



Collaborative Housing Research Program

Domain Research Project Planning Workshop Summaries

Prepared by:

Gary Barron, MA, Research Associate

Westman Centre for Real Estate Studies

Haskayne School of Business, University of Calgary

Introduction

On November 2 and 7, 2016 the Westman Centre for Real Estate Studies held two collaborative research project planning workshops to align participant interests within each domain of the Collaborative Housing Research Program. The objective of the workshops was to produce a framework for a collaborative research project. This document summarizes the discussion from each workshop and provides a brief overview of the projects within each domain. At each workshop the research collaborator interests aligned with one of the broad research domain questions, and as such each workshop led to one researchable question and project plan rather than several within each domain.

FINANCE, CREDIT, AND RISK

SUMMARY

Representatives from Attainable Homes, CMHC, Urban Matters, the United Way, Norfolk Housing, the Calgary Drop-in Centre, Boardwalk, the City of Calgary, and the University of Virginia, Darden School of Business were in attendance. During the finance workshop, participants quickly identified that one broad question stood out as primary to their collective interests, that being: “What are alternative ways to conceptualize and score risk or credit, and to provide access to financial or other resources? What are the effective signs of willingness and ability to repay and how might these alternatives be implemented in Canada?”.

Our discussions featured a variety of topics related to risk for government, citizens and businesses; credit for consumers; and, financing the supply side of housing. In considering consumers participants were concerned with the degree to which there is unmet demand for credit; reasons lenders restrict credit, or do not offer alternative forms of access; lack of systematic tools for assessing tenant related risks (whether someone will be a good tenant); and why ownership is regarded as more desirable than renting. The supply side of the discussion focused on how developers prefer to turn their housing product into rental units instead of figuring out ways to sell to consumers who cannot afford to buy; possibilities for partnering to transfer assets across providers and limitations in doing so (e.g., Attainable Homes having to hold onto units that could be sold to a rental company rather than waiting to sell); increased government collaboration with the private sector; possibilities for alternative models for tenure; and, developments that could be financially and socially sustainable so that marginalized populations are incorporated into communities.

Through our conversations we realized it was necessary to take a step back from finance questions to consider what success looks like along the spectrum for both the demand and supply sides of housing. With that realization we broke down our interest in success along the spectrum into pieces to lay a foundation for a researchable project.

PROJECT QUESTION AND BRIEF PLAN OVERVIEW

The aim of our projects is to support good housing outcomes by asking “What does success look like across the segments of the population and affordability on the demand and supply side of housing?”. Given the representation and expertise of the participants, we agreed to share existing information related to this question through email. We agreed to share any reports and other documentation from around the world, Canada, and within Alberta by providing these to the Westman Centre through email. As such reports are collected and synthesized we will inquire with experts from the Community Housing Affordability Collective

regarding their respective segments. Once we have identified what success looks like, specific questions and practices related to finance, credit and risk can be developed and additional research or applied projects will follow. The Westman Centre for Real Estate Studies has agreed to be the lead on this project with support from Frank and Veronica Warnock at Darden School of Business.

POLICY AND REGULATION

SUMMARY

The second collaborative project planning workshop held on November 2, 2016 focused on the Policy and regulation research domain. Participants included representatives from Attainable Homes, Capital Region Housing, the United Way, the Calgary Drop-in Centre, the City of Calgary, Norfolk Housing, CHBA-UDI Calgary, and the University of Virginia, Darden School of Business. While it was noted that the Community Housing Affordability Collective has a particular interest in answering “What are the policies and regulations that come to bear on access to housing across the spectrum and population”, the majority of the group quickly converged on the broad domain question of “What are all of the policies and regulations that come to bear on building and development, what are their effects, and how do those effects happen?”. As such, we directed our attention to clarifying a project framework to answer this question. Coincidentally, Katie MacDonald from Capital Region Housing noted that this was a question that her organization and some collaborators had also begun work on, and we decided to collaborate on mapping out the various policies, regulations, building codes and practices (implicit and explicit).

PROJECT QUESTION AND BRIEF PLAN OVERVIEW

We did not need to further refine a research question from the one articulated above. In order to answer the question of “what are all of the policies and regulations that come to bear on building and development, what are their effects, and how do those effects happen?” we plan to map the connections between federal, provincial, and local policies, regulations, and practices and then determine the effects they have on housing. We discussed one possible outcome of this may be a toolkit for other municipal regions to undertake a similar project to understand how policies come to bear on local housing experiences. Capital Region Housing has agreed to be a co-lead on this project, we are seeking an additional co-lead to complete the work, and the Westman Centre for Real Estate Studies will support coordination of the project.

