SIGN:
Housing Assessment Final Report

June 2021

PRAXIS
RESEARCH | STRATEGY | RESULTS

Society for the Involvement of
Good Neighbours
SIGN Founded 1969

Prepared for:
SIGN

Prepared by:
Praxis Consulting Ltd.

Table of Contents

Executive Summary

To address and mitigate growing homelessness in Yorkton, the Society for the Involvement of Good Neighbours (SIGN) engaged Praxis Management Consulting to conduct a review of Yorkton's homeless and hard-to-house population. The review was initiated in December 2020 and completed in May 2021. The study included:

- a literature review of the extent of homelessness in Canada and across Saskatchewan;
- a literature review of community and financial supports;
- an assessment of Yorkton and area demographics;
- a forecast of housing need and demand growth;
- primary research regarding the extent of hidden homelessness;
- gap analysis comparing the current and desired state; and,
- recommendations for addressing the issue in Yorkton.

Based on consultations with Yorkton residents and organizations, the vision for Yorkton regarding its homeless population in 5 to 10 years includes:
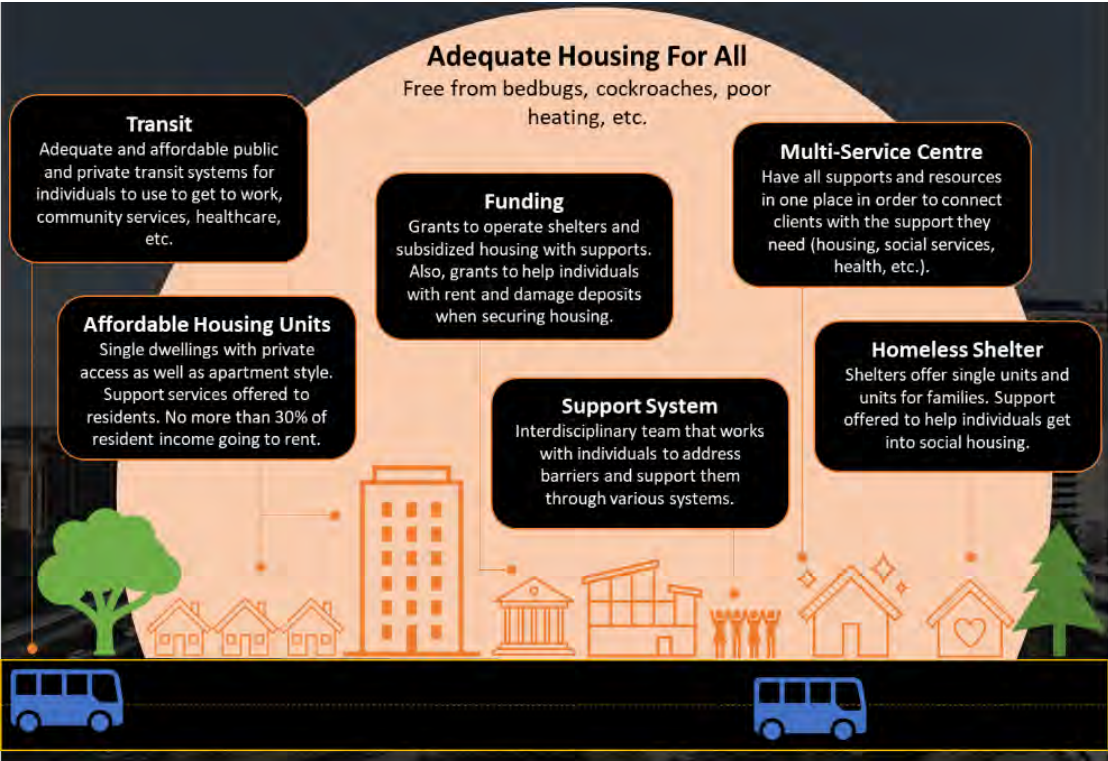
The study revealed current strengths and gaps toward the achievement of the 5 to 10 year desired state:
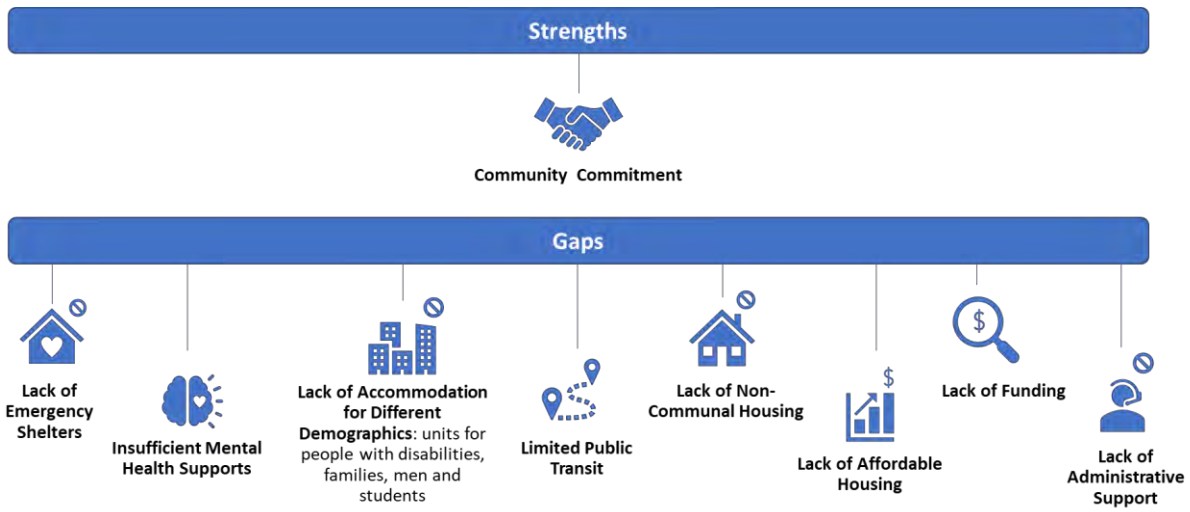
The data provided evidence that the hard-to-house and homelessness issue in Yorkton is worsening, and a solution is needed to correct the current path. Consultation responses repeated several times that individuals cannot focus on other needs, such as education, employment, addictions, health conditions, etc., without a roof over their head and food in their stomach. For this reason, a holistic approach is required to address the issues. Best Practices support a "housing first" approach.

It is suggested that Yorkton consider both short-term and long-term actions to address hard-to house and homelessness in the city.

Short Term:
- input emergency shelter options that are all-inclusive;
- prioritize supports addressing mental health;
- make more affordable housing options available;
- address the largest barriers of homelessness; and,
- foster community partnerships that provide supports for those at risk of homelessness.

Long Term:
- explore a Housing First model. E.g., a model similar to Homeward Bound out of Prince Albert which provides permanent housing and supports to individuals experiencing homelessness.

SIGN:

Housing Assessment

Introduction

Objective

In order to address and mitigate growing homelessness in Yorkton, the Society for the Involvement of Good Neighbours (SIGN) engaged Praxis Management Consulting to conduct a review of Yorkton's homeless and hard-to-house population. The review was undertaken in December through May 2021 and included:

- a literature review of the extent of homelessness in Canada and across Saskatchewan;
- a literature review of community and financial supports;
- an assessment of Yorkton and area demographics;
- a forecast of housing need and demand growth;
- primary research regarding the extent of hidden homelessness;
- gap analysis comparing the current and desired state; and,
- recommendations for addressing the issue in Yorkton.

Methods

Literature Review

Praxis conducted a literature review to provide context to the homelessness and hard-to-house situation across Canada, and more specifically, within Saskatchewan. This includes identifying circumstances, trends, challenges, housing and community support, and funding sources available. Information was gathered through desktop research and included both provincial and federal reports as well as other accredited sources.

Economic Assessment

Praxis's proprietary Economic Model was utilized to derive 10- and 25-year economic growth and housing forecast data for the City of Yorkton and surrounding area. Our standard model was customized by integrating economic intelligence and regional population growth patterns to generate targeted economic data for the region.

The economic model includes the Yorkton Census Agglomeration (CA) region only. The Yorkton CA includes the city of Yorkton, the town of Springside, the village of Ebenezer and the rural municipality of Orkney No. 244. Neighbouring First Nations are implicitly recognized in the housing and population forecast data as a key driver of intra-provincial migration.

Based on current to medium term (10 years) and longer term (25 years) growth projections, a dependable baseline forecast was used to generate multi-year regional employment, population, and housing data for the region as a function of employment and historical migration trends and future economic conditions. The growth driven population projections were based on age grouping or cohort model using birth and death rates from Statistics Canada.

Using projected new employment by salary and projected new population by age group, Praxis estimated housing demand across the continuum of need including senior, affordable, subsidized, market housing, and student housing.

The economic assessment report can be found in Appendix A.

Survey

In an effort to gather data from the target population group, paper-based surveys were available between March 23rd and April 23rd, 2021 at the SIGN facility on Broadway and the Emergency Department of Yorkton Regional Health Centre. In total, 34 surveys were completed by those who are affected by homelessness or barriers to housing.

The survey questionnaire and results can be found in Appendix B.

Focus Groups

Four virtual focus groups were conducted between March 30th and April 13th, 2021. A total of 35 stakeholders and organizations with an interest in the homeless or hard-to-house population of Yorkton participated.

The focus group moderator's guide and summary notes can be found in Appendix C.

Interviews

Nine one-on-one interviews were conducted with key stakeholders and/or organizations with a mandate to respond to Yorkton's homeless or near-homeless population. The interviews took place over the phone between April 12 and April 28, 2021.

The interview protocol and summary notes can be found in Appendix D.

Research Limitations

Praxis experienced the following limitations when conducting both primary and secondary research in the development of this report:

- limited secondary research on Saskatchewan-specific homeless and hard-to-house demographic;
- some historical data in secondary research was conducted and published prior to 2020/21;
- economic assessment figures may be under reported due to Yorkton's hidden homeless population;
- survey distribution was limited due to COVID and organizational restrictions, which may have limited the breadth and number of respondents;
- were not able to reach all targeted focus group participants and organizations (35/64); and,
- were not able to complete all interviews (9/12).

Part I: Literature Review

Preface

Praxis undertook a literature review using desktop research to inform the circumstances, trends and challenges experienced by the hard-to-house and homeless population. The information below is sourced from publicly available resources and as such, Praxis acknowledges that it may be limited.

Issues and Trends of Homelessness

Circumstances

Homelessness affects more than 235,000 people in Canada in any given year.[1] Circumstances contributing to homelessness are unique to each individual, but frequently include:

- **Loss of employment**: Employment loss can be linked to job performance issues, company layoffs, and shifts in the economy.
- **Personal situations and relational issues:** This includes the experience of a traumatic event, a personal crisis (family break-up or domestic violence), mental illness, addictions, and/or poor physical health.
- **Substance abuse:** An unhealthy reliance on drugs, alcohol or other vices.
- **Physical, sexual or emotional abuse:** Individuals experiencing abuse are often faced with being homeless or remaining in an abusive relationship. There is an increased rate of children and women (especially women with children) experiencing abuse within the home. Seniors are also a demographic with increased exposure to abuse and neglect causing homelessness.
- **Lack of affordable housing:** Shortages of suitable and affordable rental units is prevalent across Canada. Those spending more than 30% of their income on housing are at increased risk for homelessness if they were to lose a portion of their income or incur an additional expense.
- **System failures:** Individuals transitioning from one system to another are often neglected in terms of proper planning. This includes individuals transitioning off child welfare; those being discharged from the hospital, corrections facilities, and/or mental heath and addictions facilities. It also includes a lack of supports for immigrants and refugees.
- **Discrimination:** Biases against individuals often obstruct access to employment, housing, justice and support services. Racial and sexual minorities are at increased risk of experiencing discrimination leading to homelessness.[2]

---

[1] Strobel, Stephenson; Burcul, Ivana; Dai, Jia Hong; Ma Zechen; Jamani, Shaila; Houssain, Rahat. Statistics Canada, 2021. Characterizing people experiencing homelessness and trends in homelessness using population-level emergency department visit data in Ontario, Canada. Retrieved from: https://www150.statcan.gc.ca/n1/pub/82-003-x/2021001/article/00002-eng.htm.

[2] Painter, Sally. LoveToKnow Corp., 2021. Unemployment Causes and Consequences. Retrieved from: https://jobs.lovetoknow.com/Unemployment_Causes_and_Consequences.

Trends

Prevention:

Changes to societal systems and structural shifts can greatly reduce the likelihood of individuals experiencing homelessness. This starts with prevention (addressing issues before the risk of homelessness is critical) instead of intervention (emergency supports to address those on the verge or already homeless). [3]

Historically, as a society we have relied heavily on emergency services to manage the issues relating to homelessness. In other words, Canada has mostly invested and assisted with supports after an individual has lost their housing. A New Direction: Framework for Homelessness Prevention was developed as an alternative approach. This framework developed by the Canadian Observatory on Homelessness outlines a case for homelessness prevention, provides a clear definition for prevention, and makes recommendations on which policies and practices should be adjusted.[3]

Prevention can be cost-effective. Based on findings from a recent study conducted by Pleace and Culhane, a cost-benefit analysis suggested that the public cost of addressing homelessness could be reduced from $56,000/person to $14,924/person annually with the implementation of preventative measures.[3]

Studies in Germany and the United Kingdom have evidence suggesting that locally applied preventative interventions are linked to a decrease in homelessness. Positive trends in homelessness reduction were linked to providing supports for intimate partner violence, discharge planning, prisoner support, tenancy supports (e.g., assistance with access to benefits, services, supports, furniture, debt and finance management), landlord mediation, and family mediation. It was evident that system integration between supports at the community and government level is required.[3]

---

[3] Gaetz, Stephen; Dej, Erin. Canadian Observatory on Homelessness, 2017. A New Direction: A Framework for Homelessness Prevention. Retrieved from: https://homelesshub.ca/sites/default/files/attachments/COHPreventionFramework_1.pdf.

Primary Prevention — Addressing structural and systems factors that broadly influence housing instability. → *E.g.,* systems preventions to stop the movement from mental health care, child protection and corrections into homelessness.

Secondary Prevention — Targeted approaches and interventions for those at increased risk of becoming homeless or recently experienced homelessness. → *E.g.,* awareness and education campaigns for homelessness and anti-violence, early childhood supports, development of affordable housing stock.

Tertiary Prevention — Supports used to address those who are currently experiencing homelessness to exit the system and reduce likelihood of reoccurrence. → *E.g.,* access to safe, affordable and suitable housing, and access to a variety of supports to maintain housing.

Homelessness prevention is *not* any service or support provided to those who are homeless in an emergency context. If the individual remains in a state of homelessness it is not considered a homelessness prevention

© Copyright 2021, Canadian Observatory on Homelessness

Key population targeting:

Due to increasing trends within certain demographics experiencing homelessness, nations are addressing these populations through targeted programming.

The main groups identified as experiencing homelessness in Canada include:

- **Single adult males:** Of those experiencing homelessness, males aged 25 - 55 account for 47.5%. Characteristics among this group include mental illness, addictions, and disability. [4]
- **Women:** Women are more likely to be victims of domestic violence. Choosing to leave an abusive relationship often means choosing homelessness. Statistics show that in Canada women account for 27% of shelter users. Also, 16% of senior women live in poverty. [4]
- **Children and youth:** Across Canada, 20% of the homeless population are individuals between the ages of 13 – 25. Children account for one in seven shelter users. Individuals experiencing homelessness at a young age have a higher rate of dropout, increased crime involvement and are more likely to become victims of human trafficking. This creates lifelong mental and physical health issues.[4]
- **Families:** Varying in structure and dynamic, families experience homelessness due to several factors, including insufficient income, family violence, and lack of access to affordable, suitable housing.

More families are turning to emergency services due to decreased government housing and supports. On average, families who use shelters stay twice as long.[4]

- **Indigenous people:** Although Indigenous people make up only 5% of the Canadian population, they make up 25% of the homeless population. Indigenous people are eight times more likely to experience homelessness, especially in urban centres. This can be linked to generational trauma, discrimination, racism, and increased rates of poverty.[5]

- **Veterans:** Veterans are an increasing demographic in terms of Canadian homelessness representation. The majority of these individuals reside in Ontario and British Columbia. Veterans show higher rates of mental health issues, including anxiety, PTSD and addictions.[5]

Although not identified as a key demographic, seniors and older adults aged 50+ stand out as the only group with increased shelter use in the last decade.[4]

Targeted approaches are being developed internationally to provide supports for these populations, including:

- **Youth:** A Wales Centre for Public Policy report on preventing youth homelessness has identified five categories to prevent youth homelessness: structural preventions, system preventions, early interventions, eviction preventions and housing stabilizations. Programs developed around the world include the Geelong project in Australia, Host Homes in Canada, and Nightstop in the United Kingdom (and now being piloted in Canada).[6]

- **Indigenous homelessness efforts:** In 2015, the Government of Canada announced a commitment to ensure access to safe, suitable and affordable housing for First Nation, Metis and Inuit people across Canada. The State of Homelessness in Canada 2016 Report recommended the audit, review and expansion of Indigenous housing both on and off reserve, with committed funding of $300 million.[7]

- **Veterans' homelessness efforts:** The United States developed a universal screening tool through the Veterans Health Administration and the Veterans Homelessness Prevention Demonstration, which

---

[4] Gaetz, Stephen; Donaldson, Jesse; Richter, Tim; Gulliver, Tanya. Canadian Observatory on Homelessness, 2021. Who is homeless? Retrieved from: https://www.homelesshub.ca/about-homelessness/homelessness-101/who-homeless.

[5] Fred Victor, 2021. Homeless in Canada: Important Facts About Homelessness You Need to Know. Retrieved from: https://www.fredvictor.org/2019/06/07/homeless-in-canada-important-facts-about-homelessness/#:~:text=There%20are%20many%20reasons%20why,and%20lack%20of%20affordable%20housing.

[6] Schwan, Kaitlin; French, David; Gaetz, Stephen; Ward, Ashley; Akerman, Jennifer; Redman, Melanie. Wales Centre for Public Policy, 2018. Preventing youth homelessness – An international review of evidence. Retrieved from: https://www.homelesshub.ca/sites/default/files/attachments/180910_WCPP_international_evidence_review__report_submission.pdf.

[7] Gaetz, Stephen; Dej, Erin; Richter, Tim; Redman, Melanie. Canadian Observatory on Homelessness, 2016. The State of Homelessness in Canada 2016. Retrieved from: https://homelesshub.ca/sites/default/files/attachments/SOHC16_final_20Oct2016.pdf.

focuses on rapid housing and supports for veterans at risk of homelessness. In 2012, the Canadian Model for Housing and Support for Veterans Experiencing Homelessness pilot project was launched with a focus on the following principles:

- o peer support;
- o services separate from the general shelter population;
- o promotion of self-respect;
- o day-to-day structure;
- o alcohol and addictions supports; and,
- o transitional housing supports.[7]

The Canadian Model for Housing and Support for Veterans Experiencing Homelessness project resulted in significant decreases to emergency services, including 911 calls, ambulance responses, crisis team visits, and emergency room visits. Cost savings in the first year were estimated to be $536,600/year.[7]

Housing First model:
The Housing First model is a human rights-based approach that advocates for permanent housing as a first step for individuals experiencing homelessness. Housing is provided without prerequisites such as housing readiness or compliance requirements. After housing has been established, individuals can then focus on accessing supports centred around mental health, addictions, and life-preparedness. This approach has been adopted by many cities on their journeys to end homelessness, including Toronto, Calgary, New York, San Diego, etc.[8]

The At Home/Chez Soi project funded by the Mental Health Commission of Canada observed that out of 1,000 people participating in Housing First, over 80% remained housed after the first year.[8]

Housing First focuses on a consumer choice philosophy of allowing individuals some degree of choice about where they want to live and in what type of housing. Four types of housing are typical in this model:

1) **Scattered-site housing:** Independent private rental units.
2) **Congregate housing**: Many units in a shared building.
3) **Social housing**: Housing stocks dedicated for low income.
4) **Permanent supportive housing**: Housing and services for individuals with intricate needs.[8]

The Housing First teams model complements the Housing First model. In the teams model, two distinct teams are intended to address the needs of the specific demographics:

- **Assertive Community Treatment (ACT) teams:** Designed for individuals with intense mental health and addictions issues. These teams are specialized in psychiatric treatment and rehabilitation.

---

[8] Canadian Observatory on Homelessness, 2021. Housing First. Retrieved from: https://www.homelesshub.ca/solutions/housing-accommodation-and-supports/housing-first.

- **Intensive Case Management (ICM) teams:** Designed for individuals with less intense mental health and addictions issues. These teams focus on housing maintenance and improved quality of life supports through skill development, planning, mental and physical health services, and building social and community connections.[8]

Lastly, Housing First focuses on a range of supports. These supports fall into three categories:

- **Housing supports:** Supports to obtain and maintain housing, such as locating appropriate housing, managing landlord relations, obtaining and managing rental subsidies, and assistance setting up rental.
- **Clinical supports:** Supports to improve mental, social, physical and emotional health.
- **Complementary supports:** Supports to improve quality of life, integrate into the community and increase potential of self sufficiency. Supports include life skills, meaningful activities, employment and income supports, training and education, and community engagement.[8]

National strategies:

The literature review included notable national strategies on homelessness from Canada, United States, United Kingdom, and Australia. Countries showing the greatest progress on the war against

National Strategy Key Themes:

Canada
1. The Supporting Communities Partnership Initiative
2. Urban Aboriginal Homelessness
3. National Research Program
4. Surplus Federal Real Property for Homelessness Initiatives
5. Regional Homelessness Fund
6. Homeless Individuals and Families Information Systems

United States
1. Increase leadership, collaboration, and civic engagement
2. Increase access to stable and affordable housing
3. Increase economic security
4. Improve health and stability
5. Retool the homeless crisis response system

United Kingdom
1. Preventing homelessness
2. Providing support for vulnerable people
3. Tackling the wider causes of symptoms of homelessness
4. Providing more settled homes
5. Helping more people move away from rough sleeping

Australia
1. Working together in a social coalition
2. Prevention
3. Early intervention
4. Crisis transition and support

homelessness tend to have a clear national strategy that aligns with both a policy framework and funding that cascades through various levels of government down to the community level. In addition, various sectors must play a role in strategy development and implementation, including health, corrections, justice, housing, education, and social services.[9]

Challenges

Hidden homelessness:

The hidden homeless population is often under reported because they are virtually unseen. They do not live on the streets. According to Statistics Canada, one in five of those experiencing hidden homelessness will remain in this situation for at least a year. This population is largely linked to childhood abuse and disabilities.[5]

In primary research, hidden homelessness was noted as one of the most prevalent types of homelessness experienced in Yorkton. Unless an individual is working in human services, few residents of Yorkton are aware of the extent of homelessness within the City and surrounding area. Affected individuals are either considered couch surfers or transient (moving from housing situation to housing situation). This makes it difficult to determine the extent of the problem faced in Yorkton.

Economic downturn:

A report by Global News assumed that the extent of homelessness caused by the COVID-19 pandemic will not be determined for 3–5 years due to maximization of government supports and reliance on savings. A government-commissioned report regarding homelessness and COVID-19 anticipates that homelessness may rise in some centres by 10–15%. This increase will depend on federal aid, labour demands and housing markets.[10]

Lower-income workers are expected, based on historical data, to face the brunt of job losses. In addition, increased use of food banks and social services has been reported by non-profit organizations.[10]

Lack of government funding:

Shifting government incentives for for-profit entities and subsidies for non-profit entities have significantly depleted since the 1960s. In 1993, government completely stopped funding for social housing. Although reintroduced in 2001, funding has never matched the levels of the 1960s and 1970s, resulting in significant depletion of the housing stock. In addition, with less funding each year, it is

---

[9] Canadian Observatory on Homelessness, 2021. National Strategies. Retrieved from: https://www.homelesshub.ca/solutions/plans-end-homelessness/national-strategies.

[10] Press, Jordan. Global News, 2020. Pandemic's effect on homelessness could take years to play out. Expert call for action. Retrieved from: https://globalnews.ca/news/7513940/coronavirus-homeless-canada-report/.

increasingly difficult for non-profits to operate existing housing units. The current funding agreement with the Canadian Mortgage and Housing Corporation, already dwindling, is scheduled to end in 2039.[11]

Programming to address homelessness is also experiencing decreased funding allocations. Today, funding for homelessness is worth $119 million annually. This accounts for only 35% (after adjusting to inflation) of the funding provided in 1999. If rates were to return to 1999 levels, $343 million in funding would be directed to addressing homelessness in Canada.[11]

These large funding cuts are attributed to declining tax revenues. Canada's top tax rate in 1980 was 43%; in 2015, it was 29%. Without this tax revenue, it is increasingly difficult to allocate sufficient funding to address the issues related to homelessness.[11]

Due to the COVID-19 pandemic, the federal government provided one-time funding of $236.7 million for federal programming to combat homelessness and an additional $1 billion for the development or purchase of affordable housing. The government also provided the Canada Emergency Response Benefit (CERB) to individuals whose employment and income was affected due to the pandemic.[10]

Stress on other systems:
Homelessness puts a significant burden on various systems, including, but not limited to, shelters, criminal and justice systems, hospitals, emergency services, rental supplements, and social housing.[12]

Relying on emergency services is costly. A report written in 2012 by Stephen Gaetz titled *The Real Cost of Homelessness* outlined the average monthly cost associated with housing an individual experiencing homelessness:

- shelter bed: $1,932;
- provincial jail: $4,333;
- hospital bed: $10,900;
- rental supplement (Toronto): $701; and,
- social housing (Toronto): $200.

These amounts have likely increased due to inflation and increased cost of living.[13]

The average episode of homelessness is typically short-lived. Those who do become chronically homeless (homeless for longer durations, either continuous or periodic) suffer from increased health deterioration. Chronically homeless individuals comprise an estimated 20% of the homeless population but consume more than 60% of total service costs related to homelessness. As a result, this population

---

[11] Falvo, Nick. Canadian Observatory on Homelessness. Ten Things to Know About the Challenges of Ending Homelessness in Canada. Retrieved from: https://homelesshub.ca/blog/ten-things-know-about-challenges-ending-homelessness-canada.

[12] Canadian Observatory on Homelessness, 2021. Legal & Justice Issues. Retrieved from: https://www.homelesshub.ca/about-homelessness/topics/legal-justice-issues.

[13] Gaetz, Stephen. Canadian Homelessness Research Network Press, 2012. The real cost of homelessness: Can we save money by doing the right thing? Retrieved from: https://www.homelesshub.ca/sites/default/files/attachments/costofhomelessness_paper21092012.pdf

uses significantly more health services and interventions. The City of Calgary calculated the costs of supports for transient homeless individuals at $72,444/person/year and chronically homeless individuals at $134,642/person/year.[13]

The same report found that 22.9% of prisoners were homeless at the time of incarceration, and 32.2% would be homeless when discharged. This increases the likelihood of repeat offences. Statistics Canada found that in 2008 the average cost of holding a male in prison was $106,583/year and the average cost of holding a female in prison was nearly double at $203,061.[13]

In primary research, one participant told us how one of their clients would steal food in order to go to jail, where they would be provided a bed to sleep and food to eat. Another participant mentioned that sometimes parents would bring their child to the hospital, saying they were sick in order to have somewhere to stay for that night.

Living wages:
Living wage refers to the wage required to live a normal standard of living. Minimum wages are currently not at living wage levels. Minimum wage has not increased at the same pace as the cost of housing or other basic needs. Poverty and the risk of homelessness exists in houses with employed individuals earning minimum wage. The number of low-income jobs continues to grow while the number of higher-income jobs remains flat.[14]

In 2012, 44% of poor households reported at least one employed member within the household.[14]

---

[14] Sekharan, Vineeth. Canadian Observatory on Homelessness, 2015. Infographic: The Case for Increasing the Minimum Wage. Retrieved from: https://www.homelesshub.ca/blog/infographic-case-increasing-minimum-wage.

Minimum Wages Across Canada (2021)

$14.60	$15.00	$11.45	$11.90	$14.25
British Columbia	Alberta	Saskatchewan	Manitoba	Ontario
$13.50	$12.50	$12.95	$11.75	$13.00
Quebec	Newfoundland	Nova Scotia	New Brunswick	Prince Edward Island

© Retail Council of Canada 2021

Saskatchewan currently has the lowest minimum wage among all provinces. In 2017, a report written by Andrew Stevens presented the case for increasing Saskatchewan's minimum wage to $15/hour. At the time of the report, minimum wage in Saskatchewan was $10.96/hour and the average living wage in Saskatchewan's two major cities, Regina and Saskatoon, was $16.95 and $16.19/hour, respectively. Increasing the minimum wage to $15/hour would have accounted for 55% of Saskatchewan's 2017 average hourly wage, $27.24/hour. In response, there was concern that such a wage increase would cause job losses and turmoil for Saskatchewan small businesses and farms, given the recently adjusted federal taxes. In addition, poverty rates in the province had decreased, which many attributed to Saskatchewan's strong economy. Although the poverty rate in Saskatchewan has decreased from 20% in 2010 to 14.8% in 2014, Stevens' noted that provincial child

2017 Saskatchewan Wages

16,200 minimum wage earners

96,000 or 20% of the population earn less than $15/hour

40% of minimum wage earners are between 15 – 19 years old.

30% of minimum wage earners are between 35 – 64 years old

65% of minimum wage earners = women

© Copyright 2021, Canadian Observatory on Homelessness

and Indigenous poverty rates were still above the Canadian average.[15]

Access to community services:

Access to community resources and services was brought up multiple times during primary research. Many individuals operating in the human services profession were unfamiliar with the breadth of programming and resources offered within the Yorkton area. This is not only a problem in Yorkton but across the nation. Connecting with and to the right resources creates concern regarding the lack of necessary programs available, poor transition planning, long wait times, and lack of dedicated services for individuals and groups with specific needs.[16] For individuals with complex needs, navigating these systems is often very overwhelming. Even when they are connected to these resources, oftentimes they lack identification, a stable address, and/or access to transportation.

For those residing outside of larger urban centres, this challenge is exacerbated. Rural centres often lack support services or are limited in offerings and capacity. Being visibly homeless also plays a role. Many are denied services due to the stereotypes associated with homelessness, substance abuse and mental health challenges, creating another barrier to solving the issue.[17]

Mental health and addictions:

Mental health and addictions issues often go hand-in-hand when it comes to homelessness.

