Taber & District
HOUSING FOUNDATION

Provide individuals, families and seniors with affordable and caring accommodation.

AGENDA
Regular Monthly Board Meeting
Taber and District Housing Foundation
Friday, April 27, 2018 @ 1:30 p.m.
TDHF Office Boardroom

1. **Approval of Agenda**

2. **Approval of Minutes**:
   a) Minutes – Regular Monthly Board Meeting – March 23, 2018

3. **Business Arising**:
   a) CVL Resident & Family BBQ –Responses
   b) RBC Express Enrolment
   c) ARDN Progress Report & Sector Sessions (see Information b) and c))

4. **Approval of Financial Statements and reports:**
   a) Summary update: Social Housing and Clearview Lodge
   For March 31, 2018 - Bank Reconciliations, Income statements, and current cheque listing issued up to Meeting date *(a list will be handed out at the meeting).*

5. **Reports**
   a) Lodge Manager Report
   b) Maintenance Manager Report
   c) Placement Officer Report
   d) Financial Administrator Report
   e) Chief Administrative Officer Report

6. **New Business:**
   a) 8760 Expense Management –
      i. Distribution and Transmission Cost Review
      ii. Alberta Purchasing – Natural Gas RFP – 2023 - 2027
   b) Resolutions:
      i. Market Rents 2018
      ii. Recovery of Electrical Costs – 2018
   c) Policy P-9: Staff Meal Program (and Attachment A – Program Form)

7. **Information**
   a) Certificate – CIH Canada
   b) ARDN – Progress Update – April 10, 2018
   c) ARDN – Affordable Housing Project – Community Consultation Summary

8. **Adjournment**

Next Meeting: Friday, May 25, 2018 1:30 pm TDHF Boardroom

Taber & District
HOUSING FOUNDATION

Provides individuals, families and seniors with affordable and caring accommodation

MINUTES
Regular Monthly Board Meeting
Taber and District Housing Foundation
Friday, March 23, 2018
TDHF Office - Boardroom

ATTENDANCE

Board:	Joe Strojwas	Deanna Killinger	Rosanne Horrocks
	Linda English	Tamara Miyanaga	
Administration:	Corey Beck (Maintenance Manager), Joan Hart (Lodge Manager), Tim Janzen (CAO)		
Absent:	Deb Hansen		

Rosanne Horrocks, Chairman, called the Regular monthly meeting to order at 2:42 p.m.

1. **Approval of Agenda**

Motion 2018-34
MOVED by T. Miyanaga to approve the Agenda. **CARRIED**

2. **Approval of Minutes**

Motion 2018-35
MOVED by D. Killinger to accept the minutes from the Regular Board Meeting of Friday, February 23, 2018.

CARRIED

3. **Business Arising**
   a) **CVL Resident & Family BBQ** - CAO presented copies of invitations sent to the Mayor of Vauxhall and, Mayor of Barnwell.

   b) **RBC Express Enrolment** - CAO reported that the paperwork had been completed for RBC Express enrolment. Sign-on information had been received but orientation and training was scheduled for after Easter.

4. **Approval of Financial Statements and Reports**:

Motion 2018-36
MOVED by T. Miyanaga to accept for information the financial information for the month of February 2018 for both Social Housing and Clearview Lodge as presented.

CARRIED

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5. Reports

a) Lodge Manager's Report

Motion 2018-37

MOVED by L. English to accept the Lodge Manager's report, as presented.

CARRIED

b) Maintenance Manager's Report

Motion 2018-38

MOVED by D. Killinger to accept the Maintenance Manager's report, as presented.

CARRIED

c) Placement Officer Report

Motion 2018-39

MOVED by J. Strojwas to accept the Placement Manager's report, as presented.

CARRIED

d) Financial Administrator Report

Motion 2018-40

MOVED by D. Killinger to accept the Financial Administrator's report, as presented.

CARRIED

e) Chief Administrative Officer Report

Motion 2018-41

MOVED by T. Miyanaga to accept the Chief Administrative Officer's report, as presented.

CARRIED

6. New Business

a) **Donation – Parkview United Church – Vauxhall** – CAO presented a letter from Carole Jones, Parkview United Church – Vauxhall, and their request for how their funds ($13,501.10) be directed. Also, TDHF letter of acknowledgement and gratitude is included.

b) **ASCHA – Ballot Voting Authorization -**

Motion 2018-42

MOVED by T. Miyanaga that Taber and District Housing Foundation appoint Tim Janzen and Joe Strojwas as Authorized Ballot Representatives for the purposes of ballot voting at the 2018 ASCHA Annual General Meeting.

CARRIED

c) **Policy HS-25: Safe Footwear** - CAO presented an updated policy to reflect a change that all TDHF employees are eligible for reimbursement of safe footwear and uniforms (up to $100 per year)

Motion 2018-43

MOVED by J. Strojwas that Policy HS-25: Safe Footwear be accepted as presented.

CARRIED

d) **Policy T-19: In-Suite Meal Delivery Service** – CAO presented an updated policy that outlines circumstances and situations where Clearview Lodge residents can or cannot expect to have in-suite meal service. It is hoped that the updated policy will provide clarity for residents and their families and temper their expectations as to how often staff may deliver food.

Motion 2018-44

MOVED by J. Strojwas that Policy T-19: In-Suite Meal Delivery Service be accepted as presented.

CARRIED

7. Information

a) Clearview Lodge – Invitation to Volunteer Appreciation Celebration – April 25, 2018
b) Social Housing Monthly Report – February 2018

8. Adjournment

Motion 2018-45

MOVED by L. English to adjourn this meeting at 3:38 pm

CARRIED

Next Meeting – Friday, April 27, 2018

TDHF Administration Office

Rosanne Horrocks, Chairperson

Linda English, Vice-Chairperson

2.a)iii

Taber & District HOUSING FOUNDATION

Provides individuals, families and seniors with affordable and caring accommodation.

April 20, 2018

Taber & District Health Foundation
c/o David McKee
4326 50th Avenue
Taber, AB
T1G 1N9

Dear Dave:

Re: Invitation to Resident and Family Barbecue
Clearview Lodge - Taber, AB
Friday, August 17, 2018

Please accept this letter as an invitation for Taber and District Health Foundation representatives to attend the Clearview Lodge Resident and Family Barbecue. This is an annual event with 300 to 350 attendees. The event is an opportunity for the residents of Clearview Lodge to invite their family members to join them for lunch in the parking lot and green spaces. Members of the public are also encouraged to tour the facility – the residents' home. There are a number of raffles to support the Resident Council fund and a good number of door prizes; donated by local businesses and groups.

The Clearview Lodge is located at 4730 – 50th Avenue, Taber, AB. The festivities start at 11:30 and run until 1:30 pm.

If you require any additional information, please feel free to contact me at timj@taberhsg.ca or by phone (403) 223-2767 ext.7.

Regards,

Tim Janzen
Chief Administrative Officer

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Taber and District Housing Foundation - cvlodge
Comparative Income Statement

	Actual Jan 01, 2018 to Mar 31, 2018		Budget Jan 01, 2018 to Dec 31, 2018		Percent
REVENUE					
Rental Revenue					
Resident Rent		338,188.00		1,356,765.00	-75.07
Lodge Fees		500.00		500.00	0.00
Rent Rebates		-4,086.00		-12,000.00	-65.95
Sundry Rent Revenue		0.00		0.00	0.00
Total Rental Revenue		334,602.00		1,345,265.00	-75.13
Resident Services					
Parking		623.00		2,500.00	-75.08
Laundry		2,951.00		12,000.00	-75.41
Tenant Meal Service		0.00		0.00	0.00
Sundry Resident Revenue	0.00		0.00		0.00
Medication Fees	4,015.00		17,000.00		-76.38
Resident Fundraising	176.00		1,000.00		-82.40
Therapeutic Bath	0.00		0.00		0.00
Transporation Fee	0.00		2,000.00		-100.00
Activity Fee	0.00		500.00		-100.00
Housekeeping Fee	0.00		0.00		0.00
Personal Emergency Call System	1,059.00		3,600.00		-70.58
Storage	0.00		0.00		0.00
Fridge Rental	0.00		0.00		0.00
Fridge Plug In	0.00		0.00		0.00
Total Sundry Resident Revenue		5,250.00		24,100.00	-78.22
Tenant Maintenance Recovery		210.00		500.00	-58.00
Total Resident Services		9,034.00		39,100.00	-76.90
Non Resident Services					
Facility Rental		375.00		1,500.00	-75.00
Meals on Wheels		4,842.00		36,000.00	-86.55
Other Meal Services	5,481.00		0.00		0.00
Guest Meals	2,740.00		12,000.00		-77.17
Staff Meals	0.00		0.00		0.00
Canteen Revenue	743.90		2,000.00		-62.81
Total Other Meal Services		8,964.90		14,000.00	-35.97
Tuck Shop		567.00		3,500.00	-83.80
Catering		0.00		0.00	0.00
Sundry Revenue		0.00		0.00	0.00
Total Non Resident Services		14,748.90		55,000.00	-73.18
Grants					
ASHC Grants	0.00		0.00		0.00
ASHC Maintenance Grant	0.00		0.00		0.00
ASHC Grant - Specific Restriction	0.00		0.00		0.00
ASHC LAP Grant	69,331.75		283,879.00		-75.58
Total ASHC Grants		69,331.75		283,879.00	-75.58
Provincial Grants		0.00		2,000.00	-100.00
Federal Grants	0.00		0.00		0.00
Federal Maintenance Grant	0.00		0.00		0.00
Federal Other Grants	2,802.01		0.00		0.00
Total Federal Grants		2,802.01		0.00	0.00
Municipal Grants	0.00		0.00		0.00
Municipal Other Grants	0.00		0.00		0.00
Total Municipal Grants		0.00		0.00	0.00
Total Grants		72,133.76		285,879.00	-74.77
Operation Funding					
Health Funding		135,033.00		540,132.00	-75.00
Other Funding		0.00		0.00	0.00

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Taber and District Housing Foundation - cvlodge
Comparative Income Statement

	Actual Jan 01, 2018 to Mar 31, 2018		Budget Jan 01, 2018 to Dec 31, 2018		Percent
Requistion Revenue		77,258.00		309,032.00	-75.00
Total Operation Funding		212,291.00		849,164.00	-75.00
Management & Administration					
Management Fee		0.00		0.00	0.00
Intercompany Recovery		0.00		0.00	0.00
Insurance Recovery		0.00		0.00	0.00
Other Recovery		0.00		2,300.00	-100.00
Maintenance Recovery		0.00		0.00	0.00
Gain or Loss on Sale of Capital		0.00		0.00	0.00
NSF/Late Fees		0.00		0.00	0.00
Sundry Revenue		21.49		1,221.00	-98.24
Total Management and Admini...		21.49		3,521.00	-99.39
Investment Income					
Interest		1,313.98		2,500.00	-47.44
Amort of Deferred Cap, Contrib		0.00		0.00	0.00
Total Investment Income		1,313.98		2,500.00	-47.44
Charitable Revenue					
Donations		0.00		0.00	0.00
Resticted Donations		0.00		0.00	0.00
Fundraising		0.00		0.00	0.00
Other Charitablle Revenue		0.00		0.00	0.00
Total Charitable Revenue		0.00		0.00	0.00
TOTAL REVENUE		644,145.13		2,580,429.00	-75.04
EXPENSE					
Utilities					
Heating		24,335.64		59,500.00	-59.10
Electricity		15,158.00		65,000.00	-76.68
Water & Sewer		2,841.44		17,000.00	-83.29
Waste Removal		472.71		2,000.00	-76.36
Telephone		1,799.58		7,100.00	-74.65
Cable Television		0.00		0.00	0.00
Bulk Contract Expenses		4,273.50		17,094.00	-75.00
Total Utilities		48,880.87		167,694.00	-70.85
Operating					
Bakery	4,867.81		20,000.00		-75.66
Dairy	10,627.46		44,000.00		-75.85
Groceries	27,487.44		125,000.00		-78.01
Juice	0.00		0.00		0.00
Meat	15,693.43		67,000.00		-76.58
Total Food		58,676.14		256,000.00	-77.08
Food Supplies		2,785.56		20,000.00	-86.07
Cleaning	0.00		0.00		0.00
Janitorial & Housekeeping	8,944.44		37,926.00		-76.42
Laundry	1,010.99		3,700.00		-72.68
Linen Supplies	160.00		4,800.00		-96.67
Total Cleaning		10,115.43		46,426.00	-78.21
Equipment & Furn Purchase		9,198.12		18,650.00	-50.68
Equipment & Furn Repairs		575.62		1,000.00	-42.44
Insurance		1,796.83		9,200.00	-80.47
Resident/Volunteer Programs	0.00		0.00		0.00
Craft Supplies	0.00		250.00		-100.00
Entertainment Supplies	824.65		3,300.00		-75.01
Trip Expenses	204.42		2,000.00		-89.78