ORGANIZATIONS, PEOPLE, AND CULTURE

SUMMARY

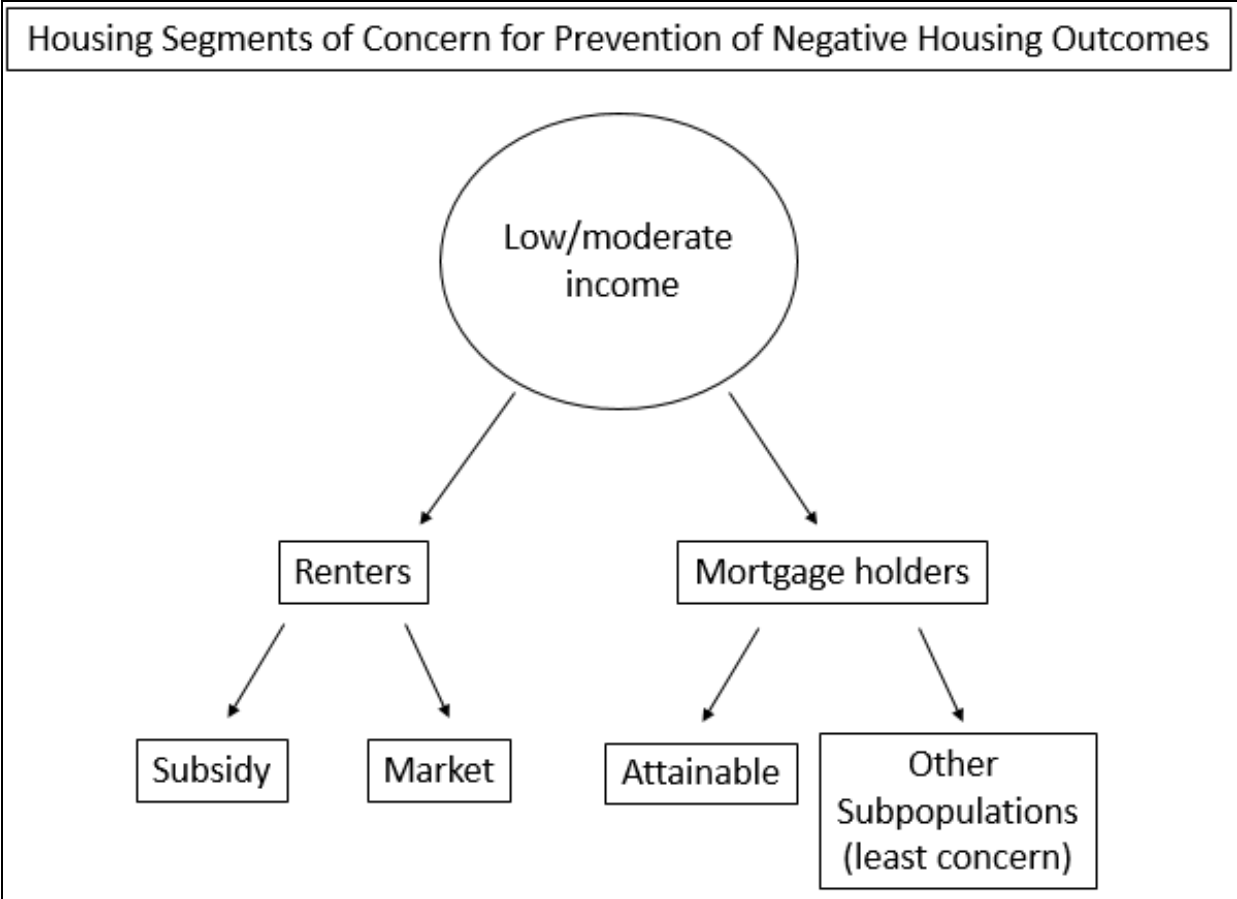
Held on November 7, 2016 our third collaborative research planning workshop focused on the organizations, people, and culture domain. Attendance included representatives from Attainable Homes, In-House Attainable Homes, Norfolk Housing, Medicine Hat College, the School of Public Policy, Calgary Homeless Foundation, and Capital Region Housing. One participant had interest in pursuing the question of “What do different types of organizations do in the housing system, how do they accomplish their work, and how do they relate to one another?”. This potential project is an expansion of a preliminary study conducted by the Westman Centre in the spring 2015 to map out the relationships between organizations involved in the housing system. At the finance, credit, and risk project planning session some participants also expressed interest in a topic related to the

broad domain question of “What are people’s needs, wants, and expectations across the spectrum of affordability and population?”. There was also concern with the question of intersections between Indigenous and First Nations and other housing systems, but we noted that the Westman Centre has been working to build connections with these communities in order to facilitate a distinctive collaborative project planning process to address unique Indigenous housing concerns. As such, the majority of participants at this session had interest in pursuing the question regarding prevention, specifically: “How do we engage in effective prevention to prevent people at risk of losing their housing or slipping into an unaffordable situation?”.

PROJECT QUESTION AND BRIEF PLAN OVERVIEW

Having studied transitions from homelessness, Kristen Desjarlais De Klerk agreed to take the lead on this project and is seeking a co-lead to collaborate on the research, with support from the Westman Centre and other partners. Participants noted that Stephen Gaetz is beginning some work related to prevention, as is the City of Toronto, and they agreed to share whatever information on the topic that they have. The plan for this project is to focus on segments of the population that are most likely to be vulnerable to negative housing outcomes over time, as illustrated in Figure 1. The project will begin by accumulating reports and literature on risks related to negative housing outcomes, and move forward by inquiring with people who have expertise working with each segment of interest to understand what movement along the housing spectrum looks like. This will also include a consideration of personal networks and supports that tend to be in place to prevent downward movement.

Figure 1: Diagram illustrating segments of concern for negative housing outcome prevention



NEXT STEPS

In the coming weeks the project leads will work with the Westman Centre to find a) project co-leads, and b) prepare detailed project plans. Collaborators will continue to submit information regarding their knowledge and expertise, acquired reports and/or literature to the Westman Centre. Such documentation will be available to all participants in the collaborative research program through a shared folder. Project leads will work with collaborators to establish time lines, delegate work, and hold face-to-face meetings. Reports on project progress will be submitted to the Westman Centre on a bi-monthly basis using the project charter and reporting templates. As projects near completion, final reports will be prepared and shared with all research program collaborators. The Westman Centre will work with project leads and collaborators to prepare publications, media releases, and related reports as well as to develop new projects that will flow from prior project completion.