According to the Canadian Observatory on Homelessness, 30-35% of individuals experiencing homelessness have mental health issues. This number is even greater, at 75%, for women experiencing homelessness. Poor mental health is correlated to delusional thinking, withdrawal from friends and family, and lack of ability to take care of oneself. For these reasons, mental illness puts individuals at increased risk of experiencing homelessness. This often leads to a vicious cycle as experiencing homelessness intensifies mental health issues. Some mental health symptoms related to homelessness include anxiety, fear, depression, insomnia and substance use. These individuals put increased strain on community resources and therefore over represent those experiencing homelessness. [18]

---

[15] Stevens, Andrew. Canadian Centre for Policy Alternatives. The Fight for a $15 Minimum Wage in Saskatchewan. Retrieved from:
https://www.policyalternatives.ca/sites/default/files/uploads/publications/Saskatchewan%20Office/2017/12/Fight%20for%20%2415%20Min%20Wage%20In%20SK%20%2811-28-17%29.pdf.

[16] Canadian Observatory on Homelessness, 2021. Access To Supports & Services. Retrieved from:
https://www.homelesshub.ca/about-homelessness/service-provision/access-supports-services.

[17] Canadian Observatory on Homelessness, 2021. Community Services. Retrieved from:
https://www.homelesshub.ca/about-homelessness/service-provision/community-services.

[18] Canadian Observatory on Homelessness, 2021. Mental Health. Retrieved from:
https://www.homelesshub.ca/about-homelessness/topics/mental-health#:~:text=For%20all%20these%20reasons%2C%20people,depression%2C%20sleeplessness%20and%20substance%20use.

The National Coalition for Homelessness reported in 2017 that 38% of individuals experiencing homelessness had a reliance on alcohol and 26% had a reliance on other harmful substances.[19] The use of substances does not signal addiction, and having an addiction does not explain homelessness. Many individuals who have addictions may never experience homelessness, but an individual with an addiction and low income has an increased risk of losing their housing. If these individuals lose their housing, they face increased barriers to obtaining housing and employment due to their substance abuse. This includes substance use treatment services and recovery supports. In addition, substance abuse is often linked to job loss or inability to work or remain in school, disjointed friend and family relations, and issues with the law.[20]

1. Prevention
Supports that emphasis either harm reduction or complete withdrawal

2. Treatment
Supports for problematic substance abuse

3. Harm Reduction
Supports to reduce substance use

4. Enforcement
Supports to enforce harm reduction or abstinence

© Copyright 2021, Canadian Observatory on Homelessness

Weather:

Extreme weather and homelessness often cause increased health concerns for at-risk individuals, especially during Canada's cold winters. One of the reasons Vancouver has become a homelessness hot spot is its mild weather, which leads to an over-representation of Canada's homelessness issue in the city. [21]

Climate change and global warming also play a role. Increased temperatures bring increased risk of dehydration, heat stress and heat stroke. Hotter temperatures invite increased insect activity, especially

[19] Addiction Centre, 2021. Homelessness and Addiction. Retrieved from: https://www.addictioncenter.com/addiction/homelessness/.

[20] Canadian Observatory on Homelessness, 2021. Substance Use & Addiction. Retrieved from: https://www.homelesshub.ca/about-homelessness/topics/substance-use-addiction.

[21] Lauster, Nathan. Home Free Sociology. Homeless Counts and Migration Patterns in Metro Vancouver, Calgary, and Winnipeg. Retrieved from: https://homefreesociology.com/2020/09/12/homeless-counts-and-migration-patterns-in-metro-vancouver-calgary-and-winnipeg/.

when hot summers are followed by mild winters. Global warming also brings increased risk of floods, heatwaves, wildfires, drought, and natural disasters that can devastate communities and destroy houses.[22]

While there isn't a lot of publicly available information regarding cold weather and homelessness, Praxis heard through primary research that the cold weather experienced in Saskatchewan is a challenge for the hard-to-house and homeless population.

Community awareness:
Poor education and lack of awareness regarding homelessness has led to stigmas and biases about individuals experiencing homelessness. Often, this causes a lack of empathy towards those burdened by homelessness and the issues that come along with it. This not only impacts the ability to find permanent housing for these individuals, it also impacts their ability to access employment opportunities and other community supports.[23]

---

[22] The Climate Reality Project, 2019. Homelessness and the Climate Crisis. Retrieved from: https://www.climaterealityproject.org/blog/homelessness-and-climate-crisis.

[23] The Underground Collaborative, 2021. Educate. Retrieved from: https://theunderground.org.au/educate/.

Part 2: Promising Practices

Preface

During the literature review, Praxis examined promising practices for available housing and community supports. Special emphasis was placed on funding sources and Saskatchewan-specific housing models discussed during primary research.

Supports

General Housing Models

Multiple housing models exist to meet the various needs of individuals experiencing homelessness. Each model provides varying levels of supports and should be considered based on the overall needs of the community itself. The three general types of housing are:

- **Permanent housing:** This is long-term housing for either families or individuals. It is both suitable and affordable. Depending on the individual needs of the occupant(s), it may be complemented with a variety of community supports.
- **Transitional housing:** This is housing designed for an adjustment or transition period. It includes supports to help the individual(s) adjust to self-sufficiency. Types of transitional housing include housing for women and families fleeing domestic abuse, halfway housing for former inmates, culturally appropriate housing for Indigenous peoples, immigrants and refugees, and housing for long-term shelter users to reintegrate into society.
- **Emergency housing:** This is short-term housing for individuals who are homeless and living on the street or in unsafe conditions. Emergency housing includes women's and homeless shelters.[16]

Various housing models have been implemented around the world. Examples include:

- **Modular housing, Vancouver:** Modular houses are often built off-site, but assembled on-site. This allows for quick construction, easing demand. Modular housing can be relocated more easily.
- **Small housing BC (SHBC), Vancouver:** A non-profit dedicated to the development and promotion of small accommodations. Not only are these houses more affordable, but they also provide urban infill and diversify Vancouver's housing stock to meet varying needs.
- **Design solutions, Portland:** Due to shocking homelessness rates, an initiative was developed to create efficiently designed housing integrated into informal villages within Portland.
- **Foyer model, Australia:** This innovative housing model was designed to address youth homelessness. Not only does this transitional housing accommodate long-term stays, but it also ensures that occupants are publicly educated and provides them with the life-skills necessary to transition into society.[24]

Community Resources

In addition to suitable housing, long-term success requires community resources and supports. A variety of community supports are typically available to individuals experiencing homelessness in larger centres. The degree to which these services are available outside of larger centres varies. These supports include:

---

[24] Flock, Ian; Benjamin, Esther Anisha; University of British Columbia. BC Housing, 2019. Best Practices in Addressing Homelessness. Retrieved from: https://housingresearchcollaborative.scarp.ubc.ca/files/2019/06/Best-practices-in-Addressing-Homelessness-2019PLAN530-BCH.pdf.

- basic need supports such as food, shelter, clothing, and medical assistance;
- supports for at-risk youth such as counselling, recreation, and community activities;
- supports for victimized individuals such as counselling and legal assistance;
- family support services such as childcare and mediation services;
- interpersonal supports such as mental health and addictions services, self-help groups, life skills development;
- employment supports such as resume building, work-readiness education, access to the internet; and,
- language and transitional supports for new Canadians.[16]

Saskatchewan-Specific Housing Supports

There is very limited information available regarding housing supports available across Saskatchewan. During primary research, participants alluded to a rehabilitation program with services for individuals experiencing homelessness in Regina called Phoenix Residential Society and a Housing First model in Prince Albert called Homeward Bound.

The Phoenix Residential Society is a non-profit organization that provide services and supports to individuals with psychiatric or concurrent disorders, individuals with acquired brain injuries, cognitive disabilities, and individuals who are chronically homeless.[25]

---

[25] Phoenix Residential Society, 2021. Who are we? Retrieved from: https://phoenixregina.com/.

The Homeward Bound housing offered in Prince Albert focuses on providing permanent housing and supports to individuals experiencing homelessness. These supports are based on specific needs and led by a case management team that guides the individual from assessment to follow-up.[26]

Primary research participants saw value in the Homeward Bound housing due to its individualistic, person-centred care, such as wrap-around supports to ensure individuals are able to maintain independence long-term. Participants think a housing model similar to this that offers emergency, transitional and long-term housing options would be beneficial, although they also note some important considerations, including the cost associated with building and running a model similar to this, the potential stigma from the community, and the sustainability of the model.

Funding Sources

Federal Government

Government of Canada - Reaching Home: Canada's Homelessness Strategy
Reaching Home: Canada's Homelessness Strategy is a community-based program aimed at preventing and reducing homelessness across Canada. This program provides funding to urban, Indigenous, rural and remote communities to help them address local homelessness needs.

Reaching Home supports the most vulnerable Canadians in maintaining safe, stable and affordable housing. It aims to reduce chronic homelessness nationally by 50% by fiscal year 2027 to 2028. Reaching Home replaced the existing Homelessness Partnering Strategy on April 1, 2019.

As of 2019, under Reaching Home, there are four designated funding streams.

- **Designated Communities Funding Stream** - Provides long-term stable funding to 58 urban communities outside the territories facing significant issues with homelessness. Organizations within a Designated Community can apply for Reaching Home funding through their community entity to support the priorities identified in their community's homelessness plan.
- **Indigenous Homelessness Funding Stream** - Provides funding to organizations that supporting the unique needs of First Nations, Inuit and Métis people experiencing or at risk of homelessness. The program aims to ensure that culturally appropriate supports are available for Indigenous Peoples at risk of or experiencing homelessness in urban centres.
- **Rural and Remote Homelessness Funding Stream** - Provides project funding to all Non-Designated Communities (i.e. any community outside of Designated Communities and Territorial Homelessness streams), regardless of the size of the community.
- **Territorial Homelessness Funding Stream** - Brings together existing regional funding streams into a single envelope. This stream retains the community-based nature of the program while offering more flexibility in how funding can be used to address the unique homelessness challenges in the territories.

Under Canada's current Reaching Home Strategy, organizations can apply to the **National Call for Concepts under the Community Capacity and Innovation stream.** This funding supports projects that

---

[26] YWCA Prince Albert, n.d.. Homeward Bound. Retrieved from: https://www.ywcaprincealbert.ca/homeward-bound.

aim to test or develop innovative approaches to build capacity within the homeless serving sector or to eliminate or prevent homelessness in Canada.

The application period for this Call for Concepts was between **May 4, 2021 and June 11, 2021**. Details include:

- Organizations can apply for $100,000 up to $600,000 in contribution funding over 3 years.
- The overall funding available for new projects is around $6 million over 3 fiscal years:
    o 2021 to 2022;
    o 2022 to 2023; and,
    o 2023 to 2024.
- Eligible organizations and individuals include not-for-profit organizations, for profit organizations, municipalities, Indigenous organizations, individuals, public health research organizations, educational institutions, and provincial and territorial governments and their entities.

Federal Crown Corporations

CMHC – Affordable Housing Innovation Fund

In 2018, the Canada Mortgage and Housing Corporation (CMHC) introduced the Affordable Housing Innovation Fund to provide loans, forgivable loans, contributions and financing options to support housing innovation across the housing continuum. The goal of the $200-million Innovation Fund is to encourage new funding models and innovative building techniques in the affordable housing sector. The Innovation Fund:

- supports the development of innovative approaches to affordable housing;
- creates inclusive and accessible communities; and,
- contributes to the fight against homelessness.

CMHC anticipates that the Fund will help create up to 4,000 new affordable units over five years and reduce reliance on long-term government subsidies. The Fund's scope of eligible projects includes affordable homeownership, retrofit models and affordable rental projects. Due to overwhelming interest, the fund is not accepting new applications at this time.

CMHC – National Housing Co-Investment Fund – New Construction

This fund prioritizes partnerships between governments, non-profits, and private sector, and provides low-cost loans and/or forgivable loans. The focus is to develop energy efficient, accessible and socially inclusive housing for mixed-income, mixed-tenure and mixed-use affordable housing uses. Projects must have support from another level of government (such as municipalities, provinces and/or territories, Indigenous government) to ensure a coordination of investments. Details include:

- Project must fall under the following categories:
    o community and affordable housing;
    o urban Indigenous community housing;
    o mixed use market / affordable housing;
    o new construction and/or conversion from a non-residential use to affordable multi-residential;
    o shelters; and,
    o transitional and supportive housing.
- All projects must have a minimum of 5 units/beds .

There are several possible repayable loans and/or forgivable loan combinations:

- $5.19 billion available through low-cost repayable loans over 10 years
- $2.26 billion available through forgivable loans over 10 years

Low-interest repayable loans will be available for up to 20 years to fund projects demonstrating financial viability and long-term affordability. Applications are currently being accepted.

CMHC – Rental Construction Financing Initiative
CMHC rental construction financing provides low-cost funding to eligible borrowers during the most risky phases of rental apartment development (construction through to stabilized operations). The minimum loan is $1,000,000, with a maximum of up to 100% of Loan to Cost (for residential loan component).

The initiative focuses on standard rental apartment projects in Canada where there is a need for additional rental housing supply. Eligible borrowers include for-profit developers, non-profit developers and municipalities. All projects must:

- have at least 5 rental units;
- have a loan size of at least $1 million;
- respond to a need for rental supply;
- have zoning in place, a site plan in process with municipality and a building permit available. The first construction draw must be within 6 months of date of the executed loan agreement; and,
- meet minimum financial viability and social outcome requirements:
    - **Financial viability:** You must have the financial and operational ability to carry the project without ongoing subsidies and ability to meet debt coverage ratio requirements.
    - **Affordability:** You must meet **one** of the following affordability requirements and it should be maintained for at least 10 years.
        - **A:** At least 20% of units must have rents below 30% of the <u>median total income</u> of all families for the area, and the total residential rental income must be at least 10% below its gross achievable residential income.
        - **B:** The proposal has been approved under another affordable housing program or initiative from any government level, such as capital grants, municipal concessions or expedited planning processing.
    - **Energy efficiency:** Projects must decrease energy use and GHG emissions. Both must be 15% below the 2015 National Energy Code for Buildings or the 2015 Code at minimum.
    - **Accessibility requirements:** At least 10% of the project's units must meet or exceed accessibility standards as regulated by local codes.

Applications for funding are currently being accepted.

Provincial Entities

Government of Saskatchewan – Shelter Enhancement Program
The Shelter Enhancement Program provides financial assistance to organizations to build new or repair existing emergency shelters and second-stage housing for victims of family violence so that these projects meet health, safety, and security standards. Eligible sponsors must be a non-profit corporation, First Nation group, or charity whose objective is to operate housing for victims of family violence.[27]

---

[27] Saskatchewan, n.d.. Building or Repairing Emergency Shelters and Second-Stage Housing. Retrieved from: https://www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/organizations-repairing-emergency-shelters-and-second-stage-housing#how-to-apply.

A project is eligible if it is:
- off-reserve;
- provides emergency shelter or second-stage housing for victims of family violence; and,
- below the minimum health and safety standards[28]

Repairs completed before receiving written approval from Saskatchewan Housing Corporation do not qualify for assistance. Once approval is granted, the work must be completed within 12 months. Applications are currently open.[28]

The following entities in the province of Saskatchewan previously offered programs for funding or support. However, these programs are now closed and no longer accepting applications.[28]

Saskatchewan Housing Corporation (SHC) – Rental Development Program

The goal of the Saskatchewan Housing Corporation's (SHC) request for Expressions of Interest (EOI) was to seek innovative and effective solutions/projects to address current and upcoming affordable rental housing gaps in communities and regions throughout Saskatchewan.

Saskatchewan Co-Investment Program

The Saskatchewan Co-Investment Program (SCIP) is a provincial program that complemented the National Housing Co-Investment Fund (NHCF) administered by CMHC as part of the National Housing Strategy (NHS). SCIP provided 10-year forgivable loans to support the construction of new affordable rental housing as well as the repair and renewal of existing affordable housing in Saskatchewan.

Developers Building Entry-Level Housing

HeadStart on a Home is a provincial program that committed capital to construct 2,224 entry level homes in the province, for an estimated economic impact of $686 million in Saskatchewan from 2012 – 2020.

---

[28] Saskatchewan, n.d.. Developing Affordable Housing. Retrieved from: https://www.saskatchewan.ca/business/housing-development-construction-and-property-management/developing-affordable-housing.

SIGN:

Housing Assessment

Part 3: Economic Assessment

Economic Assessment

The following are notable findings from the Yorkton Housing Forecast report (see Appendix A). The economic model includes the Yorkton Census Agglomeration (CA) region only.
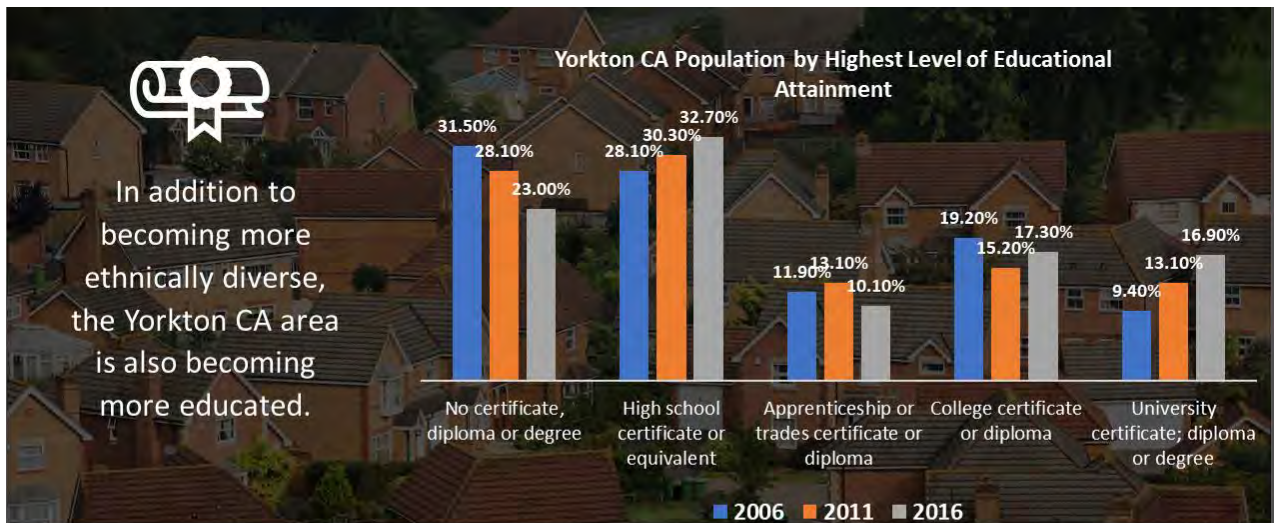
Key Findings

- Yorkton CA population is expected to grow by 2.3% by 2030 and 3.1% by 2045.
- By all major labour force metrics, the Yorkton labour market is healthy; however, the unemployment rate has increased from 5.1% in 2011 to 6.0% in 2016.
- 741 new housing starts are forecast over the next 10 years. With 16.4% of available housing below affordability standards, the market could absorb up to 121 of these as low-income units.
- The Yorkton CA is becoming increasing ethnically diverse. The visible minority population more than doubled between 2011 and 2016, led by a surge in the Filipino population. The number of immigrant households has also more than doubled between 2011 and 2016.
- The Indigenous population is relatively slowly growing, moving from 1,825 in 2001 to 2,075 in 2016. However, given the relatively young average population age and higher birth rates, the Indigenous population is forecast to grow from 11% of the total in 2020 to 19% by 2045.
- The population of the Yorkton CA is becoming more educated. There has been a significant decline in the category of "no certificate, diploma or degree," including those with less than high school graduation, which dropped from 31.5% in 2006 to 23% in 2016. During the same period, the percentage of the population with a university certificate, diploma or degree advanced from 9.4% in 2006 to 16.9% in 2016.
- Household incomes remain below the provincial median household income of $75,412 (2016 Census). This, however, is partially offset by lower home values in the Yorkton CA: $272,571 in 2016 versus $318,917 for the province.
- There is a relative shortage of 3+ bedroom rentals in the Yorkton CA market. This is manifesting itself in both higher rents and lower vacancy rates. Given the household growth occurring within larger households, this could be a pressure point in the medium to long term outlook.

Yorkton and Area Economic Assessment

Yorkton CA's economic base is in manufacturing, retail trade (as a regional service centre), information and cultural industries, business and other services, health care and arts, entertainment and recreation (including casinos). Employment is forecast to grow 539 positions or 5.6% over the next 10 years (2020 to 2030) and 9.3% over 25 years.

By all major labour force and income metrics, the Yorkton CA labour market is relatively healthy. Of most concern is the area's low household income, which remains well below the provincial median household income. Despite Yorkton CA's low median household income, the percentage of households with affordability concerns has declined from 17.9% in 2006 and 20% in 2011 to 16.4% in 2016. Households facing adequacy and suitability issues have also declined over the same period.

Yorkton CA Population by Highest Level of Educational Attainment

In addition to becoming more ethnically diverse, the Yorkton CA area is also becoming more educated.

	No certificate, diploma or degree	High school certificate or equivalent	Apprenticeship or trades certificate or diploma	College certificate or diploma	University certificate; diploma or degree
2006	31.50%	28.10%	11.90%	19.20%	9.40%
2011	28.10%	30.30%	13.10%	15.20%	13.10%
2016	23.00%	32.70%	10.10%	17.30%	16.90%

■ 2006 ■ 2011 ■ 2016

Both household and individual income influences housing demand by type. The composition of individual incomes has changed since 2001, **with earnings moving from 68.2% in 2001 to 72.9% in 2016** and **government transfers dropping from 18.3% in 2001 to 12.5% in 2016**.

These developments are signs of a relatively healthy regional economy.

Shortage of **3+ bedroom** rentals; resulting in higher rents and lower vacancy rates

Yorkton experienced an uptick in its **unemployment rate** in 2001 from 2016:

5.2% → 6.0%

Household incomes remain stubbornly below the provincial median household income of **$75,412**

Source: Stats Canada

Housing Need and Demand Growth Forecast:

Praxis's survey of Yorkton residents experiencing homelessness suggests a continued need for affordable housing. Currently, Yorkton has 159 affordable housing units, yet almost half (48%) of survey respondents have struggled with finding suitable housing. When asked where they have stayed in the past month, respondents' answers indicate that many do not have a home of their own.

Survey respondents in Yorkton indicated they have stayed in many places over the last month:

- **44%** In my own place
- **38%** With friends or relatives
- **24%** Other: bank lobbies, rental, couch surf, parents
- **18%** Motel or hotel
- **15%** On the streets
- **12%** In a shelter
- **12%** In my vehicle
- **9%** Jail/prison
- **9%** Hospital/detox
- **6%** Transitional housing

Based on Praxis's economic assessment, employment in Yorkton is forecast to grow by 5.6% over 10 years and 9.3% over 25 years. This is lower than the previous decade (based on 2011 and 2016 census years) as efficiency gains over the forecast horizon mean that fewer employees per dollar of output are required. Low job growth over the next decade could increase demand for affordable housing.

Yorkton Housing Demand Across the Continuum of Need:

16.4%

Of households are below affordability standards

Forecasts:

Up to **121** cumulative units to 2030 would meet low-income housing demand.

Up to **305** cumulative units to 2045 would meet low-income housing demand.

741

New housing starts are forecast over the next 10 years. 281 of these are non-market with **up to 121 specifically low income.**

88

New housing starts over the next 10 years would **accommodate student demand with 154 targeted towards seniors.** The equivalent figures for the next 25 years are 222 student units and 387 senior's units.

1,862

New housing starts are forecast over the next 25 years: 1,157 market and 705 non-market with **up to 305 low income.**

Conclusion

Overall, the economic outlook for the region over the next 25 years is generally positive. Yorkton's population is expected to continue growing over the next decade, driven primarily by multicultural immigration and Indigenous urbanization. But even with economic growth and new home construction, it will be important to address unemployment and housing affordability factors.

SIGN:

Housing Assessment

# Part 4: Yorkton Housing Current State Assessment

Yorkton Current State

Preface

Yorkton's current state was identified through a mixed-modal primary research gathering methodology. This included four (4) stakeholder focus groups, nine (9) stakeholder interviews, and a paper-based survey distributed to the hard-to-house and homeless Yorkton population. Detailed results from the primary research are included in Appendices B, C and D.

Demographic Summary of Hard-to-House Yorkton Residents

Yorkton residents who are affected by homelessness or barriers to housing are, on average, 37 years old. Two-thirds are men (32% of whom have children under the age of 18). There is a mix of both Indigenous and non-Indigenous residents. Unemployment affects 68% of hard-to-house Yorkton residents, with three-quarters indicating they hadn't earned any money from a job in the previous 30 days. In total, 85% have no more than a high school education, including 44% who have not graduated. One in four (41%) of Yorkton's hard-to-house survey respondents indicate having a mental health challenge.
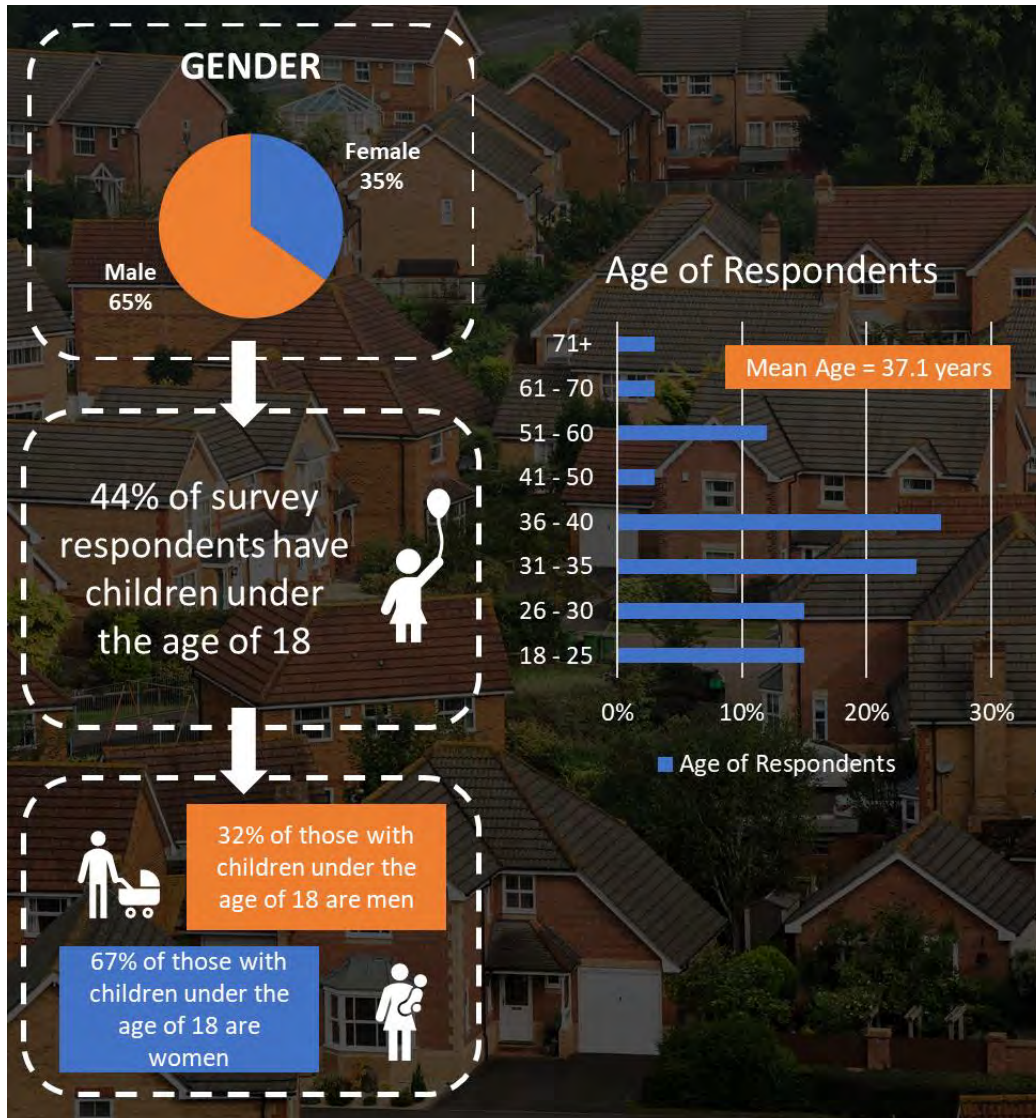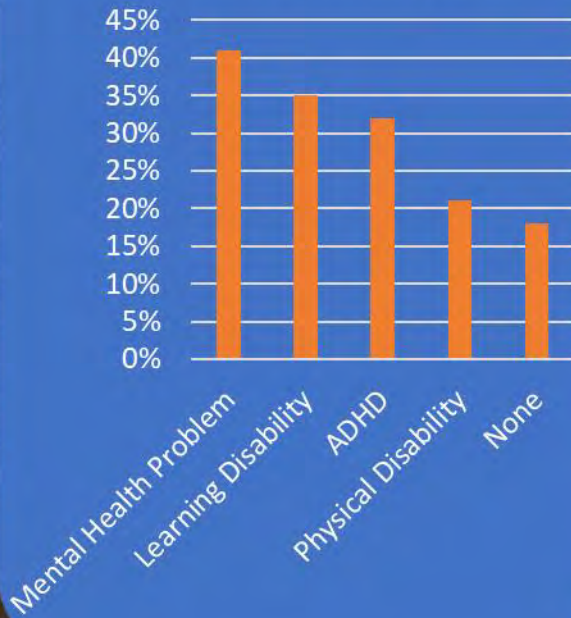
- 3% Métis
- 36% First Nations
- 42% Non-Indigenous
- 19% Other

68% are unemployed

Health Challenges

76% have not earned any money from a job in the past 30 days

EDUCATION LEVEL

Other

Less than Grade 9

Post-Secondary

Some High School

High School Graduate
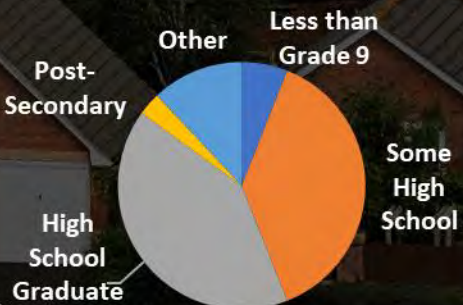
Causes of Homelessness in Yorkton

Half of respondents surveyed say they have always struggled with finding suitable housing. Among those who have not always struggled, two-thirds say their issues started within the last two years. This suggests the issue is accelerating.