4. a) ii

Taber and District Housing Foundation - cvlodge
Comparative Income Statement

	Actual Jan 01, 2018 to Mar 31, 2018		Budget Jan 01, 2018 to Dec 31, 2018		Percent
Recreation Supplies (Vol Apprec)	608.25		5,700.00		-89.33
Tuck Shop (Recoverable)	0.00		0.00		0.00
Total Resident/Volunteer Progra...		1,637.32		11,250.00	-85.45
Bad Debt Expense		0.00		0.00	0.00
Publicity & Promotion		26.81		2,750.00	-99.03
Pest Control		0.00		2,500.00	-100.00
Sundry		332.40		525.00	-36.69
Total Operating		85,144.23		368,301.00	-76.88
Operating Maintenance					
Appliances		240.38		4,800.00	-94.99
Bldg Safety & Security Systems		2,910.89		18,140.00	-83.95
Sundry		0.00		150.00	-100.00
Vehicles		69.07		900.00	-92.33
Building Interior		0.00		0.00	0.00
Building Int Painting Common Area		0.00		6,000.00	-100.00
Building Interior Painting Units		1,850.00		4,500.00	-58.89
Building Interior Flooring		0.00		5,900.00	-100.00
Building Interior Suite Reno		420.88		3,600.00	-88.31
Building Exterior		0.00		9,850.00	-100.00
Building Remedation		0.00		0.00	0.00
Heating, Ventilation & A/C		911.64		10,400.00	-91.23
Plumbing		458.39		7,300.00	-93.72
Electrical		516.65		5,070.00	-89.81
Grounds & Maintenance		5,039.63		12,000.00	-58.00
Elevators		0.00		0.00	0.00
Maintenance Equipment - Repair		0.00		1,000.00	-100.00
Maintenance Equipment - Purch...		109.00		8,900.00	-98.78
Maintenance - Tools & Supplies		94.37		1,000.00	-90.56
Facility Condition Inspection		0.00		0.00	0.00
Total Operating Maintenance		12,620.90		99,510.00	-87.32
Human Resources					
Salaries & Wages	0.00		0.00		0.00
Administration Salaries	65,996.29		241,616.00		-72.69
Housekeeping Salaries	58,632.19		250,813.00		-76.62
Food Service Salaries	115,539.98		472,084.00		-75.53
Maintenance Salaries	16,802.15		69,466.00		-75.81
Resident Care Salaries	20,027.70		79,833.00		-74.91
Total Salaries & Wages		276,998.31		1,113,812.00	-75.13
Benefits	0.00		0.00		0.00
CPP	10,049.69		51,615.00		-80.53
EI	5,042.93		23,836.00		-78.84
EE Benefits	12,169.31		49,801.00		-75.56
Other Pension Contributions	6,568.61		33,644.00		-80.48
WCB	-137.95		18,058.00		-100.76
Total Benefits		33,692.59		176,954.00	-80.96
Contract Employment		0.00		0.00	0.00
Personal Recruitment		35.30		0.00	0.00
Staff Functions & Recognition		610.95		4,800.00	-87.27
Training & Development		3,645.78		24,744.00	-85.27
Health & Safety		4,308.32		8,651.00	-50.20
Legal Fees		0.00		4,000.00	-100.00
Labour Relations		0.00		0.00	0.00
Total Human Resources		319,291.25		1,332,961.00	-76.05
Administration					
Bank Charges		300.84		1,650.00	-81.77
Courier & Postage		113.15		1,200.00	-90.57
Stationery & Other Supplies		1,717.12		7,000.00	-75.47
Office Rent		1,928.39		8,116.00	-76.24

4. a) iii

Taber and District Housing Foundation - cvlodge
Comparative Income Statement

	Actual Jan 01, 2018 to Mar 31, 2018		Budget Jan 01, 2018 to Dec 31, 2018		Percent
Office Equipment & Furn Purchase		1,873.35		1,500.00	24.89
Office Equipment & Furn Repairs		238.35		1,100.00	-78.33
Vehicle & Travel		631.36		2,610.00	-75.81
Board Expenses		425.92		7,000.00	-93.92
Association Fees		3,419.62		3,990.00	-14.30
Professional Fees		0.00		0.00	0.00
Legal Fees		0.00		150.00	-100.00
Audit Fees		9,500.00		9,750.00	-2.56
Consulting Fees		8,106.54		1,200.00	575.55
IT Services		1,445.07		10,525.00	-86.27
Sundry		55.52		750.00	-92.60
Accreditation		0.00		750.00	-100.00
Total Administration		29,755.23		57,291.00	-48.06
Health Expenditures					
Salaries - Resident Care	113,234.17		493,740.00		-77.07
Nursing Management	0.00		0.00		0.00
HCA	0.00		0.00		0.00
Total Salaries - Resident Care		113,234.17		493,740.00	-77.07
Benefits - Resident Care	15,469.59		80,731.00		-80.84
Nursing Management	0.00		0.00		0.00
HCA	0.00		0.00		0.00
Total Benefits - Resident Care		15,469.59		80,731.00	-80.84
Materials & Supplies Resident C...		1,386.63		9,740.00	-85.76
Total Health Expenditures		130,090.39		584,211.00	-77.73
Interest & Bank Charges					
Long Term Interest		0.00		0.00	0.00
Extraordinary Expenses		0.00		0.00	0.00
Amortization		0.00		0.00	0.00
Total Interest & Bank Charges		0.00		0.00	0.00
Capital Maintenance					
Bldg Safety/Security Systems (C...		0.00		0.00	0.00
Building Interior (Cap)		0.00		0.00	0.00
Building Exterior (Cap)		0.00		0.00	0.00
Heating, Ventilation, A/C (Cap)		0.00		0.00	0.00
Painting (Cap)		0.00		0.00	0.00
Electrical (Cap)		0.00		0.00	0.00
Grounds Maintenance (Cap)		0.00		0.00	0.00
Elevator (Cap)		0.00		0.00	0.00
Total Capital Maintenance		0.00		0.00	0.00
TOTAL EXPENSE		625,782.87		2,609,968.00	-76.02
NET INCOME		18,362.26		-29,539.00	-162.16

4.a) iv

MONTHLY BANK RECONCILIATION
TABER AND DISTRICT HOUSING

CLEARVIEW LODGE

MONTH ENDING MARCH 31, 2018

GENERAL LEDGER BALANCE END OF PREVIOUS MONTH		373,271.80
RECEIPTED DEPOSITS FOR THE MONTH		1,634.60
PADS		117,081.00
		0.00
GIC REDEEM		0.00
GIC PURCHASE		0.00
GIC INTEREST EARNED		0.00
DEPOSIT INTEREST		596.57
LESS DISBURSMENTS FOR THE MONTH	Checks	(158,037.62)
LESS DISBURSMENTS FOR THE MONTH	Payroll	(105,204.57)
	RRSP	-7,576.52
	Bank Error	0.00
Miscellaneous	Deposit Forms ordered	0.00
RBC DIRECT DEBIT AGREEMENT		(155.21)
PAD return NSF		0.00
CHR Funding - Direct Deposit		45,011.00
Misc		0.00
DRSP - PDS		-2,523.00
GENERAL LEDGER ENDING BALANCE		**$264,098.05**

BALANCE PER BANK STATEMENT	318,922.88
bank error	
LESS OUTSTANDING CHEQUES (SEE ATTACHED)	(54,824.83)
Stop payment	-
OUTSTANDING DEPOSITS	0.00
NET BALANCE END OF MONTH	**$264,098.05**

4.a) V

ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

RECEIVED
APR 16 2018

Business Account Statement

RBBDA11030_1112101 E D 09179 00694

TABER AND DISTRICT HOUSING FOUNDATION
5318 48 AVE
TABER AB T1G 1S2

February 28, 2018 to March 29, 2018

Account number: 09179 100-146-0

How to reach us:
Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada
4818 53RD ST, TABER, AB T1G 1W4

Opening balance on February 28, 2018	$385,409.72
Total deposits & credits (9)	+ 164,323.17
Total cheques & debits (63)	- 230,810.01
Closing balance on March 29, 2018	**= $318,922.88**

Have your business needs changed? We can help.

Let us help identify opportunities to take your business to the next level, whether it's making your cash flow cycle more efficient or helping to set the stage for future growth. Your account manager would be pleased to help, or call an RBC Business Advisor at 1-800-769-2520.

Account Activity Details

Date	Description	Cheques & Debits ($)	Deposits & Credits ($)	Balance ($)
	Opening balance			**385,409.72**
01 Mar	Direct Payment (PAD's) service total GRADS1097890000		3,172.00	388,581.72
	Misc Payment ALBERTA HEALTH		45,011.00	
	Direct Deposits (PDS) service total GRADS7204090000	1,094.77		
	Insurance ENCON GROUP INC INSURANCE	9,920.32		422,577.63
	Deposit interest		596.57	423,174.20
02 Mar	Direct Payment (PAD's) service total GRADS1097890000		113,909.00	537,083.20
	Deposit 0025		246.00	
	Cheque 277.15 450.45 1,918.23 Serial # 18489 18444 18484			534,683.37
05 Mar	Direct Deposits (PDS) service total GRADS7204090000	125.39		

4.a) vi

Account Activity Details - continued

Date	Description			Cheques & Debits ($)	Deposits & Credits ($)	Balance ($)
05 Mar	Cheque	160.64	259.34	284.92		
	Serial #	18485	18480	18472		
	Cheque	359.29	1,433.94			
	Serial #	18476	18477			532,059.85
06 Mar	Direct Deposits (PDS) service total GRADS7204090000			1,526.54		
	Activity fee			155.21		
	Cheque	31.48	72.36	109.48		
	Serial #	18486	18473	18474		
	Cheque	180.85	361.63	369.70		
	Serial #	18449	18483	18482		
	Cheque	505.78				
	Serial #	18479				528,746.82
07 Mar	Cheque	51.99	588.11			
	Serial #	18488	18487			528,106.72
08 Mar	Cheque	1,678.16	1,809.04	9,327.15		
	Serial #	18502	18504	18496		515,292.37
09 Mar	Deposit 0051				352.60	
	Cheque	51.99	262.50	1,023.91		
	Serial #	18507	18475	18498		
	Cheque	3,051.16	39,998.37			
	Serial #	18492	18493			471,257.04
12 Mar	Cheque	15.96	47.78	79.80		
	Serial #	18506	18495	18501		
	Cheque	97.04	98.31	275.33		
	Serial #	18505	18494	18497		
	Cheque	351.90	2,550.24			
	Serial #	18503	18481			467,740.68
13 Mar	Cheque	40.00	115.94	120.00		
	Serial #	18478	18499	18500		
	Cheque	1,056.00				
	Serial #	18491				466,408.74
14 Mar	Cheque	325.00	457.57			
	Serial #	18439	18508			465,626.17
15 Mar	Cheque	209.45				
	Serial #	18380				465,416.72
16 Mar	Deposit 0052				152.00	
	Direct Deposits (PDS) service total GRADS7204090000			10,600.00		454,968.72
21 Mar	Misc Payment RBC PAYROLL			7,576.52		447,392.20
23 Mar	Deposit 0053				591.05	447,983.25

JTA2472141-0015326-00694

4.a) vii

ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

Business Account Statement

February 28, 2018 to March 29, 2018
Account number: 09179 100-146-0

Account Activity Details - continued

Date	Description	Cheques & Debits ($)	Deposits & Credits ($)	Balance ($)
26 Mar	Cheque 1,312.97			
	Serial # 18509			446,670.28
27 Mar	Cheque 54.65 62.14 352.41			
	Serial # 18538 18513 18539			
	Cheque 2,174.69			
	Serial # 18533			444,026.39
28 Mar	Direct Deposits (PDS) service total GRADS7204090000	97,002.18		
	Misc Payment AUMA/AMSC AMSC18-1022858	13,858.05		
	Cheque 976.79			
	Serial # 18530			332,189.37
29 Mar	Deposit 0054		292.95	
	Cheque 100.00 100.00 150.00			
	Serial # 18514 18515 18516			
	Cheque 459.19 524.88 555.06			
	Serial # 18542 18531 18510			
	Cheque 4,725.00 6,945.31			
	Serial # 18519 18534			318,922.88
	Closing balance			**318,922.88**

Deposit Interest Earned: $596.57 **Account Fees: $155.21**

Important Account Information

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4.a) viii

Taber and District Housing Foundation - sochsg
Income Statement Jan 01, 2018 to Mar 31, 2018

REVENUE	
Rental Revenue	
Resident Rent	168,886.13
Rent Rebates	-147.00
Sundry Rent Revenue	0.00
Total Rent Revenue	168,739.13
Resident Services	
Parking	2,705.41
Utility Recovery	10,137.61
Sundry Resident Revenue	3,074.75
Tenant Maintenance Recovery	295.50
Total Resident Services	16,213.27
Non Resident Services	
Sundry Revenue	1,570.14
Total Non Resident Services	1,570.14
Charitable Revenue	
Restricted Donations	13,501.10
Total Charitable Revenue	13,501.10
TOTAL REVENUE	200,023.64
EXPENSE	
Utilities	
Heating (Gas/Heat/Fuel)	36,144.35
Electricity	16,489.34
Water & Sewer	20,881.45
Waste Removal	3,752.85
Telephone	2,402.65
Total Utilities	79,670.64
Operating	
Cleaning	340.63
Equipment & Furniture Purchase	0.00
Equipment & Furniture Repairs	0.00
Insurance	805.02
Resident/Volunteer Programs	300.00
Bad Debt Expense	0.00
Publicity & Promotion	26.81
Pest Control	180.00
Sundry	0.00
SUBTOTAL GRANTS IN LIEU	0.00
Toal Operating	1,652.46
Operating Maintenance	
Appliances	1,707.84
Bldg Safety & Security Systems	841.32
Sundry	32.90
Vehicles	276.28
Building Int Painting Common Area	0.00
Building Interior Painting Units	2,998.00
Building Interior Flooring	2,240.30
Building Interior Suite Reno	180.52
Building Exterior	17.79
Building Remediation	0.00
Heating, Ventilation & A/C	5,978.63
Plumbing	422.06
Electrical	437.25
Grounds & Maintenance	12,287.00

4. a) ix

Taber and District Housing Foundation - sochsg
Income Statement Jan 01, 2018 to Mar 31, 2018

Elevators		0.00
Maintenance Equipment - Repair		0.00
Maintenance Equipment - Purch...		0.00
Maintenance - Tools & Supplies		140.61
Facility Condtition Inspection		675.00
Total Maintenance		28,235.50
Human Resources		
Salaries & Wages	0.00	
Administration Salaries	29,059.14	
Maintenance Salaries	36,127.55	
Total Salaries & Wages		65,186.69
Benefits	0.00	
CPP	3,334.67	
EI	1,692.31	
EE Benefits	3,012.51	
Other Pension Contributions	2,116.68	
WCB	137.95	
Total Benefits		10,294.12
Contract Employment		0.00
Personal Recruitment		105.94
Staff Functions & Recognition		150.00
Training & Development		477.50
Health & Safety		377.27
Legal Fees		0.00
Labour Relations		0.00
Total Human Resources		76,591.52
Administration		
Bank Charges		344.59
Courier/Postage		124.60
Stationery & Other Supplies		724.37
Office Rent		3,939.02
Office Equipment & Furn		689.40
Office Equipment & Furn Repairs		104.20
Vehicle & Travel		1,083.39
Board Expenses		425.93
Association Fees		1,004.88
Professional Fees		0.00
Legal Fees		0.00
Audit Fees		9,500.00
Consulting Fees		106.55
IT Services		0.00
Sundry		41.79
Total Administration		18,088.72
Amortization		
Amortization		0.00
Total Amortization		0.00
TOTAL EXPENSE		204,238.84
NET INCOME		-4,215.20

