal	City of Saskatoon	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	975-3200		City
Birkmaier	Donna	c/o City Clerk's Office	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	220-7309	477-4167	Councillor
Fortosky	Owen	c/o City Clerk's Office	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	221-2835	382-0660	Councillor
Neault	Maurice (Mo	c/o City Clerk's Office	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	931-7149	651-3384	Councillor
Heidt	Myles	c/o City Clerk's Office	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	227-0504	384-6282	Councillor
Wyant	Gordon	c/o City Clerk's Office	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	220-8233	651-3385	Councillor
Hnatyshyn	Elaine	c/o City Clerk's Office	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	220-7621	477-4166	Councillor
Penner	Glen	c/o City Clerk's Office	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	221-2713	382-7154	Councillor
Dubois	Bev	c/o City Clerk's Office	222 - 3rd Ave N	Saskatoon	SK	S7K 0J5	260-2360	477-4168	Councillor
Duddridge	Allan	Stantec Architecture Ltd.	Suite 100, 75-24t	Saskatoon	SK	S7K 0K3	667-2400	667-2500	Architect
Wasilenko	Jim	Saskatoon Housing Author	535 24th Street E	Saskatoon	SK	S7K 0K9	668-2703	668-2701	SHIP
Wheeler	Winona	First Nations University of	710 Duke St	Saskatoon	SK	S7K 0P8	931-1800	665-0175	SIIT
Gauthier	Larry	First Nations University of	710 Duke Street	Saskatoon	SK	S7K 0P8	931-1800		FNUC
Thomas-Pro	Shelley	First Nations University of	710 Duke Street	Saskatoon	SK	S7K 0P8	931-1805		FNUC
Konkin	Dan	McKercher McKercher &	374 Third Avenue	Saskatoon	SK	S7K 1M5	653-2000	244-7335	SHIP
Regier	Jason	Saskatchewan Industry an	345 3rd Avenue	Saskatoon	SK	S7K 1M6	933-5753	933-7692	SHIP
Scaddin	Terry	The Partnership	345 3rd Avenue	Saskatoon	SK	S7K 1M6	665-2001	664-2245	Partnership
Henderson	May	Saskatoon Indian and Meti	168 Wall Street	Saskatoon	SK	S7K 1N4	664-2536		Aboriginal
Ehr	Joe	Ehrenburg Homes Ltd	1802 Ontario Ave	Saskatoon	SK	S7K 1T3	384-1473	384-6999	Builder
Pocha	Douglas	Lindal Cedar Homes	41st St & Ontario	Saskatoon	SK	S7K 1T7	934-6666	934-6662	Builder

Last Name	First Name	Organization/Company	Address	City	Prov	Postal Co	Phone	Fax	Category
Watts	Rob	Saskatchewan Housing Co	9th Floor, 122 - 3r	Saskatoon	SK	S7K 2H6	933-6292		SHC
Sheppard	Gail	Corrections Division	2nd Floor, 122 3r	Saskatoon	SK	S7K 2H6	933-6322	933-5044	Corrections
Kovac	Jeri	Department of Community	9th Floor, 122 3rd	Saskatoon	SK	S7K 2H6	933-5748	933-8411	SHC
Walsh	Karen	Walsh & Company	215 - 728 Spadin	Saskatoon	SK	S7K 3H2	477-2002		ANHDF
Amendt	Reg	Royalty Construction	G.S. 315, Box 28,	Saskatoon	SK	S7K 3J6	227-4585	668-4585	Builder
Bear	Chief Darcy	Whitecap Dakota First Nati	Site 507, Box 28,	Saskatoon	SK	S7K 3J8	477-0908	374-5899	Band
Buffalo	Warren	Whitecap Dakota First Nati	Site 507, Box 28,	Saskatoon	SK	S7K 3J8	477-0908	764-7272	Band
Kuchapski	Tony	Whitecap Dakota First Nati	Site 507, Box 28,	Saskatoon	SK	S7K 3J8	477-0908	274-5899	Band
Taylor	Al	Bank of Montreal	101 2nd Avenue	Saskatoon	SK	S7K 3L4	934-5600	934-5628	Lender
Kotlar	Earl	Canada Mortgage & Housi	Box 1107	Saskatoon	SK	S7K 3N2	975-4897	975-6066	Mortgage Insure
Yuzicapi	Myrna	SIAST Kelsey Campus	P.O. Box 1520	Saskatoon	SK	S7K 3R5	933-8013		SIAST
Borrowman	Doug	Saskatchewan Federal Co	PO Box 2025	Saskatoon	SK	S7K 3S7	975-5964		WED
Bergen	Julie	Saskatoon YWCA	510 25th Street E	Saskatoon	SK	S7K 4A7	244-0944	653-2468	YWCA
Lanceley	Darlene	Saskatchewan Indian Instit	229 4th Avenue S	Saskaton	SK	S7K 4K3	477-9203	373-4977	SIIT
Manitoken	Leonard	Saskatchewan Indian Instit	229 4th Avenue S	Saskatoon	SK	S7K 4K3	373-4694	244-5171	SIIT
McKay	Winston	Aboriginal Friendship Cent	Rm 606 - 224 4th	Saskatoon	SK	S7K 5M5	665-1267	664-6088	Aboriginal
Torchia	Angelo	First Nations Bank of Cana	100 224 4th Aven	Saskatoon	SK	S7K 5M5	955-3622	955-6811	Lender
Paul	Earl	First Nations Bank of Cana	100 224 4th Aven	Saskatoon	SK	S7K 5M5	955-3622		Lender
Bevill	Jacquie	Canada Mortgage and Hou	#200 - 119 4th Av	Saskatoon	SK	S7K 5X2	975-6560	975-6066	SHIP
Bellegarde	Lorraine	Canada Mortgage and Hou	#200-119 4th Ave	Saskatoon	SK	S7K 5X2	975-5372	975-6066	CMHC
Alm	Terry	Saskatoon City Council	122 Ball Court	Saskatoon	SK	S7K 6E4	220-8230	651-2230	Councillor
Wallace	Brenda	Saskatoon Housing Initiati	Box 9149	Saskatoon	SK	S7K 7E8	934-1711	934-2647	SHIP
Fraser	Robert	R & D Fraser Homes Ltd	130 Avenue B N	Saskatoon	SK	S7L 1C8	934-3086	242-7942	Builder
Hammersmi	Jerry	SaskNative Rentals	1940 Avenue C N	Saskatoon	SK	S7L 1M1	653-0384	653-0394	SK Native
Durocher	Jim	SaskNative Rentals	1940 Avenue C N	Saskatoon	SK	S7L 1M1	553-0384	653-0394	SK Native
Sitkowski	Sandy	Nu-Fab Burton L.P.	#701 - 45th St W	Saskatoon	SK	S7L 5W5	244-7119	244-0553	Supplier
Pearson	Ken	J & H Homes	2505 Avenue C N	Saskatoon	SK	S7L 6A6	652-5322	652-5347	Builder
Docken	Lorna	Metis Nation - Saskatchew	219 Robin Cres	Saskatoon	SK	S7L 6M8	343-8285	343-0171	Metis
Parent	Roger	Metis Nation of Saskatche	2nd Floor, 219 R	Saskatoon	SK	S7L 6M8	343-8285	343-0171	SHIP
Munro	Tom	North Ridge Development	3037 Faithful Ave	Saskatoon	SK	S7L 6X7	242-2434	242-9987	Developer
Mah	Wally	North Ridge Development	3037 Faithfull Av	Saskatoon	SK	S7L 6X7	242-2434	242-9987	Developer
Usiskin	Len	QUINT Development Corp	230 Avenue R So	Saskatoon	SK	S7M 0Z9	978-4041	683-1957	SHIP
Keeling	Mike	QUINT Development Corp	230 Avenue R So	Saskatoon	SK	S7M 0Z9	978-4041	683-1957	Quint

Last Name	First Name	Organization/Company	Address	City	Prov	Postal Co	Phone	Fax	Category
Lodoen	Phyllis	Riversdale Business Impro	233 Avenue C So	Saskatoon	SK	S7M 1N3	242-2711	242-3012	RBID
Trotchie	Eileen	CUMFI Local 165	315 Avenue F S	Saskatoon	SK	S7M 1T3	242-2683		Metis
Pruden	Kelly	Central Urban Metis Feder	315 Avenue F So	Saskatoon	SK	S7M 1T3	242-2683		CUMFI
McLeod	Bob	Central Urban Metis Feder	315 Avenue F So	Saskatoon	SK	S7M 1T3	242-2683		CUMFI
Isbister	Shirley	Central Urban Metis Feder	315 Avenue F So	Saskatoon	SK	S7M 1T3	242-2683		CUMFI
MacLennan	Ian	Saskatoon Habitat for Hum	519 Avenue L So	Saskatoon	SK	S7M 2H5	343-7715	343-7801	SHIP
Hanna	Katriona	Habitat for Humanity Sask	519 Avenue L So	Saskatoon	SK	S7M 2H5	343-7763	343-7801	H for H
Lagimodiere	John	Aboriginal Consulting Serv	410 Avenue N S	Saskatoon	SK	S7M 2N4	668-0558	978-8117	Aboriginal
Waygood	Kate	Saskatoon Health Region	Rm 109, St. Paul'	Saskatoon	SK	S7M 2Z1	655-4950	242-9489	SHIP
Coleman-Pi	Jo-Ann	Saskatoon Housing Coaliti	#301-230 Avenue	Saskatoon	SK	S7M 2Z1	655-4977	655-4981	SHIP
Szafron	Dana	GE Capital Mortgage Insur	3839 Fairlight Dr	Saskatoon	SK	S7M 5N1	222-0802	249-4885	Mortgage Insure
Boechler	Marilyn	Affordable New Home Dev	112 606 Victoria	Saskatoon	SK	S7N 0Z1	373-9226		ANHDF
Junor	Don	Brunsdon, Martin Appraisa	#204 - 640 Broad	Saskatoon	SK	S7N 1A9	244-5900	652-7667	ANHDF
Taylor	Jaci	Bridges & Foundations	206 - 229 4th Ave	Saskatoon	SK	S7N 1N1	665-2540	966-6950	B & F
McCloskey	Philip	Bridges and Foundations:	206 - 229 4th Ave	Saskatoon	SK	S7N 1N1	665-2540	966-6950	B&F
Pichler	Randy	Jastek Master Builder	#1 - 501 Gray Av	Saskatoon	SK	S7N 2H8	931-8660	931-2389	Builder
Stade	Stephen	Homestade Construction L	1516 Bradwell Av	Saskatoon	SK	S7N 2R7	249-3584	249-3584	Renovator
Dumont	Robert	Saskatchewan Research C	15 Innovation Pl	Saskatoon	SK	S7N 2X8	933-6216	933-6431	SRC
White Bear	Joseph	Saskatoon Tribal Council	200 - 203 Packha	Saskatoon	SK	S7N 4K4	956-6100	244-7273	STC
Lonechild	Vice Chief G	FSIN	200 - 103A Packh	Saskatoon	SK	S7N 4K4	665-1215	244-4413	FSIN
Longjohn	Marc	FSIN	200-103A Packha	Saskatoon	SK	S7N 4K4	665-1215	244-4413	FSIN
Carter	Greg	FSIN	Suite 200 - 103 P	Saskatoon	SK	S7N 4K4	665-1215	477-4554	FSIN
Johnstone	Chief Glenn	Saskatoon Tribal Council	200 - 203 Packha	Saskatoon	SK	S7N 4K4	956-6100	244-7273	STC
Connick	Ken	Energy Star Homes	474 Perehudoff C	Saskatoon	SK	S7N 4R2	955-2710		Builder
Downs	Barry	Cress Housing	2nd Floor, 335 Pa	Saskatoon	SK	S7N 4S1	244-7747	244-2444	SHIP
Vermette	Peggy	Saskatoon Tribal Council	200 - 335 Packha	Saskatoon	SK	S7N 4S1	477-9307	244-0139	STC
Jones	Ash	Saskatoon Tribal Council	200 - 335 Packha	Saskatoon	SK	S7N 4S1	956-6100	242-7273	STC
Herbert	Ed	Keystone Developments	263 Kutz Cres	Saskatoon	SK	S7N 4S4	221-0043	652-7460	Builder
Lafond	George	105 Administration Place	University of Sas	Saskatoon	SK	S7N 5A2	966-2853	975-1026	U of S
Makela	Kathleen	University of Saskatchewan	Rm 60, 1 Campu	Saskatoon	SK	S7N 5A3	966-5790	966-5081	U of S
Anderson	Dr. Alan	9 Campus Dr	University of Sas	Saskatoon	SK	S7N 5A5	966-6927	966-6950	B & F
Settee	Priscilla	Room 134 Kirk Hall	University of Sas	Saskatoon	SK	S7N 5C8	966-5556	966-5567	B & F
Regush	Brant	McDiarmid Homes	113 - 60th St W	Saskatoon	SK	S7R 1E2	384-5706	384-5708	Builder