Mental health is the reported leading cause of struggles finding suitable housing. Unemployment ranks second.

Financial issues and lack of employment opportunities have the greatest impact on an individual's ability to find suitable housing. Men are significantly more likely than women to report both barriers. Having no references is more of an impact for respondents with no children (100% saying "a lot" or "somewhat") than for those with children under 18 (64%).
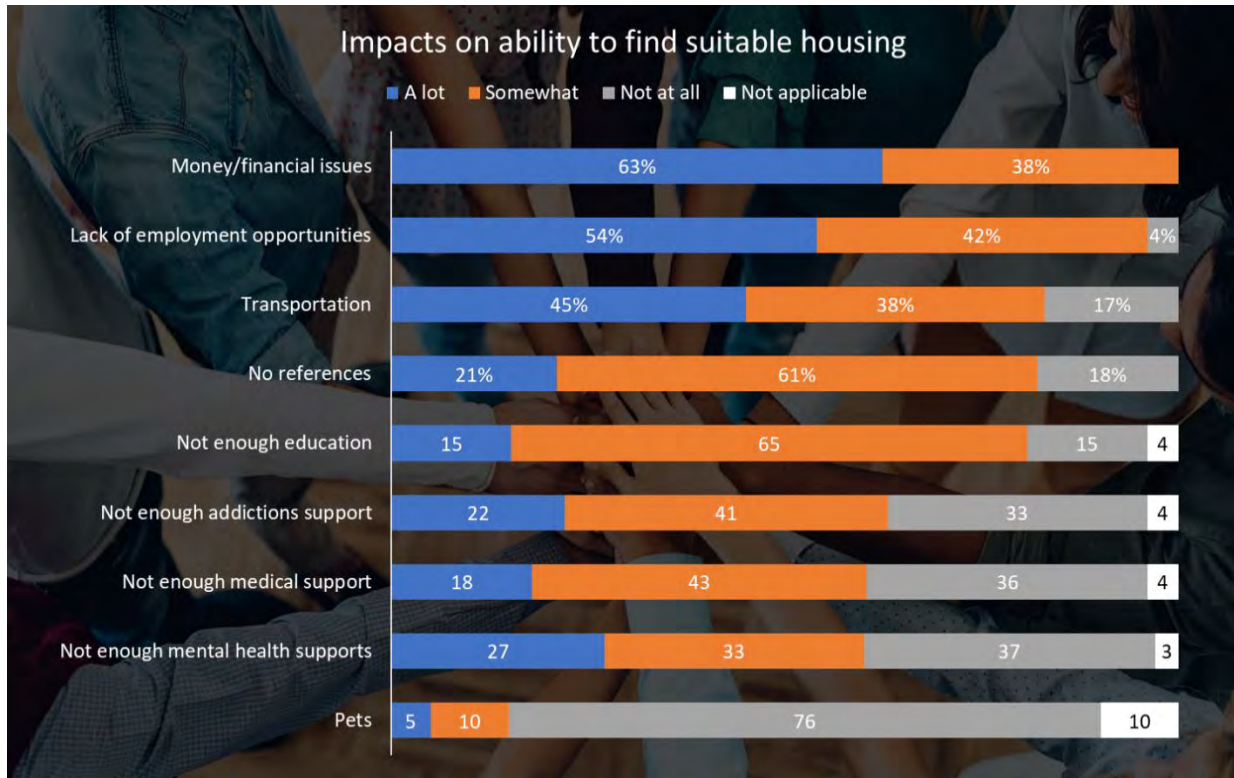
Impacts on ability to find suitable housing

Legend: ■ A lot ■ Somewhat ■ Not at all ■ Not applicable

Barrier	A lot	Somewhat	Not at all	Not applicable
Money/financial issues	63%	38%		
Lack of employment opportunities	54%	42%	4%	
Transportation	45%	38%	17%	
No references	21%	61%	18%	
Not enough education	15	65	15	4
Not enough addictions support	22	41	33	4
Not enough medical support	18	43	36	4
Not enough mental health supports	27	33	37	3
Pets	5	10	76	10

Barriers Homeless People in Yorkton Face

It is important to understand the barriers homeless and hard-to-house people face when attempting to secure appropriate housing. The following were cited in the survey, interviews, and focus group research.
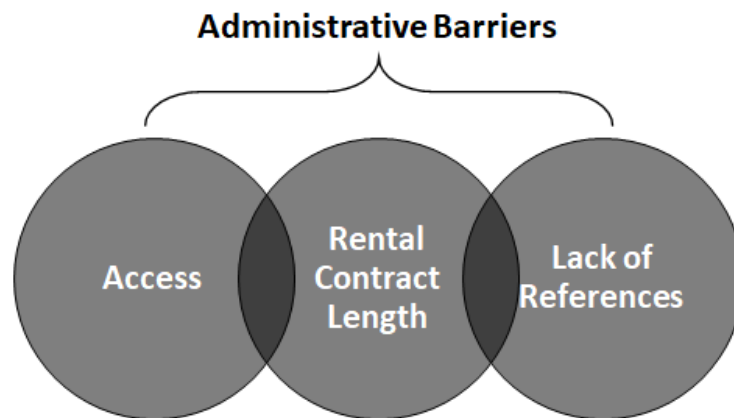
Administrative Barriers

- Access
- Rental Contract Length
- Lack of References

Access:
- Many applications are online only; those struggling with homelessness may not have access to a computer.

- Disability programs require medical forms to qualify; many individuals do not have access to medical forms.
- Income assistance (Sask Income Support Program) asks for a permanent address before granting funding.
- There is a key player in Yorkton who owns many properties; if this relationship is damaged it can cause issues securing an affordable property in the future.

Contract Length:
- A one-year lease is most often required to secure a property. Newcomers as well as those with no or tenuous employment are reluctant to sign a lease term.

Lack of References:
- Newcomers and new residents do not have the relationships required to provide references to landlords or employers.
- Alternatively, some employers and landlords may be reluctant to provide references for hard-to-house or homeless individuals.

Personal Barriers

Abuse   Family Dynamics   Mental Health & Addictions
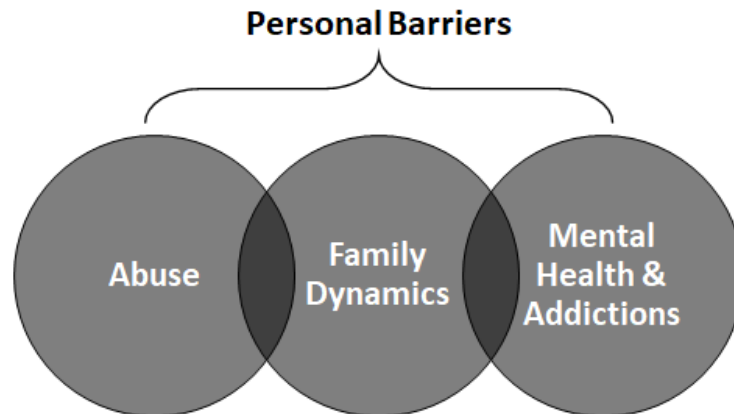
Abuse:
- Individuals in dysfunctional families or relationships often experience abuse and have difficulty leaving the situation. Upon making the decision to leave, it is often difficult to coordinate safe and affordable housing – especially if they are fleeing with children.

Family Dynamics:
- Those with large families encounter difficulties accessing housing due to the limited supply of affordable family housing units.

Mental Health & Addictions:
- Addiction issues may result in resources being allocated to the addiction first, leaving housing needs unmet.
- Mental health issues may make housing decisions overwhelming and group housing conditions untenable. Without supports, available options may not be accessible.
- There is an adjustment to communal living; it is very difficult for those with mental health and addiction issues to adapt to shared living spaces.

Financial Barriers
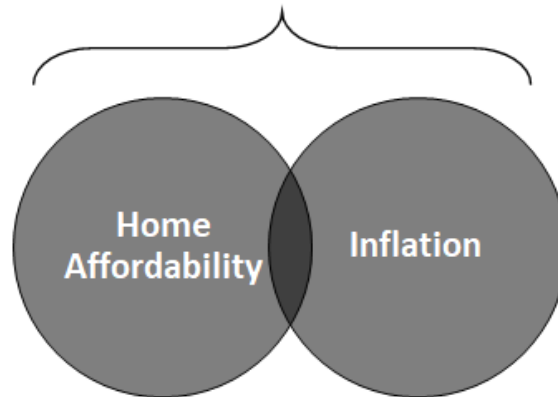
Home Affordability:
- It is difficult to obtain the funds required for a damage deposit – many hard-to-house and homeless individuals cannot get an apartment when it becomes available because they are unable to afford both the damage deposit and rent.
- Income levels are insufficient to meet rent payments. Rents are on par with Regina despite lower incomes in Yorkton and area.

Inflation:
- Seniors with fixed incomes may not be able to maintain housing due to rising costs.
- Those moving from outlying areas into Yorkton experience a higher cost of living.

Demographic Barriers
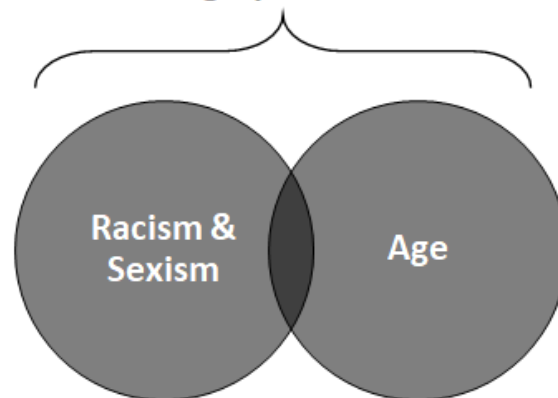
Racism & Sexism:
- Respondents reported that racism and sexism come into play when securing housing. For example, a person's last name may carry a stigma related to others with the same name who have reputations within the community. Further, it was reported that women partners have a more difficult time securing accommodation than their male partners.

Age:
- Landlords often do not want to rent to people under the age of 18 as it is assumed they may not maintain a job or have the funds to pay rent.
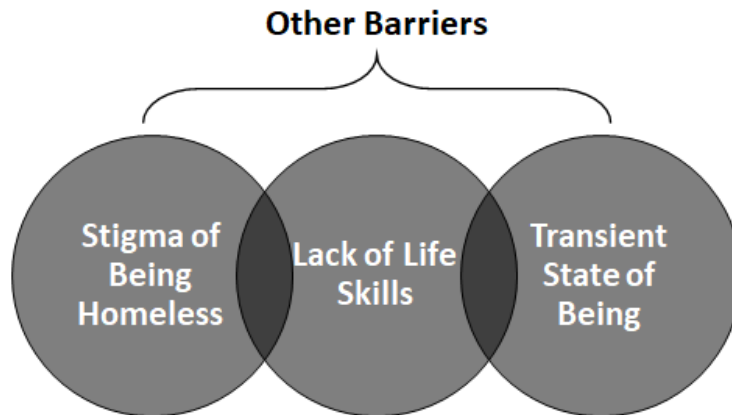
Stigma of Being Homeless:
- The notion that people experiencing homelessness are supposed to look a certain way. There are high levels of hidden homelessness in Yorkton. Some landlords may choose not to rent to these individuals because of preconceived notions regarding a hard-to-house or homeless individual's ability to pay rent and maintain the property.

Lack of Life Skills:
- It is difficult for individuals who have not previously shared a space to adjust to communal living, especially when they do not possess basic cooking and cleaning skills.

Transient State of Being:
- Some Indigenous individuals constantly travel on reserve and off reserve.
- Some individuals move around frequently to be with family.
- Smaller towns outside of Yorkton do not have the same level of services as Yorkton, resulting in individuals traveling to the city to access services.
- Both local and interprovincial transit has changed; it is difficult to buy people bus tickets to larger centers that have homeless shelters.

Housing Currently Available in Yorkton

According to qualitative research consultations, available, affordable, and suitable housing in Yorkton is limited. While piecemeal supports are offered, including short- term stays at local motels, the consensus is that Yorkton needs more affordable housing for hard-to-house and homeless individuals. Many of the current housing supports listed below cater to specific demographics, including seniors and women.

When asked what current housing options exist in Yorkton, focus group respondents cite the following options. This list is not inclusive of all options, but is intended to demonstrate what is top of mind within the Yorkton area.
- **Safe Haven** – A shelter established to address the immediate safety and support issues of women and children fleeing domestic violence.
- **Good Spirit Housing Authority** – Affordable rental housing for individuals and families. Priority is given to adults 55 and over, families, individuals with disabilities, and individuals who live together to provide support to one or more household members; however, anyone can apply. Rent is based on gross (before tax) monthly household income. There is often a waitlist for these properties.

- **Shelwin House** – Provides free housing and supports for women and children fleeing abusive relationships.
- **Red Cross** - Provides emergency housing following a tragic event.
- **Yorkton Transitional Homes for Youth** - Offers a 10-room group home for at-risk young adults. Supports offered include help with budgeting, keeping appointments, accessing transportation, grocery shopping and other essential skills.
- **Parkland Housing** – Provides affordable housing units.
- **Group Homes at YAIL Harbor** – Yorkton Adult Independent Living is a group home designed for seniors with disabilities. The accessibility features include lifts, special baths and wheelchair ramps.
- **Senior Housing** – A seniors' building with 30 units, including 6 accessible units.
- **Bradbrooke Drive (Yorkton Housing Corporation)** – Adult low rent housing in bachelor or studio units.
- **Fromm Manor (Yorkton Housing Corporation)** – The Manor was originally designed for hard-to-house people with mental or physical disabilities. There is one fully barrier-free suite out of eleven (11) suites offered. Focus group respondents remarked that these suits are not affordable, especially in the wake of 2018 Federal government cuts to the rental supplement for newcomers.
- **Jubilee Crescent (Yorkton Housing Corporation)** – Senior low-income housing in a one-bedroom duplex.
- **Independent Manor (Yorkton Housing Corporation)** – Senior low-income social housing in a four-story high rise where rent is adjusted based on income.
- **Allan Bay Manor (Yorkton Housing Corporation)** – Senior low-income affordable housing in a one-story complex.
- **Private Landlords**

Resources Currently Available:

Below is a list of supports available in Yorkton discussed during primary research. This is not a comprehensive list of all that is available, it is simply a list of supports that were mentioned during primary research. This includes:
- **Churches and Ministerial Association** – Prairie Harvest Church, Yorkton Ministerial Association has a benevolence fund to help with emergency stays; United churches will drive people to larger centres with homeless shelters.
- **Salvation Army** – Food bank services.
- **Social Services** – Saskatchewan Assistance Program (SAP), Saskatchewan Assured Income for Disability Program (SAID), and Community Living Service Delivery (CLSD) sometimes provide funding for emergency overnight housing (i.e., the Redwood motel).
- **YTC Grant Money** – Yorkton Tribal Council provides funds for short-term emergency housing or food, as well as for Indigenous people living   in urban areas.
- **SIGN Housing Support Program** – Assists hard-to-house or homeless individuals and families with finding and maintaining housing in Yorkton. Also provides support, referrals and resources to promote successful tenancy.

Part 5: Desired State Analysis

Desired State

Vision

Based on consultations with Yorkton residents and organizations, the vision for Yorkton regarding its homeless population in 5 to 10 years includes:
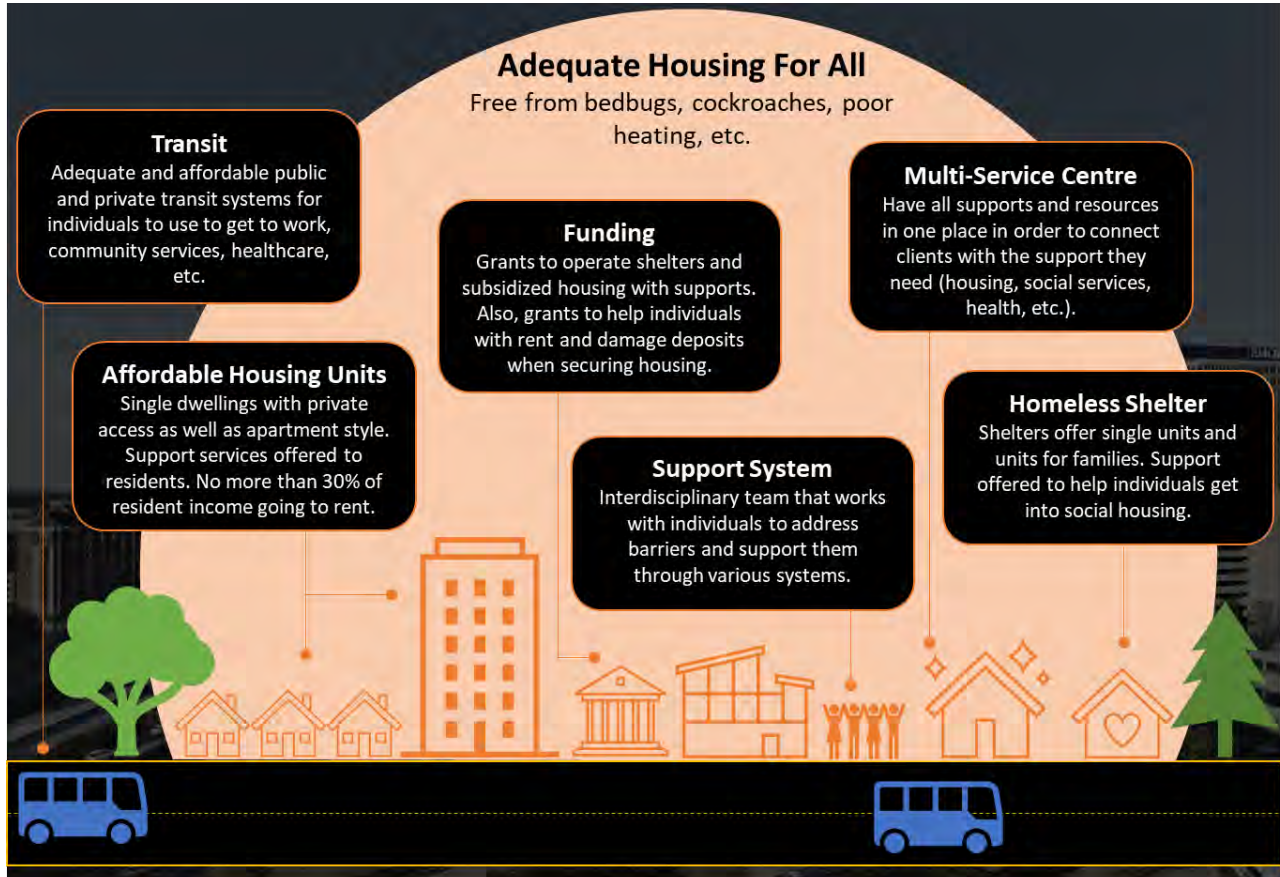
Critical Success Factors/Required Resources

Data derived from interviews and focus groups with industry stakeholders reveal six critical success factors necessary to address homelessness in Yorkton: 1) employment opportunities, 2) education, 3) awareness and sense of community, 4) affordable housing options and availability, 5) a formal plan to address homelessness and 6) collaboration of supports between agencies.

Critical Success Factors

Employment Opportunities
Individuals must have access to employment opportunities in order to be able to secure long-term housing and pay rent and other expenses.

Affordable Housing Options & Availability
Adequate long-term housing for various demographics at an affordable price is a key pillar in improving Yorkton's homelessness issue.

Education
Education is a fundamental right in Canada, Saskatchewan and Yorkton. Those who obtain a base level education have more opportunities to secure employment and gain life skills.

Formal Plan to Address Homelessness
Resources are often misused in the absence of a formal rollout plan. A well researched approach is needed to first identify gaps and then implement solutions.

Awareness and Sense of Community
Yorkton's homeless population is largely hidden. An awareness campaign about the types of people who can experience homelessness could bring the issue to light. This would help facilitate a more inclusive, solution-oriented approach.

Collaboration of Supports
There must be collaboration and partnerships among organizations providing resources in Yorkton (healthcare, government agencies, business community, faith community, and the municipality).

In addition to the critical success factors, the following resources are necessary to implement a sustainable solution to homelessness in Yorkton:

- Funding;
- Transportation;
- addictions support;
- medical support;
- mental health support; and,
- administrative support (i.e. help with application processes/access to internet).

Part 6: Gap Analysis

Gap Analysis

Strengths and Gaps

Strengths

Community Commitment	
	– Those who are aware of the hidden homeless and the extent of homelessness in Yorkton are eager and willing to work together to find a solution. – Churches, social services, non-profits do what they can "off the side of their desks" to help individuals in need.

Gaps

Lack of Emergency Shelters	
	– There are no shelter options, with or without community support offerings, for those who need a place to sleep immediately. – As a "work-around," individuals needing shelter are sometimes given a Tim Horton's gift card and told to spend the night at the restaurant. – Another "work-around" is a short stay at the Redwood motel.

Insufficient Mental Health Supports	
	– Over 40% of those experiencing homelessness in Yorkton suffer from poor mental health, which negatively impacts their ability to secure and maintain housing.

Lack of Affordable Housing	
	– Housing in Yorkton is not affordable for low-income and hard-to-house individuals. – Social assistance does not provide sufficient funds for rent, resulting in individuals dipping into their food allowance to cover rental costs. – Individuals are often required to find a roommate or overcrowd single units. – Minimum wage earners cannot afford an individual unit at $900/month rent. – Private rents are high in Yorkton – $1,000 or more to live in a "decent" house. – Yorkton is a geographically dispersed city. If an individual has to move due to high rent, it is difficult to find alternative accommodation close by.

Lack of Accommodation for Different Demographics	
	Lack of true disability units: - There are not many true disability units (lower light switches, low, cut countertops). - Only 1 true disability house for families in Yorkton, which is not truly accessible because the laundry is in the basement.

Lack of family options:
- Many units are geared toward individuals, instead of families.
- 4 bedrooms are hard to find.
- 3 bedrooms are very expensive – not affordable for people making minimum wage.

Lack of options for men:
- No options for males, especially males with children. Only multi-unit complexes for men aged 50+.

Not enough options for students:
- Lack of housing for students attending Parkland College; no on-campus housing. This disproportionately affects international students.
- The College does not currently have funding to build student housing.

Lack of Non-Communal Housing
- Most of the available affordable housing units in Yorkton are apartments, such as Avenue Living. - There are few duplexes or non-communal housing units available.

Limited Public Transportation
- The minimal public transit system in Yorkton makes it difficult for people to get from one end of the city to the other. - People's access to necessary community supports is limited when they cannot efficiently travel around the city.

Lack of Funding
- The Province places responsibility for housing on the Municipality; however, the Municipality often does not have sufficient resources to address the issue.

Lack of Administrative Support
- Lack of access to telephone makes it difficult to connect with social services. - The wait times at the call centre are upwards of 3 hours.

	- Online applications are difficult to complete when individuals do not have a computer. - The library offers free email access, internet access and printers; however, there are time limits on usage. - The community supports currently available are not coordinated, they operate in silos.

Yorkton Benchmarks

Based on consultations, there is much work to do in gaining the proficiencies in areas critical for success.

Critical Success Factors	Yorkton Progress
Employment Opportunities	⧗
Education	✓
Awareness and Sense of Community	✗
Affordable Housing Options & Availability	⧗
Formal Plan to Address Homelessness	⧗
Supports Collaboration	✗

Required Resources	Yorkton Progress
Funding	✗
Transportation	✗
Addictions Support	⧗
Medical Support	⧗
Mental Health Support	✗
Administrative Support	✗

Legend		
✓ Adequate	⧗ Work in Progress	✗ Not Adequate

Bridging the Gap

Forward-Looking Needs

It is clear from the consultations that several actions are required to address the city's homelessness issue. A comment repeated several times is that individuals cannot focus on other needs, such as education, employment, addictions, health conditions, etc., if they do not first have a roof over their heads and food in their stomachs. With the Housing First model in mind, those consulted suggested the following future priorities.

Shelter and Housing

Transitional Housing
- Heavily subsidized; for those who cannot afford private living
- Includes education on how to budget, buy groceries, maintain housing, etc.
- In-house supports: medical nurse, psych nurse, social worker, trustee, etc.

Emergency Shelter
- For individuals seeking immediate shelter
- Would help with the linkages between ER, RCMP, etc.
- Currently, the closest shelter is in Regina

Long-Term Affordable Housing
- Long-term housing with fewer communal units
- Offers semi-detached or single units
- Offers 3+ bedroom units for families
- Rent based on a percentage of tenant income

Disability Housing
- Units that are fully accessible

Student Housing
- Affordable units for students; especially those who are new to Yorkton

Supports

Health Supports
- Mental health
- Addiction treatment; rehab
- Dental and eye care
- Access to showers and laundry services

Human Services Supports
- Therapists and life coaches
- General advocates that help individuals navigate the system
- Outreach for services offered and availability

Employment Supports
- Job-skill training and placement
- Education enrollment
- Child daycare arrangements so women can go back into the workforce or attend school

Administrative Supports
- Securing and help maintaining rental housing; mediating landlord/tenant issues
- Help replacing IDs, etc.
- Access to computers and internet

Transportation Supports
- Bus services out of town
- Transportation for young moms
- Ride sharing to access resources in Yorkton

Funding

Funding
- Additional grants for secure, affordable housing
- Additional funding for individuals to ensure they are able to meet their basic needs

Supports are needed to help tenants maintain housing. Based on primary research, the way forward is to coordinate supports among existing providers. One idea was to create a community outreach worker position, someone who know the "ins and outs" of housing, income assistance programs, transportation, etc.

> "If something is going to be built it would be nice to involve those who are homeless in the process – provide them housing and a job opportunity. It will not be cost efficient, but it will provide them with skills and an increased self-worth."

Citizen of Yorkton

Part 7: Recommendations

Suggested Action

Chronically homeless individuals are estimated to comprise 20% of the homeless population but consume more than 60% of total service costs related to homelessness. This statistic presents a case for the cost effectiveness of community supports and adequate affordable housing models.

Based on the data outlined in this report, it is evident that the hard-to-house and homelessness issue in Yorkton is worsening, and a solution is needed to correct the current path. Praxis, through consultations with the citizens of Yorkton, via focus groups, one-on-one interviews and paper-based surveys, suggests that Yorkton consider both short-term and long-term actions to address homelessness in the city.

Short-term:

Input emergency shelter options that are all-inclusive: Men make up two-thirds of the hard-to-house population, but there are no emergency options in place for them. Emergent shelter options must be able to accommodate all demographics, from single men with children to large families.

Prioritize supports addressing mental health: Two-fifths of those surveyed by Praxis report having a mental health problem, which prompts the question, how many others are unaware they suffer from mental health issues? 44% of respondents say that mental health issues led to their current struggles finding suitable housing. Enabling access to existing mental health supports is a critical step toward addressing Yorkton's homelessness and hard-to-house problem.

Make more affordable housing options available: Many hard-to-house individuals are struggling to make ends meet. Although social assistance is meant to cover food and shelter, it is not enough to cover both. Those on social assistance are often forced to take food money out of their rent budget or vice versa. During primary research, Praxis heard several times that students are living in cars because they cannot find an affordable place to live. The lack of affordable options in Yorkton is having a detrimental impact on many city residents.

Address the largest barriers of homelessness: Over two-thirds of hard-to-house individuals are unemployed, including 76% of survey respondents who say they did not earn any money in the last 30 days. 85% of those surveyed have high school or less and 35% have a learning disability. Job placements are a necessary support to help homeless and hard-to-house individuals in Yorkton secure a paycheque and pay rent.

Foster community partnerships that provide supports for those at risk of homelessness: Many organizations in the community have developed strategies to support those at risk of homelessness. However, most work in silos and are unaware of what others in the community are doing to provide support. It would be beneficial to develop a collaborative support network among these organizations. This network could provide housing placement support, application support and other relevant information in a systematized way, reducing the risk of those on the verge of homelessness slipping through the cracks.

Long-term:

Explore a Housing First – Homeward Bound model: While emergent shelters and community supports are pivotal to addressing homelessness in the short-term, an all-encompassing rehabilitative approach,

such as the Housing First – Homeward Bound model in Prince Albert, should be considered in the long-term. This housing model should include the following offerings:
- housing at no cost to tenants;
- units that accommodate diverse demographics (men, women, children, families, people with disabilities, pets, etc.);
- in-house support staff (nurses, psychiatrists, administrative assistants, etc.); and,
- tenant services (education and job placements, life skills courses, community outreach, assistance with government applications and forms, landlord-tenant mediation).

Housing should be located in the Yorkton area to ensure accessibility to targeted tenants. Primary research identified the downtown area as ideal as it is within walking distance to the hospital, grocery stores, schools, social services and food banks.

The Takeaway:

It is incredibly difficult for individuals experiencing homelessness to focus on other needs, such as education, employment, addictions, health conditions, etc., if they do not first have a roof over their heads and food in their stomachs. Addressing the barriers to securing housing and providing supports to those at risk of homelessness is a critical first step in eradicating homelessness in Yorkton.

References

Addiction Centre, 2021. Homelessness and Addiction. Retrieved from:
https://www.addictioncenter.com/addiction/homelessness/.

Canadian Observatory on Homelessness, 2021. Access To Supports & Services. Retrieved from:
https://www.homelesshub.ca/about-homelessness/service-provision/access-supports-services.

Canadian Observatory on Homelessness, 2021. Community Services. Retrieved from:
https://www.homelesshub.ca/about-homelessness/service-provision/community-services.

Canadian Observatory on Homelessness, 2021. Housing First. Retrieved from:
https://www.homelesshub.ca/solutions/housing-accommodation-and-supports/housing-first.

Canadian Observatory on Homelessness, 2021. Legal & Justice Issues. Retrieved from:
https://www.homelesshub.ca/about-homelessness/topics/legal-justice-issues.

Canadian Observatory on Homelessness, 2021. Mental Health. Retrieved from:
https://www.homelesshub.ca/about-homelessness/topics/mental-
health#:~:text=For%20all%20these%20reasons%2C%20people,depression%2C%20sleeplessness
%20and%20substance%20use.

Canadian Observatory on Homelessness, 2021. National Strategies. Retrieved from:
https://www.homelesshub.ca/solutions/plans-end-homelessness/national-strategies.

