

Built for Success

Four established affordable housing projects show what willpower, resources and a targeted plan can achieve

by Jaelyn Molyneux
photography by David Dean

Crestwood Heart to Home Project

Despite the current need for solutions, putting a dent in the demand for affordable housing is not uncharted territory. As long as there have been Calgarians priced out of the market, there have been innovative solutions to help bring them back into the fold. The most successful of those initiatives have relied on innovation to help achieve long-term goals.

Whether it is co-operative ownership that has dozens of people paying one mortgage, or private donations from the real estate industry to build housing it will never profit from, these success stories were unconventional when they welcomed their first tenant. They tell of creative ways to fund affordable housing, of methods to integrate residents into the larger community and of ways to support them to break the cycle of poverty.

And it's that kind of calculated creative thinking that is needed to launch an all-fronts offensive on Calgary's current affordable housing crisis.

These four groups have been successfully providing homes for those whom the real estate market leaves out. Without these projects, the current affordable housing situation could be a whole lot worse. And the example they have set makes the ultimate goal of supplying the demand for affordable housing seem all the more possible.

Crestwood Heart to Home Project

This four-storey building in the southeast community of Millican-Ogden is a housing monument to teamwork done right. Funding from three levels of government, cash from a private donor and community consultation made for the seamless creation of the 60-unit affordable housing complex, which was built from the ground up.

The total price tag was \$13.2 million. The City provided land and capital worth \$6.3 million, and the federal and provincial governments gave \$5.4 million in capital funding. The final \$1.5 million was donated by the Calgary Real Estate Board's Charitable Foundation (CREB-CF), which earmarked all of its fundraising efforts between 2005 and 2007 to this single capital project. Its contribution was the first and largest private capital donation to date for a City of Calgary affordable housing project, and it came from the 5,300-member group that mostly includes realtors whose salaries depend on the open real estate market.

That precedent-setting private donation, combined with public funding, paid for a family-ori-

ented housing complex with eight one-bedroom and 52 two-bedroom units. Eight of those units are wheelchair-accessible.

The developer was the Affordable Housing division of the City's Land Servicing and Housing department, but before the first shovel hit the City-owned vacant lot, the community was given an opportunity to provide input.

"We bought the site and consulted extensively with the community so the neighbours would be pleased with the design," says Gail Sokolan, the City's affordable housing coordinator.

As a result of the community feedback, Crestwood's curb appeal was given some extra charm. Its exterior was designed to fold into Millican-Ogden's redevelopment plan for heritage decor. Crestwood's red bricks and trestle details are an ode to train stations and the nearby Canadian Pacific Railway yards built in 1912. Underground parking leaves room for more green space and an onsite playground.

Once the building was completed in 2008, it was handed over to the Calgary Housing Company (CHC) to operate as a mixed-income building.

CHC subsidizes 50 of the units for residents selected from its waitlist of more than 4,000 applicants. Their rent is adjusted to 30 per cent of their income, with some paying as little as a few

hundred dollars each month. Crestwood has also set aside 10 non-subsidized units for residents who pay market rate.

"That ratio creates a mixed community where all of the people are not in one income," says Sokolan. "It also allows us to generate enough revenue from the building that is able to maintain its own operating costs."

Crestwood was designed to be self-sustaining, with the original \$13.2 million in start-up costs, combined with mixed rent, providing enough capital to fund its long future.

Highbanks Society

The Highbanks Society's formula for getting young single moms and their kids off to a positive start begins with putting a roof over their heads, but really gels by combining affordable housing with peer support and education.

"We are a housing-first solution that is about giving young moms a stable home environment, but we are also teaching mothers to become successful heads of their own households," says executive director Cecilia de la Rocha.

Highbanks owns the Bowview Apartment building in West Hillhurst, and rents out the four two-bedroom and one one-bedroom units to single moms ages 16 to 24 at a subsidized rate of \$375 a month. Older clients stay in three units in



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—Cecilia de la Rocha, Highbanks Society

Highbanks teaching kitchen, renderings by Corea Stropa Interior Design.

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—Yvonne Sabraw, Sunnyhill resident



a nearby building that Highbanks subleases from the CHC. Rent in those units is set at 30 per cent of the tenant's income.

Families can stay for up to two years while the moms improve their education and brush up on life skills to help them break the cycle of poverty.

Bowview also functions as a community hub. Having other single moms as neighbours reduces isolation, and Highbanks organizes group events for peer support and professional advice.

Monthly CHATT Nights (which stands for Community of Highbanks All Talking Together) have brought in pharmacists and lawyers to talk about the difference between prescription and over-the-counter drugs, custody rights of mothers and the fathers of their children and other topics.

“We are trying to provide as many life-learning lessons as possible while they are with us,” says de la Rocha. “We have to make sure they leave educated, aware and focused on being the best parents that they can be, despite their circumstances.”