Last Name	First Name	Organization/Company	Address	City	Prov	Postal Co	Phone	Fax	Category
Kenke	Perry	River Ridge Homes	4 Poplar Rd, Rive	Saskatoon	SK	S7T 1A1	477-2951	374-2943	Builder
Lozinski	Al	Character Homes Ltd	110 Brookhurst C	Saskatoon	SK	S7V 1C5	955-4300	955-7760	Builder

APPENDIX B
Design Charrette Schedule and
Tasks and Processes

Community Design Charrette – Tasks and Processes:

Please read this document in preparation for the design charrette. Understanding the premise for the project involves three significant thoughts:

1. The exercise represents an opportunity to advance housing for the urban Aboriginal demographic within the city of Saskatoon.
2. The exercise will result in four (4) conceptual plans complete with potential development guidelines.
3. The Bridges and Foundations partnership will guide the planning effort and use the results effectively to develop housing solutions based on mutual collective input.

Goal:

To generate innovative design and development solutions to the live-work needs of urban Aboriginal people residing in Saskatoon.

What is a Charrette?

The term "charrette" comes from the French word meaning "cart" and refers to the tradition of collecting drawings and models (by placing them on a cart) after intense working sessions by architecture students at the Ecole des Beaux Arts in Paris. Today, we use the term to describe a focused and collaborative design forum, which leads toward specific proposals. Charrette with limited design facilitation must rely on a culmination of design ideas and an emphasis on significant values.

Guidelines for Development:

Each design concept may demonstrate different approaches to design and development and re-use of the selected properties. Will they bring forward common themes and ideas? Many themes and uses which evolve from design charrette discussions should be consistent with the collective's vision outlined within the Community Housing & Design Workshop at Wanuskewin Heritage Park February 12, 2004 (Report to follow in the package).

Each charrette team will recognize differences/ similarities within each concept. Although the conceptual plans represent four possible approaches to housing development, they are not intended to be absolute blueprints for the future. Included in this package are several potential possibilities to explore, which will contribute to the spirit of collective creativity. Your contribution to this special event will be a demonstration of everlasting value in advancing housing excellence for Aboriginal people.

Introduction:

Your group has been charged with the task of developing, in concept form, a residential project for elements of the aboriginal population and the broader population of Saskatoon.

Your group will be provided with the following tools to guide your decision making in relation to the project. Recognize that in the interests of moving through the design process in a brief period of time we have erred on the side of simplification.

- **A site description package** detailing aspects of the land on which the project is proposed to be constructed. The package provides:
 1. Photos presenting the site in relation to the surrounding environment;
 2. A detailed site plan portraying features and boundaries of the property, and;
 3. A written description of the surrounding neighbourhood amenities (schools, parks, shopping, etc.), transportation issues and other relevant features.

- **A brief description of the proposed target market(s) for the project.** The written section provides, in overview, a description of the population who, we believe, will be most likely to consider moving into the complete project:
 1. Demographics of the target market;
 2. Assumed income levels of that market (s);
 3. Identified wants and needs of the target groups that could be included in the project.

- **A brief description of the financial issues surrounding the proposed project.** The written section provides, in overview, a description of the issues relating to land acquisition, land servicing and approximate construction costs as well as the costs associated with the affordability of the unit for the residents.
 1. Land acquisition cost; financing options;
 2. Land servicing costs, construction costs;
 3. Affordability criteria for the residents;
 4. Alternative financing tools and ownership structures.

The Charrette Process:

Today's exercise will essentially be divided into five phases. As per your agenda, specific times have been allotted for each phase. These phases are:

1. Preliminary Round (1/2 hour):

Introduction to the Site (for group facilitator):

- Clarify attributes: location, existing uses, surrounding neighbourhood, proximity of amenities, etc.
- Clarify existing permitted uses / briefly suggest that alternative uses can be addressed (acknowledging need for municipal buy-in)
- Clarify density and height restrictions as per by-laws - # units allowed, types allowed
- Provide a quick series of options which the group may want to consider (single family housing only to single room accommodation, shared communal facilities, services on site (childcare, retail) etc.

Questions and answers about the specific site and exercise

- 2. Preliminary Concept Development (1 ½ hours):**
- Clarify the target market and the mix for the project; families, single parent, elders, people with disabilities, broader spectrum of lower-income, aboriginal only / integrated community, etc.
 - Clarifying elements of design which that target group would like / need
 - Refine wants/needs into a first-cut site plan / project concept overview (# of units, # of occupants, shared elements, management / structure)

After Phase 2 each group will be asked to briefly present their proposal to charrette participants:

Preliminary Presentation

- Each group to briefly present their preliminary proposal to the broader group (this may allow some of the weaker groups to ‘steal’ more aggressive ideas approaches from some of the stronger groups – also allows for some lunch time cross pollination of ideas)
 - Very brief (i.e., 5 minutes)
 - Questions (can also be done throughout lunch).
- 3. Concept Reevaluation / Move Forward (1/2 hour):**
- Review of concept in progress, allowing for any ‘considerable’ issues to be revisited.
 - One step further in concept design process – adding some further meat to the bones of the broader concept
 - Maybe take the design through to a rough floor plan
- 4. Identifying / Acknowledging Barriers (1/2 hour):**
- Each group to clarify specific challenges to the project’s viability which might include
 - Land availability / cost
 - Access to capital for construction
 - Market resistance to imposed solutions
 - Need to alter existing by-laws / OP
 - Neighbourhood considerations (NIMBY)
 - Occupant neglect
 - Difficulties in sustaining rents / mortgage payments
 - Mixing occupants (Metis / FN/ non- Aboriginals)
 - Etc.
 - Each group to identify what would need to be accomplished to overcome the identified challenges (solutions for all may not be forthcoming)
- 5. Refining the Concept (1 hour):**
- Groups might decide to split into working groups for a period of time. One proposal would include the following groups:
 - Design – finalizing the look / use of the building(s)

- Financing - looking at alternative means of structuring the 'deal'
- Project management / maintenance – role of the occupants in the day-to-day activities (co-op, condo, mgmt. Company, etc)
- Neighbourhood relations /gaining political approvals (municipal, Aboriginal, non-profits, etc.)
- Groups reassemble for agreement in principle on the final deliverable:

After Phase 5 each group will be asked to present their proposal to charrette participants:

Group Presentations

- 5-7 minutes for each group
- Questions regarding the projects
- A written feedback sheet will be supplied whereby other individuals (not involved in the group) can register their support / concerns / alternative suggestions.

APPENDIX C
Wants and Needs Identified by
Aboriginal Students and Elders

Identified Wants

**Student (with children predominately) Identified Housing Wants Include:
(credit: First Nations University of Canada Saskatoon Campus Student Housing
Project, Shelly Thomas Prokop and Loraine MacDonald)**

Child friendly

- allow children
- playground
- community village with playground
- daycare
- priority given to families over singles

Community supportive / Shared facilities

- community centre – can hold family feasts
- student community with daycare & playground
- communal kitchen
- community computer lab
- laundry appliances
- no rules about how many can stay with you
- non-prejudiced

Affordable

- subsidized, affordable
- utilities included
- landlord not anxious for rent if a day or 2 late

Accessible

- accessible doorway for moving furniture
- wheelchair access
 - kitchen
 - bathroom

Housing Style

- create an environment that fosters education
- bedroom for each person
- fenced yard
- duplex
- finished basement
- variety of options: not just 2 bedrooms but 3,4,5
- appliances included (Dishwasher, etc.)
- study area

Proximity to Amenities

- transportation for students – shuttle bus
- access to grocery stores
- access to schools

- access to transportation

Alternative Ownership/management

- bands get together to get buildings close to schools
- student coop housing (own/run by)

PetFriendly

- allow pets

Elder Identified Housing Wants Include:

(Credit: Metis Elders Circle Housing Research Project, Chenew Holdings)

Reflecting Aboriginal cultural experiences

- design incorporates aboriginal symbols / visual experiences
- capturing the out of doors
- archive entry (display cases, artifacts, treasures,etc.)

Community supportive / Shared facilities

- patio for barbeques
- communal kitchen
- spiritual centre /sweat lodge / CircleSpace
- communal gathering space(feasts, group meetings, concerts, AV)
- resource room
- woodworking/crafts centre
- community van
- communally run garden
- close to elementary school or incorporating child care facilities

Meeting varied resident needs

- greenhouse
- exercise room
- smoking room

Inclusive

- allows for children and pets to be resident(part-time and full-time)
- allows inclusion of 'Grandfamilies'
- individual living space customizable to individual's needs

Accessible

- wheelchair access to all common areas
- wheelchair access in suites
 - kitchen
 - bathroom
- Lighting to accommodate visually impaired

Communally Managed

- internal newsletter
- elder housing delivery agent on site
- staff
- Elders Circle of consultants
- Health care available on site

Additional Identified Wants of the Community:

- Central services centre, including a resource centre for the community
- Regulated utilities (too high), or included in the cost of rent/mortgage
- Blended neighbourhoods, consisting of seniors, families and singles
- Regulated taxes (too high on top of mortgage payments)
- Improved community policing
- The social aspect of the community is important

APPENDIX D
Affordability Criteria

Affordability Criteria

* Affordability is calculated at 27.5% of monthly income.