Canadian Observatory on Homelessness, 2021. Substance Use & Addiction. Retrieved from:
https://www.homelesshub.ca/about-homelessness/topics/substance-use-addiction.

The Climate Reality Project, 2019. Homelessness and the Climate Crisis. Retrieved from:
https://www.climaterealityproject.org/blog/homelessness-and-climate-crisis.

Falvo, Nick. Canadian Observatory on Homelessness. Ten Things to Know About the Challenges of Ending
Homelessness in Canada. Retrieved from: https://homelesshub.ca/blog/ten-things-know-about-
challenges-ending-homelessness-canada.

Flock, Ian; Benjamin, Esther Anisha; University of British Columbia. BC Housing, 2019. Best Practices in
Addressing Homelessness. Retrieved from:
https://housingresearchcollaborative.scarp.ubc.ca/files/2019/06/Best-practices-in-Addressing-
Homelessness-2019PLAN530-BCH.pdf.

Fred Victor, 2021. Homeless in Canada: Important Facts About Homelessness You Need to Know.
Retrieved from: https://www.fredvictor.org/2019/06/07/homeless-in-canada-important-facts-
about-
homelessness/#:~:text=There%20are%20many%20reasons%20why,and%20lack%20of%20afford
able%20housing.

Gaetz, Stephen. Canadian Homelessness Research Network Press, 2012. The real cost of homelessness:
Can we save money by doing the right thing? Retrieved from:
https://www.homelesshub.ca/sites/default/files/attachments/costofhomelessness_paper21092
012.pdf

Gaetz, Stephen; Dej, Erin. Canadian Observatory on Homelessness, 2017. A New Direction: A Framework for Homelessness Prevention. Retrieved from: https://homelesshub.ca/sites/default/files/attachments/COHPreventionFramework_1.pdf.

Gaetz, Stephen; Dej, Erin; Richter, Tim; Redman, Melanie. Canadian Observatory on Homelessness, 2016. The State of Homelessness in Canada 2016. Retrieved from: https://homelesshub.ca/sites/default/files/attachments/SOHC16_final_20Oct2016.pdf.

Gaetz, Stephen; Donaldson, Jesse; Richter, Tim; Gulliver, Tanya. Canadian Observatory on Homelessness, 2021. Who is homeless? Retrieved from: https://www.homelesshub.ca/about-homelessness/homelessness-101/who-homeless.

Lauster, Nathan. Home Free Sociology. Homeless Counts and Migration Patterns in Metro Vancouver, Calgary, and Winnipeg. Retrieved from: https://homefreesociology.com/2020/09/12/homeless-counts-and-migration-patterns-in-metro-vancouver-calgary-and-winnipeg/.

Painter, Sally. LoveToKnow Corp., 2021. Unemployment Causes and Consequences. Retrieved from: https://jobs.lovetoknow.com/Unemployment_Causes_and_Consequences.

Phoenix Residential Society, 2021. Who are we? Retrieved from: https://phoenixregina.com/.

Press, Jordan. Global News, 2020. Pandemic's effect on homelessness could take years to play out. Expert call for action. Retrieved from: https://globalnews.ca/news/7513940/coronavirus-homeless-canada-report/.

Saskatchewan, n.d.. Building or Repairing Emergency Shelters and Second-Stage Housing. Retrieved from: https://www.saskatchewan.ca/residents/housing-and-renting/home-repairs-and-renovations/organizations-repairing-emergency-shelters-and-second-stage-housing#how-to-apply.

Saskatchewan, n.d.. Developing Affordable Housing. Retrieved from: https://www.saskatchewan.ca/business/housing-development-construction-and-property-management/developing-affordable-housing.

Schwan, Kaitlin; French, David; Gaetz, Stephen; Ward, Ashley; Akerman, Jennifer; Redman, Melanie. Wales Centre for Public Policy, 2018. Preventing youth homelessness – An international review of evidence. Retrieved from: https://www.homelesshub.ca/sites/default/files/attachments/180910_WCPP_international_evidence_review__report_submission.pdf.

Sekharan, Vineeth. Canadian Observatory on Homelessness, 2015. Infographic: The Case for Increasing the Minimum Wage. Retrieved from: https://www.homelesshub.ca/blog/infographic-case-increasing-minimum-wage.

Stevens, Andrew. Canadian Centre for Policy Alternatives. The Fight for a $15 Minimum Wage in Saskatchewan. Retrieved from:

https://www.policyalternatives.ca/sites/default/files/uploads/publications/Saskatchewan%20Office/2017/12/Fight%20for%20%2415%20Min%20Wage%20In%20SK%20%2811-28-17%29.pdf.

Strobel, Stephenson; Burcul, Ivana; Dai, Jia Hong; Ma Zechen; Jamani, Shaila; Houssain, Rahat. Statistics Canada, 2021. Characterizing people experiencing homelessness and trends in homelessness using population-level emergency department visit data in Ontario, Canada. Retrieved from: https://www150.statcan.gc.ca/n1/pub/82-003-x/2021001/article/00002-eng.htm.

The Underground Collaborative, 2021. Educate. Retrieved from: https://theunderground.org.au/educate/.

YWCA Prince Albert, n.d.. Homeward Bound. Retrieved from: https://www.ywcaprincealbert.ca/homeward-bound.

SIGN:

Housing Assessment

Appendix A: Economic Impact Assessment

Table of Contents

List of Tables

Executive Summary

Introduction

Praxis's Economic Model was utilized to derive a 10 and 25 year economic growth and housing forecast for the City of Yorkton and surrounding area. Praxis customized the model to generate a specific economic model for the region housing study by applying the latest economic intelligence to regional growth patterns.

The region defined for the economic model includes the Yorkton Census Agglomeration (CA) only. The Yorkton CA includes: The City of Yorkton, the town of Springside, the village of Ebenezer, and Orkney No. 244 (Rural municipality). It should be noted that neighboring First Nations are implicitly recognized in the housing and population forecast data as a key driver of intra-provincial migration.

Methodology

Based on current and medium term (10 years) and longer term (25 years) growth projections, a dependable baseline forecast was used to generate multi-year regional employment, population, and housing for the region as a function of employment and historical migration trends and future economic conditions. The growth driven population projections were based on an age grouping or cohort model using birth and death rates from Statistics Canada.

Using new employment by salary and new population by age group, Praxis estimated housing demand across the continuum of need including, senior, affordable, subsidized, market housing and student housing to serve a diverse range of housing requirements.

A 25 year projection (2020 to 2045) for the Yorkton CA was undertaken by developing a customized economic model for the city and region. The model is a regional share of the latest Saskatchewan provincial input-output model.

Key Findings

- 2016 census data shows growth in the 0-9 age cohort, likely fueled by immigrant (typically larger and younger families) and First Nation population growth.
- The median age of the population increased from 40.1 in 2001 to 42.6 in both 2006 and 2011, moderating slightly to 41.8 in 2016.
- The Yorkton CA is becoming increasing ethnically diverse with the visible minority population more than doubling between 2011 and 2016 led by a surge in Filipino population. The number of immigrant households have also more than doubled between 2011 and 2016.
- The Indigenous population is a relatively slowly growing population, moving from 1,825 in 2001 to 2,075 in 2016.
- The population of the Yorkton CA is also becoming more educated. There has been a significant decline in the category of "no certificate, diploma, or degree", which includes those without High School graduation, which dropped from 31.5% in 2006 to 23% in 2016. During the same time period, the percentage of the population with a University certificate, diploma, or degree advanced from 9.4% in 2006 to 16.9% in 2016.
- Nearly 65% of households in Yorkton are married/common law couple families, with the remainder being one person or "other" households. The region has seen an increase in households containing a

couple (married or common-law) with children, moving from 24.5% of total households in 2001 to 30% in 2016.

- The composition of individual incomes has changed since 2001, with earnings moving from 68.2% in 2001 to 72.9% in 2016 and government transfers dropping from 18.3% in 2001 to 12.5% in 2016. These 2 developments are signs of a relatively healthy regional economy.
- Household incomes remain stubbornly below the Provincial median household income of $75,412 (2016 Census). This, however, is partially offset by lower values of homes in the Yorkton CA: $272,571 in 2016 versus $318,917 for the province. Household income to value of dwelling sits at 25.4% for the Yorkton CA against 23.6% for the Province in 2016.
- There is a relative shortage of 3+ bedroom rentals in the Yorkton CA market. This is manifesting itself in both higher rents and lower vacancy rates. Given household growth that is occurring within larger households, this could be a pressure point in the medium to long term outlook.
- Given the relatively younger Indigenous population and higher birth rates, the Indigenous population is forecasted to move from 11% of the total in 2020 to 19% in 2045.
- The primary source of population growth from 2011 has been international in-migration which surged from 2 in 2002 to 266 in 2016 and 169 in 2019.
- Yorkton CA population is expected to grow by 2.3% by 2030 and 3.1% by 2045.
- 741 new housing starts are forecasted over the next 10 years. 281 of these are non-market with up to 121 specifically low income.
- 1,862 new starts are forecasted over the next 25 years: 1,157 market and 705 non-market with up to 305 low income.
- 88 new starts over the next 10 years would accommodate student demand with 154 targeted towards seniors. The equivalent figures for the next 25 years are 222 student units and 387 senior's units.

Introduction

Praxis's Economic Model was utilized to derive a 10 and 25 year economic growth and housing forecast for the City of Yorkton and surrounding area Praxis customized the model to generate a specific economic model for the region housing study by applying the latest economic intelligence to regional growth patterns.

The region defined for the economic model includes the Yorkton Census Agglomeration (CA) only. The Yorkton CA includes: The City of Yorkton, the town of Springside, the village of Ebenezer, and Orkney No. 244 (Rural municipality). It should be noted that neighboring First Nations are implicitly recognized in the housing and population forecast data as a key driver of intra-provincial migration.

Based on current and medium term (10 years) and long term (25 years) growth projections, a dependable baseline forecast was then used to generate a regional employment, population, and housing forecast for the region as a function of employment and historical migration trends and future economic conditions. The growth driven population projections were based on an age grouping or cohort model using birth and death rates from Statistics Canada.

Using new employment by salary and new population by age group, Praxis estimated housing demand across the continuum of need including, senior, affordable, subsidized, market housing and student housing to serve a diverse range of housing requirements.

2020 to 2030 (10 year projections) and 2020 to 2045 (long term) for the Yorkton CA were undertaken by developing a customized economic model for the city and region. The model is a regional share of the latest Saskatchewan provincial input-output model (2017 at project initiation). A detailed discussion of the provincial economic model and definitions are available in Appendix A. The regional model was developed using regional employment by industry to estimate regional output, a community hierarchy model to assess regional trade flows and leakages, and re-balancing to ensure model cohesiveness. A more detailed discussion of the regional economic model is available in Appendix B. While the provincial model is rectangular in nature with 35 industries and 66 commodities and is based on the latest available Statistics Canada's Saskatchewan Input-Output tables, data limitations necessitated aggregation to the 25 industry level. Industry details for the North Battleford Economic Model is presented below in Table 1, below.

Praxis's Economic Model was utilized to derive a 10 and 25-year economic growth forecast for the region. Praxis customized the model to generate a specific economic model for the region housing study by applying the latest economic intelligence to regional growth patterns.

A worrisome development is that household incomes remain stubbornly below the Provincial median household income of $75,412 (2016 Census).

This, however, is partially offset by lower values of homes in the Yorkton CA: $272,571 in 2016 versus $318,917 for the province. Household income to value of dwelling sits at 25.4% for the Yorkton CA against 23.6% for the Province in 2016.

According to the data in Table 10, the percent of households with affordability concerns has declined from 17.9% in 2006 and 20% in 2011 to 16.4% in 2016. Likewise, households facing adequacy and suitability have also declined over the 2006 to 2016 time period.

Of note from the table above is the decline in retail trade employment (consistent with North American trends), a small drop in construction (reflecting the cyclical nature of industry employment), and increases in health care employment (consistent with Yorkton's role as a regional service centre). Over the same time period, agricultural employment was steady at 4.6% to 4.7% of total employment and manufacturing increased from 6.0% to 8.1%, on the strength of agri-value processing.

Notable in the calculations above are the Yorkton CA's specialization or economic base in manufacturing, retail trade (as regional service centre), information and cultural industries, business and other services, health care, and arts, entertainment , and recreation, which includes casinos.

The employment forecast above, has 5.6% growth over 10 years (2020 to 2030) and 539 positions, and 9.3% over 25 years. These are lower than the previous decade (2011 to 2016 based on census years) as efficiency gains over the forecast horizon entail that fewer employees per dollar of output are required. Average forecasted above compares favorably to the 2001 to 2020 average number of starts (56 per year) and even more favourably to the 2001 to 2017 number of starts (66 per year) after removing the 2018 to 2020 figures distorted by tighter mortgage rules and the COVID pandemic.

Market Overview

Yorkton CA Demographics

Yorkton CA population by age group for the 2001 to 2016 censuses are summarized below.

Table 1: Yorkton CA Population by Age Group 2001 to 2016

	2001	% of Total		2006	% of Total	2011	% of Total	2016	% of Total
Age 0-4	970	5.5%	0 to 4 years	985	5.7%	1075	5.9%	1105	5.8%
Age 5-14	2330	13.3%	5 to 9 years	1015	5.8%	1030	5.7%	1210	6.4%
Age 15-19	1315	7.5%	10 to 14 years	1040	6.0%	1070	5.9%	1115	5.9%
Age 20-24	1035	5.9%	15 to 19 years	1225	7.0%	1165	6.4%	1115	5.9%
Age 25-44	4410	25.1%	20 to 24 years	1010	5.8%	1050	5.8%	1030	5.4%
Age 45-54	2280	13.0%	25 to 29 years	885	5.1%	1085	6.0%	1160	6.1%
Age 55-64	1645	9.4%	30 to 34 years	950	5.5%	1000	5.5%	1180	6.2%
Age 65-74	1575	9.0%	35 to 39 years	1005	5.8%	1055	5.8%	1185	6.3%
Age 75-84	1380	7.9%	40 to 44 years	1215	7.0%	1115	6.1%	1150	6.1%
Age 85 & over	615	3.5%	45 to 49 years	1335	7.7%	1285	7.1%	1155	6.1%
			50 to 54 years	1225	7.0%	1365	7.5%	1305	6.9%
			55 to 59 years	1065	6.1%	1205	6.6%	1345	7.1%
			60 to 64 years	810	4.6%	1040	5.7%	1130	6.0%
			65 to 69 years	830	4.8%	805	4.4%	995	5.3%
			70 to 74 years	775	4.4%	820	4.5%	740	3.9%
			75 to 79 years	745	4.3%	725	4.0%	760	4.0%

2001	% of Total		2006	% of Total	2011	% of Total	2016	% of Total
		80 to 84 years	645	3.7%	615	3.4%	570	3.0%
		85 and Older	665	3.8%	720	4.0%	680	3.6%

Source: Statistics Canada, 2001, 2006, 2011, 2016 Census of Population.

Of note is the aging up of the 40 to 59 year age groups in 2006 data to the 50 to 69 Summary age groups in 2016 data. Although 2001 data is highly aggregated, it can be presumed that the bulk of the 25-44 year old population is concentrated in the 35 to 44 age cohort.

Results for 2006 to 2016 are also displayed graphically, below:

2016 Yorkton CA Population by Age and Gender
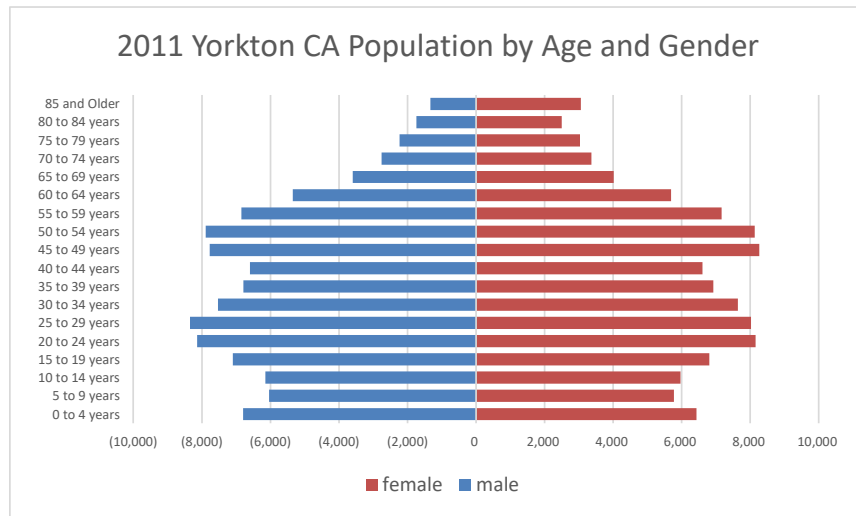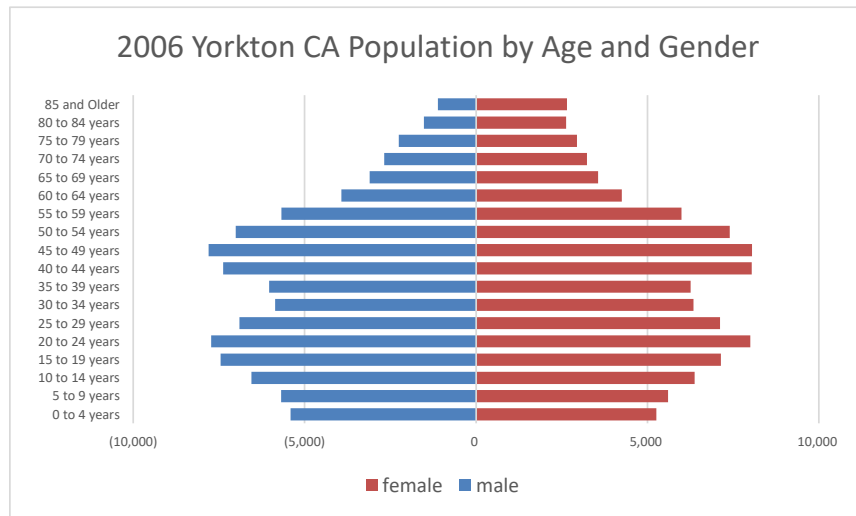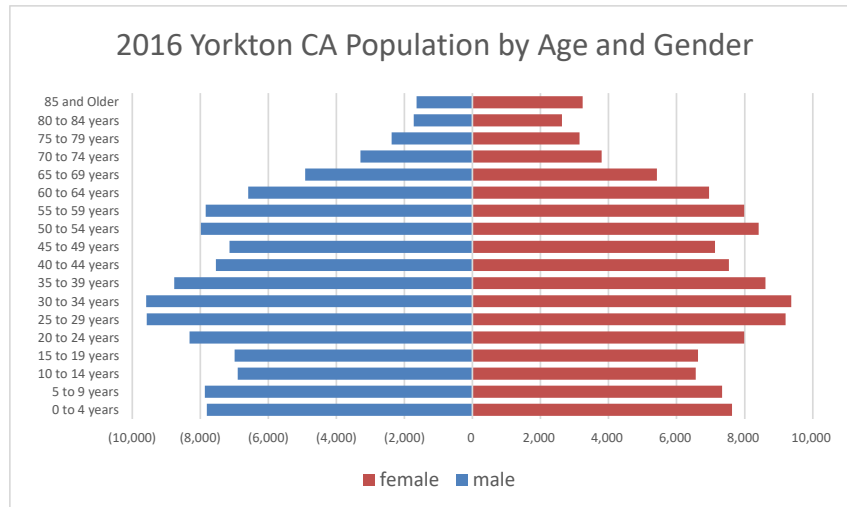
Of interest in the 2016 data is the growth in the 0-9 age cohort, likely fueled by immigrant (typically larger and younger families) and First Nation population growth.

Growth in the 0-9 year age cohort aside, as anticipated, the median age of the population increased from 40.1 in 2001 to 42.6 in both 2006 and 2011, moderating slightly to 41.8 in 2016.

Table 2: Yorkton CA Median Age of the Population 2001 to 2016

	2001	2006	2011	2016
Median age of the population	40.1	42.6	42.6	41.8

Source: Statistics Canada, 2001, 2006, 2011, 2016 Census of Population.

Regional population by ethnicity also tells a compelling story regarding the demographic shifts since 2001.

Table 3: Yorkton CA Population by Visible Minority 2001 to 2016

	2001	2006	2011	2016
Visible minority population	225	285	530	1310
Chinese	140	85	0	260
South Asian	25	35	85	40
Black	30	115	160	250
Filipino	10	10	240	625
Latin American	0	15	0	0
Southeast Asian	0	0	0	0
Arab	15	25	0	50
West Asian	0	0	0	0
Korean	0	0	20	55
Japanese	0	0	0	10
Visible minority; n.i.e	0	0	0	10
Multiple visible minorities	0	0	0	10

Source: Statistics Canada, 2001, 2006, 2011, 2016 Census of Population.

It is clear from the data above that the Yorkton CA is becoming increasing ethnically diverse with the visible minority population more than doubling between 2011 and 2016 led by a surge in Filipino population. Given the data from Table 3, it is not surprisingly that the number of immigrant households have also more than doubled between 2011 and 2016.

Table 4: Yorkton CA Immigrant Households 2001 to 2016

	2001	2006	2011	2016
Immigrant Households	na	345	260	570

Source: CMHC Core Housing Need 2006, 2011, 2016

Not include in the above is a relatively slowly growing Indigenous population, moving from 1,825 in 2001 to 2,075 in 2016.

Table 5: Yorkton CA Indigenous 2001 to 2016

	2001	2006	2011	2016
Aboriginal* identity population	1825	1830	1795	2075
% of Total	10.4%	10.5%	9.8%	11.0%

Source: Statistics Canada, 2001, 2006, 2011, 2016 Census of Population.
*Statistics Canada nomenclature. The terms "Aboriginal" and "Indigenous" are used interchangeably throughout this document. Aboriginal identity refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian) Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is registered under the Indian Act of Canada) and/or those who have membership in a First Nation or Indian band. Aboriginal peoples of Canada are defined in the Constitution Act 1982 section 35 (2) as including the Indian, Inuit and Métis peoples of Canada.

Besides being much more ethnically diverse, the Yorkton CA is also becoming more educated.

Table 6: Yorkton CA Population by Highest Level of Educational Attainment 2001 to 2016

Highest Level of Educational Attainment (% of Pop'n 15+)	2001	2006	2011	2016
Total population 15 years and over	100.0%	100.0%	100.0%	100.0%
No certificate; diploma or degree	na	31.5%	28.1%	23.0%
High school certificate or equivalent	na	28.1%	30.3%	32.7%
Apprenticeship or trades certificate or diploma	na	11.9%	13.1%	10.1%
College certificate or diploma	na	19.2%	15.5%	17.3%
University certificate; diploma or degree	na	9.4%	13.1%	16.9%

Source: Statistics Canada, 2001, 2006, 2011, 2016 Census of Population.

Of note from the table above is the significant decline in the category of "no certificate, diploma, or degree", which includes those without High School graduation, which dropped from 31.5% in 2006 to 23% in 2016. During the same time period, the percentage of the population with a University certificate, diploma, or degree advanced from 9.4% in 2006 to 16.9% in 2016.

Household Characteristics

Household composition also has the capacity to influence housing demand. Nearly 65% of households in Yorkton are married/common law couple families, with the remainder being one person or "other" households. The Region has seen an increase in in households containing a couple (married or common-law) with children, moving from 24.5% of total households in 2001 to 30% in 2016.

Table 7: Yorkton CA Household Composition 2001 to 2016

Household Composition	2001	2006	2011	2016
Total - All private households	7315	7495	7765	7980
Households containing a couple (married or common-law) with children	1790	1775	1860	2395
Households containing a couple (married or common-law) w/o children	2330	2300	2305	2725
One-person households	2255	2435	2445	2500
Other household types	935	985	1155	360

Source: Statistics Canada, 2001, 2006, 2011, 2016 Census of Population.

Incomes of both households and individuals influence housing demand by type. The composition of individual incomes has changed since 2001, with earnings moving from 68.2% in 2001 to 72.9% in 2016 and government transfers dropping from 18.3% in 2001 to 12.5% in 2016. These 2 developments are signs of a relatively healthy regional economy.

Table 8: Yorkton CA Median Incomes Individuals and Households 2001 to 2016

Median Incomes	2001	2006	2011	2016
Median total income of persons 15 years of age and over ($)	18198	22228	29303	36799
Composition of total income (100%)	100	100	100	100
Earnings - % of income	68.2	69.4	74.1	72.9
Government transfers - % of income	18.3	16.3	13.8	12.5
Other money - % of income	13.5	14.3	12	14.6
Median household income; ($) - All households	36174	41798	55044	69314

Source: Statistics Canada, 2001, 2006, 2011, 2016 Census of Population.

A worrisome development is that household incomes remain stubbornly below the Provincial median household income of $75,412 (2016 Census).

This, however, is partially offset by lower values of homes in the Yorkton CA: $272,571 in 2016 versus $318,917 for the province. Household income to value of dwelling sits at 25.4% for the Yorkton CA against 23.6% for the Province in 2016.

Table 9: Yorkton CA Average Value of Dwelling: 2001 to 2016

	2001	2006	2011	2016
Average value of dwelling ($)	83,947	110,081	230,353	272,571

Source: Statistics Canada, 2001, 2006, 2011, 2016 Census of Population.

Income also influences affordability and, indirectly adequacy and suitability.

Table 10: Yorkton CA Average Value of Dwelling: 2001 to 2016

	2001	2006	2011	2016
Households below affordability standard*	na	1340	1550	1305
Prevalence (%)		17.9%	20.0%	16.4%
Households below adequacy standard**	na	685	555	530
Prevalence (%)		9.1%	7.1%	6.6%
Not suitable (crowded)***	na	320	305	215
Prevalence (%)		4.3%	3.9%	2.7%

	2001	2006	2011	2016
Dwellings requiring major repair - % of total occupied private dwellings	na	9.7	7.5%	7.1%

Source: CMHC Core Housing Need 2006, 2011, 2016, Housing Stock 2006, 2011, 2016
*Affordable housing costs less than 30 per cent of before-tax household income.
**Adequate housing does not require any major repairs, according to residents.
***Suitable dwellings have enough bedrooms for the size and make-up of resident households

According to the data in Table 10, the percent of households with affordability concerns has declined from 17.9% in 2006 and 20% in 2011 to 16.4% in 2016. Currently, there are 159 affordable units within Yorkton. Likewise, households facing adequacy and suitability have also declined over the 2006 to 2016 time period.

Households with members facing activity limitations also impact housing demand by type. The number of households with at least person with an activity limitations is outlined below:

Table 11: Yorkton CA Households with Activity Limitations

	2001	2006	2011	2016
Households with at least one person with an activity limitation8	na	2965	2800	4145
Prevalence (%)		39.6%	36.1%	51.9%

Source: CMHC Core Housing Need 2006, 2011, 2016.
*Activity limitations refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.

The surge in both the absolute number and prevalence of households with at least one person with an activity limitation renders the data slightly suspect. One conclusion, however, can be drawn: Demand for housing to accommodate activity limitations in the Yorkton CA is on the rise. 2015 data indicates that (Yorkton Adult Independent Living) has 17 units for assisted living.

The Yorkton Rental Market

According to the CMHC Rental Market Survey, there is a relative shortage of 3+ bedroom rentals in the Yorkton CA market. This is manifesting itself in both higher rents and lower vacancy rates. Given household growth that is occurring within larger households, this could be a pressure point in the medium to long term outlook.

Table 12: Yorkton CA Number of Private Apartment Units

	Oct-17	Oct-18	Oct-19	Oct-20
Bachelor	80	60	58	72
1 Bedroom	298	273	267	290
2 Bedroom	397	359	372	383
3 Bedroom+	71	62	63	67
Total	**846**	**754**	**760**	**812**

Source: CMHC Rental Market Survey

Table 13: Yorkton CA Private Apartment Vacancy Rates

	Oct-17	Oct-18	Oct-19	Oct-20
Bachelor	15.8	14.2	29.5	23.4
1 Bedroom	6.6	12.4	16.1	6.1
2 Bedroom	6.9	7.2	16.1	6.5
3 Bedroom+	4.2	6.5	12.9	1.4
Total	**7.4**	**9.5**	**16.8**	**7.3**

Source: CMHC Rental Market Survey

Table 14: Yorkton CA Private Apartment Average Rents

	Oct-17	Oct-18	Oct-19	Oct-20
Bachelor	682	685	705	719
1 Bedroom	818	817	837	857
2 Bedroom	918	919	931	942
3 Bedroom+	1,092	1,104	1,103	1,127
Total	**874**	**881**	**896**	**908**

Source: CMHC Rental Market Survey

The Yorkton Economy

Yorkton CA labour force activity from 2001 to 2016 is summarized below:

Table 15: Yorkton CA Labour Force Activity

	2001	**2006**	**2011**	**2016**
Employed	8150	8630	9200	9555
Unemployment Rate	5.2	5.6	5.1	6.0
Participation Rate	61.7	64.9	66	67.6
Employment Rate	58.5	61.3	62.6	63.5
Labour Force	8490	9140	9695	10170
Unemployed	340	510	490	615
Population 15+	14255	14080	14700	15050
Of Labour Force Age not in Labour Force	5765	4935	5010	4880

Source: Statistics Canada, 2001, 2006, 2011, 2016 Census of Population.

By all major labour force metrics, the Yorkton labour market remains healthy. The only possible sign of weakness is the increase in the unemployment rate from 5.1% in 2011 to 6.0% in 2016 and the corresponding uptick in the number of unemployed. Another metric of note is the overall decline in the number of those of labour force age not in the labour force. This, typically, is a sign of a healthy labour market where participants are optimistic regarding their personal labour force prospects.

The Yorkton CA labour force by industry is outlined below. Please note that 2001 and 2006 data are not at the not at same level of detail as 2011 and 2016 and are not reported below.