4.a) x

MONTHLY BANK RECONCILIATION
TABER AND DISTRICT HOUSING FOUNDATION

SOCIAL HOUSING

Month ending March 31, 2018

GENERAL LEDGER BALANCE END OF PREVIOUS MONTH(THIS			$143,383.66
RECEIPTED DEPOSITS FOR THE MONTH			$ 11,652.62
Deposit	$	3,140.68	
Interac	$	8,511.94	
PAD's(pre-authorized Debit)			$50,135.85
REDEMPTION OF ROYAL BANK GIC			$0.00
Govt of AB - LAP			$0.00
Govt of AB			$0.00
DRSP Claim			$0.00
DEPOSIT INTEREST			$206.77
Deposit			$0.00
DRSP			$0.00
LESS DISBURSMENTS FOR THE MONTH			($41,710.00)
PAD return / NSF			$0.00
GIC Investment			$0.00
Deposit forms ordered			$0.00
Interac Administration Fee POS Mar			$0.00
RBC Activity Fee			($180.02)
Cheque reversed			$0.00
Deposit order form			$0.00
DRSP			$0.00
GENERAL LEDGER ENDING BALANCE			**$163,488.88**

ENDING BALANCE PER BANK STATEMENT	$173,694.72
LESS OUTSTANDING CHEQUES (SEE ATTACHED)	($10,205.84)
PLUS OUTSTANDING DEPOSIT	$0.00
RECONCILED BANK BALANCE	**$163,488.88**

4.a)xi

ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

Business Account Statement

APR 16 2018
RECEIVED

RBBDA11010_1112088 E D 09179 12283

TABER AND DISTRICT HOUSING FOUNDATION
5318 48 AVE
TABER AB T1G 1S2

February 28, 2018 to March 29, 2018

Account number: 09179 100-106-4

How to reach us:
Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada
4818 53RD ST, TABER, AB T1G 1W4

Opening balance on February 28, 2018	$154,307.92
Total deposits & credits (16)	+ 61,995.24
Total cheques & debits (35)	- 42,608.44
Closing balance on March 29, 2018	**= $173,694.72**

Have your business needs changed? We can help.

Let us help identify opportunities to take your business to the next level, whether it's making your cash flow cycle more efficient or helping to set the stage for future growth. Your account manager would be pleased to help, or call an RBC Business Advisor at 1-800-769-2520.

Account Activity Details

Date	Description	Cheques & Debits ($)	Deposits & Credits ($)	Balance ($)
	Opening balance			**154,307.92**
01 Mar	EF0301 01071695		1,266.00	
	Misc Payment COINAMATIC CANA	78.75		
	Misc Payment COINAMATIC CANA	78.75		
	Misc Payment COINAMATIC CANA	157.50		
	Misc Payment COINAMATIC CANA	157.50		155,101.42
	Deposit interest		206.77	155,308.19
02 Mar	Direct Payment (PAD's) service total GRADS8751490000		50,135.85	205,444.04
	Deposit 0020		495.00	
	EF0302 01071695		901.00	
	Cheque 52.50 139.86 914.55 Serial # 13859 13863 13843			

JMO2472148-0041695-12283-0005-0001-00-1

4.a)xii

Account Activity Details - continued

Date	Description			Cheques & Debits ($)	Deposits & Credits ($)	Balance ($)
02 Mar	Cheque	2,297.14				
	Serial #	13860				203,435.99
05 Mar	EF0305 01071695				212.00	
	Cheque	740.12				
	Serial #	13864				202,907.87
06 Mar	Activity fee			180.02		202,727.85
09 Mar	Deposit 0022				328.58	
	Cheque	545.22	1,017.07			
	Serial #	13871	13865			201,494.14
12 Mar	Cheque	184.47	275.33	929.25		
	Serial #	13869	13866	13870		
	Cheque	6,502.19				
	Serial #	13861				193,602.90
13 Mar	Cheque	133.71	247.24			
	Serial #	13868	13867			193,221.95
14 Mar	Cheque	100.00				
	Serial #	13862				193,121.95
16 Mar	Deposit 0023				108.00	193,229.95
20 Mar	EF0320 01071695				1,509.94	194,739.89
21 Mar	Cheque	46.84				
	Serial #	13872				194,693.05
23 Mar	EF0323 01071695				260.00	194,953.05
26 Mar	EF0326 01071695				1,746.00	
	Utility Bill Pmt EPCOR			229.40		
	Cheque	88.62				
	Serial #	13873				196,381.03
27 Mar	EF0327 01071695				571.00	
	Cheque	83.90	110.96	116.04		
	Serial #	13886	13895	13881		
	Cheque	143.41	349.15	366.51		
	Serial #	13893	13894	13889		
	Cheque	478.37				
	Serial #	13896				195,303.69
28 Mar	Deposit 0024				2,020.50	
	EF0328 01071695				472.00	
	Misc Payment AUMA/AMSC AMSC18-1022847			19,004.51		178,791.68
29 Mar	Deposit 0025				188.60	
	EF0329 01071695				1,574.00	
	Cheque	30.12	273.21	593.93		
	Serial #	13890	13877	13885		

JMO2472148-0041696-12283

4.a) xiii

ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

Business Account Statement

February 28, 2018 to March 29, 2018
Account number: 09179 100-106-4

Account Activity Details - continued

Date	Description			Cheques & Debits ($)	Deposits & Credits ($)	Balance ($)
29 Mar	Cheque	1,237.30	4,725.00			
	Serial #	13887	13880			173,694.72
	Closing balance					**173,694.72**

Deposit Interest Earned: $206.77 **Account Fees: $180.02**

Important Account Information

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Our team of business advisors are available whenever you need them.

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- Help with your personal banking needs
- And more

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4. a) XIV

MONTHLY BANK RECONCILIATION
TABER AND DISTRICT HOUSING

SECURITY DEPOSIT

Month ending March 31, 2018

NET BALANCE - END OF PREVIOUS MONTH (this sheet)	$32,194.74
RECEIPTED DEPOSITS FOR THE MONTH	$504.00
	$0.00
DEPOSIT INTEREST	$35.98
TOTAL DEPOSITS	$539.98
Cheques written or Transfers out to Current Account	($200.00)
	$0.00
Deposit Slips ordered	$0.00
	$0.00
NET BALANCE END OF THE MONTH	**$32,534.72**

ENDING BALANCE ON BANK STATEMENT	$32,739.13
Add: o/s deposit	$0.00
Less: o/s cheques	($204.41)
NET BALANCE END OF MONTH	**$32,534.72**

4.a)xv

ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

Business Account Statement

RECEIVED
APR 0 9 2018

RBBDA11010_1112088 E D 09179 06584

TABER AND DISTRICT HOUSING FOUNDATION
DAMAGE DEPOSIT ACCOUNT(TRUST)
5318 48 AVE
TABER AB T1G 1S2

February 28, 2018 to March 29, 2018

Account number: 09179 100-158-5

How to reach us:
Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada
4818 53RD ST, TABER, AB T1G 1W4

Opening balance on February 28, 2018	$32,199.15
Total deposits & credits (4)	+ 539.98
Total cheques & debits (0)	- 0.00
Closing balance on March 29, 2018	**= $32,739.13**

Have your business needs changed? We can help.

Let us help identify opportunities to take your business to the next level, whether it's making your cash flow cycle more efficient or helping to set the stage for future growth. Your account manager would be pleased to help, or call an RBC Business Advisor at 1-800-769-2520.

Account Activity Details

Date	Description	Cheques & Debits ($)	Deposits & Credits ($)	Balance ($)
	Opening balance			**32,199.15**
01 Mar	Deposit interest		35.98	32,235.13
16 Mar	Deposit 0278		132.00	32,367.13
28 Mar	Deposit 0279		200.00	32,567.13
29 Mar	Deposit 0280		172.00	32,739.13
	Closing balance			**32,739.13**

Deposit Interest Earned: $35.98

JMO2472148-0013167-06584-0001-0001-00-1

4.a) xvi

Business Account Statement

February 28, 2018 to March 29, 2018
Account number: 09179 100-158-5

Important Account Information

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JMO2472148-0013168-06584

Joan's Report to CAO
March 16– April 15, 2018

1) Resident info:
    a. Move ins -3
    b. Move outs –2
    c. SL3 – 19 (1 LTC and 1 SL4 waiting placement)
    d. Resident Room changes -1
    e. Change in Status - 1
    f. New applicant interview - 3
    g. Reevaluated existing applicants – 1
    h. Wait list – 8
    i. 76 residents in total
2) Family Meetings
    a. Annual or Meet and Greet -7
    b. Preadmission meeting - 1
3) 5 General Worker interviews conducted – 4 new hires.
4) 1 General Worker has resigned.
5) Youth Employment student will be completed her employment hours on April 20th. She did such a wonderful job that we hired her as one of the General Workers.
6) March 15 & 16th I attended my annual Alberta Manager's Society Convention.
7) March 19 – HCA meeting.
8) March 27 – Joan and Alycia attended "Strengthening Supportive Living in Alberta" workshop in Red Deer.
9) March 28 – First quarter staff appreciation event. We celebrated:
    a. Jo-Anne – 5 years
    b. Luch – 20 years
    c. Juliet – 5 years
10) April 3 – Housekeeping meeting.
11) April 5 – GHS staff training
12) April 6 – HCA monthly meeting
13) April 10 – Collaborative meeting
14) April 10 – Joint Health and Safety meeting
15) April 11 – 6 employees attended the "Conference for Women" in Lethbridge.
16) New Preauthorized debit forms have been gathered from the residents for May 2018 service package increase.
17) Recreation:
    a. Special Events
        i. St. Patrick's Day celebration
        ii. The Nut Man set up goodies in Atrium
        iii. Christian Women's Bible study group met in the morning
        iv. Jehovah Witness Bible Discussion held in craft room in morning
        v. Christian Reform church provided a service for the seniors.
        vi. Catholic Mass on Wednesday mornings.
        vii. LDS church came in to provide services.
        viii. Playful Spirits children group came in to spend time with the seniors.
        ix. Lutheran Bible Study group comes in on Thursday afternoons.
        x. Alzheimers' monthly support group.
        xi. Between Friends – 19 residents have signed up for the program.

5.a) i

xii. Leishman's Hearing came in to provide services
xiii. United Church services.
xiv. Kiwanis Bingo in the evening.
xv. CNIB monthly meeting
xvi. CGIT Bingo in the evening.
xvii. Craft Corner with Pat Calverley
xviii. Evangelical Free Church services.
xix. Lioness Bingo in the evening.
xx. Dynamie did birthday bingo.
xxi. Easter party Celebrations.
xxii. Coffee with Karin…pharmacist from Co-op provided information on health topics that relate to seniors.

b. Entertainment - 12 groups came in to entertain for the seniors.
c. Outings :
   d. March 23 – we went to Raymond Players Live Theater. Performance was called "All Shock Up"
   e. April 5 – trip to the Casino for lunch and a few tried their luck on the machines.
f. Volunteer hours - 141 hours logged.
g. New activities introduced: Word Games and Movie Night

***Anyone interested in joining CVL facebook page please sent a request to Alycia Timm or Jo-Anne Machacek.

5.a)ii

Maintenance Report

April, 2018

Clearview Lodge

- Had a heater pipe freeze at the Lodge.
- We have had a cabinet over hauled in west tub room to accommodate resident laundry.
- Thirty carpet tile replaced in atrium.
- Copier damaged in the sprinkler pipe break was replaced.
- Four sets of new furniture for rooms has arrived and placed in units.
- Annual fire inspections has taken place and deficiencies addressed.
- Fire Extinguishers have been re-certified.
- Repair work done on combi-oven..parts ordered.
- Fire alarm certification booked.

Homestead Manor

- We had a resident in the Manor pass away recently.
- Eviction notice delivered to a resident.
- Annual fire inspections has taken place and deficiencies addressed.
- Fire Extinguishers have been re-certified.
- TDHF inspections deficiencies completed.
- Fire alarm certification booked.

Pioneer Place

- Fire Alarm installation starting.
- Fire Extinguishers have been re-certified.
- Annual fire inspections has taken place and deficiencies addressed.
- TDHF inspections deficiencies completed.

Harmony Home

- A unit has been reported with bed bugs .. Pest control brought in to spray.
- Triumph Roofing completed deficiencies on roofing project.
- Annual fire inspections has taken place and deficiencies addressed.
- Fire Extinguishers have been re-certified.
- We had a resident pass away recently in Harmony Home.

5.b)i

- Kristin and Corey went through papers of deceased resident to find next of kin.
- Fire Alarm up-grade starting in Manor.

Prairie Rose Manor

- New range delivered to PRM unit #11
- Fire Extinguishers have been re-certified.
- Fire alarm certification booked.

Sunshine Manor

- Move in at #4 Sunshine.
- Move in at #3 Sunshine Manor... all units filled.
- Fire Extinguishers have been re-certified.
- Fire alarm certification booked.

Phase One

- Move out at #5016, a number of updates to take place.
- 5016 to receive full paint.
- Furnace fix at unit #5012.

Phase Two

- TDHF inspections deficiencies completed.

Phase Three

- One eviction notice delivered.

Special Needs

- Monthly checks completed.

General Maintenance

- Lots of snow removal... all buildings.
- Conference call with Flood@mdtaber.ab.ca (Brian Schaffer)
- Deficiencies from inspections on R&N units completed.
- Ordered 10 toilets from Wolseley Plumbing Supplies.
- Dan's last day April 30 moving to Vancouver Island.
- Hired Mateo Cambas as our 2nd Maintenance Tech.
- Hired a seasonal grounds worker, Crystal Blake on STEP program.
- Pricing a camera system for the three Taber Manors.