Annual Income	Monthly Income	27.5% GDS	Max. Mortgage
\$15,000	\$1,250	\$344	\$49,114
\$16,000	\$1,333	\$367	\$52,397
\$17,000	\$1,417	\$390	\$55,681
\$18,000	\$1,500	\$412	\$58,822
\$19,000	\$1,593	\$435	\$62,106
\$20,000	\$1,667	\$458	\$65,390
\$21,000	\$1,750	\$481	\$68,675
\$22,000	\$1,833	\$504	\$71,957
\$23,000	\$1,917	\$527	\$75,241
\$24,000	\$2,000	\$550	\$78,525
\$25,000	\$2,083	\$573	\$81,810
\$26,000	\$2,167	\$595	\$84,950
\$27,000	\$2,250	\$620	\$88,520
\$28,000	\$2,333	\$642	\$91,660
\$29,000	\$2,417	\$665	\$94,945
\$30,000	\$2,500	\$688	\$98,227
\$31,000	\$2,583	\$710	\$101,369
\$32,000	\$2,667	\$733	\$104,652
\$33,000	\$2,750	\$756	\$107,935
\$34,000	\$2,833	\$779	\$111,220
\$35,000	\$2,917	\$802	\$114,503
\$36,000	\$3,000	\$825	\$117,787
\$37,000	\$3,083	\$848	\$121,070
\$38,000	\$3,167	\$870	\$124,212
\$39,000	\$3,250	\$894	\$127,638
\$40,000	\$3,333	\$917	\$130,922

CMHC Affordability Criteria for Maximum Rental Rates:

Unit Size	Level 1	Level 2
Bachelor	\$400	\$386
1 Bedroom	\$530	\$485
2 Bedroom	\$635	\$695
3+ Bedroom	\$715	\$670

- Level 1 – To be considered affordable, the rents for the majority of the units in the project must be modest in size and design and below the 80th percentile of rents for similar units (same size).
- Level 2 – same as above, however rent must be below the 65th percentile.

APPENDIX E
Alternative Financing Tools and Ownership Structures

Ownership/Management Structures and Financing Structures:

Band Ownership:

The Band would own the housing units and would rent to Band members or non-Band members. Another option would be the Band owning the units but providing an alternative form of ownership to the occupants such as co-op housing, leases, etc.

Private-Sector Ownership (rentals):

The private sector would own the housing units and rent to the occupants, alternative forms of ownership could also be provided to the occupants.

Private Ownership:

Occupants would own their units and be responsible for the unit and their mortgage payments. Alternative forms of private ownership could be explored.

Provide Equity:

Equity could be provided by the First Nation, an Aboriginal organization, or private developer to the purchaser to assist in the purchase of the unit.

Housing Co-operatives:

A co-operative, or transition entity, is designed to help move families into full, independent, home ownership within a short period of time. There are many that are very close to qualifying for a mortgage under the normal lending requirements. These families fail to qualify for reasons that could soon disappear. Here are a few examples of typical situations:

- a discharged bankruptcy that is not quite two years past the discharge date,
- a family with one wage earner not quite one year on the job but who has a very good job and strong employer support,
- a family with consumer debt which pushes their TDS just beyond 40%,
- a family with one wage earner that will soon be receiving a raise consistent with the company's published pay scales, which would then make the GDS ratio work,
- a family with a discharged bankruptcy of more than 2 years, that is stable and doing very well, but has never re-established credit,
- etc.

Buy allowing these families to enter a Co-op they are able to stabilize their lives, jobs, families (the children being the big winners) and their cash flow while they progress to the point where they fully qualify for the required mortgage under normal lending practices.

During this period the families are under the care of the co-op which could provide education and other supports such as financial and budget counseling, credit management counseling and mentoring, ownership training (rights and responsibilities), maintenance and upkeep training, facilitation for group decision making, and other such educational supports. As soon as the family can properly qualify for the mortgage, (i.e. consumer debt paid off, credit re-established, more time on the job, wage increases, etc.) they will assume full responsibility for the mortgage and become independent individual homeowners. The co-op could continue to provide supports. Only those families that have a high probability of fully qualifying for their mortgage within a short period of time (less than three years) should be selected for the co-op.

Cohousing:

(Credit: Canadian Cohousing Network website: www.cohousing.ca)

Cohousing is a concept that came to North America in 1988 from Denmark where it emerged over 25 years ago. It describes neighbourhoods that combine the autonomy of private dwellings with the advantages of shared resources and community living. The term cohousing describes the process by which a group of people work together to create and maintain their own neighbourhood. By participating in the planning and design of their housing development, residents form the bonds which are the basis of ongoing community. Cohousing emphasizes a supportive, inter-generational community, common facilities and participation by all members using a consensus process to make decisions. Its setting can be urban, suburban or rural and can involve building houses or rehabilitating existing structures. The design can take a variety of forms, depending on the wishes of the group, however the homes are always self-contained, have access to shared facilities and the overall intention is to create opportunities for interaction among neighbours.

Residents usually own their individual homes, which are clustered around a "common house" with shared amenities. These amenities may include a kitchen and dining room, children's playroom, workshops, guestrooms, home office support, arts and crafts area, laundry and more. Each home is self-sufficient with a complete kitchen, but resident-cooked dinners are often available at the common house for those who wish to participate. In some communities participants will join a cooking team once or twice a month - then sit and enjoy meals cooked by fellow residents the remaining evenings of that month.

Cohousing residents participate in the planning, design, ongoing management and maintenance of their community, meeting frequently to address each of these processes. Cohousing neighbourhoods tend to offer environmentally sensitive design with a pedestrian orientation. They typically range from 10-35 households emphasizing a multi-generational mix singles, couples, families with children, and elders.

The level of social interaction and shared resources varies among communities. A cohousing development seems limited only by the imagination, desire and resources of the group of people who are actively creating their own neighbourhood. Cohousing

groups are based in democratic principles that espouse no ideology other than the desire for a more practical and social home environment.

Cohousing provides personal privacy combined with the benefits of living in a community where people know and interact with their neighbours. It's about living in a way that's responsive to a world that has changed dramatically in the last fifty years—a world in which the home life has changed, women are integral in the labour force, resource limitations and environmental concerns are on the rise, and many people feel over extended. Cohousing offers hope in our often-dissociated society. Through cohousing, we can build a better place to live, a place where we know our neighbours, a place where we can enjoy a rich sense of community and contribute to a more sustainable world.

The optimum size for a cohousing community is between 15 - 35 households. Anything smaller puts too much pressure on the individual to participate in community activities. Anything larger does not allow for the development of a closely-knit community.

Although the homes are always self contained and privately owned, the residents have access to shared facilities. The overall intention of the design is to create opportunities for interaction among neighbours. The shared facilities and physical design have proven to support and sustain community connection over time. The Common House supplements the individual dwellings and is the heart of the community. It typically includes a kitchen and dining room, lounge, guestroom, childcare space, workshop, shared office space, and laundry area. The members will decide what's to be included

Housing Trusts:

A housing trust fund is essentially a locally based non-profit organization that has secured revenue and is committed to using this revenue to assist low and modest income households to acquire appropriate, affordable housing. These funds provide a more secure and sensible way to fund housing needs.

Housing trust funds are new key and locally based types of organizations that are a new model for securing financial resources to address critical affordable housing needs. They have emerged, mainly in the United States, primarily to fill gaps in available funding. Housing trust funds provide a mechanism for government to commit resources to affordable housing and have been successful in generating needed funds from private sources thereby creating new public-private partnerships to build a long-standing environment supportive of new housing initiatives. They have been successful in this environment by supporting community-based providers of affordable housing and are able to respond to local opportunities and foster new approaches.

Although fairly new, housing trust funds have considerable potential in Canada for supporting affordable housing. This conclusion is based on the emerging importance of these funds in the United States, and the relevant parallels in the housing situation in both countries.

A housing trust fund fundamentally acquires money to provide gap financing to low and modest income households to assist them in becoming homeowners. Repayment of these funds is deferred for the term of the first mortgage or until sale, transfer or refinancing of the home or another amount of time predetermined by the housing trust fund. The housing trust fund will be directed at reducing the initial financing costs that create a barrier for lower income households. A second mortgage will be provided and the security for this financing would be in the form of a second mortgage on the house that the trust is providing financing for. At the time of repayment it is expected that the participating households will have built up equity in the home and the value of the home will have increased. The participant will then refinance the home and the investment will be repaid in full to the housing trust fund, often with a return.

The key source of revenue for a housing trust fund is a permanent or dedicated source that will provide on-going revenue to the fund. Most trust funds also receive other monies from public, private, and charitable sources. These monies would add to those funds already available for affordable housing rather than divert or replace them. Income for the fund is also derived from the repayment of loans.

In the past most housing trust funds received government support from allocations from government programs. This was typically given to start up the housing trust until the dedicated revenues came on stream or to supplement the dedicated revenues when inadequate.

Land Trusts:

A land trust is a legal entity, controlled by a board of directors, with the mandate to acquire, hold and sell land for the purpose of assisting low and modest income households to acquire appropriate, affordable housing.

A land trust can be set up to function in a variety of manners but fundamentally it acquires money to buy land which it then offers to others for the purpose of constructing appropriate housing. The value of the land remains with the land trust and is realized when the owner of the building sells the building or buys the land from the land trust.

Revolving Loan Funds:

(Credit: CMHC website)

Revolving loan funds have been used by governments at all levels to assist in maintaining existing housing and funding affordable housing projects. Because the funds typically operate with a fixed and one-time capital allocation, funding is most often provided through repayable loans, but generally at no or at low interest rate. Once funding has been repaid, the revolving fund can serve other borrowers. When used to support affordable housing projects, because the funds are limited, they are often provided for only certain aspects—such as providing landlords and lower-income homeowners with renovation and repair funds, pre-development project financial assistance or temporary

equity-and used in conjunction with conventional loans and other forms of financial assistance.

Revolving funds can also be used to provide temporary rental assistance to tenants in risk of losing their homes, and short-term downpayment assistance for home purchase. In the case of affordable housing development, revolving loan funds are most likely to be used for certain cost components along with other sources of funding and finance. For example, they might be used for pre-development assistance or medium-term equity loans in conjunction with conventional bank loans and government subsidies.

Land Leases:

(Credit CMHC website)

Land leases provide the right to use the land for a specified period of time. Long-term land leases can be used by municipalities and others as a way to support the development of affordable housing by lowering the cost of land. Land leases are generally preferable to donating the land or selling it at a reduced price because they can provide effectively the same support but without giving up a public asset.