Table 16: Yorkton CA Total Labour Force Population aged 15 Years and Over by Industry

	2011	% of Total	2016	% of Total
Total labour force aged 15 years + by industry	9690	100.0%	10170	100.0%
Industry - not applicable	55	0.6%	140	1.4%
All industries	9640	99.5%	10030	98.6%
Agriculture; forestry; fishing and hunting	460	4.7%	470	4.6%
Mining; quarrying; and oil and gas extraction	185	1.9%	190	1.9%
Utilities	110	1.1%	70	0.7%
Construction	860	8.9%	785	7.7%
Manufacturing	580	6.0%	820	8.1%
Wholesale trade	320	3.3%	295	2.9%
Retail trade	1665	17.2%	1565	15.4%

	2011	% of Total	2016	% of Total
Transportation and warehousing	345	3.6%	405	4.0%
Information and cultural industries	205	2.1%	205	2.0%
Finance and insurance	400	4.1%	300	2.9%
Real estate and rental and leasing	115	1.2%	130	1.3%
Professional; scientific and technical services	250	2.6%	265	2.6%
Management of companies and enterprises	0	0.0%	15	0.1%
Administrative and support; waste management and remediation services	260	2.7%	355	3.5%
Educational services	550	5.7%	690	6.8%
Health care and social assistance	1445	14.9%	1650	16.2%
Arts; entertainment and recreation	280	2.9%	220	2.2%
Accommodation and food services	690	7.1%	655	6.4%
Other services (except public administration)	390	4.0%	500	4.9%
Public administration	545	5.6%	455	4.5%

Source: Praxis

Of note from the table above is the decline in retail trade employment (consistent with North American trends), a small drop in construction (reflecting the cyclical nature of industry employment), and increases in health care employment (consistent with Yorkton's role as a regional service centre). Over the same time period, agricultural employment was steady at 4.6% to 4.7% of total employment and manufacturing increased from 6.0% to 8.1%, on the strength of agri-value processing.

The Location Quotient is a commonly utilized economic base analysis method to determine the economic "base" of a region. Basic industries are those exporting from the region and bringing wealth from outside, while non-basic (or service) industries support basic industries. The Location Quotient calculation compares the local economy to a reference economy, in the process attempting to identify specializations in the local economy. The location quotient is based upon a calculated ratio between the local economy and the economy of some reference unit.

Location quotients are calculated for all industries to determine whether or not the local economy has a greater share of each industry than expected when compared to a reference economy.

For example, suppose a local economy has 5% of its workforce in computer manufacturing and the national economy has only 0.05% of its workforce in computer manufacturing. This technique assumes that the local economy would have that same percentage of its workers in the computer manufacturing industry to serve its local needs for computers. Any employment over and above the expected percentage (in this case 0.05%) is therefore considered to consist of base sector jobs because these workers are assumed to be exporting their goods and services to non-local areas. If the percentages had been identical or if the local percentage had been less than the reference percentage, then it could be concluded that the local area has no basic sector employment for that industry. Consequently, the area can only, at best, meet their local demand and not export these goods and services.

The formula for computing location quotients can be written as:

$$LQ = \frac{e_i/e}{E_i/E}$$

Where:

$e_i =$ Local employment in industry i

$e =$ Total local employment

$E_i =$ Reference area employment in industry i

$E =$ Total reference area employment

It is assumed that the base year is identical in all of the above variables.

Location quotients were calculated for the Yorkton CA against Saskatchewan using 2016 Census data. Results are presented below:

Table 17: Yorkton CA Location Quotients by Industry

Industry	Location Quotient
Agriculture; forestry; fishing and hunting	0.528
Mining; quarrying; and oil and gas extraction	0.474
Utilities	0.747
Construction	0.917
Manufacturing	1.768
Wholesale trade	0.829
Retail trade	1.422
Transportation and warehousing	0.942
Information and cultural industries	1.180
Finance and insurance	0.857
Real estate and rental and leasing	0.978
Professional; scientific and technical services	0.604
Management of companies and enterprises	0.644
Administrative and support; waste management and remediation services	1.247
Educational services	0.876
Health care and social assistance	1.308
Arts; entertainment and recreation	1.201
Accommodation and food services	0.998
Other services (except public administration)	1.121
Public administration	0.686

Source: Praxis

Notable in the calculations above are the Yorkton CA's specialization or economic base in manufacturing, retail trade (as regional service centre), information and cultural industries, business and other services, health care, and arts, entertainment , and recreation, which includes casinos.

The Forecast

Methodology

Praxis's Economic Model was utilized to derive a 25-year economic growth forecast for the region. Praxis customized the model to generate a specific economic model for the region housing study by applying the latest economic intelligence to regional growth patterns.

Data restrictions required that employment, population, and housing data necessitated using Yorkton Census Agglomeration (CA) only. The Yorkton CA includes: The City of Yorkton, the town of Springside, the village of Ebenezer, and Orkney No. 244 (Rural municipality). It should be noted that neighboring First Nations are implicitly recognized in the housing and population forecast data as a key driver of intra-provincial migration.

Based on current and medium term (25 years) growth projections, a dependable baseline forecast was then used to generate a 25 year regional employment, population, and housing for the region as a function of employment and historical migration trends and future economic conditions. The growth driven population projections were based on an age grouping or cohort model using birth and death rates from Statistics Canada.

Using new employment by salary and new population by age group, Praxis estimated housing demand across the continuum of need including, senior, affordable, subsidized, market housing and student housing to serve a diverse range of housing requirements.

2020 to 2045 (25 year projections) for the Yorkton CA were undertaken by developing a customized economic model for the city and region. The model is a regional share of the latest Saskatchewan provincial input-output model (2017 at project initiation). A detailed discussion of the provincial economic model and definitions are available in Appendix A. The regional model was developed using regional employment by industry to estimate regional output, a community hierarchy model to assess regional trade flows and leakages, and re-balancing to ensure model cohesiveness. A more detailed discussion of the regional economic model is available in Appendix B. While the provincial model is rectangular in nature with 35 industries and 66 commodities and is based on the latest available Statistics Canada's Saskatchewan Input-Output tables, data limitations necessitated aggregation to the 25 industry level. Industry detail for the Yorkton CA Economic Model is presented below in Table 18, below.

Table 18: Industry Detail – Yorkton CA Economic Model

Industry Detailed: Yorkton CA Economic Model
Crop and Animal Production
Forestry and Logging
Fishing, Hunting and Trapping
Support Activities for Agriculture and Forestry
Mining and Oil and Gas Extraction
Utilities
Construction
Manufacturing
Wholesale Trade
Retail Trade
Transportation and Warehousing
Information and Cultural Industries
Finance, Insurance, Real Estate and Rental and Leasing
Professional, Scientific and Technical Services

Industry Detailed: Yorkton CA Economic Model
Administrative and Support, Waste Management and Remediation Services
Educational Services
Health Care and Social Assistance
Arts, Entertainment and Recreation
Accommodation and Food Services
Other Services (Except Public Administration)
Operating, Office, Cafeteria and Laboratory Supplies
Travel, Entertainment, Advertising and Promotion
Transportation Margins
Non-Profit Institutions Serving Households
Government Sector

Source: Praxis

The Economic Forecast

Under the Base Case Forecast, employment and GDP growth is expected to mirror the growth rate of the previous decade. It was first necessary to inflate the 2017 Yorkton input-output tables to 2020 levels. This was accomplished using the Saskatchewan current dollar gross output 10 year average rate of change for gross output and gross domestic product. The latest Statistics Canada Census information for the Yorkton CA by industry was estimated using the closest census by industry breakdown applied to the total.

Inter-census years were estimated by inferring a straight line trend between census years: 2001, 2006, 2011, and 2016. Census labour force by industry were converted to reflect Statistics Canada Input Output Accounts industry definitions where the bulk of education and health employment, where government funded, is recorded in the government sector, and the remaining (private funded) employment remains in the education and health sectors.

Table 19: Yorkton CA Employment

	2001	2006	2011	2016
Employed Labour Force	8150	8630	9200	9555
Change		450	1,145	397
% Change		480	570	355
10 Year (2006 to 2016) Change				925
10 Year (2006 to 2016) % Change				10.72%

Source: Statistics Canada, 2001, 2006, 2011, 2016 Census of Population.

The Saskatchewan current dollar gross output 10 year average rate of change (5.38%) was used to project the Yorkton CA tables to 2045 in current dollars. Statistics Canada's Saskatchewan industry deflators (current dollar GDP divided by constant dollar GDP) were utilized to convert Yorkton current dollar GDP to constant dollar GDP. The rate of change in each industry deflator for the latest 5 years was used to project the deflators to 2045. Efficiency gains were in labour were estimated by examining the relationship between constant dollar GDP (volume) and employment. Improvements in labour productivity over the previous 10 years were assumed to continue at the same annual rate for the next 25 years.

Employment by Industry – Estimate and Forecast- Persons

	2015	2020	2025	2030	2035	2040	2045
Crop and Animal Production	456	470	475	480	485	490	495
Forestry and Logging	0	0	0	0	0	0	0
Fishing, Hunting and Trapping	0	0	0	0	0	0	0
Support Activities for Agriculture and Forestry	12	10	10	10	10	10	10
Mining and Oil and Gas Extraction	189	190	190	190	190	190	190
Utilities	78	70	70	70	70	70	70
Construction	800	785	785	785	785	785	785
Manufacturing	772	867	926	985	1043	1102	1161
Wholesale Trade	300	291	286	281	276	271	266
Retail Trade	1585	1564	1590	1600	1606	1610	1613
Transportation and Warehousing	393	405	405	405	405	405	405
Information and Cultural Industries	205	209	214	219	224	229	234
Finance, Insurance, Real Estate and Rental and Leasing	447	430	430	430	430	430	430
Professional, Scientific and Technical Services	235	287	314	342	369	397	424
Administrative and Support, Waste Management and Remediation Services	336	377	404	432	459	487	514
Educational Services	33	33	33	33	33	33	33
Health Care and Social Assistance	322	330	335	337	339	340	340
Arts, Entertainment and Recreation	232	181	220	220	220	220	220
Accommodation and Food Services	662	480	655	655	655	655	655
Other Services (Except Public Administration)	243	254	258	259	260	261	261
Operating, Office, Cafeteria and Laboratory Supplies	0	0	219	0	0	0	0
Travel, Entertainment, Advertising and Promotion	0	0	430	0	0	0	0
Transportation Margins	0	0	342	0	0	0	0
Non-Profit Institutions Serving Households	224	226	230	232	232	233	233
Government Sector	2389	2408	2441	2441	2441	2441	2441
Total	**9924**	**9866**	**11262**	**10405**	**10533**	**10657**	**10781**

Source: Praxis

The employment forecast above, has 5.6% growth over 10 years (2020 to 2030) and 539 positions and 9.3% over 25 years. These are lower than the previous decade (2011 to 2016 based on census years) as efficiency gains over the forecast horizon entail that fewer employees per dollar of output are required.

Table 21: Yorkton CA Constant Dollar GDP by Industry – 2015 Estimate and Forecast

GDP by Industry – Estimate and Forecast- 2012 $M

	2015	2020	2025	2030	2035	2040	2045
Crop and Animal Production	166.0	235.4	198.7	173.6	242.9	205.0	179.0
Forestry and Logging	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fishing, Hunting and Trapping	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Support Activities for Agriculture and Forestry	2.2	1.3	1.5	1.7	1.3	1.5	1.8
Mining and Oil and Gas Extraction	190.9	241.8	271.8	305.5	241.8	271.8	305.5
Utilities	66.7	54.6	60.7	67.5	54.6	60.7	67.5
Construction	202.5	220.9	228.9	237.1	220.9	228.9	237.1
Manufacturing	411.0	521.3	686.5	900.5	627.3	817.3	1061.8
Wholesale Trade	69.9	71.4	79.3	88.1	67.7	75.2	83.4
Retail Trade	117.1	144.5	167.0	191.0	148.3	169.0	192.6
Transportation and Warehousing	100.2	117.9	137.1	159.4	117.9	137.1	159.4
Information and Cultural Industries	51.3	58.9	71.6	86.9	63.1	76.6	92.9
Finance, Insurance, Real Estate and Rental and Leasing	196.5	226.6	267.0	314.7	226.6	267.0	314.7
Professional, Scientific and Technical Services	32.2	35.6	43.2	52.1	45.8	54.5	64.7
Administrative and Support, Waste Management and Remediation Services	26.8	46.4	71.2	108.9	56.5	85.7	129.7
Educational Services	1.2	1.6	1.8	1.9	1.6	1.8	1.9
Health Care and Social Assistance	37.6	45.0	52.9	61.5	46.2	53.6	62.0
Arts, Entertainment and Recreation	17.3	11.7	13.3	12.5	14.2	13.3	12.5
Accommodation and Food Services	38.4	28.3	39.6	40.7	38.7	39.6	40.7
Other Services (Except Public Administration)	17.2	17.8	20.0	22.2	18.2	20.2	22.4
Operating, Office, Cafeteria and Laboratory Supplies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Travel, Entertainment, Advertising and Promotion	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Transportation Margins	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-Profit Institutions Serving Households	15.2	16.3	17.1	17.8	16.8	17.3	17.9

GDP by Industry – Estimate and Forecast- 2012 $M

	2015	2020	2025	2030	2035	2040	2045
Government Sector	276.3	313.5	332.6	348.1	317.8	332.6	348.1
Total	**2036.6**	**2410.7**	**2761.8**	**3191.6**	**2568.2**	**2928.7**	**3395.4**

Source: Praxis

Real GDP sees a 30 to 40% increase over the forecast horizon led by mining, construction, and business services, noting efficiency gains where fewer employees can produce the same amount of real output.

Population Forecast

The population model is a simple cohort survival model using birth and death rates and migration data from Statistics Canada. In its basic form, a cohort-survival model estimates future population based on the previous period's population plus natural increase (births less deaths) and net migration:

Population[t+1] = Population[t] + Natural Increase + Net Migration

This is calculated for men and women for each age-group. The time interval is determined by the age cohorts. The smallest time interval for which an estimate can be made is the length of time it takes all the members of an age cohort (e.g., age 10 - 14) to pass on to the next age grouping (e.g., the 15 - 19 year-old group). All of the cohorts must be the same dimension (e.g., 5-year increments, 7-year increments), since over the course of the analysis each group must pass from one cohort to the next. All estimates must use time-intervals which are multiples of the cohort size.

Natural increase is the difference between the number of children born and the number of people who die during one time interval. The analysis, however, is being done in terms of age-cohorts for each sex. Children can only be born into the first cohort but people die in all of the cohorts (including the birth cohort). Further, the number of males has no direct effect on the number of children born. Children are born only to women of childbearing age based on historical births per female population by age group. Deaths by age group are also based on historical deaths per age group population.

Migration, both in and out, includes international, inter-provincial, and intra-provincial. Migration data is readily available for the CA and the average of the latest 5 years available was used to predict future baseline migration.

Sources of population growth are outlined in Table 22, below:

Table 22: Yorkton CA Sources of Population Growth 2002 to 2020

	Births	Deaths	Immigrants	Emigrants	Net interprovincial migration	Net intraprovincial migration
2002	196	259	2	8	-42	-65
2003	196	279	11	8	-53	-118
2004	197	246	34	9	-69	-29
2005	189	262	6	6	-149	-104

	Births	Deaths	Immigrants	Emigrants	Net interprovincial migration	Net intraprovincial migration
2006	216	212	22	5	-68	-32
2007	217	197	36	8	58	-162
2008	235	214	45	4	175	-162
2009	233	225	78	16	73	-128
2010	219	203	82	0	30	-103
2011	210	214	113	20	-15	-118
2012	203	241	146	16	24	94
2013	233	222	187	7	23	-62
2014	230	204	223	3	-45	-11
2015	240	218	191	12	-203	-64
2016	249	221	266	35	-47	35
2017	236	216	205	10	-116	-62
2018	231	193	187	8	-77	-94
2019	240	232	196	8	-75	-123
2020	235	235	169	7	-125	-164

Source: Statistics Canada Table: 17-10-0136-01

Of note from Table 22, above is that net interprovincial migration was negative with the exception of 2007 to 2010 and 2012 to 2013. Net intraprovincial migration has been negative since 2002 with the exception of 2012 and 2016. The natural increase was only positive from 2006 to 2010 and 2013 to 2019. As such the primary source of population growth from 2011 has been international in-migration which surged from 2 in 2002 to 266 in 2016 and 169 in 2019.

The latest Saskatchewan birth rate by age of mother, death rate by age and gender, and propensity to in and out migrate by age group and gender from Statistic Canada were used for both the base case and high growth population forecast. 2020 Statistics Canada population was used as the starting point.

Table 23: Population Forecast Base Case

Population Forecast Base Case	2020*	2025	2030	2035	2040	2045
0-4	1,101	1,146	1,135	1,119	1,112	1,111
5-9	1,119	1,184	1,155	1,144	1,128	1,121
10-14	1,242	1,118	1,192	1,163	1,152	1,136
15-19	1,138	1,127	1,119	1,192	1,164	1,153
20-24	1,192	1,316	1,202	1,193	1,267	1,238
25-29	1,182	1,251	1,354	1,240	1,232	1,304
30-34	1,231	1,165	1,185	1,288	1,174	1,166
35-39	1,294	1,107	1,154	1,175	1,277	1,164
40-44	1,225	1,307	1,194	1,241	1,261	1,363
45-49	1,172	1,426	1,353	1,242	1,289	1,308
50-54	1,168	1,292	1,443	1,371	1,262	1,308
55-59	1,282	1,174	1,271	1,419	1,348	1,241
60-64	1,291	1,078	1,101	1,196	1,339	1,270
65-69	1,067	1,092	972	993	1,083	1,220

Population Forecast Base Case	2020*	2025	2030	2035	2040	2045
70-74	853	1,037	964	856	873	957
75-79	675	821	902	841	753	765
80-84	566	579	631	692	647	583
85-89	391	320	354	385	423	396
90+	300	270	248	254	269	292
Total	19,489	19,811	19,930	20,005	20,054	20,096

Source: Praxis
*Actual

In the Base Case Scenario, net intra-provincial and inter-provincial migration is negative and only slightly offset by international in-migration and population growth is driven by natural increase: births less deaths. This scenario sees slow population growth, but positive, over the next 25 years as well as a declining younger population and stronger observed growth in the 50+ age cohorts.

Included within the overall CA forecast is an Indigenous specific population forecast. The starting point for the forecast is the 2016 Census Yorkton CA population identifying as Indigenous of 2,075 persons. Aboriginal identity refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is registered under the Indian Act of Canada) and/or those who have membership in a First Nation or Indian band.

The same methodology to generate the total CA population forecast were applied to the Indigenous population with one key difference. There are a number of compelling studies indicating that aboriginal birth and mortality rates are significantly different from national (and hence, provincial) averages.

"In 2010/2011 the total fertility rate for Indigenous women was 2.2 children per woman. This was higher than that of Non-Indigenous women who had a total fertility rate of 1.6 children per woman." From Canadian Institute for Health Information, "The Health of Canada's Children and Youth: a CICH Profile", 2019. For Registered Indians, the fertility rate was 2.7 children per woman.

A further population projection was undertaken with indigenous specific birthrates using the provincial average scaled up by a factor of 1.7 (2.7 divided by 1.5).

"To compare mortality rates in the First Nations population with the general Canadian population age-standardized rates were calculated. Age-standardized rates are artificial rates from which the effects of age have been removed. The age-standardized mortality rate for the general population in Western Canada is 2.4 per 1,000 population, less than half the rate for the Registered First Nations population (5.3 per 1,000) This means that the First Nations population experienced approximately three more deaths per 1,000 population than it would have experienced if it had the same age-specific mortality rates as the general Canadian population." Health Canada: A Statistical Profile on the Health of First Nations in Canada: Vital Statistics for Atlantic and Western Canada, 2001/2002

A further population projection was undertaken using a birth rate 1.5 times the provincial average and a mortality rate 2.2 (5.3 divided by 2.4) times the provincial average.

Table 24: Indigenous Population Forecast

Indigenous Population Forecast	2020	2025	2030	2035	2040	2045
0-4	216	315	340	361	374	404
5-9	233	288	316	340	361	375
10-14	199	219	290	318	342	363
15-19	187	235	220	290	318	342
20-24	180	209	244	228	298	325
25-29	163	202	215	250	234	303
30-34	136	182	197	210	244	229
35-39	113	159	181	197	209	243
40-44	113	146	168	191	206	218
45-49	111	128	151	172	194	209
50-54	115	120	129	151	172	193
55-59	98	109	116	125	146	165
60-64	76	100	98	104	113	132
65-69	59	72	83	81	87	95
70-74	36	48	56	66	64	69
75-79	24	35	37	44	51	49
80-84	14	16	20	22	26	30
85-89	6	4	5	6	7	9
90+	3	0	0	0	1	1
Total	2,080	2,587	2,866	3,155	3,446	3,752

Source: Praxis

Given the relatively younger Indigenous population and higher birth rates, the Indigenous population is forecasted to move from 11% of the total in 2020 to 19% in 2045.
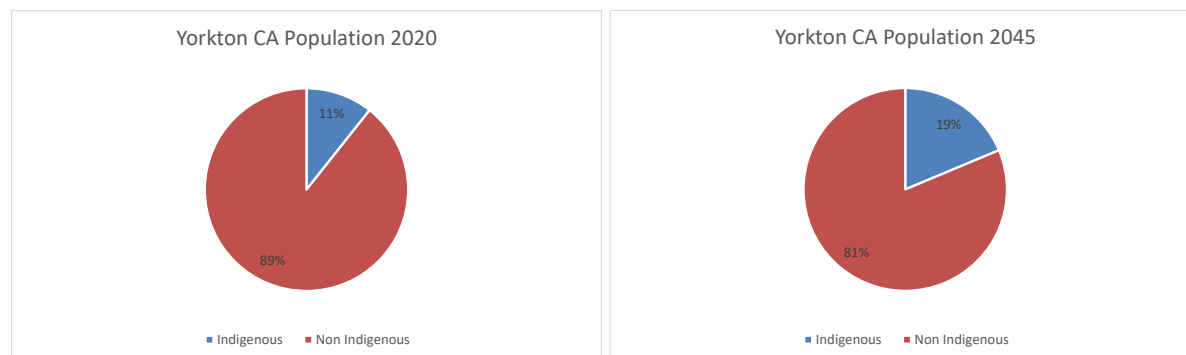
Housing Forecast

Population forecasts were in turn, translated into housing starts based on the following methodology:

- Net migration divided by the average Yorkton census agglomeration household size of 2.28 will meet net-in-migrant demand.
- Historical examination of net-migration versus household starts suggests there is a certain amount of latent household formation that occurs annually regardless of the level of net-in migration. This includes household break ups, offspring moving out, etc. as well as replacing existing stock and averages 0.3% of the regional population per year. This figure was multiplied

by regional population for each year and added to housing starts required to meet net-in migration.
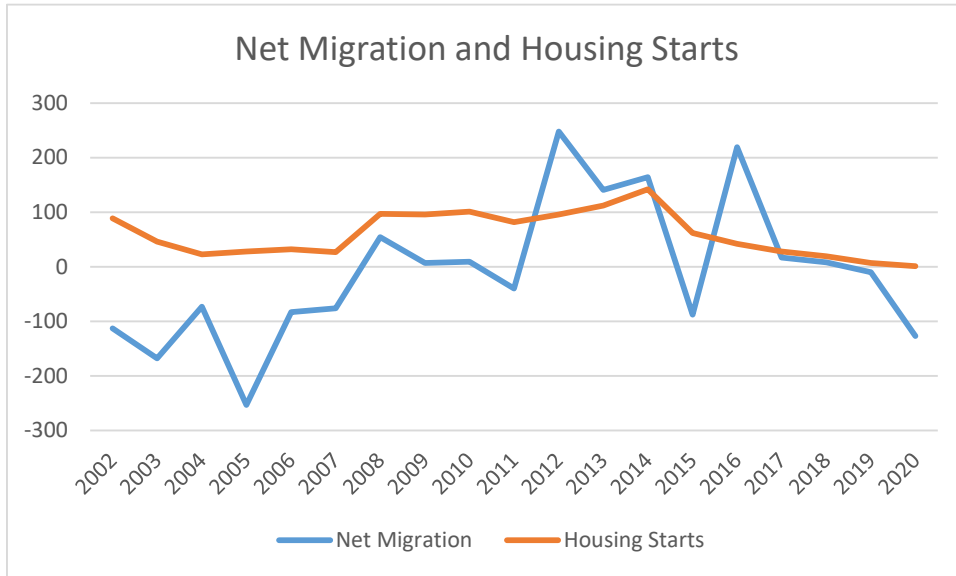
Table 25: Historical Housing Starts Yorkton CA

	Single	Semi-Detached	Row	Apartment	All
2001	26	6	7	50	89
2002	36	10	0	0	46
2003	23	0	0	0	23
2004	26	2	0	0	28
2005	30	2	0	0	32
2006	27	0	0	0	27
2007	68	22	7	0	97
2008	81	8	7	0	96
2009	67	10	0	24	101
2010	48	10	0	24	82
2011	40	10	22	24	96
2012	57	16	15	24	112
2013	67	16	6	53	142
2014	38	12	0	12	62
2015	13	8	9	12	42
2016	6	4	6	12	28
2017	13	6	0	0	19
2018	5	2	0	0	7
2019	1	0	0	0	1
2020	7	0	0	0	7

Source: Statistics Canada Table: 17-10-0136-01

Table 26: Housing Starts Forecast Yorkton CA

	Population Forecast	Net Migration	Housing Starts
2021	19,695	33	74

	Population Forecast	Net Migration	Housing Starts
2022	19,726	33	74
2023	19,756	33	74
2024	19,784	33	74
2025	19,811	33	74
2026	19,836	33	74
2027	19,861	33	74
2028	19,884	33	74
2029	19,910	33	74
2030	19,930	33	74
2031	19,947	33	74
2032	19,963	33	75
2033	19,978	33	75
2034	19,992	33	75
2035	20,005	33	75
2036	20,016	33	75
2037	20,026	33	75
2038	20,036	33	75
2039	20,045	33	75
2040	20,054	33	75
2041	20,063	33	75
2042	20,071	33	75
2043	20,080	33	75
2044	20,088	33	75
2045	20,096	33	75

Source: Praxis

Average forecasted above compares favorably to the 2001 to 2020 average number of starts (56 per year) and even more favourably to the 2001 to 2017 number of starts (66 per year) after removing the 2018 to 2020 figures distorted by tighter mortgage rules and the COVID pandemic.

Housing Demand across the Continuum of Need

Using new employment by salary and new population by age group, Praxis estimated housing demand across the continuum of need including, senior, affordable, subsidized, market housing and student housing to serve a diverse range of housing requirements.

In industries where the average salary of new employment exceeds the provincial average, employment was used to identify market housing needs.

Table 27: Yorkton CA 10 Year Cumulative Housing Demand – Market vs. Non-Market

	Starts
Market	460
Non-Market	281
Total	**741**

With 16.4% of households below affordability standards, it can be forecasted that up to 121 cumulative units to 2030 would meet low income housing demand.

Table 28: Yorkton CA 25 Year Cumulative Housing Demand – Market vs. Non-Market

	Starts
Market	1157
Non-Market	705
Total	**1862**

Similarly, it can be forecasted that up to 305 cumulative units to 2045 would meet low income housing demand.

The 2026 population forecast was utilised to identify student (aged 15-24) and senior population (65+) housing needs.

Table 29: Yorkton CA 10 Year Cumulative Housing Demand – Seniors, Students, and Other Age Groups

	Starts
Student	88
Seniors	154
Other Age Groups	499
Total	**741**

Table 30: Yorkton CA 25 Year Cumulative Housing Demand – Seniors, Students, and Other Age Groups

	Starts
Student	222
Seniors	387
Other Age Groups	1,253
Total	**1,862**

It should be noted that Tables 27 to 30 housing needs forecasts are not mutually exclusive. For example a portion of both student and senior housing demand can be consider both market and non-market.

Appendix A: Definitions and Model Description

Direct Impact: total project expenditure, usually construction or operating outlays.

Employment: measured in positions.

Final Demand: sum of personal expenditure, government purchases of goods and services, business and government investment, and net exports.

GDP at factor cost: measure of net economic activity within a prescribed geographic area. It represents the payments made to final factors of production: labour, unincorporated business profits, and other operating surplus (corporate profits, interest income, inventory valuation adjustments, and capital consumption allowances). GDP at factor cost excludes the value of intermediate goods and services used in production.

GDP at market prices: GDP at factor cost plus indirect taxes less subsidies.

Gross Output: total expenditures on local goods and services as well as payments to labour and business profits. Gross output includes double counting because it includes the value of inputs used in production rather than net value added alone.

Indirect Impact: the secondary impact that includes inter-industry transactions, purchases of inputs from supporting industries

Induced impact: the additional impact from changes in household spending as industries modify labour input requirements in response to altered levels of demand for output.

Industry outputs are calculated as $(I-D(I-\mu-\alpha-\beta)B)-1D((I-\mu-\alpha-\beta)e^*+(I-\mu-\beta)Xd+(I-\mu)Xr)=X$

Where:
I = an identity matrix of industry by industry dimension
D = a matrix of coefficients representing commodity output proportions
B= a matrix of coefficients representing commodity input proportions (technical coefficients) by industry
μ = a diagonal matrix whose elements represent the ratio of imports to use
α = a diagonal matrix whose elements represent the ratio of government production to use
β = a diagonal matrix whose elements represent the ratio of inventory withdrawals to use
e^* = final demand categories of consumption, government purchases of goods and services, business and government investment, and inventory additions.
Xd = final demand category of domestic exports
Xr = final demand category of re-exports.

Employment is calculated as a fixed number of positions per dollar of industry output.

Appendix B: Developing Community Level Input-Output Models

The latest available provincial input-output tables at the S-Level from Statistics Canada were used as the starting point. The table represents 25 industries and 18 components of final demand (based on the 2010 S-level aggregation). The tables were converted into industry-by-industry space.

In a square input-output table, each industry in the table can be represented as a column. For example industry 1 can be represented as follows:

$$\begin{vmatrix} z_{11} \\ z_{12} \\ . \\ . \\ . \\ z_{125} \\ W_1 \\ X_1 \end{vmatrix}$$

z_{ij} = purchases by industry i of products from industry j. The transactions matrix consists of z_{11} to z_{2525} comprise the transactions matrix of 625 (25 x 25) elements.

W_1 = value added or gross domestic product component of industry 1's output which includes wages, salaries, supplementary labour income, unincorporated business profits, incorporate income profits, other income, and depreciation.

X_1 = industry 1's total output, which equals W_1 plus the sum of z_{11} to z_{25}.