5.b) ii

Placement Officer Board Report April 2018

Family Housing

- New applications: 3
- Waitlist: 5
- Move outs: 2
- Move in: 1
- Vacant units: 0
- Eviction: Unpaid rent: 1

Senior Housing

- New applications: 3
- Move ins: 1
- Move outs: 2
- Vacant units: 5
- Waitlist: 18
- Eviction: Unauthorized occupant: 1

DRSP

- Program is full

Additional Info

- Went to all 3 manors in Taber and did the annual rent review for anyone who had not yet brought in their information
- Spent some time over a week going through the unit of someone who passed away with no next of kin and no will. Spent a few hours locating a family member using my superior investigative skills. 😉
- The most wonderful time of year, annual rent review time. This year has been exceptionally wonderful, now that we can calculate rent on the carbon levy rebate.
- Filled Sunshine Manor in Grassy Lake!!

5.c) i

Financial Administrator Report for Mar 20/18 – Apr 24/18

PAYROLL

- Completed, March Monthend payroll, April mid month advances, April Monthend payroll
- 3 LTD Claims updating – reviewed 1 employee RTW timeline
- 4 Employees Terminated
- 1 New Main Employee
- 2 employee meetings
- Employee Benefit Changes
- Update All Employees Meal Plan (completed annually)

FINANCE

- 1 DRSP payments runs (9 clients each), DRSP claim, update YTD
- 2 regular vendor cheque run.
- SH tenant move-ins, move-out, CVL resident changes
- Guest Meal invoicing for Mar completed
- April rent collection (SH / CVL) completed
- MOW client setups and closings, Mar meals 181 – 13 clients
- Report for Board Meeting Apr 27
- LAP report confirmed
- Manager Meeting monthly update YTD
- Provided Resident Statements for Attendant Care expenses
- AHS Schedule B monthly update
- AHS Quarterly report
- RBC Express training

GENERAL

- Training – Global Harmonization
- Front Desk Coverage
- Attended Quarterly Staff Appreciation

5.d) i

CAO Report
April 2018

Duties & Activities

Regularly & Daily

- Ongoing review and authorization of cheque run payments
- Ongoing review and authorization of Clearview Lodge documents
- Ongoing review and authorization of Social Housing documents
- Payroll timesheets, vacation requests, sick time, etc. for Out of Scope employees
- Emails & phone calls

Weekly

- weekly manager meeting with Joan and Corey
- Policy review

Week of Mar 26 - 30

- Contacted website developer re: progress on TDHF website
- Completed background work and prepared resolutions:
    - Market Rents 2018
    - Recovery of Electrical Costs – 2018
    - Policy P-9: Staff Meal Program (along with Attachment A)
- March 28 - Attendant Care Expense calculations, letters and receipts – 3 Residents
- March 29 - Vacation

Week of Apr 2 - 6

- April 2 – 6 Vacation

Week of Apr 9 - 13

- Apr 9 - Vacation
- Apr 10 – Worked half day in office to complete cheque signing, clear up emails and correspondence from vacation period.
- Apr 10 - remainder of day was spent travelling to Red Deer, AB
- April 11 – 13 – ASCHA Conference – Red Deer, AB

S. eji

Week of Apr 16 - 20

- April 16 - Attendant Care Expense calculations, letters and receipts – 3 Residents
- April 17 – RBC Express Training
- Met with Chef Dean and the two Assistant Cooks with Joan; assess readiness for Dean's upcoming medical leave (May to August)
- April 19 – ARDN call – review information from Sector meetings, Progress Report and upcoming Public Consultation
- April 20 - Attendant Care Expense calculations, letters and receipts – 2 Residents

Week of Apr 23 - 27

- April 24 – Needs Assessment Public Consultation – Parkside Manor
- April 25 – CVL Volunteer Appreciation Event
- April 27 – TDHF Board of Director Meeting

Upcoming Events

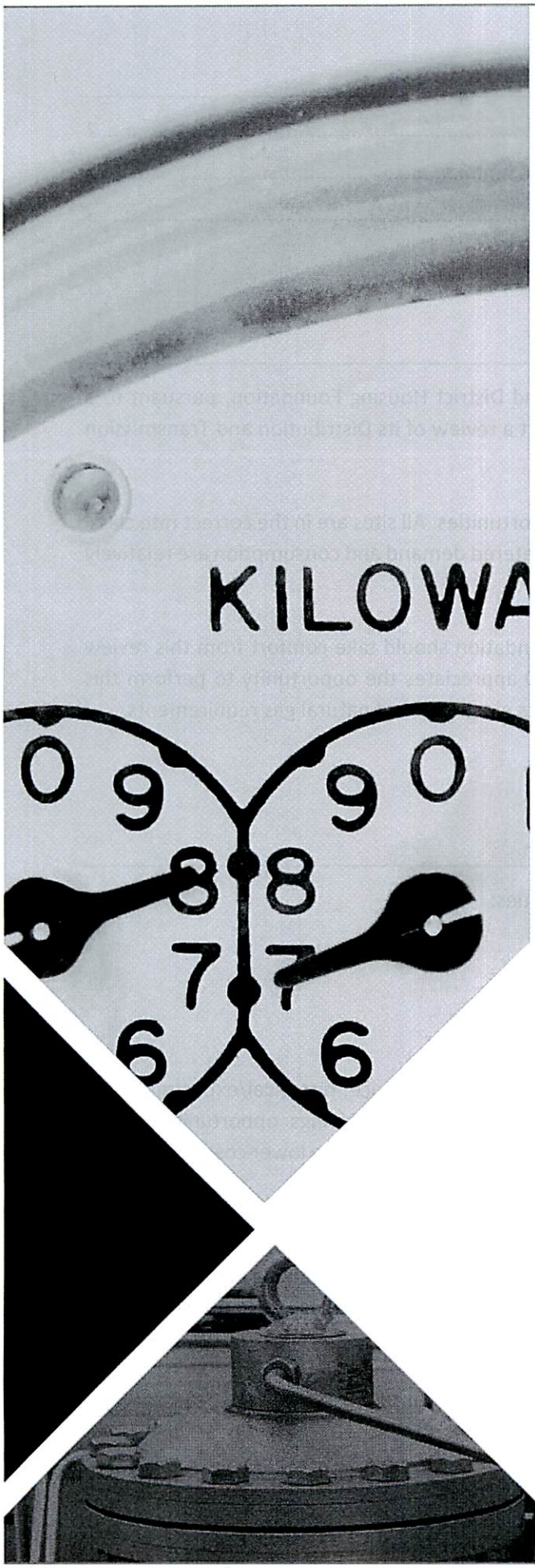
May 2018 -

- Explore website re-design and social media options to "advertise" TDHF (1st Quarter 2018)
    - Create email distribution list to CVL family members and residents
- Building Committee:
    - Complete Needs Assessment process (May 31)
    - Develop proposal for Social Housing project and Lodge expansion/reno/construction (June 30)
- Fundraising Program:
    - Develop an intentional fundraising plan for the next 1 to 5 years
    - Create a "wish" list of projects (with varying cost levels) that would be available should grantors/donors approach TDHF with funds
    - Apply for Grant Programs(Feb):
        - Taber & District Health Foundation – tub/lift (CVL) and door openers (PRM)
        - Local Service Groups - Gazebos at CVL and Taber Manors, Awning at PRM,
- Policy Review & Updates
    - Health & Safety Program – assist in completion of Hazard Assessments
    - Emergency Response Plan – complete evacuation and business continuity
    - Disability Management Program & Return to Work
- Research Maintenance Program software (Implement 2018; if feasible)
- Research electronic payroll system; proposed go-live date – Sept/Oct 2018

Future:

- Flex Days – May 4th, 17th & 18th
- APHAA Spring Conference May 2 & 3, 2018 Edmonton, AB
- APHAA Fall Conference Oct 1 – 4, 2018 Banff, AB

S. eyii



EXPENSE MANAGEMENT

Distribution and Transmission Cost Review

Taber and District Housing Foundation

Taber & District HOUSING FOUNDATION

RECOMMENDATIONS REPORT
Release 1 – April 4, 2018

Prepared by:
Trevor Smereka CA
EVP Corporate Development
tsmereka@8760.ca
780-446-6860

6.a)i

TABLE OF CONTENTS

1 Executive Summary 2
2 Methodology and Work Performed 2
3 Next Steps 3

1 EXECUTIVE SUMMARY

Unified Energy 8760 Ltd. ("8760") was contracted by Taber and District Housing Foundation, pursuant to a Consulting Services Agreement dated March 7, 2018, to conduct a review of its Distribution and Transmission ("D&T") costs for potential cost savings opportunities.

Overall, 8760's review did not identify any D&T cost savings opportunities. All sites are in the correct rate class, no unusual billing determinants were noted, and the physical metered demand and consumption are relatively stable/constant with no material or unexpected variations.

The board and management of Taber and District Housing Foundation should take comfort from this review that the Foundation's D&T costs overall are appropriate. 8760 appreciates the opportunity to perform this review, and to provide ongoing services to the Foundation for its electricity and natural gas requirements.

2 METHODOLOGY AND WORK PERFORMED

8760 reviewed the following utility accounts for D&T opportunities:

- Electricity:
  - 9 sites, all in Fortis wires territory
- Natural Gas:
  - 26 sites, all in ATCO Gas territory

The primary focus was on electricity D&T costs, due to their relative significance, historical/expected future trend of increases, and 8760's experience regarding the likelihood of cost savings opportunities being identified. Only a cursory review of gas D&T costs was performed due to their relative lower cost, more stable trend and 8760's experience to date of few, if any, cost savings opportunities available.

All sites were first reviewed at a higher level for overall reasonableness and appropriateness of classification under the delivery company tariffs. Detail data files were requested from Fortis, containing additional details on D&T billing information, for selected electricity sites requiring a more detailed review. No detail data files were required for the natural gas sites.

6.a) ii

Detail data files were reviewed for reasonableness and opportunities, metered energy and D&T were spot-checked/reviewed against actual amounts billed by the retailer, and metered demand was reviewed for reasonableness and unusual trends.

These more detailed files indicated that the current D&T costs are reasonable for the sites in question and that they are in the proper rate class. There are no contract demands in place otherwise over-riding metered demands for billing purposes.

Clearview Lodge is correctly classified on Fortis's large commercial rate. The remaining sites are correctly classified on Fortis's small commercial rates. Two smaller sites – Bountiful House in Grassy Lake and Prairie Rose Manor in Vauxhall – technically meet the criteria for Fortis's residential rate class. This arises since the units are not individually metered but rather the entire building is served by one meter. However, after initial review with Fortis, we determined it is not financially beneficial to switch rate classes.

3 NEXT STEPS

Going forward, Taber and District Housing Foundation should contact 8760 for potential impacts to electricity/natural gas commodity or D&T costs, arising from any significant changes in the current or expected future operation of the sites, any planned additions or deletions of sites, or any planned energy efficiency or renewable energy projects (such as LED lighting retrofits, HVAC upgrades, solar power installations, etc.). Involvement by 8760 in the earlier stages of such activities may assist in identifying or mitigating future cost impacts.

6.a)iii

8760 Proposal – Utilities Contract
April 27, 2018

At the ASCHA Conference, I met with representatives from 8760 at their exhibit booth. 8760 is an agent that arranges bulk purchases of utilities (gas and electricity) in Alberta. They have contracts with many of the Housing Management bodies in Alberta.

TDHF currently has a contract through AUMA (Town of Taber) that provides our bulk purchase of gas and electricity for any units that we pay the bill. The contract expires on December 31, 2018. Currently, our utility rates are:

- $57.64 per MWh
- $4.21 per GJ

Our contracted rate for 2019 – 2021 is:

- $50.21 per MWh
- $2.37 per GJ

The contract with 8760 for 2019 – 2021 was estimated to provide an estimated annual saving (from current costs) of $35,000.

The contract period is only 3 years (rather than the standard 5 years) because the entire utility market is to be re-priced in 2022 due to government regulation. Essentially, the government will change how utility providers are paid for gas and electricity. To date, suppliers were paid a per GJ or MWh price for the amount of utilities that could be provided and sold on the market. In 2022, the suppliers will be paid an amount for the ability to provide a certain supply and then an amount for the actual unit of energy. It is anticipated that the government will use this mechanism to force suppliers to provide energy in certain ways (i.e. coal burning electrical plants will simply not be given a contract for their facility or solar/wind electrical generators will be paid a premium to simply have the windmill available – whether it provides power or not). There is considerable uncertainty in the marketplace as to what price will be paid and therefore, there are no contracts available past 2021. There is some certainty that utility rates will increase overall.

Just prior to the 2018 ASCHA Conference, I was contacted by 8760 that a number of housing management bodies wanted to pursue an RFP for natural gas up until 2027. The range of rates expected is:

- $2.28 – 2.40 (2022) – which is almost exactly where we contracted for 2019 – 2021
- $2.71 – 2.91 (2023 – 2027)

8760 has indicated that they will not award a gas contract until 2027 if the price is above $2.99

RECOMMENDATION:
That TDHF enter into a contract with 8760 for purchasing natural gas from 2022 to 2027. This would allow TDHF to lock in some amount of cost savings for a number of future years of operation.

6.a) iv

Tim Janzen

From: Joshua Kinsella <JKinsella@8760.ca>
Sent: Thursday, March 29, 2018 11:54 AM
To: Tim Janzen
Subject: RE: 8760 D&T Review - Couple of Questions

That is great, I hope you enjoy your time away! Do you know the answers to my questions regarding Prairie Rose, Sunshine and the 55th Street Taber properties off hand? If not, we can certainly touch base on those when you are back.

See details below RE: estimate price ranges for gas. Electricity will be put on index for now with the end dates matched to your chosen term length. The main benefit is that it maintains your electricity volume in the seniors aggregated group and allows 8760 to continually monitor the volumes/sites into the future to identify opportunities and cost reductions. 8760 will have a better idea of the proposed electricity market structure (capacity market) sometime in 2019/2020. There is ***no risk to Taber and District Housing Foundation*** as the electricity can be fixed after 2021 if it makes financial sense.

Current State - Taber and District is contracted for gas at $2.37/GJ for 75% of your estimated volumes until the end of 2021.

Natural Gas rates are conservatively estimated as follows:

Option 1: January 2022 – December 2022 (one year extension): $2.28 - $2.40 / GJ
Option 2: January 2022 – December 2027 (six year extension): $2.71 – 2.91 / GJ

- **We will not award the gas to 2027 unless the pricing is under $2.99/GJ**

The thinking behind the options is that gas is at the lowest price in the history of the market, and many customers are interested in capturing these low rates for as long a term as possible. The extension to 2022 would be at essentially the same rate you have until '21, and if you and your Board are interested in securing the gas term as long as possible, we are offering that option as well.