Land leases-or leasehold arrangements-separate out the ownership of the land from the ownership of the physical structures and other improvements on the land. Under land leases, one party can own the buildings while having the right to occupy and use the land for a specified period of time. Their right to the land is often referred to as a leasehold interest and is described in a contract between the landowner and the lessee. The right to use the land expires at the end of the lease unless it is renewed.

Land leases vary principally in the length of the lease, and in the type and value of the payments. The value of the lease is typically expressed as a percentage of the freehold value of the land. The lease can be paid through an upfront payment, monthly or annual payments, or some combination of the two. The length of the lease can be as long as 99 years, which is considered to be comparable in value to freehold ownership. The length of the lease is sometimes tied to the expected life of the building, about 60 years for residential construction, which brings the lease value to about 75% of outright ownership. Leases with shorter periods generally cost less to the lessee than long-term leases.

A leasehold interest is less valuable than freehold ownership for for-profit developers. When building on leased land, they are putting equity into a depreciating asset (their building) while not benefiting from the appreciating asset (the land). However, this is generally not a concern for non-profit providers of affordable housing, who are more interested in achieving affordability than building equity.

Municipalities and other public bodies can lease out publicly owned land as a way of making housing more affordable. Even when leased at a market value, leases can enhance affordability by reducing some of the bridge financing costs of development.

Furthermore, they have the option of enhancing affordability even more by offering the land on favourable terms. For example, this can be done by leasing it at a below-market or even nominal rate, or by deferring payments until they can be covered by the rental income. For public bodies, land leases are generally preferable to donating the land or selling it at a reduced price because they can provide effectively the same assistance but

without relinquishing ownership and control of a public asset. Also, through terms in the leasehold agreement, they are able to ensure that the affordability of the housing is maintained for the period of the lease.

Equity Financing:

(Credit: CMHC website)

Many low-to-moderate income households are unable to qualify for a conventional mortgage due to insufficient income or savings for downpayment. One way to assist these households is to provide them with an equity loan so they can qualify for a conventional mortgage. The loan is repaid after an agreed-upon time, when it is expected that either the appreciation in the property value or an increase in household income will allow for refinancing. In the interim, the loan in effect lowers the qualifying income needed to obtain a mortgage.

Many lower-income households are prevented from buying a home because they lack the income or the downpayment needed to qualify for a mortgage from a conventional financial institution. This is often particularly true for young first-time buyers who have not yet been able to achieve their full income potential.

Those with sufficient income, but limited capital, might be eligible to obtain a high ratio NHA mortgage (i.e. 95% Loan to Value) that is insured by Canada Mortgage and Housing Corporation, but they will have to pay up to a 4.25% insurance premium as well as high carrying costs due to the larger mortgage.

Providing an equity loan is a potential alternative. This loan is usually registered as a second mortgage on the property. The loan counts as equity towards the purchase of the home and allows a household normally not qualifying to get a conventional mortgage. In effect, it lowers the income needed for obtaining a mortgage.

The assistance is recovered after an agreed period set in the second mortgage. Typically, the loan is for a fixed period—say, five or ten years, at which time it is expected that the mortgage can be re-financed due to the appreciation in the property value or an increase in household income. Sometimes, the repayment is left to the sale of property.

Depending upon the objective of the program, the loan could be offered under a variety of terms. For example, the loan could be given without interest, at a below-market rate or at a full-market rate. It also could be forgivable under certain conditions. Alternatively, the repayment conditions could allow for any appreciation in the value of the property. Using the more relaxed terms is a way of assisting homeowners with lower incomes.

Equity Cooperatives:

(Credit CMHC website)

In equity co-operatives, the residents contribute equity in exchange for shares that entitle them to occupy one of the units and use the common amenities. When the residents leave the co-op, they are entitled to at least their initial equity and perhaps some part of the appreciated value of their shares, depending upon what approach the co-op takes.

Units in equity co-operatives are priced generally between 75% to 90% of comparable condominium units. This is primarily due to savings that result from members pooling their own resources and acting as their own developer. No government subsidies are involved.

An equity co-operative is an association of shareholders or members incorporated under the relevant provincial legislation. The co-operative holds title to the land and building(s). Through their equity participation, the members own shares in the co-op, that entitle them to occupy a unit.

Equity co-operatives combine various aspects of co-operative and individual ownership. The term covers a variety of options, but generally they include these main characteristics:

- The members provide development capital.
- They share ownership of the project.
- They usually manage the project themselves.
- They control who can join the co-operative.
- They operate on non-profit principles.

The members are involved in the development and management of the co-operative from the outset. Often they retain a development consultant, or work with a private developer, to acquire and develop the property. Once the building is completed and occupied, the members oversee the management of the property through an elected board of directors. The members also might sit on committees dealing with membership, maintenance and other issues.

The involvement of the members produces savings in a number of ways. First of all, because the co-op members often contribute their own equity as development capital, the need for construction financing is reduced and possibly even eliminated. Also, because the members act as their own developers, they do not take a profit. Finally, because the units are usually committed before construction, there is no need for marketing.

When the members wish to leave the co-op, the resale value of their shares are generally controlled in some way. In a common approach used in early co-ops, the outgoing members get back their original equity, but none or only a limited part of the increased value of their shares.

Most equity co-operatives built recently allow the members to take out a more significant part of the increased value, but limit it to an amount that reflects the original affordability of the unit. For example, if the units were initially valued at 85% of the market value for comparable units, then the members are often allowed to sell their shares for 85% of the enhanced market value. This gives members the opportunity to benefit from property appreciation while allowing the co-operative to maintain a comparable level of affordability.

One of the main barriers to the wider use of equity co-operatives is associated with difficulty in many places of financing the units on an individual basis. Because most provinces do not have legislation that allows for the individual units to be titled, co-op members generally are unable to raise conventional financing toward securing their own unit. Although members own shares in the co-op that holds title to the property, those shares cannot be used as a security for a mortgage.

One way this barrier was initially overcome was through the members paying cash for their unit. This is why equity co-ops have been historically oriented to seniors who had equity built-up in the homes. An alternative approach involves the equity co-operative arranging a blanket mortgage and charging individual members for their share of the mortgage.

Three provinces have dealt with this problem through legislation. Alberta, Quebec and British Columbia all have legislation that permits the units to be individually titled through strata titles. A strata title identifies a residential unit in three dimensions and is similar to titles used in condominium ownership. As a consequence, the unit can be separately financed much like any other kind of real estate.

APPENDIX F
Report of the Findings from the
Wanuskewin Community Design Workshop

COMMUNITY HOUSING & DESIGN WORKSHOP

On February 12, 2004, the Saskatoon & Region Home Builders' Association hosted a Community Housing & Design Workshop at Wanuskewin Heritage Park. The workshop was attended by 39 individuals representing the residential construction industry, the financial sector, a range of community based organization and various branches of government. The workshop brought together Aboriginals and non-Aboriginals to discuss the housing and community design issues facing the Aboriginal population in Saskatoon and surrounding area. The workshop was designed to focus on two key areas. The first area was housing design and the opportunities and unique needs of urban Aboriginals. Community design and the needs and opportunities present in this area was the other key focus.

HOUSING DESIGN

This section will outline the central themes that arose from the group discussions. While each of the group discussions was done separately, the groups highlighted very similar concerns and challenges.

CURRENT CHALLENGES AND OPPORTUNITIES

The current focus of the market is to build for high end empty nesters rather than affordable homes for families. While this is a response to demand, there is a segment of the market that is not being catered to. The segment of affordable housing does face numerous challenges. Among them is a discrepancy between what budgets can accommodate versus their space requirements. Other issues include many individuals getting off to an improper start as they enter into social housing that is in poor condition and in areas that are susceptible to a high rate of gang activity. There is also a high rate of poverty, many single parent households and transient individuals.

The timing and opportunity to develop programs and housing targeted at the affordable housing market has never been better. Low interest rates, an increasing Aboriginal population entering the work force, rural migration and growing partnerships all contribute to positive steps towards affordable housing.

MORE THAN A PLACE TO LIVE

The benefits of homeownership go far beyond just owning a home and building equity. Housing should also be viewed in a social context that offers numerous benefits. Homeownership encourages people to both maintain their investment and creates a sense of ownership for the neighborhood. Home ownership helps develop a sense of community and can increase stability in the person's life.

EDUCATION AND MENTORSHIP

The discussions highlighted a need to provide education and mentorship programs to ease people into their first homeownership experience. It is expected that mentorship and education programs would help to demystify homeownership for many, as well as help individuals get on track to purchasing their first home. Education on mortgages and the services that are available will help many individuals realize that home ownership is

within their reach. There is a lack of consumer knowledge about home buying and this can turn it into a daunting task for families and individuals.

Education programs would be helpful to individuals as they move from a reserve to the city. These types of programs could inform people of the initiatives that are available in homeownership as well as provide general knowledge of rental expectations.

MARKET DEMAND

The market demands high quality housing that is energy efficient and durable. There needs to be affordable housing available throughout the community. It was identified that there is currently a need to increase the quality and quantity of housing available to Aboriginal people in Saskatoon. The housing needs to be flexible and have the ability to be modified to suit different lifestyles including young families, elders, singles and students.

The design of the homes should also be based on need. In order to identify the exact needs a survey may be helpful. The survey could determine the needs, type of tenure, building, the necessary financing tools required and the requirements of the individual and community. Specific areas of need identified would likely include multi-unit and multi-family dwellings, student and single housing as well as housing designed to accommodate multi-generational families.

The need for affordable student housing was also discussed. There is currently a lack of student housing close to secondary and post-secondary education institutes. A key area identified was Joe Duquette High School as many students have difficulty finding close affordable rental accommodations in the area forcing them to travel long distances to school.

FINANCING

As highlighted in the education and mentorship section, there is a lack of consumer knowledge concerning mortgages. There are also numerous approaches that can be taken to make home ownership more affordable. Suggestions that were brought forward included the use of sweat equity as a down payment, co-operatives and pooled equity. These types of programs would increase the availability and accessibility of home ownership to individuals and families. Other suggestions include developing relationships with the financial sector, utilizing the habitat concept to rebuild core neighborhoods and adopting the model of the New Home Ownership Program to assist in moving people from rental accommodations to homeownership.

Numerous barriers were identified in the area of financing. It is believed that a cultural bias exists within the lending and insurance industry as individuals in eastern Canada are approving applications about which they know nothing. A value challenge exists because often the value of older property is worth less than the balance on the mortgage. Another barrier is capacity, as there are a limited number of Aboriginal families for whom home ownership is feasible. Part of this capacity is limited by the initial purchase of the home but also the cost of utilities and general upkeep once the house is purchased. The final barrier that was identified is housing affordability. It is becoming increasingly difficult to have housing remain affordable. Increasing material, land and labour costs are forcing builders to increase the selling price in order to recover costs.