To create sub-provincial models, four challenges must be overcome:
1) Allocation of provincial gross output by community/region
2) Estimation of technical coefficients by industry at a community/regional level
3) Estimation of components of gross domestic product by industry at a community/regional level
4) Allocation of provincial final demand output by community/region.

Census data on labour force by industry will be used to allocate gross output by industry for the region/community. Regional gross output for industry i is estimated:

X^R_i = Labour Force^R_i/Labour Force$^{Sk}_i$ x X^{Sk}_i

Where:
X^R_i = regional gross output for industry i
Labour Force^R_i = regional labour force for industry i
Labour Force$^{Sk}_i$ = provincial labour force for industry i
X^{Sk}_i = provincial gross output for industry i

To estimate items in each regional transaction matrix (z_{ij}) it will be assumed in all cases that the provincial input structure will apply to regional industries. The components of the regional transaction matrix are estimated:

z^R_{ij} = z^{Sk}_{ij}/X^{Sk}_i x X^R_i

Where:

z^R_{ij} = an element of the regional transactions matrix.

z^{Sk}_{ij} = the corresponding element of the provincial transactions matrix.

The same methodology is used for estimating the components of GDP.

$$W^R_i = W^{Sk}_i / X^{Sk}_i \times X^R_i$$

Where:

W^R_i = regional value added or gross domestic product component of industry i's output

W^{Sk}_i = provincial value added or gross domestic product component of industry i's output

The components of final demand are estimated as follows. Personal expenditures are based on a per capita allocation of provincial spending.

$$PE^R_i = PE^{Sk}_i / Pop^{Sk} \times Pop^R$$

Where:

PE^R_i = Regional personal expenditure on industry i's output

PE^{Sk}_i = Provincial personal expenditure on industry i's output

Pop^{Sk} = Provincial population

Pop^R = Regional population

Gross capital formation (GFCF) or investment by industry is estimated applying the regional share industry to total provincial gross capital formation for each industry. The same approach is used to estimate exports (Xd), imports (M), and inventory changes by industry (VPC)

$$GFCF^R_i = X^R_i / X^{Sk}_i \times GFCF^{Sk}_i$$

$$Xd^R_i = X^R_i / X^{Sk}_i \times Xd^{Sk}_i$$

$$M^R_i = X^R_i / X^{Sk}_i \times M^{Sk}_i$$

$$VPC^R_i = X^R_i / X^{Sk}_i \times VPC^{Sk}_i$$

Where:

$GFCF^R_i$ = Regional investment spending on industry i's output.

$GFCF^{Sk}_i$ = Provincial investment spending on industry i's output

Xd^R_i = Regional exports of industry i's output

Xd^{Sk}_i = Provincial exports of industry i's output

M^R_i = Regional imports of industry i's output

M^{Sk}_i = Provincial imports of industry i's output

VPC^R_i = Regional inventory changes of industry i's output

VPC^{Sk}_i = Provincial inventory changes of industry i's output

Regional public administration employment is used to allocate provincial government current expenditures by region.

$$GCE^R_i = PAE^R/PAE^{Sk} \times GCE^{Sk}_i$$

Where:
GCE^R_i = Regional government current expenditures on industry i's output
PAE^R = Regional public administration labour force
PAE^{Sk} = Provincial public administration labour force
GCE^{Sk}_i = Provincial government current expenditures on industry i's output

It is also necessary to adjust for leakages for intra-provincial imported factors of production. These are estimated residually: If the sum of the use (both Final Demand and Inter-industry sales) of industry i's output is less than Xi then, intra-provincial exports are used to balance. Similarly, if use is greater than Xi intra-provincial imports are used the balance.

Intra-provincial exports/imports and exports due to out-shopping are estimated by calculating the marginal propensity to out-shop (the ratio of major community per capita retail sales to provincial per capita retail sales and multiplying by PE. Imports and exports are adjusted by this amount.

The estimation of intra-provincial imports into a region/community and incorporation of intra-provincial imports into the region/community model's leakages will constrain local multipliers to values not exceeding provincial level multipliers.

Developing Community/Regional Impact Models

Industry outputs in response to a shock in final demand are calculated as $(I-(I-\mu-\alpha-\beta)A)^{-1}((I-\mu-\alpha-\beta)e^*+(I-\mu-\beta)X_d+(I-\mu)X_r)=X$

Where:
I = an identity matrix of industry by industry dimension
A = a matrix of technical coefficients representing inter-industry purchases (zij) divided by own industry gross output Xi.
μ = a diagonal matrix whose elements represent the ratio of imports to use
α = a diagonal matrix whose elements represent the ratio of government production to use
β = a diagonal matrix whose elements represent the ratio of inventory withdrawals to use
e^* = final demand categories of consumption, government purchases of goods and services, business and government investment, and inventory additions.
Xd = final demand category of domestic exports
X_r = final demand category of re-exports.

Employment is calculated as a fixed number of positions per dollar of industry output.
GDP components are calculated based on a fixed ratio of W_i to industry output.

Appendix B: Survey Questions and Findings Summary

SIGN Housing Needs Assessment Survey Results

Introduction

This appendix reports the frequency of responses and significant demographic differences to queries in a housing needs assessment survey conducted by Praxis Consulting for SIGN. Paper-bases surveys were available between March 23rd and April 23rd, 2021 at the SIGN facility on Broadway and the Emergency Department of Yorkton Regional Health Centre. In total, 34 surveys were completed.

This report summarizes the main findings from the survey, presented in the order that questions were asked.

Growing Up

If no, where did you grow up?

Within 100 kms of Yorkton	37%
Out of province	32%
More than 100 kms from Yorkton	26%
Regina	5%

Did you grow up in Yorkton?

Yes	41%
No	59%

If you did not grow up in Yorkton, why did you come here? Please select all that apply.

My family moved here	47%
There were more job opportunities	26%
I wanted to go to school here	5%
There were better housing options	5%
I had friends who lived here	5%
Other	47%
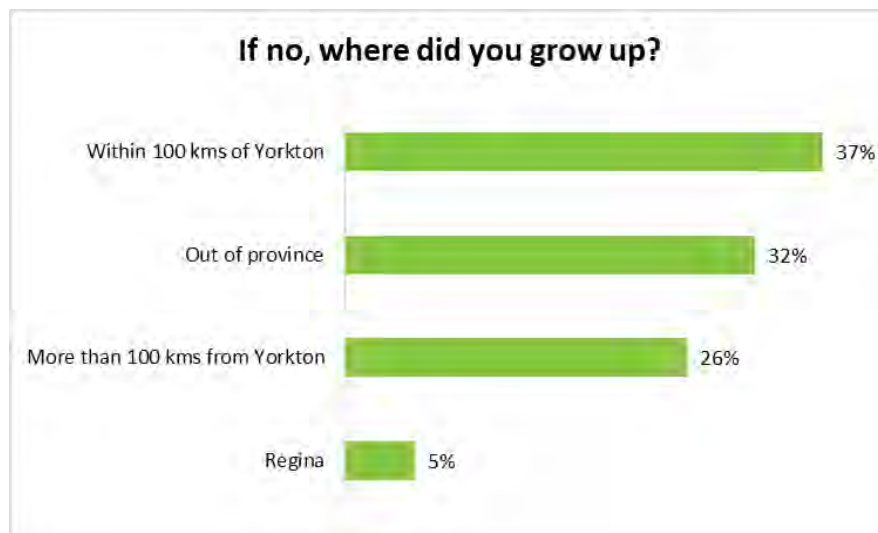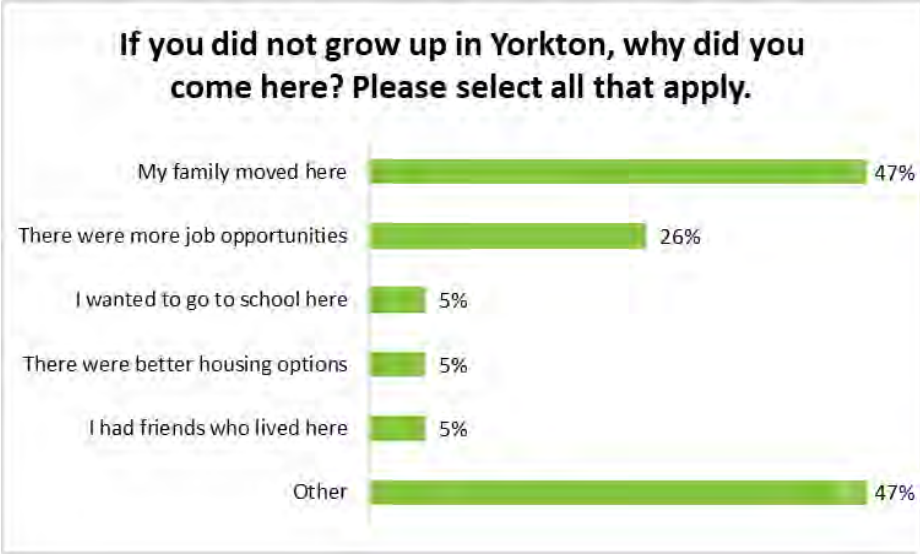
Answers to Other:
(Responses listed alphabetically, unedited, and verbatim)
- *Family members*
- *I thought it was a good place*
- *Homeless/ Incarcerated*
- *Hospital*
- *My boyfriend is from here*
- *my son was involved with SIGN*
- *My wife wanted to be close to her mother.*
- *Safety & Medical*

Finding Suitable Housing

Where have you stayed/slept in the past month?

In my own place	44%
With friends or relatives	38%
Motel or hotel	18%
On the streets	15%
In a shelter	12%
In my vehicle	12%
Hospital/detox	9%
Jail or prison	9%
Transitional housing	6%
Group home or supervised residence	0%
Other:	24%

Answers to Other:
(Responses listed alphabetically, unedited, and verbatim)
- *apartment*
- *Bank Lobbies*
- *Couch surfing, but have apartment now*
- *I am the mother of two homeless sons and I want their voice to be heard*
- *Mom & Dads place*
- *rented house*
- *was couch surfing but now have an apartment*

Have you always struggled with finding suitable housing?

Yes: 48%
No: 52%

If no, how long have you struggled with finding suitable housing?

Less than 1 year: 33%
1 to 2 years: 33%
3 to 5 years: 13%
More than 5 years: 20%
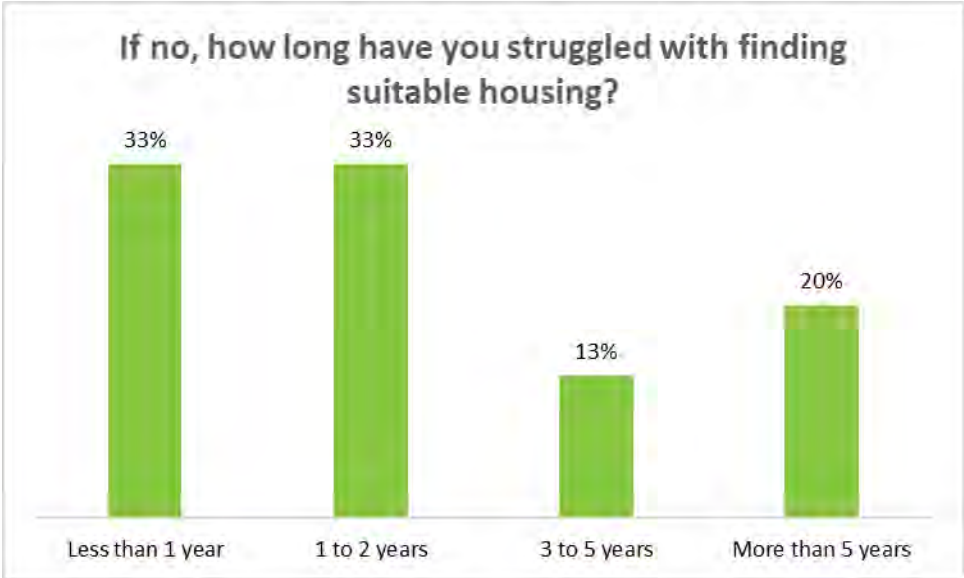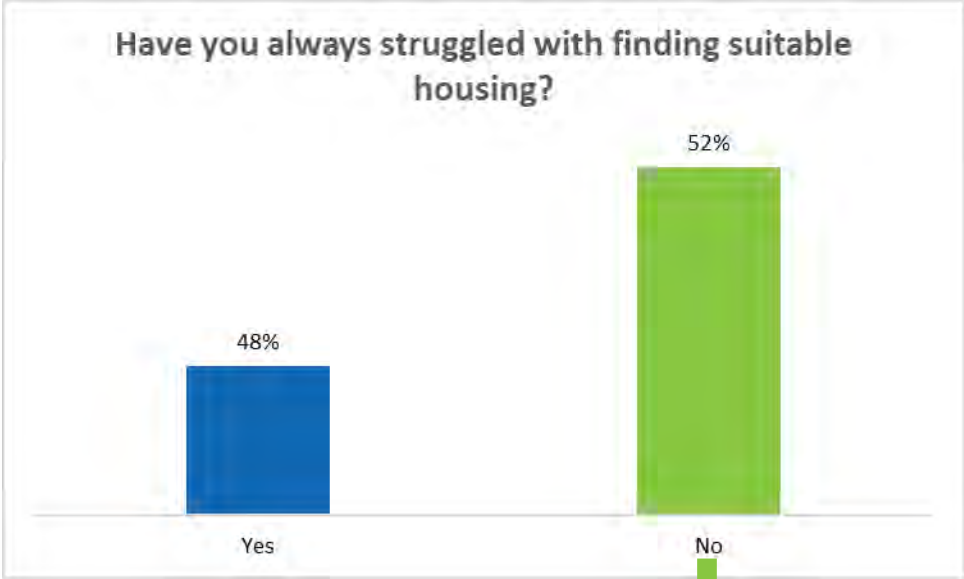
Did any of the following factors lead to your current struggles with finding suitable housing? Please select all that apply.

Factor	Percentage
Mental health issues	44%
No job opportunities	29%
Disability	24%
Trouble with the law	24%
Drug addiction	24%
Couldn't get along with family/parents	24%
Alcohol addiction	21%
Not enough education	21%
Fleeing abuse	9%
Other	29%
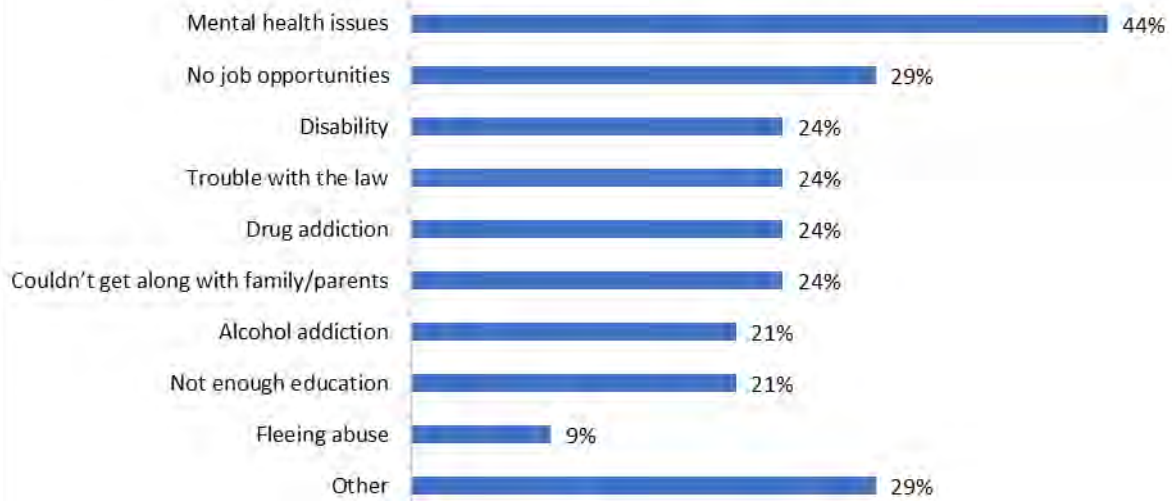
Answers to Other:

(Responses listed alphabetically, unedited, and verbatim)

- *ability to maintain a home/motivation to keep it maintained*
- *Being First Nation*
- *Bipolar*
- *Broken bone, right arm, surgery healed*
- *cost*
- *I had no problems finding a place.*
- *Learning disability*
- *money*
- *not enough income*
- *not enough income, our size of family is too big (7 of us)*

To what extent do you agree with each of the following statements.

	Strongly disagree	Somewhat disagree	Neutral	Somewhat agree	Strongly agree
I have friends I'm really close to.	24%	6%	24%	21%	26%
I have someone I can count on to provide help in an emergency.	9%	9%	24%	21%	38%
I have someone I can count on to check in with me to see how I am doing.	3%	6%	18%	32%	41%
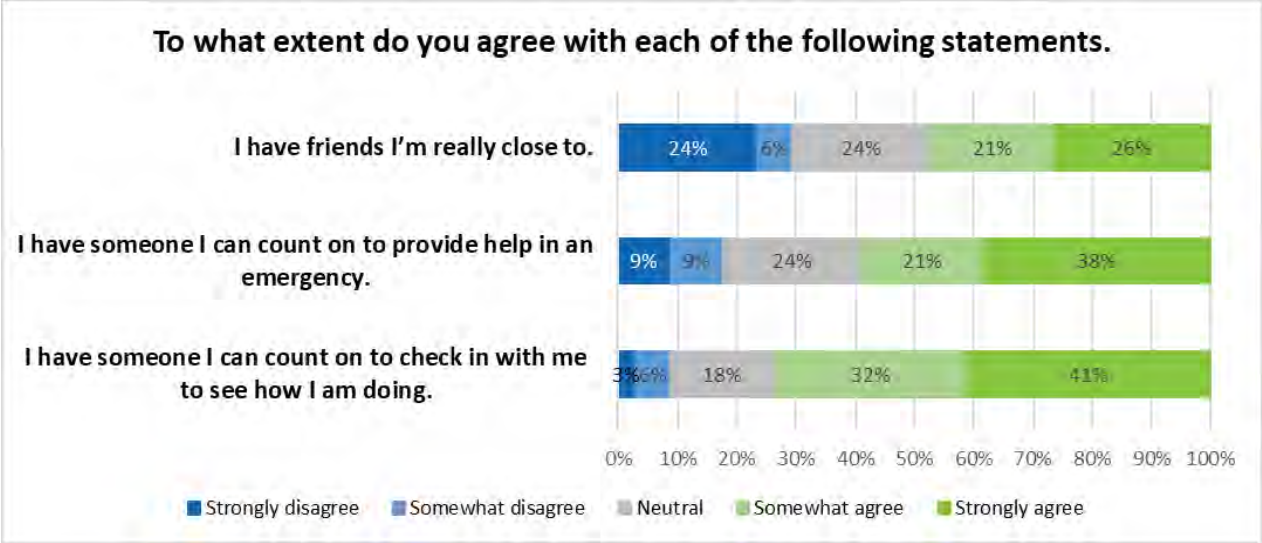
Those who report growing up in Yorkton are significantly more likely to report having friends they are really close to (64% agreement with the statement, vs. 35% agreement from those who did not grow up in Yorkton).

How much do each of the following impact your ability to find suitable housing?

	A lot	Somewhat	Not at all	Not applicable
Money/financial issues	63%	38%		
Lack of employment opportunities	54%	42%	4%	
Transportation	45%	38%	17%	
No references	21%	61%	18%	
Not enough education	15%	65%	15%	4%
Not enough addictions support	22%	41%	33%	4%
Not enough medical support	18%	43%	36%	4%
Not enough mental health support	27%	33%	37%	3%
Pets	5% 10%		76%	10%

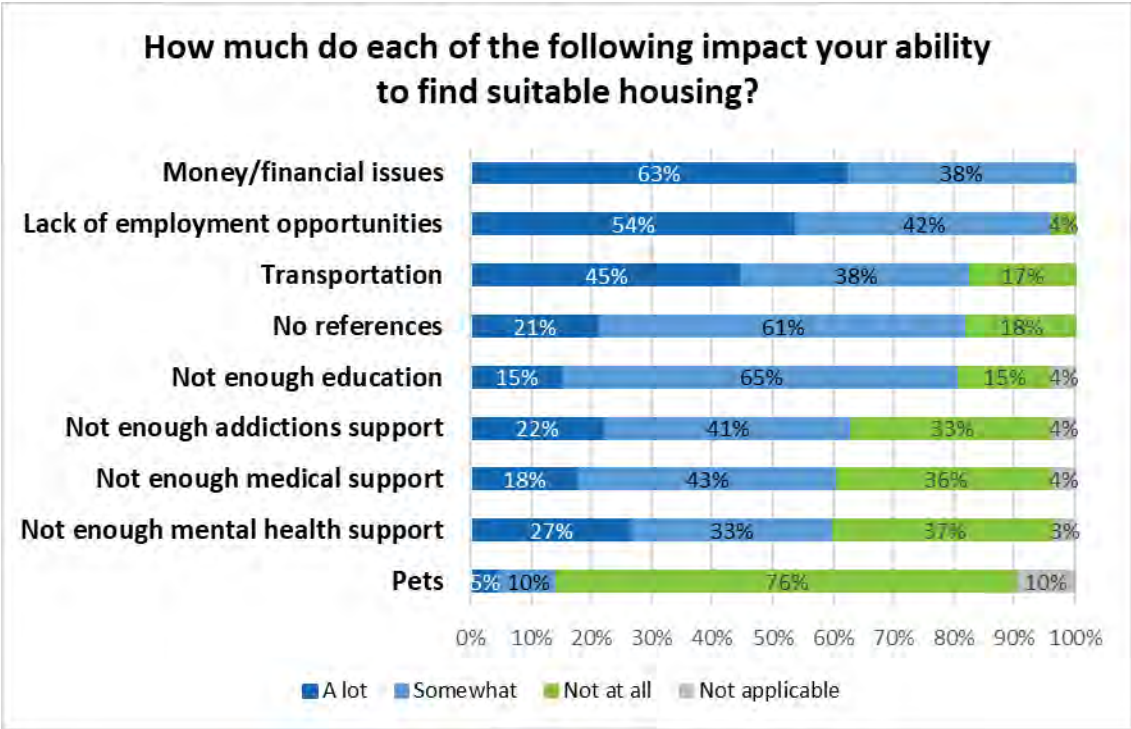All barriers tested impact those who are unemployed more than those who have some work. Men are significantly more likely than women to report that money/financial issues impact their ability to find suitable housing "a lot" (80% of men, vs. 33% of women). Similarly, a lack of employment opportunities has more of an impact on men finding suitable housing compared to women (71% of men saying "a lot", vs. 22% of women). Having no references is more of an impact for respondents with no children (100% saying "a lot" or "somewhat") than for those with children under 18 (64%).

In the past 30 days, have you received any money from any of the following? Please select all that apply.

Category	Percentage
Welfare/social assistance	59%
Parents/Partner/Family	41%
Family or Disability Benefits	25%
Wages or Salary from work	13%
Panhandling	6%
Friends	6%
Other	13%

Answers to Other:
(Responses listed alphabetically, unedited, and verbatim)

- *E.I.*
- *Income Tax GST*
- *Rental Housing Supplement*
- *Schooling*

Is there an area of Yorkton where you would prefer to live?

	Percentage
Yes	39%
No	61%
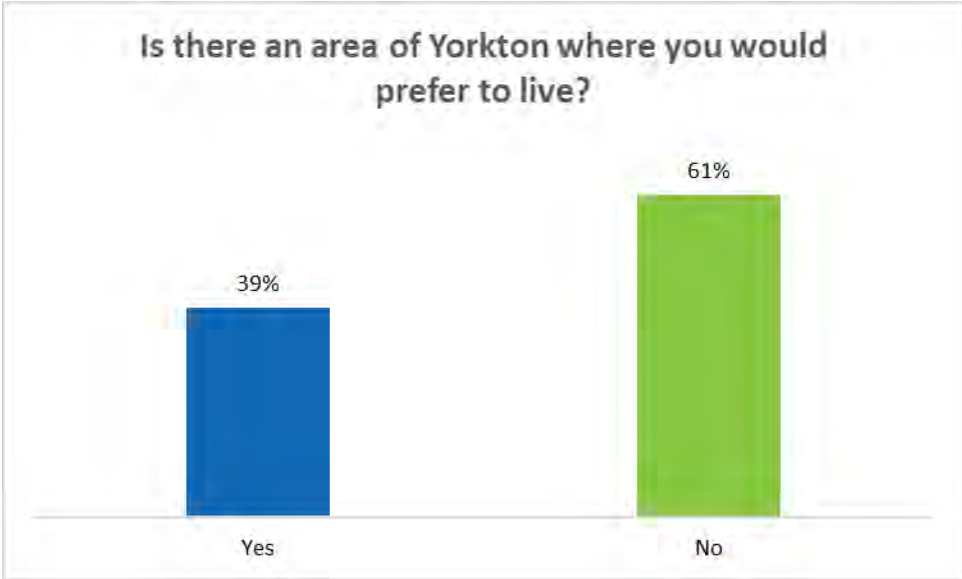
If yes, where?
(Responses listed alphabetically, unedited, and verbatim)
- *Area North of City*
- *By the hospital.*
- *close to work*
- *Closer to downtown*
- *Closer to hospital and/or medical clinic*
- *In a safe location*
- *Mc Knowell are, 6 Ave N*
- *near grocery store, hospital, NAA*
- *near medical services*
- *North Side*
- *Walmart*
- *Walmart area*

What makes this area better?
(Responses listed alphabetically, unedited, and verbatim)
- *Closer to shopping and needs*
- *doesn't have to listen to other close to city edge*
- *easy for me to get to work*
- *Familiar*
- *health issues*
- *I feel it would be better for my children not to be so close to their friends*
- *more resources (city transit)*
- *suitability for school/bus route/ custody*
- *with no transportation, it is easier to walk to work*
- *within walking distance*

Demographics

How old are you?

Age	Percentage
18-25	15%
26-30	15%
31-35	24%
36-40	26%
41-50	3%
51-60	12%
61-70	3%
71+	3%

Mean = 37.1 years

What is your gender?

Gender	Percentage
Male	65%
Female	35%

Do you have children under the age of 18?

- Yes: 44%
- No: 56%

If yes, how many?

- 1: 43%
- 2: 29%
- 3: 14%
- 5: 14%

Do they live/stay with you?