Kind Regards,

Joshua D Kinsella BComm
Director, Business Development
Electricity and Natural Gas
Cell: 780.292.0548 | jkinsella@8760.ca | www.8760.ca
"Making the complex simple"

From: Tim Janzen [mailto:timj@taberhsg.ca]
Sent: March-29-18 11:37 AM
To: Joshua Kinsella <JKinsella@8760.ca>
Subject: Re: 8760 D&T Review - Couple of Questions

Josh:
I am hopping on a plane in about three hours. I will return to Canada a day before the ASCHA Conference.

6.a) V

But I will have access to email.
We definitely can meet at the ASCHA Conference to discuss. Any idea of expected contract price ranges?and how that compares to our rates for 2019 to 2022

Sent from my iPhone

On Mar 29, 2018, at 11:17 AM, Joshua Kinsella <JKinsella@8760.ca> wrote:

Hi Tim,

We are working on the D&T Report for you and I had a couple of questions for you regarding a few of your facilities. Please see the questions below and advise at your earliest convenience.

- Prairie Rose Manor – 624 3 Avenue N, Vauxhall
  - Does each suite have its own meter for electricity paid by the tenant? Or is all power for the building off one meter paid by Taber Housing?
- Sunshine Manor – 416 2 Street S, Grassy Lake
  - Does each suite have its own meter for electricity paid by the tenant? Or is all power for the building off one meter paid by Taber Housing?
- 55 Street South Taber – 3802 55 Street, Taber
  - Does each suite have its own meter for electricity paid by the tenant? Or is all power for the building off one meter paid by Taber Housing?

Last but not least, please let me know if you are going to be in the office between now and the ASCHA Convention, or perhaps we could arrange a few minute to chat at the ASCHA Convention. As discussed during the Webinar, due to the favourable pricing environment we are working on a Public RFP, scheduled for release on the Alberta Purchasing Connection in May 2018, offering the opportunity for our Public Sector customers to extend out their gas and electricity arrangements to either 2022 or 2027. I would like to speak with you in more detail and provide you the paperwork should you be interested. Please advise.

Kind Regards,

<image001.png>

Joshua D Kinsella BComm
Director, Business Development
Electricity and Natural Gas
Cell: 780.292.0548 | jkinsella@8760.ca | www.8760.ca
"Making the complex simple"

6.4)VI

TABER & DISTRICT HOUSING

Agenda Item 6.b.i

RESOLUTION: Market Rents 2018

WHEREAS Ministerial Order No. H:033/2001 states that where a management body provides self-contained senior citizen's housing accommodation, that management body must determine and set a maximum basic rent for that housing accommodation based on the market rent, and must review these at least once each year for possible adjustment; and

WHEREAS maximum basic rent charged to a household for self-contained senior citizen's housing accommodation, which is not to exceed 20% above the local market rent; and

WHEREAS as per memo received August 13, 2008 from Clarence Bereska, Executive Director, Housing Operating Program Delivery regarding Direct Rent Supplement Program states:
Maximum Market Rental Rates – Except for Fort McMurray, management bodies will use the following in establishing a maximum market rental rate:

- The maximum market rental rate cannot exceed 20% over the market rental rate as determined by the semi-annual surveys conducted by CMHC. For those municipalities not surveyed by CMHC but surveyed by Municipal Affairs and Housing in their annual rental rate review then maximum rental rates cannot exceed 20% over the annual rental rates reported in that review. For municipalities not surveyed by either CMHC or Municipal Affairs and Housing or property types not considered in those surveys, the management body is able to establish the maximum rental rate based on their own review; and

WHEREAS the Market Rent set by the Board in **2016** for Taber and District Housing Foundation Rental Accommodations was as follows:

	Location	# of Bedrooms	Market Rent	Max 20% over Market Rent	TDHF Set Market Rent
2016	Taber	Rooming House	$400	10%	$ 440
		Bachelor	$500	20%	$ 600
		1 Bedroom	$650	16%	$ 754
		2 Bedrooms	$850	16%	$ 986
		3 Bedrooms	$1,000	16%	$ 1,160
		4 or more Bedrooms	$1,250	16%	$ 1,458
	Vauxhall	1 Bedroom	$650	16%	$ 754
		2 Bedrooms	$750	20%	$ 900
		3 Bedrooms	$750	20%	$ 900
	Barnwell & Grassy Lake	1 Bedroom	$500	10%	$ 550
		2 Bedroom	$575	10%	$ 632
		3 Bedroom	$650	10%	$ 715
		4 Bedroom	$800	10%	$ 880

TABER & DISTRICT HOUSING

RESOLUTION: Market Rents 2018

WHEREAS Taber and District Housing Foundation is surveyed in part by Municipal Affairs and Housing and in part must completed their own rental review as indicated as follows; and

Rental Location	Number of Bedrooms	
Rooming House	n/a	Property type not considered in the survey
Taber	Bachelor, 1, 2, & 3	**2014 Survey by Alberta Seniors branch**
Taber	4 or more	Property type not considered in the survey
Vauxhall	1	Property type not considered in the survey
Barnwell	1	Property type not considered in the survey
Grassy Lake	1	Property type not considered in the survey

THEREFORE BE IT RESOLVED THAT the maximum market rent for Taber and District Housing Foundation tenants be as follows;

	Location	# of Bedrooms	Market Rent	Max 20% over Market Rent	TDHF Set Market Rent
2017	Taber	Rooming House	$400	10%	$ 440
		Bachelor	$500	20%	$ 600
		1 Bedroom	$650	16%	$ 754
		2 Bedrooms	$850	16%	$ 986
		3 Bedrooms	$1,000	16%	$ 1,160
		4 or more Bedrooms	$1,250	16%	$ 1,458
	Vauxhall	1 Bedroom	$650	16%	$ 754
		2 Bedrooms	$750	20%	$ 900
		3 Bedrooms	$750	20%	$ 900
	Barnwell & Grassy Lake	1 Bedroom	$500	10%	$ 550
		2 Bedroom	$575	10%	$ 632
		3 Bedroom	$650	10%	$ 715
		4 Bedroom	$800	10%	$ 880

And furthermore, be effective for:

- Existing tenants at their next annual rent review date and
- New tenants upon move in effective May 1, 2018

TABER & DISTRICT HOUSING

Agenda Item 6.b)ii

RESOLUTION: Recovery of Electrical Costs - 2018 Senior Self-Contained Apartments

WHEREAS the basic rent charged a household includes the monthly rent for the accommodation (unit) and full services; and

WHEREAS full services includes heat, water, sewer, a stove, a refrigerator, but not electricity; and

WHEREAS Electricity is not included in the full services provided under the basic rent for social housing accommodation; and

WHEREAS the tenants are responsible for payment of their electricity costs; and

WHEREAS under the Management Body Statement of Operations Chart of Accounts, Revenue account 131 (Utilities Recovered) the management body is to recover those costs from the tenants; and

WHEREAS if the building has a single (bulk) meter for electricity, according to a directive from the department, the Management Body must recover 80% of the electrical costs for the entire building *(including suites, interior common areas, exterior lighting, etc.)* to a maximum of $50 per unit per month; and

WHEREAS an annual increase in the recovery of the additional electrical cost is to be no more than an increase of $10 per month; and

WHEREAS if the senior self- contained unit is individually metered and the tenant is billed directly from the electric company for their particular unit, the management body must not charge for the recovery of electricity in common areas; and

THEREFORE, BE IT RESOLVED THAT the existing individuals occupying a unit in one of TDHF's Self Contained Senior Apartments pay the Electrical Recovery fee, effective on the date of their annual rent review date and for new tenants **effective May 1, 2018**:

Units	**Type of Meter**	**Total Electrical Costs for 2017**	**Recovery based on Meter Type**	**80% of Electrical**	**## of Units**	*2017 Monthly Electrical Charge*	**2018 Monthly Electrical Charge**
Taber	**Bulk**	**$52,991**	**80%**	**$42,393**	**85**	*$40*	**$42**
Barnwell	Individual	**$1,243**	00%	n/a	6	*$00*	$00
Grassy	**Bulk**	**$2,646**	**80%**	**$2,117**	**4**	*$42*	**$44**
Vauxhall	Individual	**$4,028**	00%	n/a	12	*$00*	$00

Taber & District
HOUSING FOUNDATION

Provides individuals, families and seniors with affordable and caring accommodation.

Section: Personnel Administration	**Date Board Approved**: January 27, 2005
Subject: Staff Meal Program	**Revision Dates**: Apr 1/05; Apr 1/06; Apr 1/07, Apr 1/08, Jan 29/09, Apr 2/09, Apr 1/10, Apr 1/11, Apr 1/12, Apr 1/13; Apr 1/14; Aug 14/14; Mar 20/15, Sep 25/15, Apr 1/16, Mar 31/17, Mar 27, 2018
Department: Lodge and Social Housing	**Policy Number: P - 9**

Staff Meal Program Policy

Effective April 1, 2018

Regular meals are prepared for the Residents at Clearview Lodge. When Kitchen staff are preparing meals for the day for the residents, for the most part, enough food has been prepared that enables the employees that are on shift to be able to eat a full **hot** meal.

At such times that a full **hot** meal is not available, employees are allowed to warm up other leftovers as the Cook has determined that need to be used and/or are impossible to use in another menu item. Or staff may prepare themselves a sandwich. (Employees will not have an extended break to prepare the sandwich). The kitchen staff will ensure that there is a tray with sandwich fixings (bread / buns, meats, cheeses, mayo, etc) in which the employee can make their own sandwich.

This meal is provided to our employees at no cost. However, according to Canada Revenue Agency (CRA), employer provided meals are considered to be a taxable benefit.

Please note:

- The meal plan includes **one** meal per day: either a lunch meal, supper meal or nighttime meal. The nighttime meal may not be a **hot** meal, in which case a sandwich will be provided.
- Snacks are **not** provided as part of the Staff Meal Program. However, you may purchase muffins or cookies from the Service Counter prior to consumption.
- Hot meals and/or leftovers are not to be given to staff until ALL residents and Meals-On-Wheels recipients have finished eating, as they have priority. This includes the supper shift.
- There will also be an exception to full hot meals for staff on days where there are last minute guests. The guests are to be fed first and if there is no hot leftovers, alternatives as indicated above will be supplied to the staff on the Meal Program.
- Coffee and snacks are **not** included in the staff meal program; however the employee is able to purchase these at the regular cost, providing the residents have the first option.
- At no time should a staff member ask the Cook or Assistant Cook to prepare a type of meal based on their own personal preference.

Taber & District
HOUSING FOUNDATION

Provides individuals, families and seniors with affordable and caring accommodation.

Section: Personnel Administration	**Date Board Approved**: January 27, 2005
Subject: Staff Meal Program	**Revision Dates**: Apr 1/05; Apr 1/06; Apr 1/07, Apr 1/08, Jan 29/09, Apr 2/09, Apr 1/10, Apr 1/11, Apr 1/12, Apr 1/13; Apr 1/14; Aug 14/14; Mar 20/15, Sep 25/15, Apr 1/16, Mar 31/17, Mar 27, 2018
Department: Lodge and Social Housing	**Policy Number: P - 9**

Payroll Deductions - Since the meal benefit is taxable, it is also pensionable. However, since it is a non-cash benefit, it is not insurable. Payroll will deduct CPP contributions & income tax, but will not deduct EI premiums. The taxable benefit will be included on each monthly pay period.

Guidelines

1) The cost that will be taxable will be reassessed annually (April) according to the financial costs of the meal. The CAO will determine the cost and advise the staff at the beginning of April annually.

FULL PROGRAM – Employees who work 18.5 shifts out of a 28 day rotation or more.
PARTIAL PROGRAM – Employees who work less than 18.5 shifts out of a 28 day rotation.

Taxable Benefit Amounts

DATES	FULL PROGRAM	PARTIAL PROGRAM
Jan 1, 2005 to March 31, 2005	$25.00	$12.50
April 1, 2005 to March 31, 2007	$27.00	$13.50
April 1, 2007 to March 31, 2008	$28.00	$14.00
April 1, 2008 to March 31, 2009	$30.00	$15.00
April 1, 2009 to March 31, 2010	$32.00	$16.00
April 1, 2010 to March 31, 2011	$36.00	$18.00
April 1, 2011 to March 31, 2012	$38.00	$19.00
April 1, 2012 to March 31, 2013	$37.00	$18.50
April 1, 2013 to March 31, 2014	$40.00	$20.00
April 1, 2014 to March 31, 2016	$42.00	$21.00
April 1, 2016 to March 31, 2017	$44.00	$22.00
April 1, 2017 to March 31, 2018	$47.00	$23.50
April 1, 2018 to March 31, 2019	$47.00	$23.50

2) Annually each employee will be asked to sign a form indicating if they wish to participate in the meal program. (***See Attachment A).*** The employee will either decide to be on the program or not and cannot go back and forth. The only time this will change is if the employee changes positions. i.e. the employee is relief and is successful at a full-time position (this will be assessed on a case by case basis).

3) If the employee wishes not to participate in the meal program they will have the option of purchasing a meal at ½ the regular cost. *ie: if guests pay $10/per meal the staff member may pay $5.00/per meal.* The Board of Directors determines this cost annually.

6.c)ii

Taber & District
HOUSING FOUNDATION

Provides individuals, families and seniors with affordable and caring accommodation.

STAFF MEAL PROGRAM
Participation Form

P-9: Attachment A
Staff Meal Program form

Employees of Taber & District Housing Foundation have the option of being a part of the "Staff Meal Program" or the option of not participating in the program. Refer to **Policy P–9: Staff Meal Program.**

This form indicates the option you wish to participate in this program. Please initial the box that pertains to your decision.

Effective Date: **April 1, 2018 to March 31, 2019**

Staff Members Name: _____ **(print name)**

Option#1:

☐ **Yes -** I wish to participate in the Staff Meal Program as per Policy P–9: "Staff Meal Program". I understand that employer provided meals are a taxable benefit and that they are also pensionable. However, since it is a non-cash benefit, it is not insurable. CPP and Income tax will be deducted. This taxable benefit will be included on each monthly pay period. Meal costs are reassessed annually.