POTENTIAL SOLUTIONS

A possible short term action would be to develop a brochure or information package outlining the available services and assistance for individuals regarding home ownership. The information could provide a general understanding of the housing system and suggest starting points to move from rental to homeownership. It is important for the information to be in the hands of those who need it. This could mean sending the information to those people still living on reserves. The long term suggestion would be to develop an information center for housing which would cover all available agencies, types and options. Actions should also be taken to link the financial sector and public programs for affordable housing.

Other suggestions included the need for Federal government funding to recognize that many Aboriginals are relocating to urban areas. In recognizing this, the Federal government would redirect a portion of funding from reserves to urban areas.

PARTNERSHIPS

Partnerships need to be developed or continued in order to have the greatest success in developing effective affordable housing solutions. These partnerships include existing housing developments, government and First Nations and Metis organizations. Other organizations include, but are not limited to, the Saskatchewan Indian Institute of Technology, Saskatoon & Region Home Builders' Association, Central Urban Métis Federation, and the Saskatoon Tribal Council.

COMMUNITY DESIGN

This section will highlight the key themes outlined in the community design group discussions. These themes are similar to those highlighted in the housing design section.

CURRENT MARKET SITUATION

There is currently a lack of affordable housing available to Aboriginals in Saskatoon. There are numerous areas of Saskatoon that are aging and need renovations and improvements. A key example is the inner city neighborhoods of Saskatoon which are home to numerous ill-maintained rental properties. Affordable housing is not ideal but is a first step in building equity and improving the quality of available housing.

POLICY CHALLENGES

Legislation, bylaws, building codes and zoning regulations make it difficult for certain renovations or lot designs to be possible. Flexible regulations would provide more opportunity for development with fewer barriers.

INFILL VERSUS GREENFIELDING

The approach of development differs greatly between greenfielding and infill. Infill is the preferred approach as it would provide a strong core area, with developed infrastructure and services. This in turn would build a strong community. Infill is also more cost effective compared to greenfielding. Barriers to infill include small lots with limited availability. Redeveloping is quite costly and several zoning issues and infrastructure costs require revisions if costs are to be decreased. Infill is also preferred

as greenfielding results in housing being built long distances from the downtown and not easily accessible to other services.

COMMUNITY REQUIREMENTS

People want communities and neighborhoods that are safe, affordable and provide various services and schools. Developments should be accessible and in close proximity to other services. As previously noted, sprawl is not helpful as many individuals do not own vehicles. Communities should include pedestrian walkways and friendliness built into their design.

NOT IN MY BACKYARD (NIMBY)

Incorporating the development of affordable housing in Saskatoon's communities and neighborhoods should be a priority. Balanced development must occur across the city in order to avoid the clustering of income groups.

PARTNERSHIPS

Partnerships are the source to the development of meaningful and appropriate community design. Community associations are options that could be utilized to create partnerships as well as agreements between reserves and rural municipalities.

OPPORTUNITIES, BARRIERS AND TRENDS

Saskatoon should emulate successful housing programs in other communities to learn what is the most effective. The expectations of individuals in society can often be too high and are unachievable in the short term. It takes time to build equity and inform individuals about the available options that assist in the home buying process. People must recognize that affordable means modest but not low quality. There is often a misperception about what is affordable and what is available in the market.

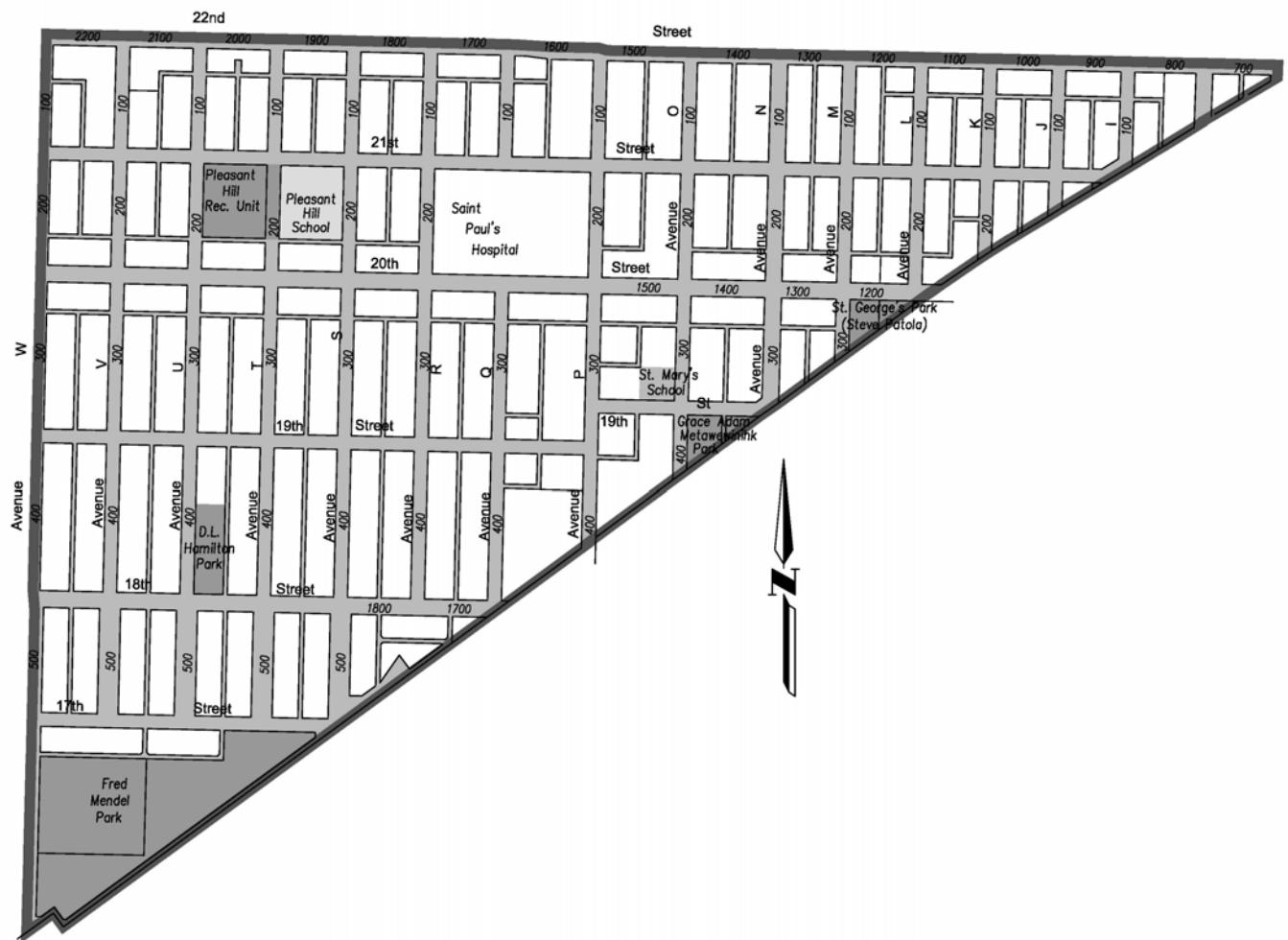
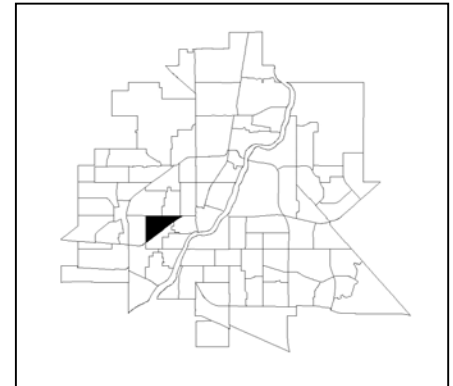
Housing as a societal aspect has much further reaching effects than just providing people with a place to live. It can be used as an incentive to improve various situations and has drastic effects on neighborhoods. Increasing housing affordability and providing quality rental accommodations will assist in improving standards of living in the city and help individuals take greater pride in their homes and thus their communities.

APPENDIX G
Community Profile for Pleasant Hill

Pleasant Hill

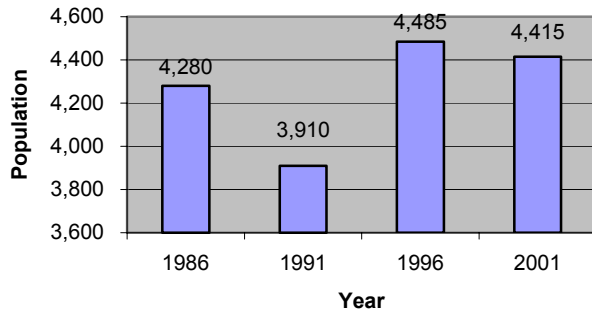
Community Quick Facts

Municipal Ward: 2
 SDA: Core Neighbourhood
 Population: 4,415
 Average Family Income: \$26,753
 Average Household Size: 2.2
 Homeownership: 25.5%
 Average Home Selling Price: \$54,107



DEMOGRAPHIC DATA

Census Population



Mother Tongue

	1996	2001	%Change
English	3,105	3,145	1.3
Cree	300	330	10.0
Ukrainian	270	140	-48.1
Ojibway	80	125	56.3
Portuguese	20	65	225.0
Vietnamese	85	65	-23.5
Other	455	440	-3.3

Ethnic Diversity

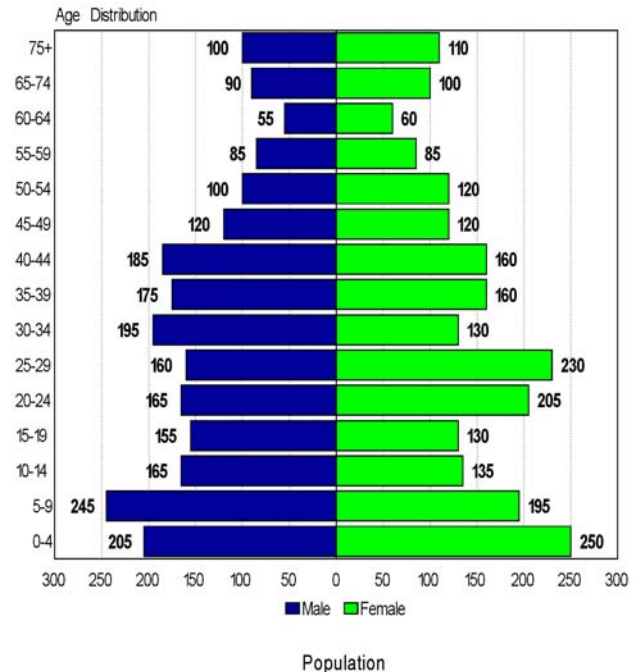
Cumulative Index*	2001
Saskatoon	29.00
Pleasant Hill	40.38

* Higher numbers indicate greater diversity.