- Yes: 32%
- No: 68%
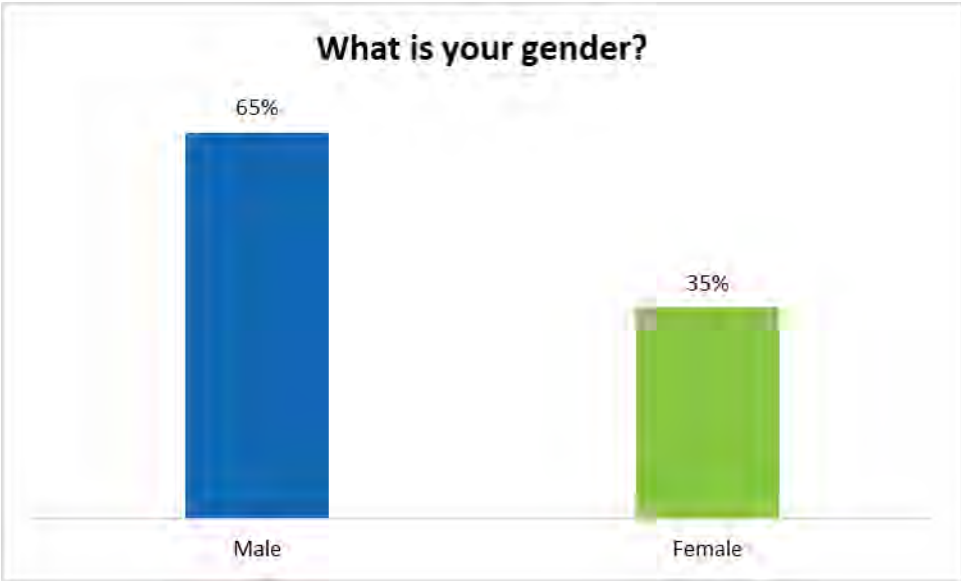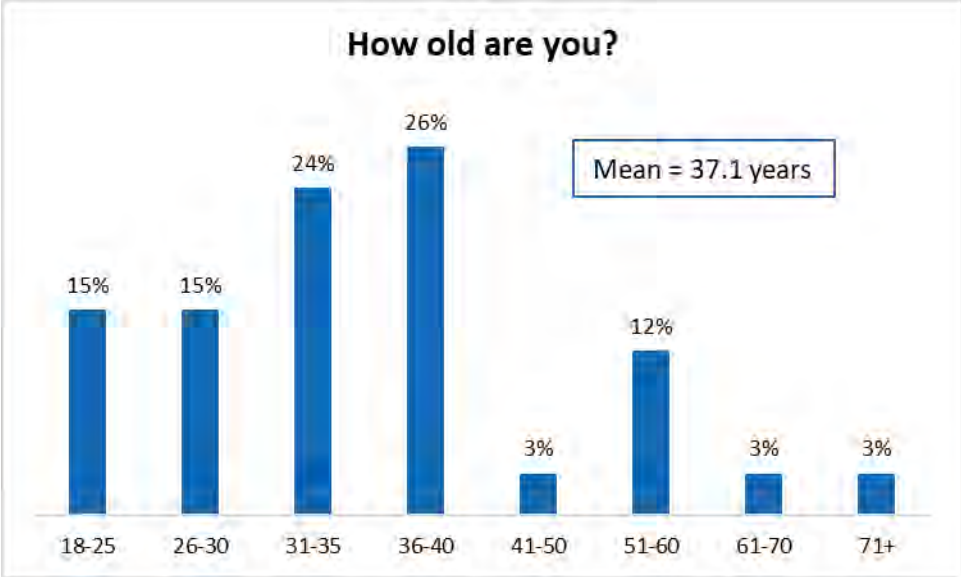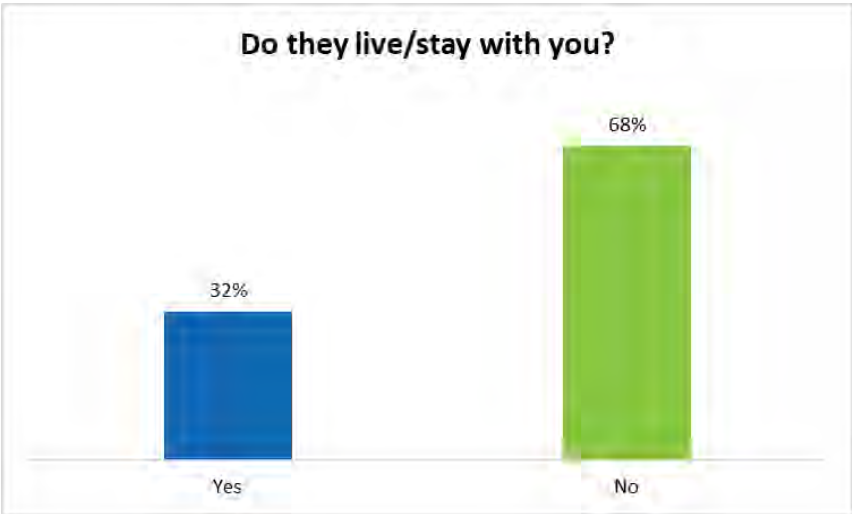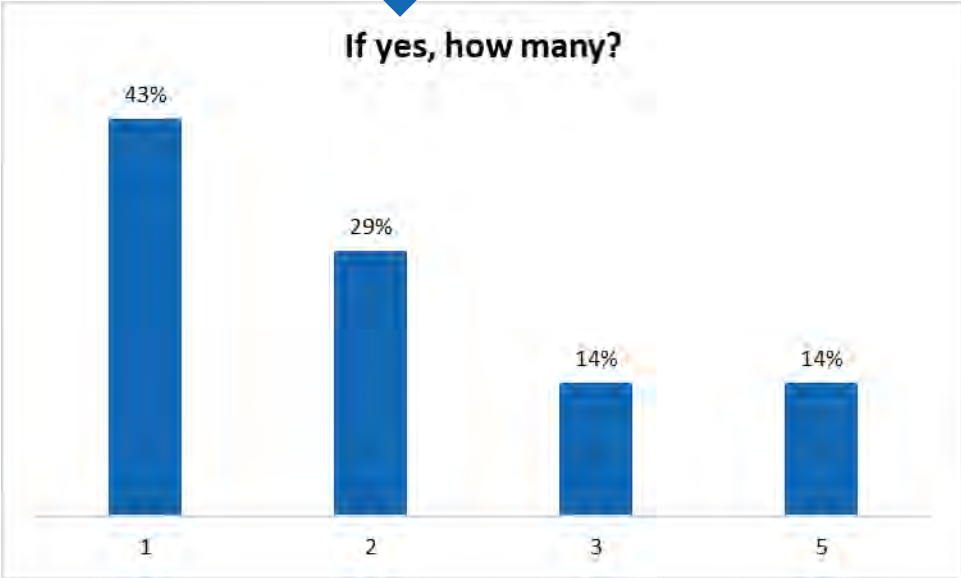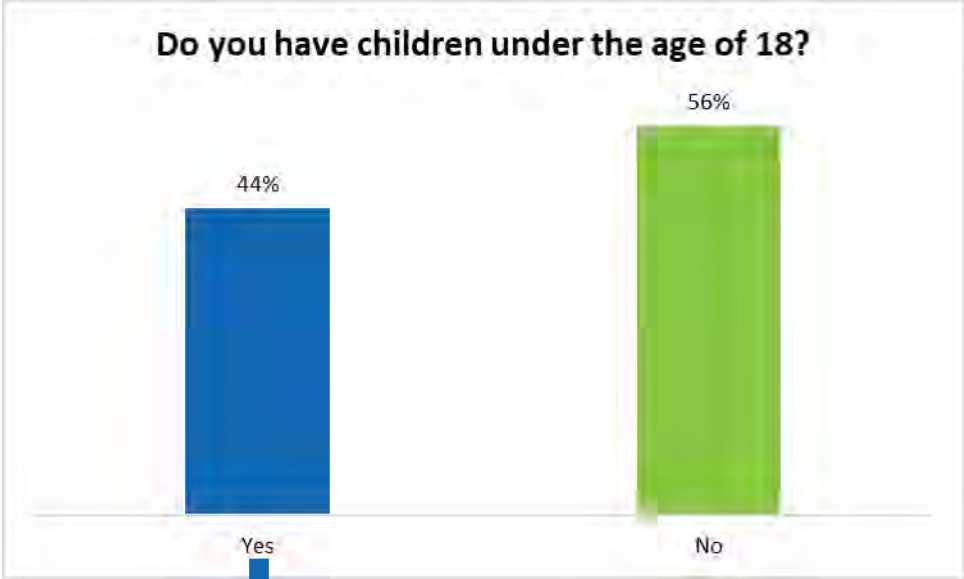
Do any of the following apply to you? Please select all that apply.

Category	Percentage
Mental health problem	41%
Learning disability	35%
None	32%
ADHD	21%
Physical disability	18%
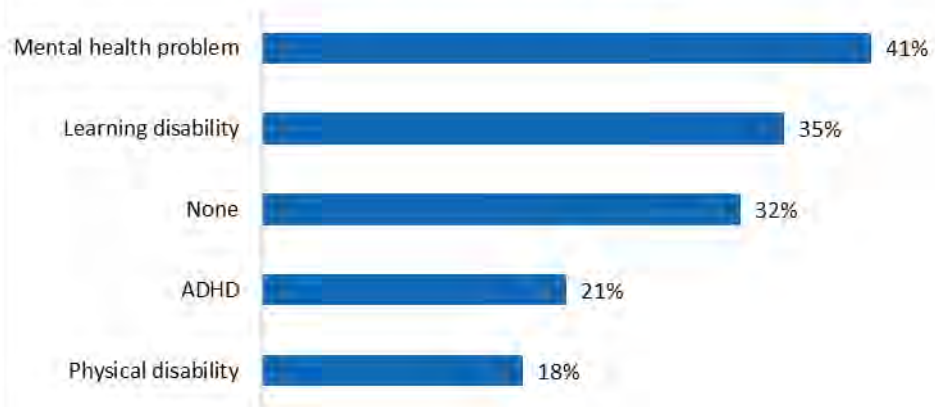
Which of the following statements best describes you?

Category	Percentage
First Nations	36%
Métis	3%
Non-Indigenous:	42%
Prefer not to answer	18%

What is your current employment status?

Employment Status	Percentage
Unemployed	68%
Employed less than part-time/casual	6%
Employed part-time	6%
Employed full-time	3%
Other	18%
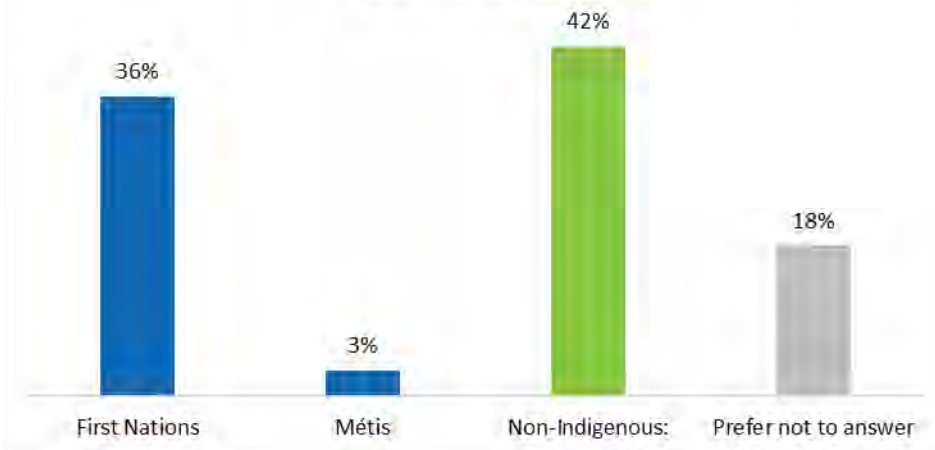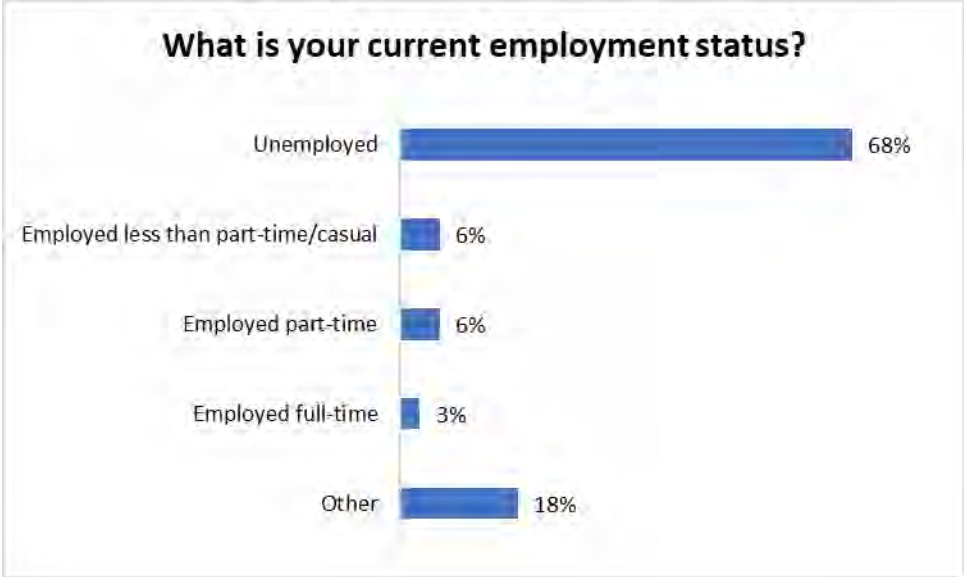
Answers to Other:
(Responses listed alphabetically, unedited, and verbatim)

- *attending Parkland College*
- *Canada pension, old age pension*
- *Disability*
- *Retired.*
- *Schooling*
- *Social Assistance*

Did you earn any money from a job in the past 30 days?

Response	Percentage
Yes	24%
No	76%

Answers to Other:
(Responses listed alphabetically, unedited, and verbatim)

- $36
- $170
- $180
- $250
- $5,000
- $700 per pay check
- bi-weekly pay $400 approximately

What is your education level?

Less than Grade 9	Some High School	High School Graduate	Post-Secondary	Other
6%	38%	41%	3%	12%
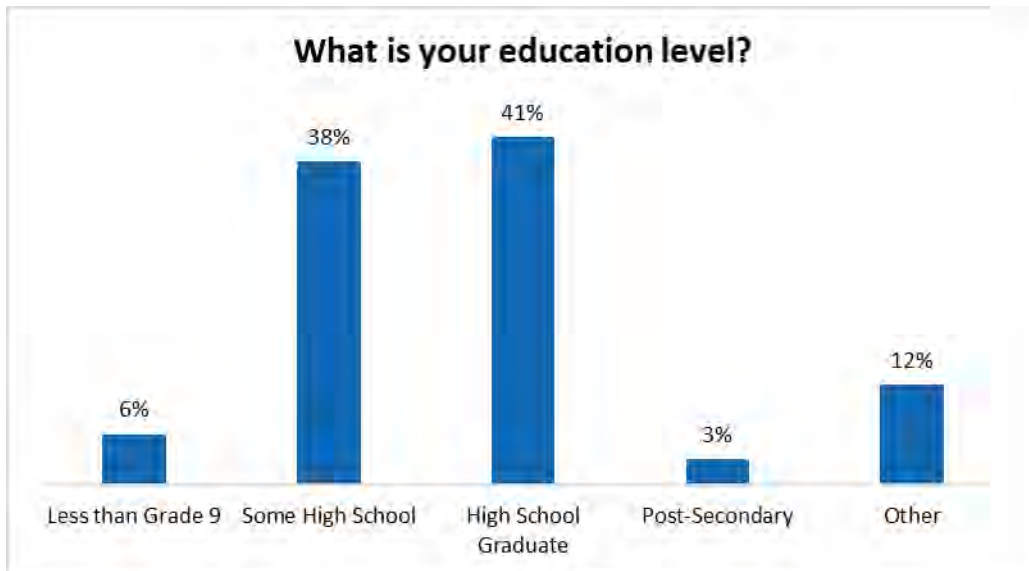
Answers to Other:
(Responses listed alphabetically, unedited, and verbatim)

- Essential skills- health worker
- First Aid, WHMIS
- oil field tickets/kitchen tickets
- some college

Appendix C: Focus Group Moderators Guide and Findings Summary

SIGN – Housing Needs Assessment – Focus Group Moderator's Guide

INTRODUCTION [15 mins]

- Hi everyone. Thank you for joining us this afternoon. My name is Jennifer Longo and I work for a Regina-based company called Praxis Consulting. We've been hired as an independent third party to conduct this focus group on behalf of the Society for the Involvement of Good Neighbours. I'll be facilitating our session today and my job is ultimately to keep us on track and get us through all the areas we want to cover in the time available, which is 2 hours max. We have a lot to get through today and we have a lot of people participating, so I'm going to have my work cut out for me.
- That said, we by no means want to limit anyone's input and I've included my email address in the chat so that you can email me directly any feedback that you may feel wasn't covered today or you may not have had a chance to elaborate on due to time constraints. Any feedback that we receive via email will be included in the report.
- It will be really important that we stay solution-focused today and provide opportunities for everyone to speak who wants to. I ask that you mute yourself when you are not speaking and either use the hand icon in Zoom or put your hand up so that I know you would like a chance to respond. I think that will be our most efficient approach to keep the conversation moving along and ensure we're able to cover all of the material.
- Not sure how many of you have participated in a focus group before but really they're just a way to collect opinions about experiences in more detail than a typical survey. They are exploratory – there are no right or wrong answers and I'm not necessarily looking for consensus or agreement – please don't hold back if your opinion differs from what others are saying.
- I have my colleagues Kauron and Kate here supporting me with notetaking. I've also asked them to record the discussion – that's just for our own internal purposes - when we put the report together, we sometimes like to go back and listen to the recording to make sure we've covered everything off that was discussed in the group or to grab a specific quote.
- I also have a few SIGN staff observing the session this afternoon <intro by name>. They may text me to have me ask someone to elaborate on a certain point or jump in as needed to ensure we are capturing all the information we need.
- Finally, I want to assure you that your names and your organization's names won't be associated with anything you say in the report - the data will be summarized and reported in an aggregate fashion without any names attached.
- Go around the table and begin with introductions. "Tell us a little about yourselves: first name and your favourite pastime or something along those lines …"

WARM UP DISCUSSION [15 mins]

1. Do the citizens of Yorkton realize that there is homelessness in the city? Are they aware of the hidden homelessness that exists?

DEFINING CURRENT STATE [30 - 35 mins]

2. The purpose of this focus group is to determine the extent of Yorkton's homelessness and what the City needs to do to address this issue. I would like to start by creating a list of community resources that are available to support those that are homeless or at risk of homelessness. What resources and/or initiatives do you know of that are available to those experiencing or at risk of homelessness? [Prompt if needed: Who are the stakeholders that are traditionally involved in these types of initiatives?]

3. What are the biggest challenges that people who are homeless deal with and what are their most important needs?

4. What are the reasons that people are getting evicted or can't keep a place for any length of time? What are the main factors for those that are homeless/hard to house that lead to instability in keeping adequate housing?

HOUSING [30 – 35 mins]

5. Regarding housing, do you feel that there is enough suitable housing in Yorkton for those who are low income, hard to house, or at risk of homelessness? If not, why? (Prompts: Limited options, affordability, location, etc.)

6. Do you know of any accessible housing units there are in Yorkton for people with disabilities? Is there a need for more accessible housing units in the city? Why or why not?

7. Is there a greater need for more affordable housing units or homeless shelters? And if yes, what types of housing are needed? How many units?

8. Are there areas of the city that are better for housing options? What makes them better?

9. Would Yorkton benefit from a Housing First Approach or a model similar to the Homeward Bound approach utilized in Prince Albert to support those that are homeless or at risk of homelessness? [provide definitions if needed:]

- Housing First: is a recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. Housing is provided first and then supports are provided including physical and mental health, education, employment, substance abuse and community connections.

- Homeward Bound: focuses on moving people who are chronically and episodically homeless as rapidly as possible from the street or emergency shelters into permanent housing with supports that vary according to participant needs. The supports are provided by a case management team and/or a case manager that serves as a main point of contact for the participant from assessment to follow-up.

BRAINSTORMING SOLUTIONS [30 - 35 mins]

Ok, I want to spend the last bit of time remaining to focus on brainstorming ideas on how we can remove some of the barriers we've identified.

10. What are the biggest, or most significant, barriers that need to be addressed first?

11. What community resources are currently missing that those who are homeless or at risk of homelessness might benefit from?

12. Thinking 5 or 10 years from now, based on the current trends, what resources will be needed to address the homelessness issue going forward?

13. Thinking about all the things that we've talked about this afternoon/evening, do you have any final recommendations, comments or suggestions for how to address the homelessness in Yorkton? Anything else you'd like to add?

That brings us to the end of the discussion. Thanks very much for spending some time with us tonight and providing your feedback.

SIGN – Housing Needs Assessment – Focus Group Summary

WARM UP DISCUSSION [15 mins]

1. Do the citizens of Yorkton realize that there is homelessness in the city? Are they aware of the hidden homelessness that exists?

- No
    - It is not as apparent as it is in urban centres such as Regina and Saskatoon.
    - **Hidden Homelessness**
        - Many people are couch surfing – they have a roof over their head, but they do not have a house of their own.
        - More transient individuals – come and stay only for a short period of time
        - Different levels of homelessness in the small towns surrounding Yorkton
        - Some are completely homeless and living in a car
    - Range of individuals from 16 – 80 years old that are affected
    - Citizens do not have a clear picture of the extent unless they are working with that population
    - There is a lack of student housing
    - RCMP often get calls of people sleeping in bank lobbies – there is no other place for them to go

DEFINING CURRENT STATE [30 - 35 mins]

2. The purpose of this focus group is to determine the extent of Yorkton's homelessness and what the City needs to do to address this issue. I would like to start by creating a list of community resources that are available to support those that are homeless or at risk of homelessness. What resources and/or initiatives do you know of that are available to those experiencing or at risk of homelessness? [Prompt if needed: Who are the stakeholders that are traditionally involved in these types of initiatives?]

- **SIGN Housing**
    - Housing support program
- **Yorkton Transitional Homes for Youth**
- **YTC Grant money**
    - For short term emergent housing or food
    - For indigenous who live in urban areas
- **Red Cross**
    - Emergent housing following a tragic event
- **Churches and ministerial association**
    - Yorkton Ministerial Association has a benevolence fund to help with emergency stays
    - United churches will drive people to the larger centres where there are homeless shelters
- **Social Services**
    - SAP, SAID, CLSD
    - Sometimes provides funding for emergent overnight housing (i.e. the Redwood motel)

- **Bob's House**
- **Used to be a home dedicated to youth homelessness**
- **Salvation army**
- **Shelwin's House** - Women's shelter
- **Good Spirit Housing Authority**
    - Can only house families, people with disabilities or seniors
    - Waitlist
- **Prairie Harvest**
- **Safe Haven**

3. What are the biggest challenges that people who are homeless deal with and what are their most important needs?

- **Stigmatism of Homelessness**
    - Notion that people experiencing homelessness are supposed to look a certain way
- **Abuse**
- **Family Dynamics**
- **Priorities**
    - Difficult to focus on finding a job, or deal with mental health or addictions when they do not have a place to sleep that night.
- **Mental Health and Addictions**
    - Oftentimes put their addictions before their basic needs and will spend money budgeted for food on their addiction
- **Racism/Sexism**
    - Clients are often shot down when applying for housing because of their last names or because they are the wife and not the husband applying
- **Lack the life skills**
    - Adjusting to communal living and shared spaces
- **Support**
    - Could be through the church or someone locally
    - Having someone help them through this time leads to higher success
    - Sometimes they will go to the hospital and say their child is sick so that they have somewhere to stay for the night
- **Access**
    - Many applications are online only. Those struggling with homelessness may not have access to a computer.
    - Require medical to qualify for disability programs
    - Key player in Yorkton who owns a lot of properties. If this relationship is damaged it causes issues with getting an affordable property in the future.
    - Need access to a place to shower and dress
- **Affordability**
    - Difficult to get the funds required for a down payment – cannot hold down an apartment when it comes available
    - Many cannot find money to rent alone
        - Adjustment to communal living. Very difficult to adapt to sharing living spaces with others.
    - End up living with roommates. Many of which struggle with sobriety. Creates a vicious cycle.
    - Income levels are too low to afford rent

- Income assistance (Sask Income Support Program) asks for a permanent address before granting funding
- Rent in Yorkton is almost as expensive as in Regina, but Regina income levels are much higher.
- **Lack of references**
    - When you are a newcomer no one really knows you
        - Some people know who the individuals are and refuse to rent to them
- **Age**
    - Teens are a group that are often overlooked
    - Landlords often don't want to rent to people under the age of 18 because they might not have a job to pay the rent
- **Contract Length**
    - Newcomers often do not want to sign 1-year contracts because they do not know where they will be able to find work.
- **Transient**
    - On reserve and off reserve
    - Moving to be with family
    - Smaller towns outside of Yorkton do not have the same level of services as Yorkton.
    - Bus system has changed. Cannot buy people bus tickets to the bigger centres that have homeless shelters.
- **Inflation**
    - Senior population is scared that they are not going to be able to maintain their housing due to rising costs
    - Cost of living increases especially when moving from the smaller towns into Yorkton

4. What are the reasons that people are getting evicted or can't keep a place for any length of time, jump from one housing situation to another, etc.? What are the main factors for those that are homeless/hard to house that lead to instability in keeping adequate housing?

- **Break rent**
    - Some landlords break rent payments in half to make it easier for tenants. Half the payment on the 1st of the month and the other half on the 15th.
    - Property management company in Yorkton has partnered with a program in Prince Albert called LightHouse, they rent units to hard-to-house individuals coming out of the prison system (Homeward Bound in PA)
        - Have services such as public health nurse, mental health, addictions, etc.
        - Housing First approach
- **Marital discord or relationship issues**
- **Racial bias**
    - Cooking is too strong
- **Unit condition**
    - No heat, no water, bedbugs, etc.
    - Some tenants are getting evicted because they are bringing attention to the landlord for the poor condition of their units
- **Breaking contract**
    - Staying past the agreed upon time
    - Having too many people living in the unit
    - Having a pet

- Excessive noise/having parties
- Not taking care of property
- Not abiding by rules
- Using drugs
- **Addiction issues**
  - Drug use within housing causes concerns for everyone – the individuals who have to come in to clean up and the individuals who are living in the unit afterwards
  - Expensive – sometimes the duct work has to be redone to ensure there is no drug residue in the unit
- **Burning Bridges with all the Landlords**

HOUSING [30 – 35 mins]

5. Regarding housing, do you feel that there is enough suitable housing in Yorkton for those who are low income, hard to house, or at risk of homelessness? If not, why? (Prompts: Limited options, affordability, location, etc.)

- **No not enough accommodations**
  - Not enough affordable housing options
  - Poor unit condition/unsanitary (i.e. bedbugs)
  - Many are individuals, not families
  - No options for males. Only multiunit complexes for men aged 50+
  - Social assistance does not provide much money for rent. They are often digging into their food allowance to cover their rental costs
  - Required to find a roommate
  - Many individuals are living under the same roof – shows that there is not enough affordable housing for new Canadians or individuals trying to get into the work world
  - Location
    - Many do not have licenses/cars
    - Far away from work
- **Affordable housing is not intended to make a profit**
  - Not-for-profits are relied upon to provide this housing need
  - There are vacant units, but they are not affordable
- **Buying vs. Renting**
  - Buying housing is a lot cheaper in terms of monthly costs in comparison to renting, but has more requirements (down payment, pre-approval for a mortgage, etc.)
  - Even these houses may not always be suitable
  - Trend towards individuals renting out individual rooms in their house privately
  - Lack of housing for students attending the parkland college
- **Accessibility**
  - For families and those with disabilities is lacking
- **Affordability**
  - Social services is changing some of their programming – do not receive enough funding for housing
    - Having to make decisions around paying rent or having food in the cupboard

6. Do you know of any accessible housing units there are in Yorkton for people with disabilities?

Is there a need for more accessible housing units in the city? Why or why not?

- **Manor**
    - There are some accessible units that were made with Manor.

7. Is there a greater need for more affordable housing units or homeless shelters? And if yes, what types of housing are needed? How many units?

- **Affordable housing units**
- **Potential need for boarding houses or dorms**
- **Transitional housing**
    - Supports on how to budget, buy groceries, maintain housing, etc.
    - Supports for AIDS/HIV patients to ensure that they are taking their medication
        - Not sick enough to get into long term care
        - Cannot afford private living
- **Homeless/Emergency Shelter**
    - Closest shelter is in Regina
    - Would help with the linkages between ER, RCMP, etc.
    - Often people are coming to supports on a Friday afternoon looking for housing over the weekend
- **Semi-detached or Single units**
    - With less communal units
    - Would help with addictions issues
- **Family units**
    - For large families (8+ children can be in one family)
    - 3 bedrooms is usually the max size in Yorkton
- **Student Housing**
    - College does not have funding to build student housing currently
- **Housing for People with Disabilities**
    - Only one disability house in Yorkton
    - Including seniors

8. Are there areas of the city that are better for housing options? What makes them better?

- **Downtown**
    - Close to social services
- **Central**
- **Beside Manor**
- **Close to grocery stores**
- **Depends on your needs:**
    - Family needs are going to differ from students and those who have jobs
    - Close to the college for classes
    - Close to their employment
- **Something similar to the Parkland Housing on Dunlop**
- **The old Ramada Hotel**
    - Huge facility
    - Room for multiple supports to be offered under one roof
    - Cost to run the building without any programming would be the issue

9. Would Yorkton benefit from a Housing First Approach or a model similar to the Homeward Bound approach utilized in Prince Albert to support those that are homeless or at risk of homelessness? [provide definitions if needed:]

> Housing First: is a recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. Housing is provided first and then supports are provided including physical and mental health, education, employment, substance abuse and community connections.
>
> Homeward Bound: focuses on moving people who are chronically and episodically homeless as rapidly as possible from the street or emergency shelters into permanent housing with supports that vary according to participant needs. The supports are provided by a case management team and/or a case manager that serves as a main point of contact for the participant from assessment to follow-up.

- **Yes - both**
- **Supports to be successful (wrap-around approach)**
    - First challenge is finding a home. Second challenge is maintaining that home. Many struggle with mental health issues or do not have the skills to maintain housing.
    - Need help finding jobs, with their relationships, etc.
- **Each individual is unique. They all have different needs.**
    - For example kids are going to have different needs than adults
    - Need to meet people where they are
    - Not all individuals who are homeless have addictions issues
- **Independent living**
    - Many lack the skills to live independently. In this case, Housing First may not be appropriate for them but Homeward Bound might be.
- **Transitional vs. Long term**
    - Need emergency beds for short term stays
    - Need a mix between transitional housing options to get these individuals on their feet and long-term housing for those who may never transition out of these supports.
- **Need to develop something that the community is proud of without the associated stigma**
- **Homeless shelter might be better**
    - Help the people who do not necessarily have addictions/mental health issues, but just need a moment to collect themselves while they find employment, etc.
- **Need to first understand the costs associated with building and running a centre like this**
- **Need to start small and grow**
    - Not going to be able to help everyone
    - Previous plan was too large
    - Start with something sustainable – show funders the impact and grow from there

BRAINSTORMING SOLUTIONS [30 - 35 mins]

Ok, I want to spend the last bit of time remaining to focus on brainstorming ideas on how we can remove some of the barriers we've identified.

10. What are the biggest, or most significant, barriers that need to be addressed first?
- **Student Housing**
    - Parkland college is bringing in more students. Specifically, more international students. No on-campus housing
- **Transitional Housing**
    - For students who are finishing at the college and transitioning into the workforce
    - Housing for single women. Many times they are fleeing abusive relationships.
    - Single parents
    - Need to have a short-term and long-term solution to address the issues.
- **Emergency Shelter**
    - These individuals cannot focus on their other needs (education, employment, additions, health conditions, etc.) if they do not first have a roof over their head and food.
    - Have agreements with some of the hotels for short term stays.
    - For transient and senior individuals
    - Need partnerships amongst different organizations
- **Suitable and Affordable Housing**
- **Funding**
    - Province puts housing as a responsibility of the City, but the cities often do not have enough money to address the issue.
- **Supports**
    - To help them maintain housing
    - Deal with their mental health, addictions, employment issues
    - Needs coordinated effort among existing providers
- **Need to stop enabling people**
    - Can help provide them the resources but cannot solve their problems for them.
- **Transient**
    - Need a public transit system that goes from one edge of town to the other
    - Winter concerns

11. What community resources are currently missing that those who are homeless or at risk of homelessness might benefit from?

- **Supports**
    - Supports for individuals with mental health issues (diagnosed or undiagnosed)
    - Addictions treatment for individuals leaving rehab – often times have nowhere else to go and fall back into bad habits
        - Managed alcohol program
    - Wrap around supports
    - Supports for men
        - There is nothing for men aged 16 – 30.
        - If men have children and are homeless, they sometimes will go to the hospital and say that their child is sick so that they have somewhere to stay for the night
    - Supports for children and families in vulnerable situations
        - Missing school

- - Providing them with a little extra money to complete their schooling and support themselves and their families
- **Special needs housing**
  - Mental health
- **Homelessness/Emergency Shelter**
- **Transportation**
  - Bus services out of town
  - Transportation for young moms
  - Ride sharing to access the resources available in Yorkton (especially for seniors)
- **Seniors Housing**
  - Many are living out of town – not quite ready to move into care homes or assisted living programs.
- **Ease of Access to Social Services**
  - People may not have the ability to call social services if they do not have a phone
  - Terrible wait times for the call centre
  - Online applications – difficult when they do not have a computer
    - Community resources are there, but it is difficult to always get access to these
    - Library offers free email access, internet access and printers, but there is a time limit on usage

12. Thinking 5 or 10 years from now, based on the current trends, what resources will be needed to address the homelessness issue going forward?