☐ **Full Program** ☐ **Partial Program**

Option#2:

☐ **No -** I do not wish to participate in the Staff Meal Program as per Policy P–9: "Staff Meal Program". I understand by not participating, I have the option of purchasing a meal at ½ the regular cost.

My signature below indicates my approval and selection of option 1 or 2 as indicated above. I also understand that my name will be posted on a list in the kitchen and/or staff room indicating whether I am a participant or a non-participant.

_____ _____

Employees Signature **Date**

6. c) iii

Chartered Institute of Housing

Certified Practitioner

This is to certify that

Tim Janzen

has achieved Certified Practitioner

status of the Chartered Institute of Housing

Terrie Alafat CBE
Chief Executive

Alison Inman OBE
President

Date: 13 November 2017

7. a)

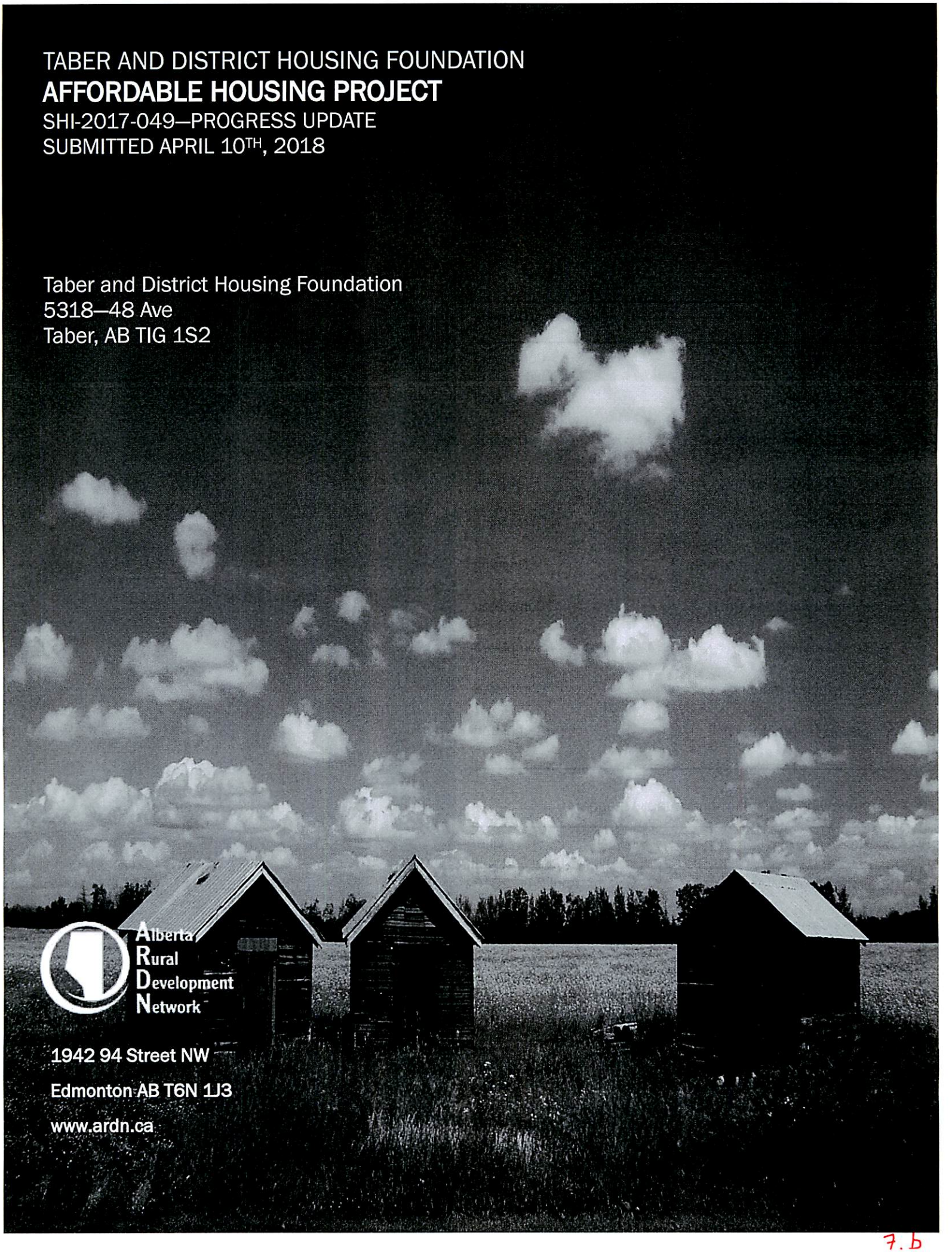
TABER AND DISTRICT HOUSING FOUNDATION

AFFORDABLE HOUSING PROJECT

SHI-2017-049—PROGRESS UPDATE

SUBMITTED APRIL 10TH, 2018

Taber and District Housing Foundation
5318—48 Ave
Taber, AB TIG 1S2



Alberta Rural Development Network

1942 94 Street NW

Edmonton AB T6N 1J3

www.ardn.ca

7.b

OVERVIEW

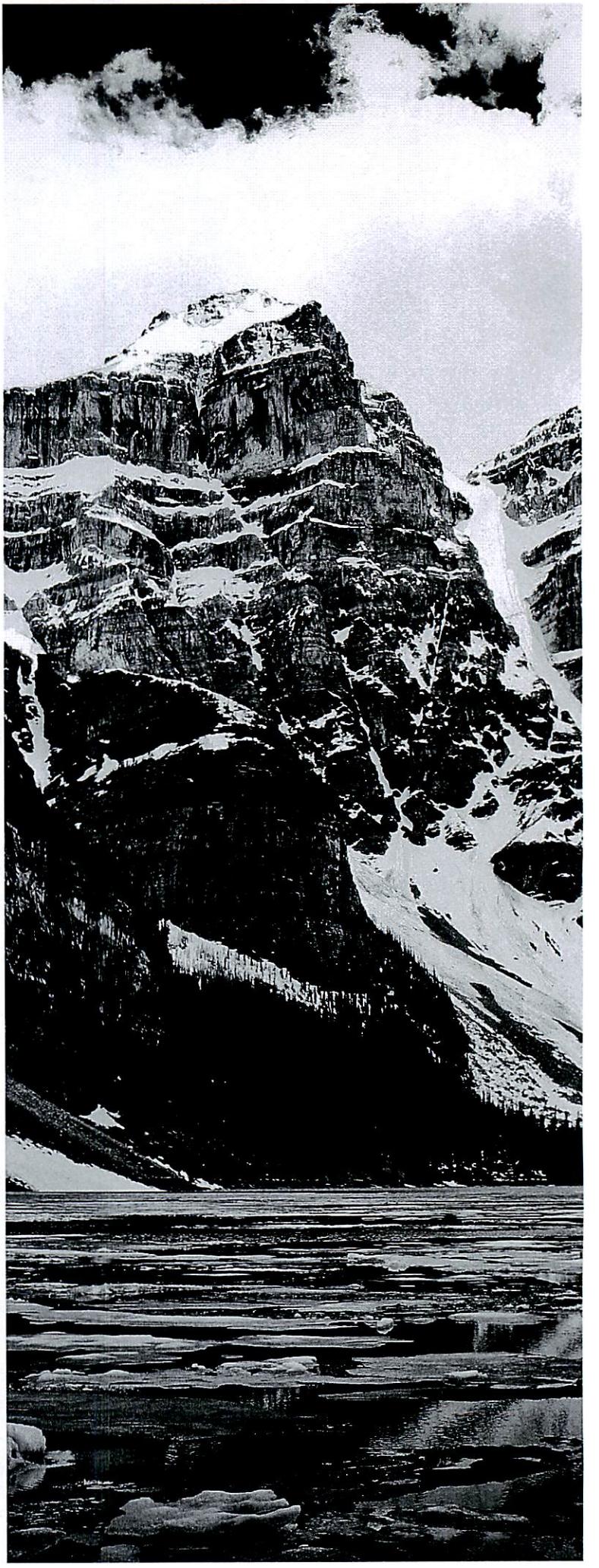
The Taber and District Housing Foundation and ARDN entered a contract to address the need for affordable housing in Taber, the M.D. of Taber, Barnwell, Grassy Lakes and Vauxhall. As of the time of writing this report, the status for deliverables and activities for this housing project are as follows:

Activity	Completed/Ongoing
Taber data collection.	Completed
Taber data cleaning.	Completed
Taber M.D.+ data collection.	Ongoing
Taber M.D.+ data cleaning.	Ongoing
Taber Needs assessment	Ongoing
Taber M.D.+ Needs assessment	Ongoing
Timeline submitted to Tim.	Completed
'Seniors' meeting	Completed
'Local Agencies' meeting	Completed
'Employers' meeting	Completed

The following are still in preliminary stages:

Activity	Due:
Community consultation	April 24th, 2018
Business Case draft	May 1st, 2018
Affordable Housing Strategy	May 28th, 2018
Final day to submit all deliverables	May 31st, 2018

Please note that in the context of this report, Grassy Lakes will not be specifically considered and will instead be represented by the M.D. of Taber data. In addition, the M.D. of Taber and Taber (Town) itself will be looked at separately. Both matters will be remedied in the final Needs Assessment to be submitted later.

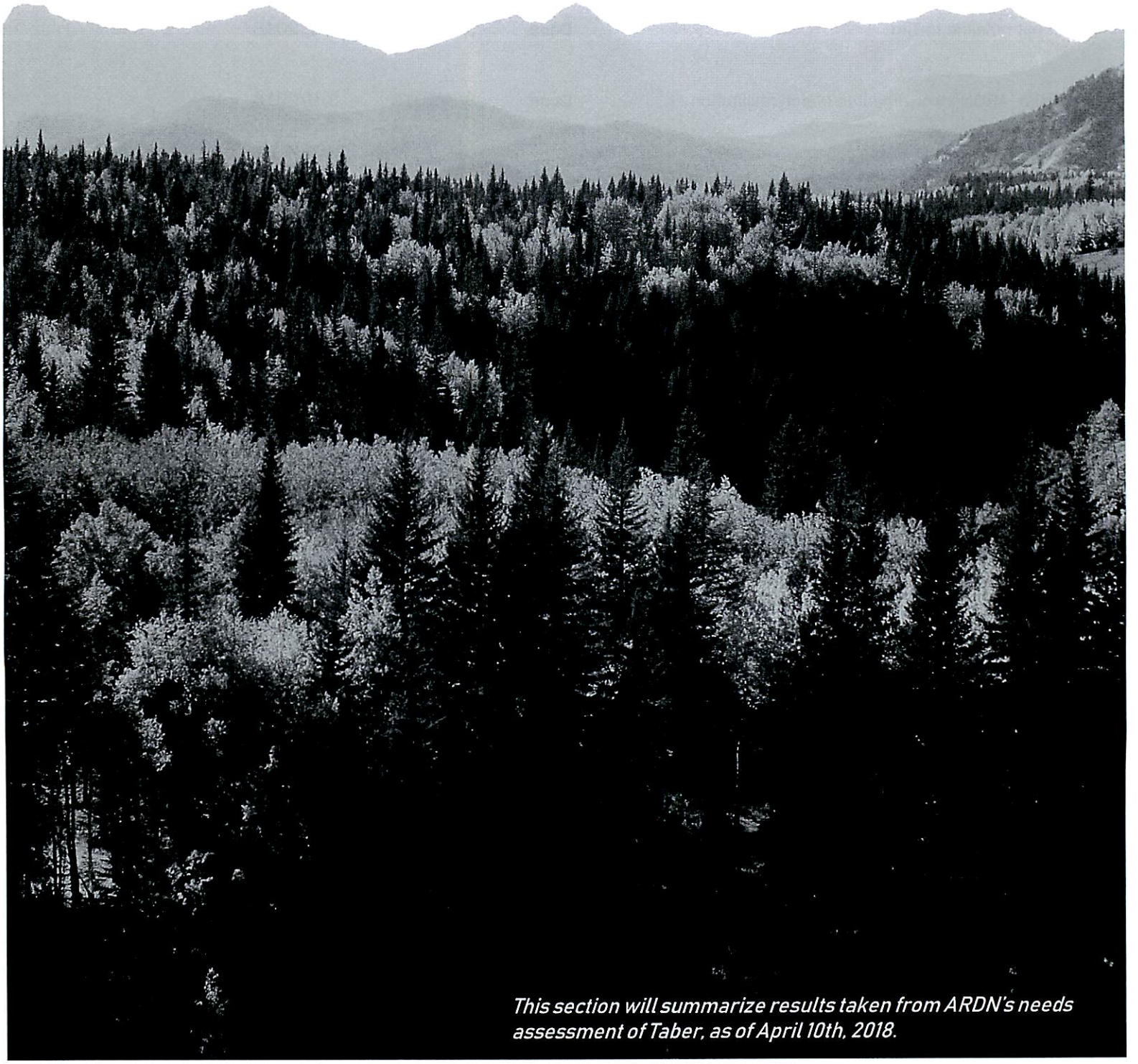


TIMELINE

On March 1st, the ARDN submitted a timeline to Tim Janzen—below is the timeline with updated information. Upcoming deliverables as noted below are this progress report, as well as the Community Consultation scheduled for Tuesday, April 24th.

Task	Stage	Start Date	End Date
Update data needs	**Done**	3/1/2018	3/1/2018
Submit timeline to Tim	**Done**	3/1/2018	3/1/2018
Finalize ARDN involvement in March facilitation	**Done**	3/5/2018	3/9/2018
March sector meetings	**Done**	3/5/2018	3/30/2018
Sector(s) survey deployment	**Done**	3/5/2018	3/30/2018
Strategy submitted to Tim for meetings with sectors in March	**Done**	3/7/2018	3/9/2018
Finish initial needs assessment study, and submit progress report to Tim	**Done**	3/26/2018	4/10/2018
Invoice upon submission of progress report	**Done**	4/10/2018	4/13/2018
Public community consultation	**Preliminary**	4/24/2018	4/28/2018
Business case draft	**Preliminary**	4/16/2018	5/1/2018
Review of needs assessment to include community consultation	**Preliminary**	4/30/2018	5/7/2018
Affordable housing strategy	**Preliminary**	5/1/2018	5/28/2018
Submission of finalized deliverables	**Preliminary**	5/28/2018	5/31/2018

PRELIMINARY SUMMARY OF NEEDS ASSESSMENT



This section will summarize results taken from ARDN's needs assessment of Taber, as of April 10th, 2018.