Major Occupations

	1996	2001	%Change
Management	20	80	300.0
Business/Finance/Administration	150	170	13.3
Natural & Applied Sciences	40	80	100.0
Health	15	70	366.7
Social Sc/Educ/Gov't/Religion	50	105	110.0
Art/Culture/Recreation/Sport	20	20	0.0
Sales & Service	425	420	-1.2
Trades/Transport/Equip Operator	280	320	14.3
Primary Industry	65	40	-38.5
Processing/Manufacturing/Utilities	130	150	15.4
Total Occupation	1,195	1,435	20.1

Age Groups



School Enrollment

	1998	2003	%Change
Pleasant Hill (Public)	236	238	0.8
St. Mary (Separate)	224	229	2.2
University of Saskatchewan	59	46	-22.0

Education Level**

Highest Level Attained	1996	2001	%Change
Less than Grade 9	800	540	-32.5
9-13 w/ or w/o Diploma	1,380	1,240	-10.1
Trades Certificate or Diploma	90	350	n/a
College w/ or w/o Certificate or Diploma*	565	450	-20.4
Some University	305	190	-37.7
University Graduate	135	170	25.9

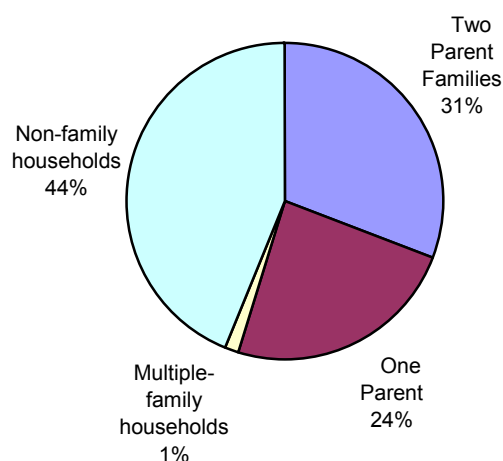
* Referred to as 'Other non-university certificate or diploma' in previous censuses, this sector includes non-degree-granting institutions such as community colleges, CEGEPs, private business colleges and technical institutes.

** The 1996 Census included the ages 15 and over while the 2001 Census included the ages 20 and over.

DEMOGRAPHIC DATA

Family Structure

	1996	2001	%Change
One Family Households			
One Parent	420	485	15.5
Two Parent	665	620	-6.8
Multiple Family Households	0	25	n/a
Non-Family Households	925	885	-4.3
Total Households	2,015	1,955	-3.0
Average Household Size	2.2	2.2	0.0



Family Income

	1996	2001	%Change
<\$10,000	245	175	-28.6
\$10,000-19,999	415	345	-16.9
\$20,000-29,999	195	285	46.2
\$30,000-39,999	85	110	29.4
\$40,000-49,999	60	50	-16.7
\$50,000-59,999	40	55	37.5
\$60,000-69,999	25	20	-20.0
\$70,000-79,999	10	15	50.0
\$80,000-89,999	0	10	n/a
\$90,000-99,999	0	0	n/a
\$100,000+	0	25	n/a
Average Family Income (\$)	20,653	26,753	29.5

Housing Costs

	\$
Average Gross Rent	472
Average Owner's Major Payments	519

Housing Affordability Index

Under 1.0 represents relatively less affordable	Index
Pleasant Hill	2.77

Vehicle Registration

	1997	2002	%Change
Number of Vehicles	1,155	1,176	1.8
Vehicles/Resident	0.23	0.23	0.0

Political Participation

% of eligible voters	Pleasant Hill	Saskatoon
Civic (2000)	12.5	26.4
Civic (2003)	24.6	52.3
Provincial (1999)	50.5	57.8
Federal (2000)	44.6	59.7

NOTE: The City of Saskatoon has compiled the data contained in this publication from a variety of sources. Although steps have been taken to ensure consistency and transfer without error, the City of Saskatoon cannot guarantee the accuracy of the data. Statistics Canada data has been rounded to the nearest 5 to ensure confidentiality.

For complete data sources and interpretation used in this report, see the Data Interpretation section at the front of this publication.

DEVELOPMENT DATA

Dwellings

Number	1996	2001	%Change
One Unit Dwelling	790	760	-3.8
Semi-detached House	30	40	33.3
Row House	40	30	-25.0
Apartment: Detached Duplex	135	185	37.0
Apt: Five or More Storeys	80	95	18.8
Apt: Less than Five Storeys	930	830	-10.8
Other Single Attached House	0	25	n/a
Movable Dwelling	0	0	n/a
Total Dwellings	2,015	1,955	-3.0
Dwelling Units per Acre	6.99	6.79	-2.9
Total Gross Neighbourhood Area in Acres	288.09		

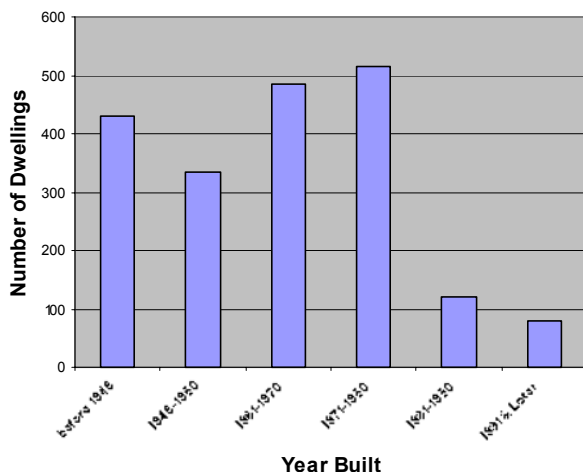
Housing by Tenure

	1996	2001	%Change
Owned	480	500	0.042
Rented	1,530	1,455	0.05
Total	2,010	1,955	0.03

Age of Dwelling

	Dwellings Built
Before 1946	430
1946-1960	335
1961-1970	485
1971-1980	515
1981-1990	120
1991 & Later	80

Period of Original Construction



Real Estate Sales

For Year 2002	Total Number	Average Price \$
Single Family Dwelling	70	54,107
Semi-detached-1 title	2	n/a
Semi-detached-1 title/side	0	n/a
Low Rise Apartment Condo	0	n/a
High Rise Apartment Condo	3	n/a
Townhouse Condo	0	n/a
Multi Residential	0	n/a
Single Family Dwelling Selling Price Percentile Range – 10 to 90		
2001	25,500	89,000
2002	26,000	86,000
Average Value of Dwelling (\$)		69,065

Licensed Home Based Businesses

	2003
Pleasant Hill	13
Saskatoon	1,755

Park Space

	Acres	People Per Acre
D.L. Hamilton Park (N)	1.63	
Fred Mendel Park (N)	12.63	
Pleasant Hill Rec. Unit (N)	2.94	
St. George's Park (Steve Patola) (N)	0.93	
Grace Adam Metawewinihk Park (N)	1.02	
Total	19.15	230.5

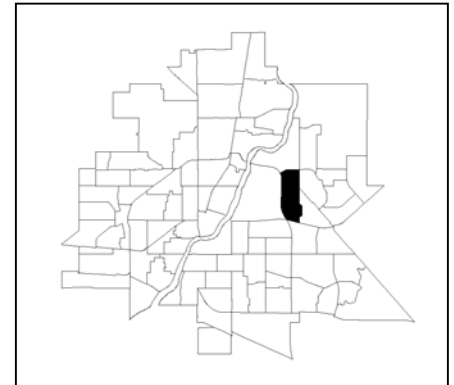
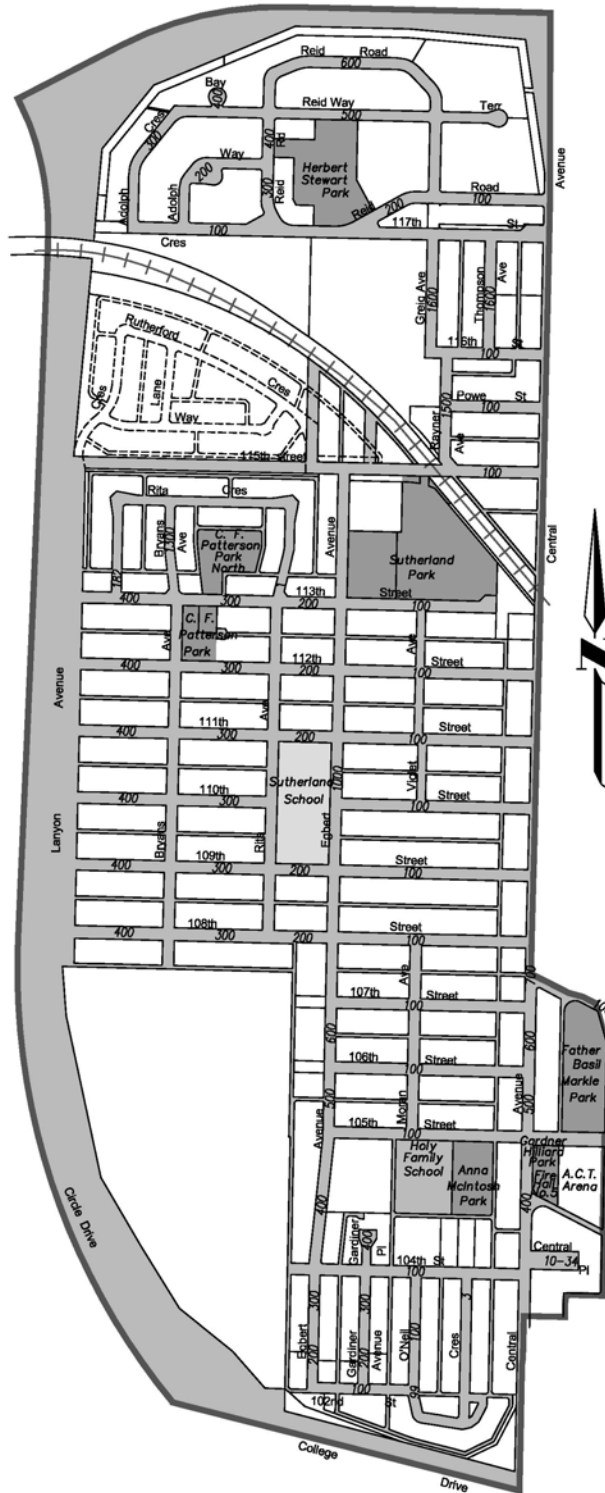
Park Type: N-Neighbourhood D-District MD-Multi-District
SU-Special Use

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APPENDIX H
Community Profile for Sutherland

Sutherland

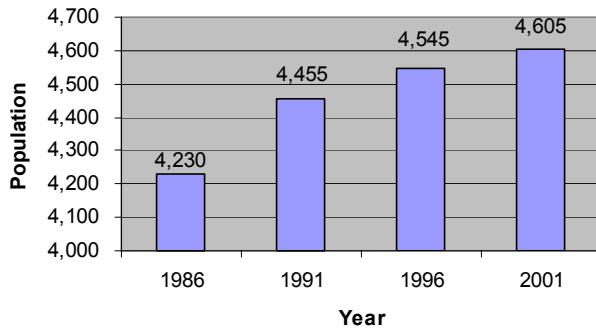


Community Quick Facts

Municipal Ward:	10
SDA:	University Heights
Population:	4,605
Average Family Income:	\$47,841
Average Household Size:	2.2
Homeownership:	46.6%
Average Home Selling Price:	\$108,613