Highbanks also insists on full-time formal education geared toward long-term career goals. Mothers attend day programs, including high school, college or work experience, and Highbanks will match any savings put toward education up to \$1,500 each year.

Highbanks' funding comes from several pots. The non-profit society draws income from the rent of its commercial tenants in the Bowview building, Velvet Style hair salon and Dairy Lane

Cafe. Private donations from individuals and groups are critical to the group's continuing work. Highbanks is also part of the Alberta Gaming and Liquor Commission's casino rotation that pools its revenues and refunds a portion back to eligible non-profit and religious groups. Highbanks receives government funding for major capital projects, such as its current 1,600-square-foot renovation project to add and expand apartments and group space.

All of that funding is pooled to help give single moms and their children a foundation for a healthy future.

“The women who come to us are ready, willing and able,” says de la Rocha. “They are just moms who need a hand up to get themselves stabilized and back on their feet.”

Sunnyhill Housing Co-operative

When the Calgary real estate market went on its roller-coaster rise and fall in the 2000s, the cost of living within Sunnyhill Housing Co-operative's 66 units remained steady. There were no bidding wars spiking sale prices or landlords inflating rent, despite a sought-after location in Sunnyside, a community that otherwise saw many of its rental properties converted to condos during the last decade.

Sunnyhill's bubble didn't burst, mostly because of its different approach to housing as an investment.

“The reason co-operatives are affordable is because no one is making money off of it,” says Sunnyhill resident Yvonne Sabraw. “The investment in living in co-operative housing is a social investment. You know all of your neighbours, and you work together to make it work and build a community.”

Sunnyhill operates as a business that is jointly owned by its residents. When you move in, you purchase a share — in 2009, share rates range from \$740 for a one-bedroom unit to \$1,480 for a three-bedroom unit. That share price is the only equity refunded to you when you move out.

Co-op residents pay monthly housing fees that go into a community account to cover the cost of taxes, maintenance and mortgage of the complex. In 2010, the co-operative voted to keep monthly rates unchanged at between \$548 for a one-bedroom unit and \$854 for a three-bedroom unit. Nearly one-third of the co-op's residents have those rates lowered through subsidies granted by their neighbours. Some pay a little more so others can pay less, and no household pays more than 27 per cent of its income.

To make it work, co-operatives rely on sweat equity. Sunnyhill has a rotating board of directors and volunteer committees for everything from grounds and building maintenance to social planning. When the sidewalks need to be cleared or toilets replaced, the membership decides whether the work should be done internally or outsourced, and how much they should spend.

Co-operatives are democratic, but the system isn't always simple.

"Some people have this idea that at a co-op everyone comes from the same point of view, but you can't make that assumption," says Sabraw. "We have to learn to work with our neighbours, and it can be messy, but there is a culture of trying to work together."

That culture has currently attracted 10 single men, 29 single women with and without kids and 27 two-parent families, with a total of 50 children from babies to teenagers who call Sunnyhill home. The waitlist to get in is so long, Sunnyhill isn't currently accepting applications.

"In a co-op, you don't want to get in and get out. You want to stay and nurture a community," says Sabraw. "People feel like they belong and not that they got stuck here."