Preliminary Assessment: Taber

LOCATION

Taber is a town in southern Alberta, Canada within the Municipal District of Taber. It is located approximately 51 km (32 mi) east of the City of Lethbridge at the intersection of Highway 3 and Highway 36.

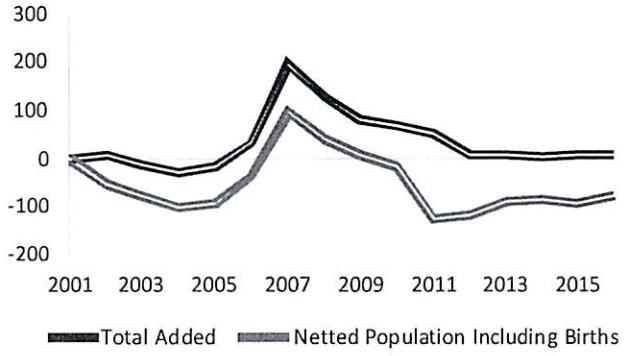
POPULATIONS AND ECONOMY

Observing trends in employment, population, and social assistance can help visualize economic climates within municipalities.

First, we'll observe trends in population of Taber vs. it's surrounding census agglomerate (CA); the Lethbridge CA. First we note that according to census data, Taber (town) has stagnated in growth. As of 2016, Census Canada reported an estimated 8,428 residents in Taber—an increase of only 30 in 5 years over the 2011 count of 8,389. A local census completed in 2015 only slightly deviates from the provincial estimates. The local 2015 count showed 8,380 residents, only a 40 count difference from the data retrieved from the Alberta Regional Dashboard (8,420). Comparing results from 2011 to 2016 produces an aggregate growth rate of 0.36% over **5 years**. In comparison, the Lethbridge CA population has consistently grown by 1-2% annually over the same time period. The following table summarizes the comparison.

Year	Lethbridge CA	Growth %	Taber	Growth %
2011	109,831	1.24%	8,389	0.67%
2012	111,674	1.68%	8,397	0.10%
2013	113,558	1.69%	8,405	0.10%
2014	115,478	1.69%	8,412	0.08%
2015	117,441	1.70%	8,420	0.10%
2016	119,444	1.71%	8,428	0.10%
Total Growth	9,613	8.75%	39	0.46%

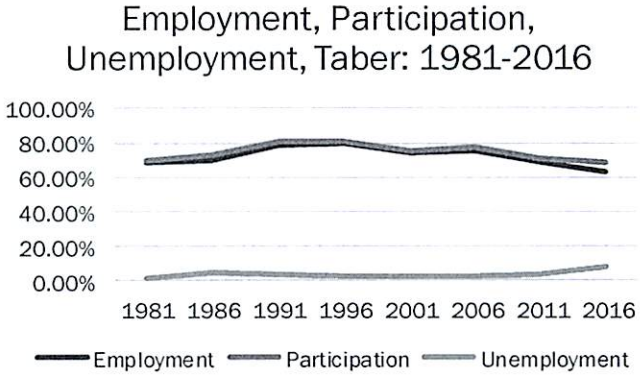
The difference is drastic. The aggregate area (CA) effectively grew at nearly 20 times the rate as Taber. In fact, if we take into account the average rate of births, deaths, and new permanent residents in the area, Taber's has a net outflow of residents since 2011.



Next we'll examine the labor statistics of Taber. The data in this section was obtained from the ARD. We recall definitions of unemployment, the participation rate, and employment:

Unemployment: Rate of those actively looking for work vs. total labor force.
Participation Rate: Rate of those currently employed or unemployed vs. total population.
Employment: Ratio of the employed to the working age population (in this case 15 years of age or older).

These definitions apply across the board for the following results. The following graph illustrates those rates from 1981-2016, often reported in 5 year increments.



From 2006, we see definitive long term recession in terms of employment, with the period between 2011—2016 showing an increasing difference between the employment and participation rate, which follows the spike in unemployment over the same time period.

The following graphs illustrate the discrepancy in the growth of employment insurance (EI) recipients vs. the growth of the population in Taber. For comparison, the Lethbridge CA is included.

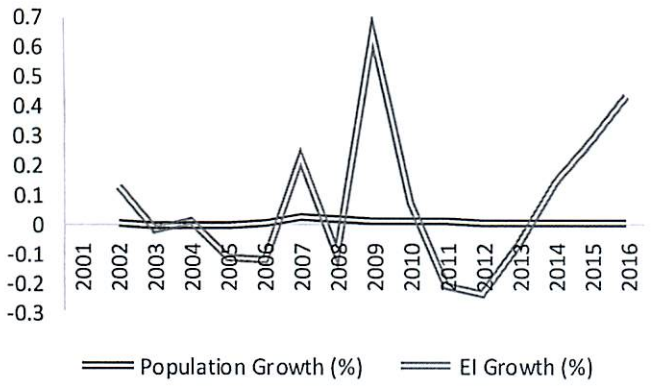


Figure: EI vs. population growth, Taber, 2002-2016

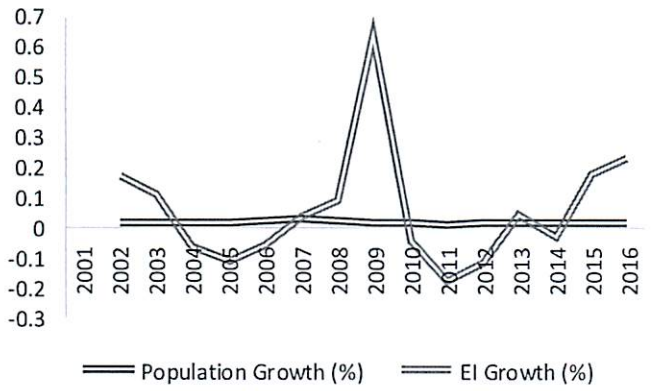


Figure: EI vs. population growth, Lethbridge CA, 2002-2016

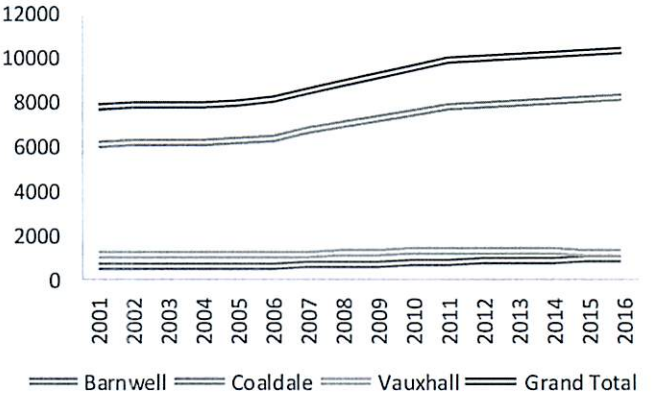
The difference is clear, while both trends are similar, Taber has experienced greater volatility in EI recipients with lower population growth.

The next section examines population growths in surrounding areas. The population in the M.D. of Taber has increased at a similar rate to that of Taber (0.30% from 2011—2016), so we can assume there won't be any sudden correlating change in commuter flow due to a population increase in the M.D. We then turn our attention to Coaldale, Barnwell, and Vauxhall.

Define the following as Region A:

Region A	Coaldale
	Barnwell
	Vauxhall

Aggregating their populations, we have the following trends in population growth:



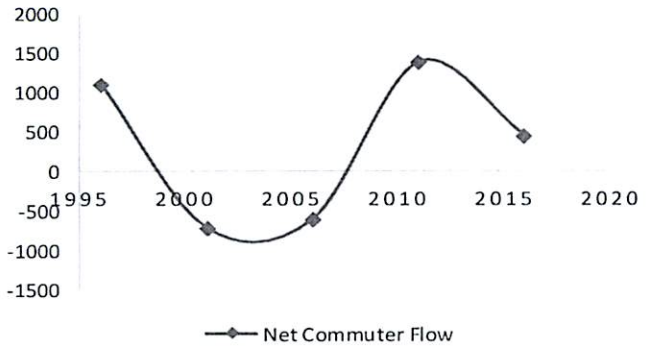
Focusing on only the period between 2011—2016, we have the following growth rates in population:

Region	5 Year Growth Rate (2011-2016)
Barnwell	19.27%
Vauxhall	-8.12%
Coaldale	5.86%
Region A	5.06%

This growth rate still vastly outpaces Taber. Given the strong growth in population among Region A (but mainly Coaldale and Barnwell), we want to motivate the possibility of any correlative effects. We thus turn to "Net Commuter Flow" - a statistic collected to display the discrepancy in those who live in one area, but work in another.

Looking at the net commuter flow data for Taber, we see the net commuter increased significantly from 2006 to 2011, and has since trended downwards.

Breaking down the commuter flow for 2016 shows the greatest difference is netted between Barnwell—the community which incidentally experienced the greatest population growth out of Region A.



Overall, Region A accounts for over 50% of the net commuter count for Taber. It is also worth noting that Taber experienced a net commuter flow of 55 from Lethbridge.

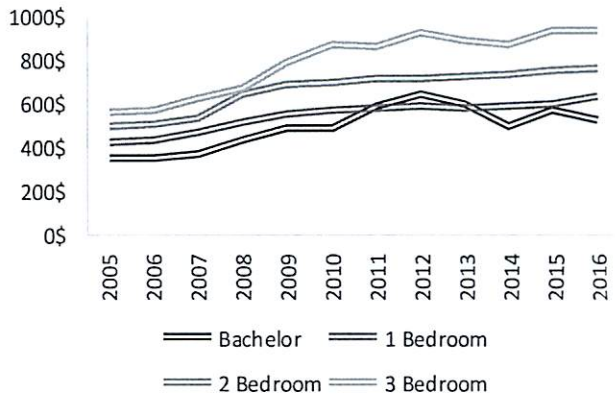
Region	Into Taber	Out of Taber	Net (+/-)
Barnwell	120	0	+120
Coaldale	135	25	+110
Vauxhall	40	25	+15
Region A	295	50	+245

A popular opinion displayed at a community meeting in March showed strong sentiment that the lack of growth in Taber could be attributed to a lack of social scenery, that Lethbridge's more developed social life was pulling residents away from Taber. The fact that Barnwell and Coaldale lead the way in terms of commuter flow coming into Taber could potentially indicate otherwise.

HOUSING TRENDS

Up until 2011, rental rates in Taber were trending upwards, but within the 2011—2016 time period experienced decreased growth.

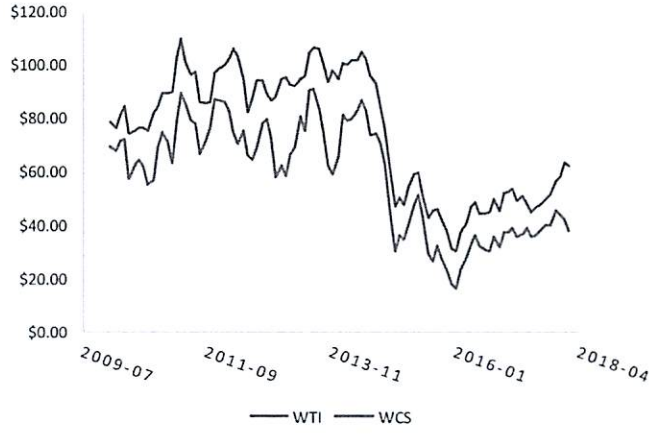
The following figure displays the change in rental rates from 2005—2016 by unit type.



While the 1,2, and 3-bedroom units have all on average increased, the rate for a bachelor unit in Taber dropped significantly after 2012.

Below are oil prices from 2010 to early 2018, which we will directly compare to housing rental rates.

Within the 2011—2014 period was a series of boom-bust cycles, characterized by a floor/ceiling still greater than present day oil indicator prices.



Observing the rental rates, we see a steady increase until 2012, at which point oil saw a steep decline in price. The recovery in 2013 was short lived and as 2014 concluded, oil prices collapsed. However, the rental rates set during the boom period (with the exception of bachelor units) did not recess.

Without a further understanding of income demographics, we cannot say whether or not rents and income have deviated greatly from one another. This will be addressed in the finalized needs assessment. However, we can observe the rental vacancies for Taber, which in 2016, peaked at 9.00%.