DEMOGRAPHIC DATA

Census Population



Mother Tongue

	1996	2001	%Change
English	4,005	4,170	4.1
German	140	65	-53.6
Ukrainian	105	65	-38.1
French	75	105	40.0
Chinese, n.o.s.	35	50	42.9
Other	130	145	11.5

Ethnic Diversity

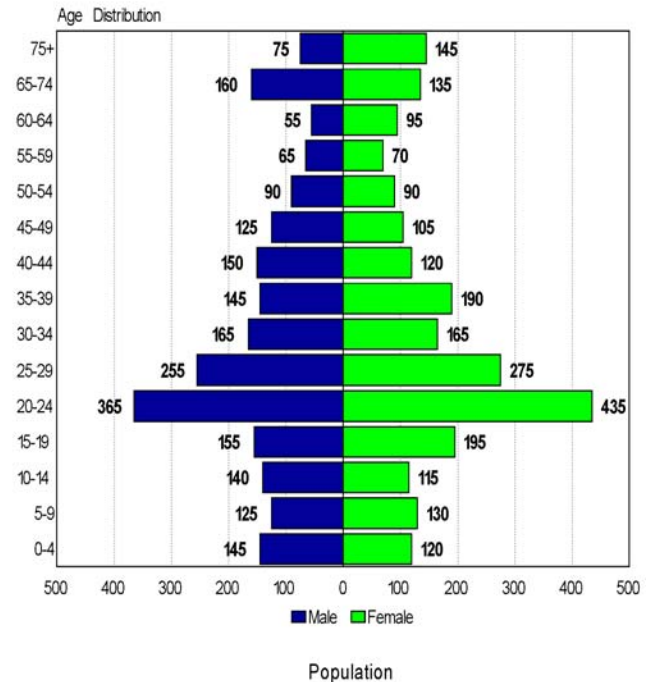
Cumulative Index*	2001
Saskatoon	29.00
Sutherland	24.30

* Higher numbers indicate greater diversity.

Major Occupations

	1996	2001	%Change
Management	140	180	28.6
Business/Finance/Administration	485	325	-33.0
Natural & Applied Sciences	175	125	-28.6
Health	175	130	-25.7
Social Sc/Educ/Gov't/Religion	200	280	40.0
Art/Culture/Recreation/Sport	105	95	-9.5
Sales & Service	715	900	25.9
Trades/Transport/Equip Operator	310	490	58.1
Primary Industry	120	95	-20.8
Processing/Manufacturing/Utilities	100	100	0.0
Total Occupation	2,535	2,715	7.1

Age Groups



School Enrollment

	1998	2003	%Change
Sutherland (Public)	263	237	-9.9
Holy Family (Separate)	271	316	16.6
University of Saskatchewan	655	572	-12.7

Education Level**

Highest Level Attained	1996	2001	%Change
Less than Grade 9	315	170	-46.0
9-13 w/ or w/o Diploma	1,140	995	-12.7
Trades Certificate or Diploma	105	330	n/a
College w/ or w/o Certificate or Diploma*	765	790	3.3
Some University	710	565	-20.4
University Graduate	615	635	3.3

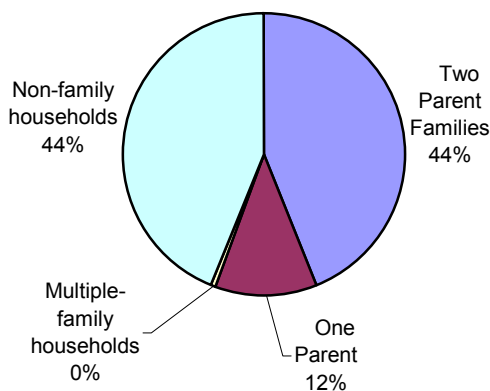
* Referred to as 'Other non-university certificate or diploma' in previous censuses, this sector includes non-degree-granting institutions such as community colleges, CEGEPs, private business colleges and technical institutes.

** The 1996 Census included the ages 15 and over while the 2001 Census included the ages 20 and over.

DEMOGRAPHIC DATA

Family Structure

	1996	2001	%Change
One Family Households			
One Parent	225	240	6.7
Two Parent	925	910	-1.6
Multiple Family Households	0	10	n/a
Non-Family Households	820	910	11.0
Total Households	1,960	2,050	4.6
Average Household Size	2.3	2.2	-4.3



Family Income

	1996	2001	%Change
<\$10,000	110	65	-40.9
\$10,000-19,999	100	115	15.0
\$20,000-29,999	160	210	31.3
\$30,000-39,999	180	155	-13.9
\$40,000-49,999	200	120	-40.0
\$50,000-59,999	150	130	-13.3
\$60,000-69,999	65	110	69.2
\$70,000-79,999	110	135	22.7
\$80,000-89,999	20	45	125.0
\$90,000-99,999	20	15	-25.0
\$100,000+	40	55	37.5
Average Family Income (\$)	44,093	47,841	8.5

Housing Costs

	\$
Average Gross Rent	596
Average Owner's Major Payments	639

Housing Affordability Index

Under 1.0 represents relatively less affordable	Index
Sutherland	1.39

Vehicle Registration

	1997	2002	%Change
Number of Vehicles	2,396	2,770	15.6
Vehicles/Resident	0.58	0.65	12.1

Political Participation

% of eligible voters	Sutherland	Saskatoon
Civic (2000)	17.3	26.4
Civic (2003)	44.1	52.3
Provincial (1999)	56.8	57.8
Federal (2000)	51.1	59.7

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DEVELOPMENT DATA

Dwellings

Number	1996	2001	%Change
One Unit Dwelling	875	870	-0.6
Semi-detached House	8/0	60	-25.0
Row House	45	100	122.2
Apartment: Detached Duplex	105	135	28.6
Apartment: Five or More Storeys	0	0	n/a
Apartment: Less than Five Storeys	750	760	1.3
Other Single Attached House	0	10	n/a
Movable Dwelling	110	110	0.0
Total Dwellings	1,960	2,045	4.3
Dwelling Units per Acre	3.70	3.86	4.3
Total Gross Neighbourhood Area in Acres	529.84		

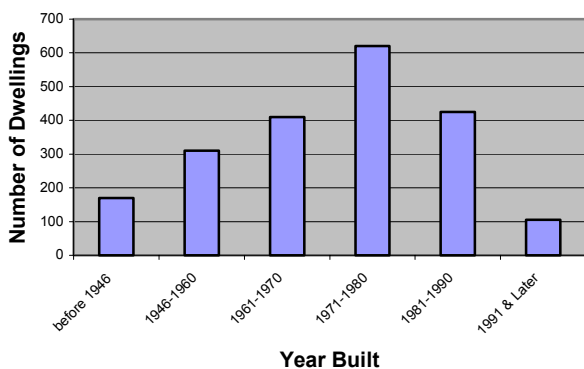
Housing by Tenure

	1996	2001	%Change
Owned	890	955	7.3
Rented	1,075	1,095	1.9
Total	1,965	2,050	4.3

Age of Dwelling

	Dwellings Built
Before 1946	170
1946-1960	310
1961-1970	410
1971-1980	620
1981-1990	425
1991 & Later	105

Period of Original Construction



Real Estate Sales

For Year 2002	Total Number	Average Price \$
Single Family Dwelling	78	108,613
Semi-detached-1 title	1	n/a
Semi-detached-1 title/side	0	n/a
Low Rise Apartment Condo	36	95,224
High Rise Apartment Condo	0	n/a
Townhouse Condo	1	n/a
Multi Residential	0	n/a
Single Family Dwelling Selling Price Percentile Range – 10 to 90		
		\$
2001	86,000	135,000
2002	78,000	137,000
Average Value of Dwelling (\$)		102,393

Licensed Home Based Businesses

	2003
Sutherland	43
Saskatoon	1,755

Park Space

	Acres	People Per Acre
Anna McIntosh park (N)	2.19	
C.F. Patterson Park (N)	1.39	
C.F. Patterson Park North (N)	2.24	
Herbert Stewart Park (N)	4.81	
Sutherland Park (N)	9.08	
Father Basil Markle Park (SU)	3.91	
Hilliard Gardner Park (SU)	1.03	
Total	24.65	186.8

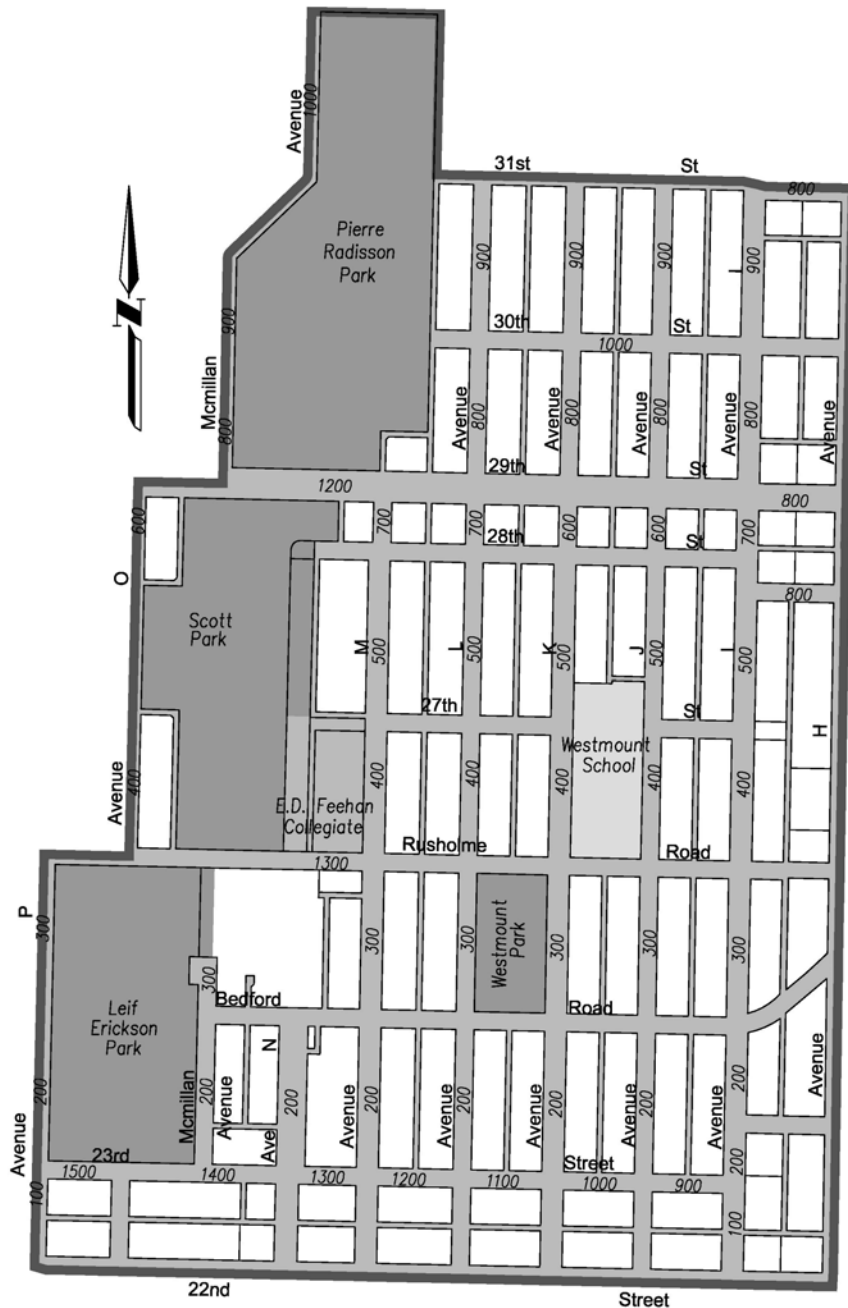
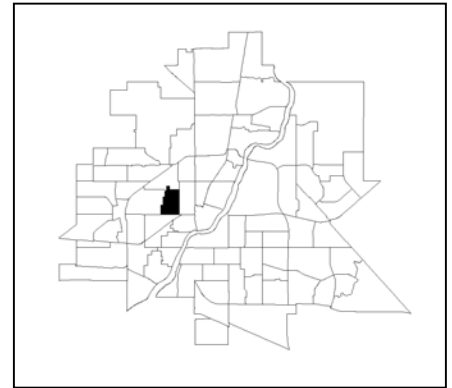
Park Type: N-Neighbourhood D- District MD-Multi-District
SU-Special Use