LAMDA Mission

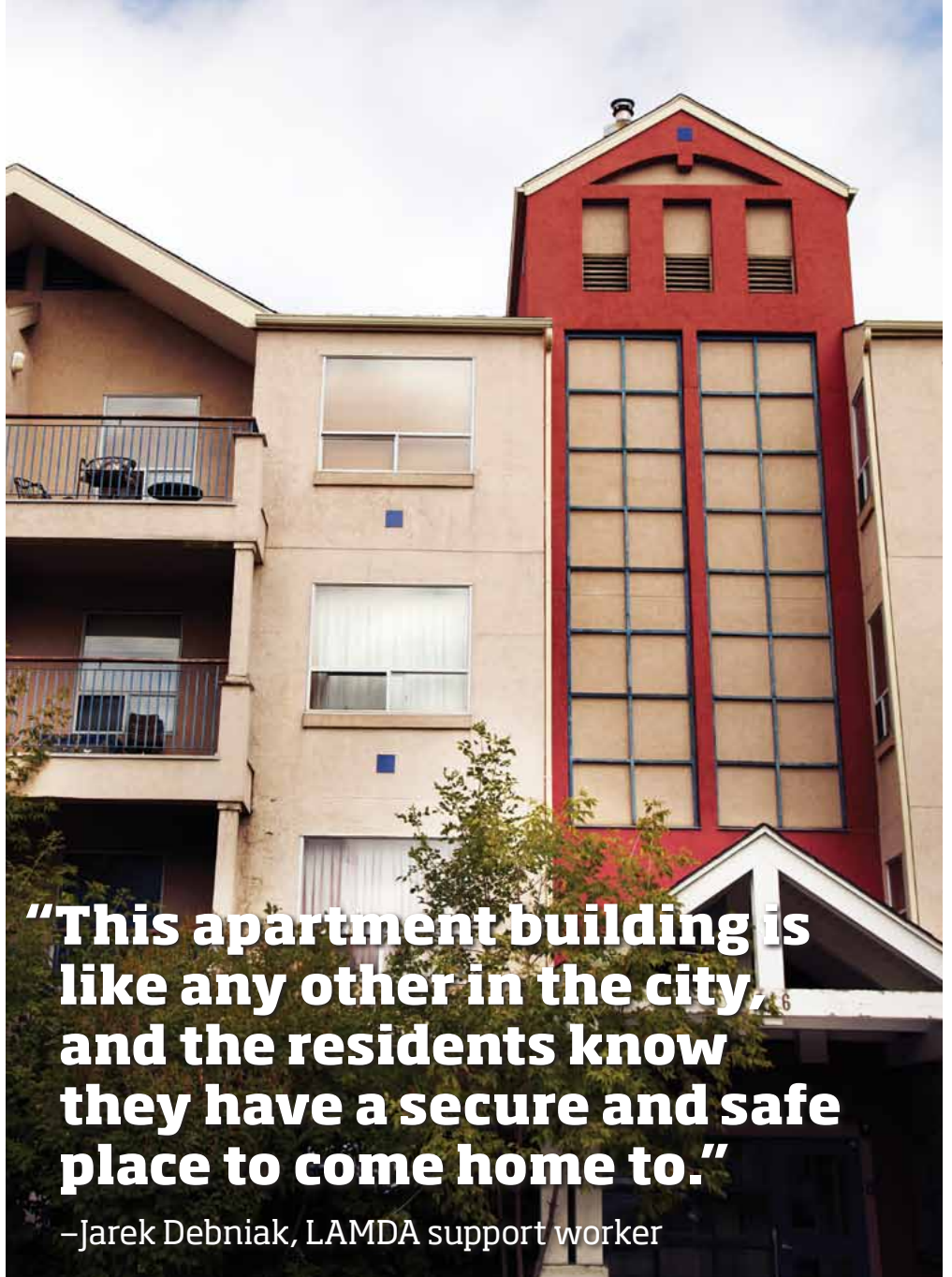
From the outside, LAMDA looks like any other four-storey apartment complex in Mission. Tenants come and go as they please, and visitors punch in at the intercom in the lobby to get buzzed in.

The difference is all 30 residents have been diagnosed with a mental illness. Most are schizophrenic, some are bipolar, but all the residents live independently with support from the Community Living Alternatives for the Mentally Disabled Association (LAMDA).

"This apartment building is like any other in the city, and the residents know they have a secure and safe place to come home to," says Jarek Debniak, one of two LAMDA support workers who specializes in independent living skills. "They know they can step out and integrate with the community, get a job and meet with others who are not sick. The stigma is still very strong, and they face that on a daily basis."

LAMDA softens that stigma for people being treated within the mental health system by creating a living environment that is affordable and acknowledges their ability to live independently.

LAMDA's Mission location has 30 one-bedroom apartments, while a second location in Killarney operates 16 two-bedroom apartments. Both buildings are owned by CHC, which serves as the landlord, collecting rent directly from residents. Rent is set at 30 per cent of a resident's income and, with all tenants drawing their income from Assured Income for the Severely Handicapped (AISH) or the Canadian Pension Plan (CPP),



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that averages to \$300 a month, plus 30 per cent of any additional earnings from part-time jobs.

Accounting for 25 per cent of Calgary's homeless population, people with mental illness are disproportionately in need of affordable housing that extends beyond just providing shelter. LAMDA's solution includes coordinating support services funded by Alberta Health Services. LAMDA has an onsite support worker, like Debniak, who is available weekdays to check in with residents, keep in contact with their case workers and organize weekly outings, including weekend getaways to Kananaskis or afternoons at the movies.

Debniak helps when needed with basic tasks like filling out job applications or government documents. He also quietly observes behaviour to ensure nothing is out of the ordinary.

"We promote, as much as we can, independent living, but we like to be proactive in terms of noticing if residents are not doing well and acting quickly before things deteriorate," says Debniak.

Residents also support each other, informing Debniak when they notice anything out of the norm with neighbours and organizing their own social events, from walking and cooking clubs, to video games in the common room.

A strong family dynamic among the residents forms organically within the building. "We want them to make a home out of it," says Debniak. "It's not a place where you put a mattress in a corner and just sleep here. We want the tenants to be active and independent. To have that positive energy, they have to feel secure, and that is what we provide." ■