- **Community spot**
  - for individuals with special needs
  - where there is access to an elder and they can safely practice their culture
  - access to or be exposed to the community resources that exist
- **Adapting a supportive and affordable housing model**
  - Adapting a model similar to Yale Harbor with a support person available
  - 30% of income goes towards rent
- **Transit**
  - For rural individuals to get into/access the community
- **Having access to all the different resources and services under one roof**
  - Easily able to connect clients with different resources
- **Adequate housing for all**
  - Free of bedbugs, cockroaches, poor heating, broken boilers, etc.
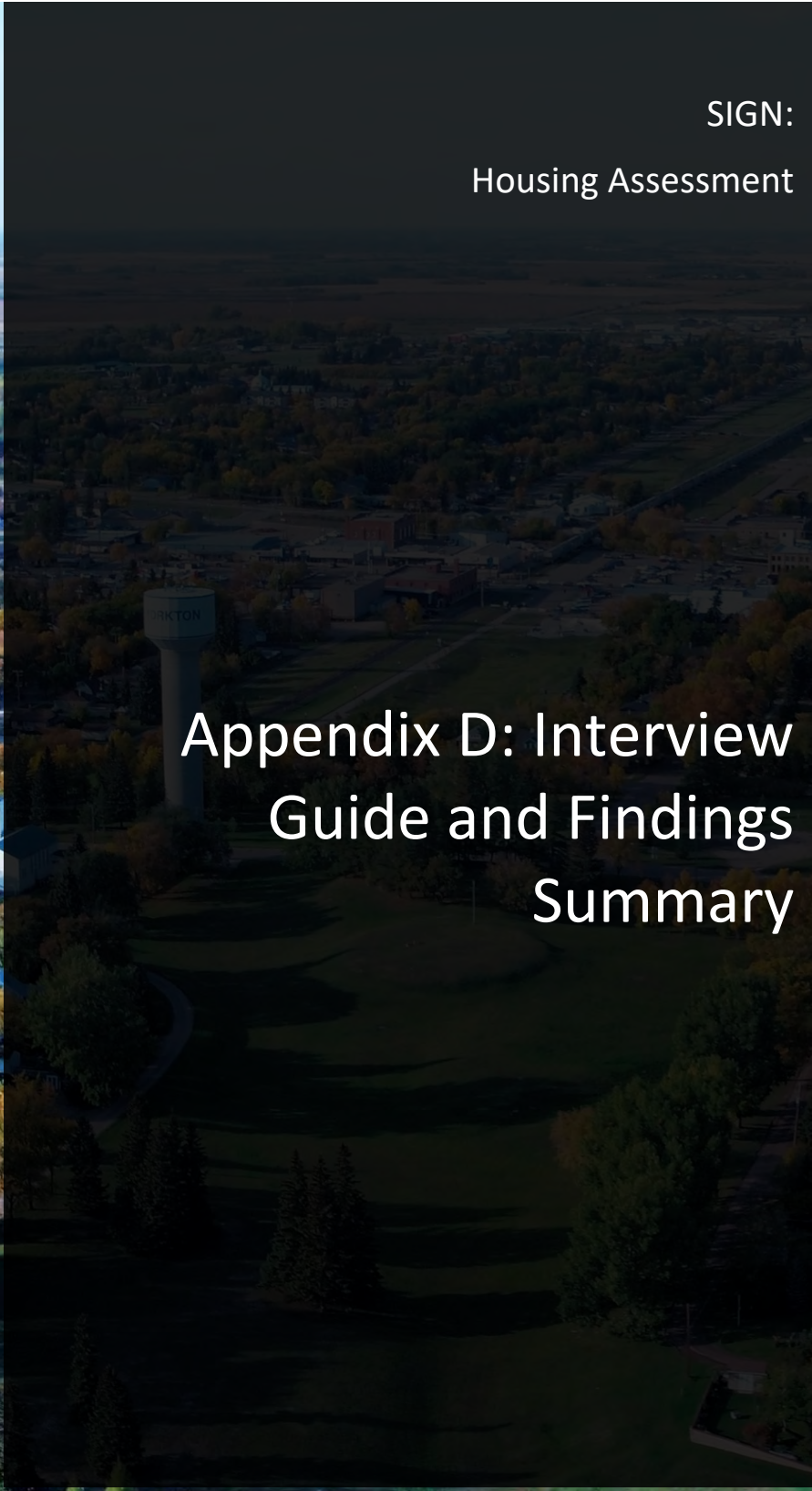
13. Thinking about all the things that we've talked about this afternoon/evening, do you have any final recommendations, comments or suggestions for how to address the homelessness in Yorkton? Anything else you'd like to add?

- There needs to be a sense of community and belonging
- There needs to be an awareness campaign about the types of people who can experience homelessness
- There needs to be more collaboration and partnerships from the resources currently available in Yorkton
  - Need to encourage coordination and collaboration

- - Including: government agencies, business community, faith community, and the municipalities
  - There are a lot of wasted resources because there is no formal plan on how to address the homelessness issue
  - Collaboration between churches and social providers as to the benefits of collaboration and supporting homeless individuals
- Need to ensure that the solution is not limiting
  - No pre-requisites for what types of homeless people can use this resource (ex: women's homeless shelter)
  - Need the ability to help single men, women with children, teenagers, etc. we do not want a solution that is a pigeonhole
- Concern as to why the churches have never offered warming stations

That brings us to the end of the discussion. Thanks very much for spending some time with us tonight and providing your feedback.

Appendix D: Interview Guide and Findings Summary

SIGN – Housing Needs Assessment – Interview Guide

INTRODUCTION

Hi {insert}, my name is {insert} and I work for a Saskatchewan firm by the name of Praxis Consulting. As you know, we are working with SIGN to conduct interviews with key stakeholders and organizations with a mandate to respond to Yorkton's homeless or near-homeless population. I have a few questions to help lead our discussion, but ultimately I'm looking to hear your perspectives and insights about Yorkton's housing needs. I expect our talk to last anywhere from 30-60 minutes. Is this still a good time for you?

Some points to note about these interviews;
-   This interview is part of a bigger project that includes a focus group, a survey, and approximately 12 one-on-one interviews such as this one.
-   All comments and discussions from our various interviews will be summarized in an aggregate manner without the names of individuals attached, unless we specifically have your permission to quote you.
-   With your permission, I'd like to record the interview. This is just for our own internal purposes to give us the opportunity to go back and listen and grab a specific quote if need be. The recording will be destroyed once the report is finalized.
-   Any questions before we get going?

DEFINING CURRENT STATE

1. Do the citizens of Yorkton realize that there is homelessness in the city? Are they aware of the hidden homelessness that exists?

2. What are the biggest challenges that people who are homeless deal with and what are their most important needs?

3. What are the reasons that people are getting evicted, can't keep a place for any length of time, or jump from one housing situation to another, etc.?
    [If needed as a prompt: What are the main factors for those that are homeless/hard to house that lead to instability in keeping adequate housing?]

4. What initiatives are currently in place to address homelessness in the city? [If needed: Who are these initiatives for?]

HOUSING

5. Regarding housing, do you feel that there is enough suitable housing in Yorkton for those who are low income, hard to house, or at risk of homelessness? If not, why? (Prompts: Limited options, affordability, location, etc.)

6. Do you know of any accessible housing units there are in Yorkton for people with disabilities?
    a. Is there a need for more accessible housing units in the city? Why or why not?
7. Is there a greater need for more affordable housing units or homeless shelters?

a. [if answered yes above] What types of housing is needed? How many units?

8. Are there areas of the city that are better for housing options? What makes them better?

BRAINSTORMING SOLUTIONS

Ok, I want to spend the last bit of time remaining on brainstorming ideas on how we can remove some of the barriers we've identified.

9. What are the biggest, or most significant, barriers that need to be addressed first?

10. What community resources are currently missing that those who are homeless or at risk of homelessness might benefit from?

11. Thinking 5 or 10 years from now, based on the current trends, what resources will be needed to address the homelessness issue going forward?

12. Are you aware of the Housing First Model or the Homeward Bound approach being used in Prince Albert? [if no]
- Housing First: is a recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. Housing is provided first and then supports are provided including physical and mental health, education, employment, substance abuse and community connections.

- The Homeward Bound approach used in PA: focuses on moving people who are chronically and episodically homeless as rapidly as possible from the street or emergency shelters into permanent housing with supports that vary according to participant needs. The supports are provided by a case management team and/or a case manager that serves as a main point of contact for the participant from assessment to follow-up.

13. Would Yorkton benefit from a Housing First Approach or a model similar to the Homeward Bound approach utilized in Prince Albert to support those that are homeless or at risk of homelessness?

14. Thinking about all the things that we've talked about today, do you have any final recommendations, comments or suggestions for how to address the homelessness issue in Yorkton?
   a. Is there anything else you'd like to add?

That brings us to the end of the discussion. Thanks very much for spending time with me and providing your feedback.

SIGN – Housing Needs Assessment – Interview Summary

DEFINING CURRENT STATE

1. **Do the citizens of Yorkton realize that there is homelessness in the city? Are they aware of the hidden homelessness that exists?**
- **"Yes": 1**
    - 50/50 split of individuals who are aware and those who are not
    - Lack of understanding as to what homelessness is in small areas like Yorkton
- **"No": 7**
    - Need more education regarding the issue
    - If they pay attention it would be prevalent
    - At a recent event the current levels of hidden homelessness were discussed and people were very surprised
    - Yorkton as a community has a middle to upper class and they do not mix with the lower class/impoverished class
- **Human Service Providers or the churches might be aware of it.**
    - Some of them may not even realize the full extent
- **Might be awareness if you are apart of a Facebook group**
- **Hidden Homelessness**
    - Cold weather in Sask makes it harder to detect this.
    - Large amount of couch surfers and people going from home to home.
- **Lack of insight into the extent of Yorkton's homelessness**

2. **What are the biggest challenges that people who are homeless deal with and what are their most important needs?**
- **Affordability**
    - Do not receive enough allowance from social services. Makes it difficult to find affordable housing. Social services provides $800/month to cover food, rent, utilities, etc.
    - Rent and utilities is covered in a lump sum payment from social services. This is a serious issue for people on social assistance
    - Cannot afford the damage deposit
    - They have low income jobs
    - There is affordable housing in adjacent communities. Often individuals who move here do not have access to vehicles and therefore cannot access resources in Yorkton
    - Have to make decisions about what to forego
    - Bachelor suite in Yorkton costs $600/month plus utilities
    - Issues hooking up utilities – many come with arrears
- **Suitability**
    - Not many places for large families to stay
    - Housing in good repair
- **Transportation**
    - Lack of access to transportation or money to pay for transportation
- **Phone**
    - Many do not have a phone this makes it difficult to get a hold of them
    - Cannot get a call back if they receive a job

- SIS Program is run through a call center based in Regina – to apply you have to phone or go online and the phone wait is 3-4 hours and you need a phone or computer to do this
- **Lack of supports**
    - Mental Health and Addictions
    - Finding a job
    - Maintaining job placements. Easy to find a job, but difficult to maintain
    - Help managing their money
        - Temptation to spend the money they receive for rent
    - Knowledge of what supports exist and are available
    - No advocate to assist these individuals with the application process
        - Different agencies help, but there is no consistent person, people are doing this off the side of their desks
- **There basic needs are not being met**
    - They do not have a job
    - They do not have food
    - They cannot survive until there first paycheck
    - Need food, water and a place to sleep
    - Need access to a shower – cannot make themselves presentable for a job
- **Issues social assistance**
    - The program has been changed in income assistance – new program as of last year called SISP, moving away from certain programs such as the transitional employment allowance program, the social assistance program and they will continue to the SAID program for people with disabilities
    - SIS program wants you to have rent receipts or a signed lease before you get funding – barrier: chicken and the egg issue
        - How do you get an apartment without money to pay for it, but then how do you get money when you don't have a lease/place to go
        - No way forward without funding for a place to live
- **Criminal Actions**
    - Previous criminal history – very few will rent or hire these individuals
    - Have to sneak around to maintain the money they receive above and beyond from what they receive at social services – scared that if they are reported their allowance will be cut back (struggling as is)
    - Those who are sleeping in a bank lobby or vehicle are in fear of people stealing their items
- **Discrimination**
    - Discriminated against because they look homeless
    - Others often do not understand – have a mindset that it is not that difficult to find housing
    - Often Indigenous people are profiled when looking for housing
- **Abuse**
    - Substance abuse
    - Physical abuse
- **References**
    - Hard to get placements without reference checks
    - More difficult for those who have a criminal history
    - Unable to establish good rental history
- **Disability Challenges**
    - CLD

- Need to meet a certain intellectual IQ in order to qualify. Those who have a slightly higher IQ may not get the help that they need.
- Cognitive issues may make it difficult for them to navigate the different systems
- Accessibility for people with physical handicaps
- **Physically and Mentally Distraught**
    - Low self esteem
- **Relationships**
    - Sharing housing – sometimes they get into fights and are kicked out
    - Have severed all of their healthy relationships – they have a lack of advocacy
- **Emergency Housing**
    - There is no emergency shelter in Yorkton
    - For those who are out of a place – especially when it is cold
- **Lack of Funding**
    - For supports assisting those dealing with homelessness

3. **What are the reasons that people are getting evicted, can't keep a place for any length of time, or jump from one housing situation to another, etc.?**
   [If needed as a prompt: What are the main factors for those that are homeless/hard to house that lead to instability in keeping adequate housing?]
- **Cannot pay rent**
    - Government only provides $404 for shelter costs per month
        - Near impossible to find housing for this.
        - This amount needs to be increased – cheapest bachelor suit known is $575/month including utilities.
    - Cannot find others to rent with
    - The government agencies that provide benefits for homeless or near homeless people – the gov has chosen to give the funding to the client instead of the landlord, so landlords often don't see the money which leads to an eviction
        - The government giving this responsibility to individuals who are affected by homelessness has been a failure – they do not have the skills to handle there money. Better idea would be to allow them to build up to this level of responsibility.
- **Suitability**
    - Landlords cannot maintain housing with rent levels they are receiving
    - Historically have had big rental companies that were not fixing up housing
- **Saskatchewan has strict rules for when someone can/cannot be evicted**
- **Co-housing**
    - Meant to house 1 – 2 individuals, but oftentimes ends up housing 7 people. This makes the tenant have to evict them
- **Lack of Understanding how to support these individuals**
    - Apartment buildings are not great for harder-to-house individuals
        - The mixing of ages with classes and different generations causes issues – people do not understand certain behaviours (mental health, addictions, untreated issues)
        - When people complain about these behaviours from a certain person it leads to an eviction
- **Mental Health and Addictions**
    - Might not have a mental health worker if they are not registered under mental health
    - Lack the support that they need
- **Poor life skills**

- Lack of social supports
  - Ex: One individual would steal food so that he could go to jail to get housing and food
- Lack insight and understanding to behaviors and consequences
- **Relational Issues**
  - Need someone to set boundaries for them
    - Ex: if people come into their house who they know should not be there or do not want there they may need to contact their landlord as an authoritative role to kick out the unwanted individual. The unwanted individual may not listen to the renter or the renter feels uncomfortable kicking them out
  - May have family issues and are working on breaking the cycle
  - Fleeing an abusive relationship
  - Dealing with an abusive relationship
    - Ex: Boyfriend will get upset and kick the door down – she gets evicted
  - Start fights or are too loud
- **Hoarding**
- **Couch surfers**
  - People get tired of them
  - Overstay there welcome
  - Conflict – fight/argue (money, relationships, activities they do, etc.)
  - Have children that come with
- **Unsafe**
  - May have children in social services and are told they cannot stay in that housing situation because it is unsafe – children are threatened to be apprehended
- **Reference checks or credit card cheques**
- **Transparency between social agencies and housing agencies**
  - Hard to get in touch with tenants to discuss the living situation
  - Support each other to ensure that the tenant pays their rent on time

4. **What initiatives are currently in place to address homelessness in the city? [If needed: Who are these initiatives for?]**
- **SIGN Housing Support Program**
  - SIGN supportive living program – for those with disabilities
  - Attempts to find individuals housing and vacancies – has a relationship with Avenue Living
  - Trustees through SIGN
  - Give people rides to the food bank
  - Received grant funding to put people in motels (in response to COVID) – was from October to March
- **Yorkton Housing Corporation**
- **Food Bank**
- **Soup Haven**
  - Donate lunches to children who cannot afford food
  - Provide suppers during the holidays for people who cannot afford it
- **Transitional Homes for Youth**
  - Has limited funding and limited length of stay
- **Yale Harbour**
  - Affordable living programs
  - Helps them find and maintain these homes

- **Housing Committee**
    - Working with other city providers – Yorkton Housing, SIGN, etc. to provide services to people
    - 12 other agencies involved
- **PACT**
    - Social worker and RCMP respond to calls together (associated with a mental health crisis)
    - May result in hospital admission
    - Respond to deescalate the situation. The social worker connects with them after to connect them with the proper resources.
- **Churches**
    - The love bus – goes out every Friday and gives sandwiches and condoms
    - Run a bus (Love Lives Here) that goes around on the weekends and evenings that delivers food and drinks and provides info on supports
    - Sometimes pay for individuals to stay in hotels/places
- **Prairie Harvest**
    - Provides meals
- **Loves Pantry**
    - Provides a free breakfast once a week
- **Landlords**
    - Provide tenants with additional support
    - Split rent payments to make it easier to pay
    - Reduced rent
    - Support to help them successfully maintain housing
    - Work opportunities
- **Yorkton Tribal Council**
    - Refers individuals to housing
    - Especially men need to get referrals so that they can be sent to homeless shelters in Regina
    - Sends out hampers
- **Social Services**
    - Funding for homeless individuals to spend a night at the Redwood Motel
- **Housing Needs Assessment**
- **Serendipity**
    - Assesses those who are homeless and assists them in getting what they need
    - Help with item donation
- **Unaware of any:** 1

HOUSING

5.   **Regarding housing, do you feel that there is enough suitable housing in Yorkton for those who are low income, hard to house, or at risk of homelessness? If not, why? (Prompts: Limited options, affordability, location, etc.)**
- "No": 6
    - **Depends on time and circumstances**
- **Limited available, affordable and suitable housing**
    - in comparison to market value housing
    - do not know the vacancy rates in Yorkton
    - A lot of vacancies but financial barriers – these individuals cannot afford these vacancies

- Takes copious amounts of hours to find homes and create connections
- **Students do not cause a seasonality effect**
    - They stay in Yorkton during there schooling and during the summer (they find work in the City)
    - They tend to stay in Yorkton after schooling too
- **Very few will rent to individuals with a criminal record**
- **51 units for the hard to house**
    - Need more 1 bed and 2 bed suites
    - There is a huge need for family housing
    - Deal with stowaways when the apartments aren't large enough – cannot crowd due to fire and building codes
- **Local Economy is not thriving**
- **Housing needs to be in the right location**
    - Near grocery stores
- **Afraid to take next step if they have a couch to sleep on already**
- **Social housing provides housing on 30% of gross income – is this affordable? – no**
    - Need to revaluate and redefine what is affordable
    - Minimum wage will not afford you a $900 a month rent
    - Private rents are high in Yorkton – a house is $1000 or more to live in a decent house
- **There are lots of apartment buildings (Avenue Living) available**
    - Not a lot of duplexes or non-communal environments available
- **Location is an issue**
    - Yorkton is spread out, if you have to move due to rent being too high, it's hard to up and move especially if you have kids in school
- **Size of unit accommodation is an issue**
    - 4 bedrooms are very hard to find
    - 3 bedrooms are very expensive – not affordable for people making minimum wage

6. **Do you know of any accessible housing units there are in Yorkton for people with disabilities?**
    a. **Is there a need for more accessible housing units in the city? Why or why not?**
- **Group homes at YAIL Harbour**
    - Limited amount
- **Yorkton housing**
    - has some accessible units
- **Private landlords**
    - One landlord on Broadway who has advertised wheelchair accessible units
    - More difficult – you have to go through social housing
- **Fromm Manor** has some accessible units
    - It was designed for hard to house demographic – mental or physical disability
    - 1 fully barrier free suite of 11 suites there
    - The other suites are designed minimally to help with mental illnesses, etc.
        - Bachelor suites that are furnished minimally
    - These are not affordable - Federal government recently cut the rental supplement, in June 2018 it was cut out for newcomers, so the target demographic could no longer afford these units
    - Opened up to the indigenous community to fill the units – the units were originally for those with mental disabilities such as hoarding
- **True disability units** (lower light switches, counter tops are low and cut) – not many

- 1 true disability house for families in Yorkton
  - Not even truly accessible because the laundry is in the basement
- **Senior housing**
  - In senior building with 30 units, there are 6 accessible units in the senior housing
- **Good Spirit Housing Authority**
- **Parkland Housing**
- **There is a need for more**
  - No options for families. Most would have stairs somewhere

7. **Is there a greater need for more affordable housing units or homeless shelters?**
   a. **[if answered yes above] What types of housing is needed? How many units?**
- **Homeless/Emergency Shelter:** 6
  - Significant amount of people who are couch surfing or crisis mode
  - Blueprints were drawn up 5 – 6 years ago
  - 8 – 10 beds – enough to house them for 1 week – 1 month
  - Sometimes families are homeless as a complete unit
  - A safe place for people to go and collect their thoughts and problem solve – then funnel these individuals into social housing
  - Difficult to find housing immediately. This is where the shelter would play a role
- **Transitional Housing:** 2
  - Something similar to the Phoenix Residential in Regina
  - Housing for people with mental illness
  - Having support individuals available (psych nurse, social worker, trustee)
- **Affordable Housing:** 6
  - Housing for the working poor
  - Should be something similar to senior social housing – based on a percentage of their income
  - Between 20 – 30 units
  - Townhouses for families
    - 3-5 sets of townhouses
  - Apartments
    - 2 apartments
    - 50/50 for families and single individuals
  - This is the long term solution
- **General Commentary**
  - If something is going to be built would be nice to involve those who are homeless in the process – provide them housing and a job opportunity
  - It will not be cost efficient, but it will provide them with skills and an increased self worth
    - If they are involved in the process they take price in it and are less likely to steal
  - Queen Elizabeth Court Developed for young people
    - Apartments for those who are medically sick
- Moving is very expensive, there are many fees associated (water turn on, energy, etc.)
  - If you haven't paid your bill, they might not turn on your water in your new place

8. **Are there areas of the city that are better for housing options? What makes them better?**

- Downtown

- Close to police, fire, amenities, laundromats, schools, social services, food bank, etc.
  - City bus services are not good. Unsure how much longer they will last.
  - Half-way between Smith Street and Broad Street
- Close to their jobs
- Difficult if they have school aged children
  - Want to be near the schools and near all the other resources that they might need
- Senior housing on 4th and 5th avenue – independent street have high demand
  - Close to downtown and groceries
- Close to medical services
  - Such as the hospital
- Urban development issue
  - Not cool to have a social divide
  - Would be good to have a mixed neighbourhood
- North-east area
- Depends on the individual and there specific needs

BRAINSTORMING SOLUTIONS

Ok, I want to spend the last bit of time remaining on brainstorming ideas on how we can remove some of the barriers we've identified.

9.   **What are the biggest, or most significant, barriers that need to be addressed first?**
- **Lack of Supports**
  - Housing readiness, Securing housing, Maintaining housing
  - Supports to help navigate landlord/tenant issues, negotiating rent, how to handle responsibilities
  - Human Services supports
  - Needing a Life Coach to help them navigate the system and advocate for them
- **Emergency Shelter**
  - Developing plans for a potential homeless shelter
  - Something that involves men – nothing exists for them currently
- **Housing**
  - More affordable housing units
  - Having a housing first model
  - Having housing allows them to focus on the other areas that they are struggling with
  - Similar to a homeward bound approach – find people a place to stay first and then worry about the other issues.
    - There are no leases for the tenants – you sign something about following the rules (weekly home inspections, checks in on how they are doing, etc.)
- **Rehab Centres**
  - Help individuals become sober so that they are able to work
  - People often do not want people with addictions to stay with them – trust issues, stealing, etc.
- **Suitable and affordable daycare for families**
  - Especially for women trying to go back into the work force or are attending school
  - There are large waiting lists
  - Even with subsidies they can still be quite expensive

- **Low Self-Worth**
    - People need to feel like they play a role and are doing something
- **Physical Buildings**
- **Creating Awareness**
    - Of the different options and supports available
- **Process between housing agencies and either social services or employers**
    - To ensure that they are receiving rent
- **Funding**
    - Unsure if there is more funding available now due to the national funding strategy
    - Social Services has such a limited budget
        - Setting them up for failure because they cannot even get started
    - Grants for secure, affordable housing
    - More funding for individuals to ensure they are able to meet their basic needs
- **Missing or lacking identifications**
    - Issues with getting one piece in order to get the other
    - Issues getting prescriptions

10.   **What community resources are currently missing that those who are homeless or at risk of homelessness might benefit from?**
- **Support for Landlords**
    - Help with tenant so they do not have to evict them
- **Education from Landlords**
    - Probation, mental health, sask abilities
    - Not their role, but often the reason that they are unable to maintain housing
- **Employment Specialist**
- **Support to help these individuals navigate the different systems**
    - Connecting them with rentals
    - Help with replacing their IDs, etc.
    - Community outreach worker - Someone who knows the ins and outs of these housing and income assistance programs so they have insight on how to answer questions
    - Community outreach worker would be a well rounded support person – housing, income assistance, transportation
- **Job opportunities**
    - Job-skill training
    - Resume building classes
- **Life skills training**
    - Budgeting – learning how to manage their money
- **Men's Shelter**
    - It is financially better for the woman to not have the dad there
- **Addictions and mental health supports**
    - A treatment centre that they cannot walk out on at any time
- **Additional hours of operation for the food bank**
- **Transportation**
    - Easier access and more affordable
- **Storage**
    - These individuals carry around all the belongings that they own wherever they go
    - Having the opportunity to check-in or store these items – keep their possessions safe
- **Mailing service**

- Ensuring that these individuals have a mailing address to get important documents
- **Access to a shower**
- **Access to laundry services**
    - Yorkton does have laundromats, but this comes with a cost
    - Rentals also have additional costs for laundry
- **Access to a computer**
    - Public Library does have access
    - Would be nice to have more resources so they have increased access
    - Need computers to communicate with social services, access their bank account and balances
- **Access to dental, eye care, and some medical needs**
    - Do not have health care coverage
- **Pet care/pet friendly rental properties**
    - Sometimes a pet is the only support these individuals have
    - Issues finding pet friendly places to rent – comes with an additional cost
- **A sense of community**
- **Structure**
    - They need rules
    - They need someone to hold them accountable – cameras, curfew, etc.
    - Ex: Dream builders school
        - Housing with a system – cameras and a guardian there parttime to talk to them
- **Homeless shelter**
- **Housing and wrap around supports**
    - Homeless shelter that provides meals and help with services like education and job placement
    - Need a shelter or suitable, affordable housing, and human supported services
    - Emergency shelters with quick and immediate access
    - Housing First model
- **Communication and Awareness**
    - Regarding services offered, availability, supports, etc.
- **Fundraising Efforts**

11. **Thinking 5 or 10 years from now, based on the current trends, what resources will be needed to address the homelessness issue going forward?**
- **Homeless Shelter**
    - For single and family units
    - With a systems navigator to help them get into social housing
- **Affordable Housing Units**
    - 3 floors x 10 units per floor
    - Apartment style
    - Single family dwellings with private access
- **Support System**
    - Interdisciplinary team
    - Available early on (release from jail, psychiatry unit, etc.)
    - Preventative model
    - Resources currently exist, but there is not enough capacity to reassign
    - Disability Support Programs
    - Supports to address the individual barriers that each individual faces

- **Multi-service centre**
    - Having a variety of supports in one place
- **More supports to help these individuals find housing**
- **Food security**
- **Redoing this assessment**
    - Likely will need a study done every 5 years
    - Need to predict the economic situation
- **Finances**
    - A one-time grant to help individuals with first month rent and damage deposit
    - Funding for both the resources and the homeless individuals
- **Rehabilitation Centre outside of Yorkton**

12. **Would Yorkton benefit from a Housing First Approach or a model similar to the Homeward Bound approach utilized in Prince Albert to support those that are homeless or at risk of homelessness?**
- **"Yes":** 7
    - They will still have their issues, but they are run very well
    - Housing first is the better approach
    - Both are great options
    - Building is one part, supports is another
    - Need support workers who help families sustain housing long term – someone who visits the home directly, helps take the parent out to buy groceries, take kids to their appointments, etc.
    - Various supports for various people is critical: addictions, single moms, HIV/AIDS, etc.
    - Important that they are provided with life skills
        - Cooking skills
        - Budgeting
        - Hobbies (i.e. crochet, etc.)
        - Basic life skills
    - Would also like this to include
        - Pet friendly areas
        - Donation area
        - Garden area
        - Grocery store – at reduced prices
    - Would like it to be permanent for some and transitional for others
    - Housing first principle is a community issue and looks at the problem differently
        - The data is there that supports that this approach reduces costs to landlords, the RCMP, medical community, income assistance etc.
    - No where for the people who are leaving the Yorkton jail to go after being released

13. **Thinking about all the things that we've talked about today, do you have any final recommendations, comments or suggestions for how to address the homelessness issue in Yorkton?**
    a. **Is there anything else you'd like to add?**
- Involve people
    - Involve people in the process so that they feel worthy

- He also applied for a Federal grant to build a housing unit in Yorkton for the homeless and hard to house demographic
    - Was not selected but they are holding his application
    - Solution proposed housing for hard to house, indigenous and seniors
    - It would be a risk to mix these demographics but it is what is needed
- It is possible that the hidden homelessness plays against Yorkton and the province when looking for funding solutions because the homelessness is not seen and does not show up in statistics
- There is a Social housing committee – this could be built out, COVID put a pause on this
- No one is looking at the big picture
    - Wishes that there was more of a passion in the other organizations
    - No pressure to invest in this issue because City is not 100% knowledgeable to the homelessness issue in Yorkton
    - No mechanism for collecting this data and emotionally connecting people to this issue
- Homeless people put stress on other systems
    - Healthcare
    - Social Services
    - Justice System
- By housing and supporting one individual it makes a difference
- Need to rethink what is affordable, the prices of everything keep going up, and the rental rates have not been adjusted
    - Cost of living keeps rising – with COVID people have not kept up, many jobs have been lost
    - Affordable needs to be based on take home pay – there are more deductions than most people think (taxes, union dues, etc.)
    - 30% is too high for people in low paying jobs
        - 30% is the national standard from CMHC