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APPENDIX I
Community Profile for Westmount

Westmount

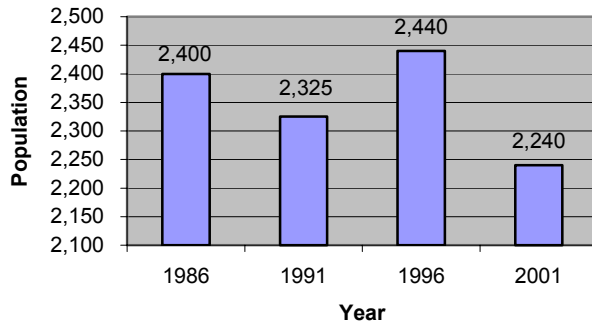


Community Quick Facts

Municipal Ward:	4
SDA:	Core Neighbourhoods
Population:	2,235
Average Family Income:	\$32,444
Average Household Size:	2.4
Homeownership:	62.4%
Average Home Selling Price:	\$65,996

DEMOGRAPHIC DATA

Census Population



Mother Tongue

	1996	2001	%Change
English	2,015	1,915	-5.0
German	60	40	-33.3
Ukrainian	90	75	-16.7
Cree	40	50	25.0
Other	175	145	-17.1

Ethnic Diversity

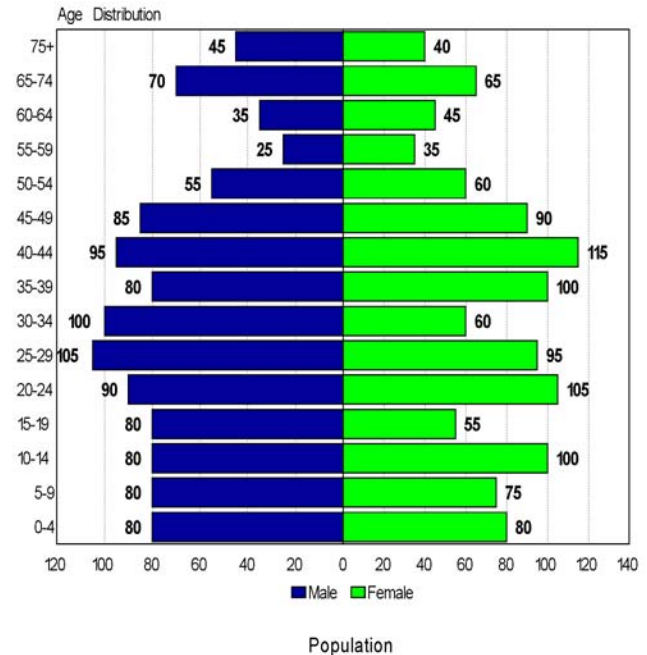
Cumulative Index*	2001
Saskatoon	29.00
Westmount	51.15

* Higher numbers indicate greater diversity.

Major Occupations

	1996	2001	%Change
Management	55	60	9.1
Business/Finance/Administration	150	100	-33.3
Natural & Applied Sciences	30	50	66.7
Health	35	50	42.9
Social Sc/Educ/Gov't/Religion	40	70	75.0
Art/Culture/Recreation/Sport	20	10	-50.0
Sales & Service	310	395	27.4
Trades/Transport/Equip Operator	270	195	-27.8
Primary Industry	20	10	-50.0
Processing/Manufacturing/Utilities	75	65	-13.3
Total Occupation	1,015	1,010	-0.5

Age Groups



School Enrollment

	1998	2003	%Change
Westmount (Public)	189	177	-6.3
E.D. Feehan (Separate)	1,004	1,280	27.5
University of Saskatchewan	73	64	-12.3

Education Level**

Highest Level Attained	1996	2001	%Change
Less than Grade 9	235	210	-10.6
9-13 w/ or w/o Diploma	710	520	-26.8
Trades Certificate or Diploma	70	280	n/a
College w/ or w/o Certificate or Diploma*	420	375	-10.7
Some University	225	110	-51.1
University Graduate	125	105	-16.0

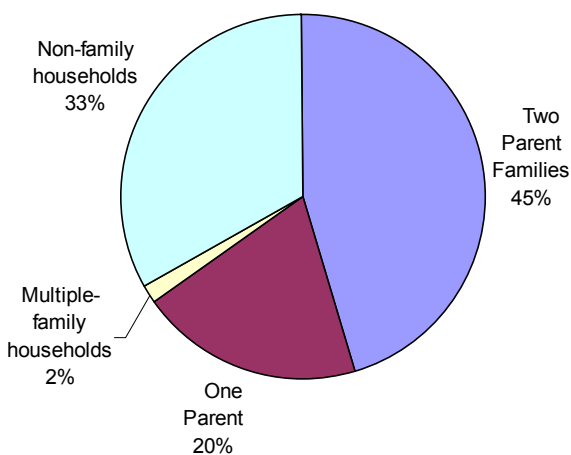
* Referred to as 'Other non-university certificate or diploma' in previous censuses, this sector includes non-degree-granting institutions such as community colleges, CEGEPs, private business colleges and technical institutes.

** The 1996 Census included the ages 15 and over while the 2001 Census included the ages 20 and over.

DEMOGRAPHIC DATA

Family Structure

	1996	2001	%Change
One Family Households			
One Parent	180	190	5.6
Two Parent	415	435	4.8
Multiple Family Households	0	15	n/a
Non-Family Households	335	320	-4.5
Total Households	930	930	0.0
Average Household Size	2.3	2.4	4.3



Family Income

	1996	2001	%Change
<\$10,000	70	90	28.6
\$10,000-19,999	105	100	-4.8
\$20,000-29,999	150	120	-20.0
\$30,000-39,999	115	140	21.7
\$40,000-49,999	60	65	8.3
\$50,000-59,999	45	40	-11.1
\$60,000-69,999	20	25	25.0
\$70,000-79,999	15	10	33.3
\$80,000-89,999	10	35	250.0
\$90,000-99,999	0	0	n/a
\$100,000+	10	10	0.0
Average Family Income (\$)	31,744	32,444	2.2

Housing Costs

	\$
Average Gross Rent	518
Average Owner's Major Payments	564

Housing Affordability Index

Under 1.0 represents relatively less affordable	Index
Westmount	2.06

Vehicle Registration

	1997	2002	%Change
Number of Vehicles	1,057	1,191	12.7
Vehicles/Resident	0.41	0.45	9.8

Political Participation

% of eligible voters	Westmount	Saskatoon
Civic (2000)	16.4	26.4
Civic (2003)	39.1	52.3
Provincial (1999)	48.5	57.8
Federal (2000)	49.2	59.7

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DEVELOPMENT DATA

Dwellings

Number	1996	2001	%Change
One Unit Dwelling	710	810	14.1
Semi-detached House	10	15	50.0
Row House	45	50	11.1
Apartment: Detached Duplex	110	40	-63.6
Apartment: Five or More Storeys	0	0	n/a
Apartment: Less than Five Storeys	50	15	-70.0
Other Single Attached House	0	0	n/a
Movable Dwelling	0	0	n/a
Total Dwellings	930	930	0.0
Dwelling Units per Acre	3.83	3.83	0.0
Total Gross Neighbourhood Area in Acres	242.76		

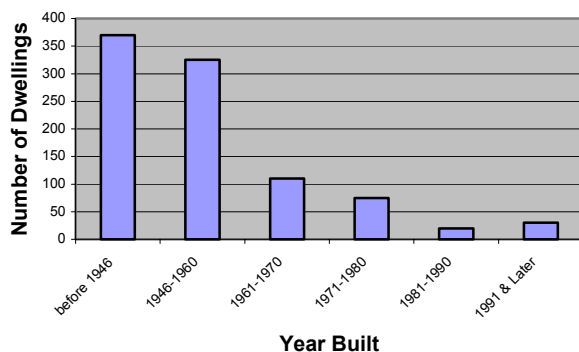
Housing by Tenure

	1996	2001	%Change
Owned	555	580	4.5
Rented	375	350	-6.7
Total	930	930	0.0

Age of Dwelling

	Dwellings Built
Before 1946	370
1946-1960	325
1961-1970	110
1971-1980	75
1981-1990	20
1991 & Later	30

Period of Original Construction



Real Estate Sales

For Year 2002	Total Number	Average Price \$
Single Family Dwelling	69	65,996
Semi-detached-1 title	2	n/a
Semi-detached-1 title/side	1	n/a
Low Rise Apartment Condo	0	n/a
High Rise Apartment Condo	0	n/a
Townhouse Condo	0	n/a
Multi Residential	0	n/a
Single Family Dwelling Selling Price Percentile Range – 10 to 90		
		\$
2001	43,500	114,500
2002	34,950	96,999
Average Value of Dwelling (\$)		74,012

Licensed Home Based Businesses

	2003
Westmount	13
Saskatoon	1,755

Park Space

	Acres	People Per Acre
Leif Erickson Park (N)	13.24	
Westmount Park (N)	2.92	
Pierre Radisson Park (D)	24.88	
Scott Park (D)	14.55	
Total	55.59	40.2

Park Type: N-Neighbourhood D-District MD-Multi-District
SU-Special Use

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