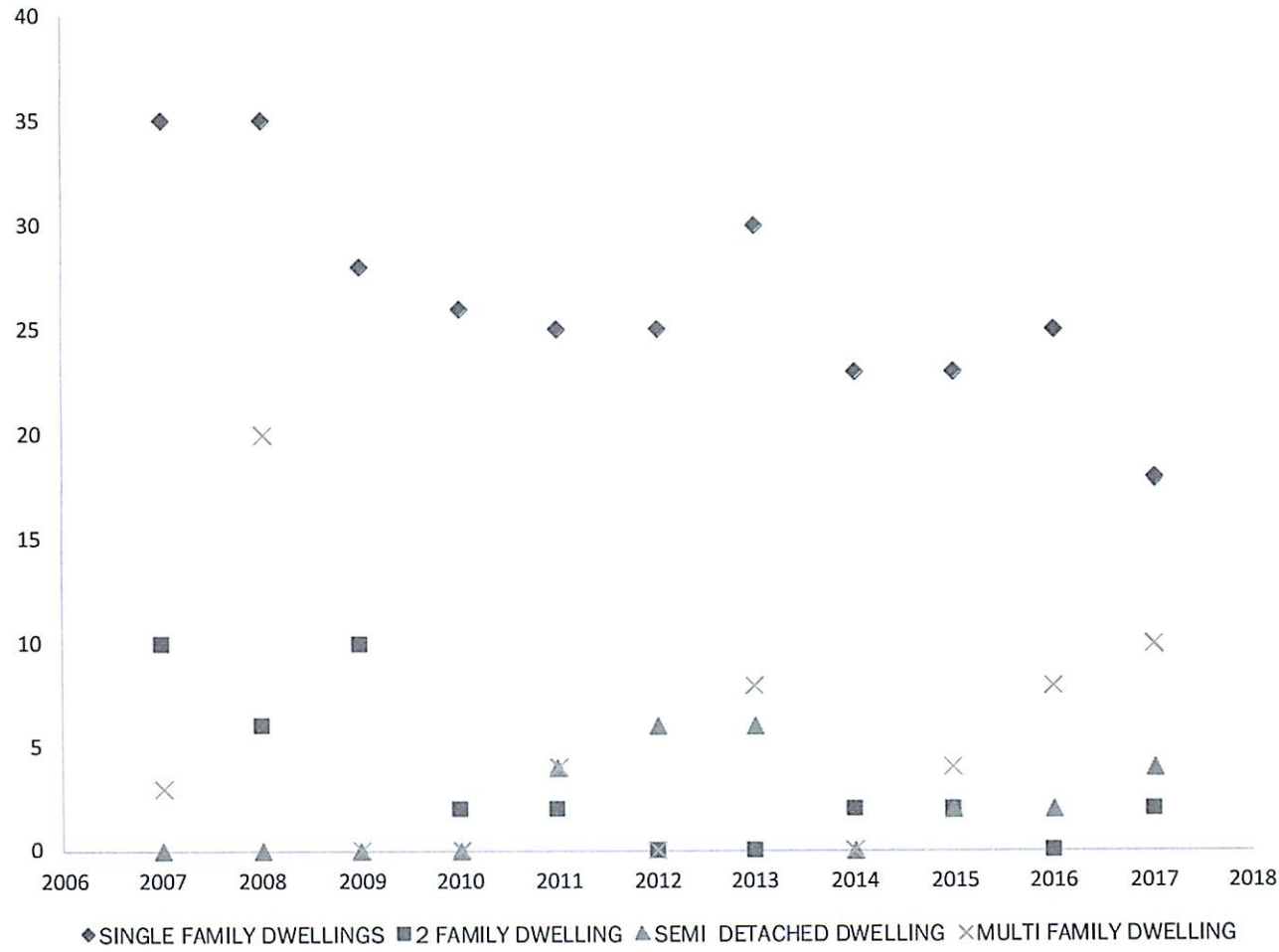


Also notable is that as rental rates increased through 2011—2012, the vacancy rate skyrocketed; increasing from less 0.90% in 2010 to 6.70% in 2012, an increase in vacancy of over 700%. In order to link income or rents to the issue however, we must rule out the possibility that a large number of rental units were constructed during the period from 2010—2012.

With over 200 units accounted for in the Apartment Rental Vacancy Survey (AVS 2016), there would have to be a minimum of 15 to 20 units to sustain an increase in vacancy to the magnitude of 700%[1].

According to AVS 2016, only 4 units had been built in the time frame between 2011—2016. This jumps to 20 when taking a 10 year timeframe into account (2006—2016).

The figure below is a breakdown of building permits over a 12 year period, obtained from the Town of Taber.



With over 200 rental dwellings accounted for in 2016, we define 15-20 as a rough estimate of new dwellings built between 2011-2016 that would increase the total rental count by a minimum of 9%.

The majority of new construction is single family dwellings, which are not included in the calculation of the vacancy rate shown previously. Assuming only "2 family dwellings" and "multi family dwellings" are considered *rentable*[1], this represents just 36.10% of units developed within the 12 year time-frame, and only 30 units between 2011—2016 (inclusive).

Thus, it remains unclear if the vacancy is entirely attributable to economic conditions, or if the vacancy is simply due to new units being built without any influx of new residents. The AVS 2016 report showed that nearly all vacancy in Taber is attributable to units older than 10 years, potentially indicating that the residents shifted to the new units, leaving the old units vacant.

Summarized, we have the following key figures to investigate as approach the completion of the Taber Housing Development Project:

> Given the residential building permits and AVS 2016 report, it is estimated that there were anywhere between 4 to 30 new rental units constructed in Taber since 2011.

> From 2011—2016, the population increased by 39 residents.

> From 2011—2016, 201 dwellings were constructed. They ranged from single family, 2 family, semi-detached, and multi-family dwellings.

> In the same time period, vacancy has dramatically increased, reaching a peak in 2016 of 9.0%.

> Barnwell and Coaldale both experienced tremendous growth in both dwelling and population counts when compared to both Taber and averages across Alberta.

> From those same municipalities, Taber receives the highest proportion of its net commuter total.

Thus for Taber, the current data describes the town as a potentially attractive place to work, but given the growth in population numbers and estimate net commuter flow, not a primary destination for new residents in the area. Further questions that will be researched are:

> Can we establish a statistical correlation between oil prices and housing indicators in Taber, and;

> Given the aforementioned facts and data available, can we establish a reasonable range of demand within Taber for further housing solutions, indiscriminate of the unit or dwelling type.

The following section will discuss the regions surrounding Taber, including the M.D. of Taber, Barnwell, and Vauxhall.



[1]meaning a unit which can be procured under a rental agreement

Preliminary Assessment: Taber M.D. and Area

LOCATION

Taber Municipal District (M.D.) is a region in southern Alberta, Canada bordering Lethbridge. It is located in Census Division 2.

POPULATIONS AND ECONOMY

Observing trends in employment, population, and social assistance can help visualize economic climates within regions.

First, we'll observe trends in population of Taber M.D. vs. the Town of Vauxhall and the village of Barnwell. The M.D. is being compared to these places as they are the other major population centers of the area besides the town of Taber itself; that are not included as part of the M.D. First we note that according to the Alberta Regional Dashboard (ARD), Taber M.D. has leveled off in growth since 2011. ARD reports as of 2016 there are an estimated 7,098 residents in Taber M.D.—an increase of only 21 or 0.30% in 5 years over the 2011 count of 7,077. ARD also provides data for the Town of Vauxhall and the village of Barnwell. For Vauxhall, ARD shows that the population has seen negative annual growth since 2011. As of 2016, the population is reported to be 1,222; down from the count of 1,330 in 2011. This signifies a loss of 108 or -8.12% over the 5 years. For Barnwell the opposite has occurred, as of 2016 they have a population of about 947; a growth of 153 or 19.27% since 2011.

The following tables summarize the data. The first table shows the counts for the M.D., Barnwell and Vauxhall and the second table demonstrates the growth rates for each area. Note that in the second table, the growth rate shown in 2011 is how much the population has grown since 2010.

Year	Barnwell	Vauxhall	Taber M.D.
2011	794	1,330	7,077
2012	822	1,308	7,081
2013	852	1,286	7.085
2014	883	1,264	7.090
2015	914	1,243	7,094
2016	947	1,222	7,098
Total Growth	153	-108	21

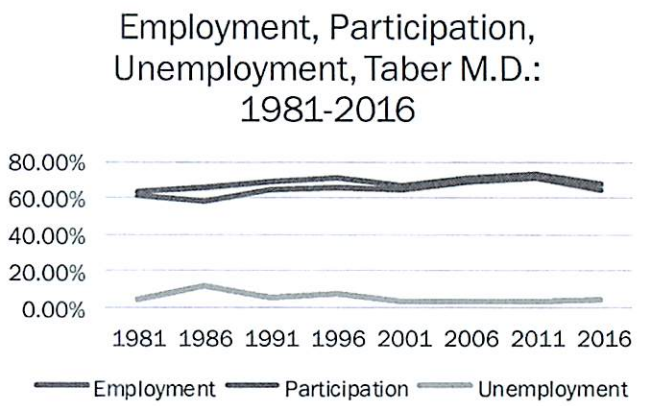
Year	Barnwell	Vauxhall	Taber M.D.
2011	5.03%	3.42%	0.51%
2012	3.53%	-1.65%	0.06%
2013	3.65%	-1.68%	0.06%
2014	3.64%	-1.71%	0.07%
2015	3.51%	-1.66%	0.06%
2016	3.61%	-1.69%	0.06%
Total Growth	19.27%	-8.12%	0.30%

Next we'll examine the labor statistics of the M.D. and related areas. The data in this section was obtained from the ARD. We recall definitions of unemployment, the participation rate, and employment:

Unemployment: Rate of those actively looking for work vs. total labor force.
Participation Rate: Rate of those currently employed or unemployed vs. total population.
Employment: Ratio of the employed to the working age population (in this case 15 years of age or older).

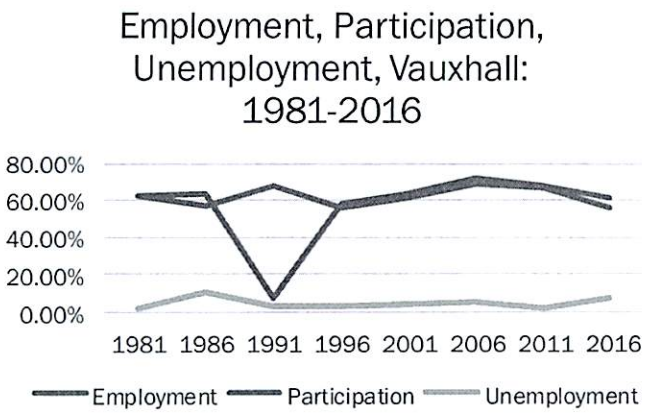
These definitions apply across the board for the following results. Note that the gap between participation and employment is what creates unemployment.

The following graph illustrates those rates from 1981—2016 for the M.D., often reported in 5 year increments.



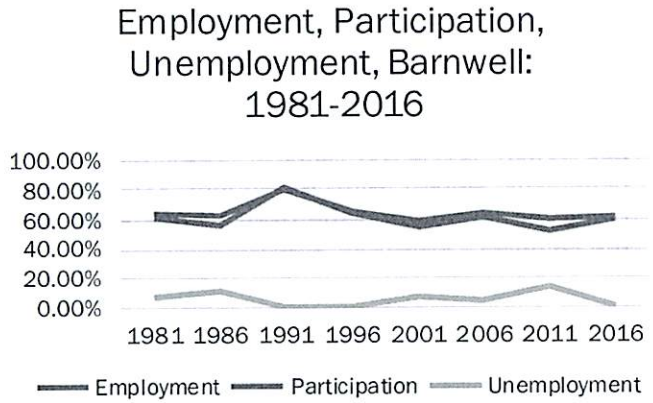
Throughout the timespan of the data the participation rate has changed dramatically between the 5 year increments. It increased steadily from 1981—1996 from 63.70% to 70.60%. It dropped to 66.90% in 2001 but then increased to 73.50% by 2011. By 2016 it had fallen to 67.50%. For unemployment, the recent rates are much lower than historical. For example in 1986, unemployment was 11.30%. Since 2001 the rate has stayed around 3.50%, but increased from 2011—2016 from 3.30% to 4.50%.

The following figure shows the labor data for Vauxhall.



As seen in the figure, Vauxhall has seen more aggressive changes in the relevant rates throughout the years. Firstly looking at Participation rates, a steady incline was seen from 1981—1991, from 62.60% to 70.10%, before a significant drop in 1996; down to 58.40%. Another incline followed until 2006, up to 72.50%; followed by another decline to 60.80% by 2016. As for unemployment, it had steadily increased from 1991—2006, from 2.80% to 5.00%, until 2011 where it dropped to 1.70% before increasing to 7.70% in 2016.

The following figure shows the labor data for Barnwell.

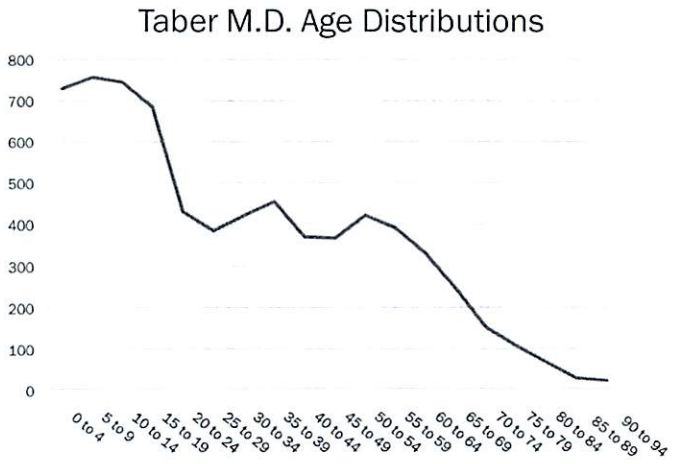


Some of the data for Barnwell stated that it had a 0.00% unemployment rate in certain years. This is likely due to a lack of data or very scarce data, but still shows that Barnwell had a low unemployment rate in those years.

As seen in the figure, Barnwell has had steady labor rates throughout 1981—2016, except for in 1991 where employment and participation both increased significantly; employment to 81.00% and participation to 79.40%.

Subsequently, in the same year unemployment was recorded at 0.00%. As of 2016, the unemployment rate is also captured at 0.00%, and employment at 60.00%.

Next we'll look at the age distributions of Taber M.D. The data used in this section was collected from StatsCan. Age distribution data can give insight into the need for specific facilities or services based on the greatest age groups. The following figure displays the data.



As shown above, the M.D. has a specific trend in its age groups. The trend is negatively sloped from the under 20 age groups to over 60 groups. The majority age group of under 20 consists of 41.16% of the total population.

HOUSING TRENDS

The rental market in the M.D. is scarce according to the local economic authority. Information provided states that the costing for rental properties that are available range from about $1,000 to $2,100 depending on size and other factors. StatsCan data states that the median rent in the M.D. is $851 and that there are a total of 325 rental properties in the M.D.; 22.72% of all properties in the area.

As for vacancies, data was also provided by the economic authority of the M.D. The data provided states that in the entirety of the M.D. the vacancy is around 12%. There are also specific vacancies for different sectors of the M.D., the greatest of which is Enchant which sees a vacancy rate of approximately 22%. The rates are fully summarized in a table on the following page.

Area	Vacancy
Grassy Lake	5.00%
Enchant	22.00%
Hays	13.00%
Division 1	13.00%
Division 2	10.00%
Division 3	6.00%
Division 4	11.00%
Division 5	14.00%
Division 6	19.00%
Division 7	10.00%
M.D. of Taber	12.00%

ARD also provides vacancy data, but only for the M.D. and only until 2013. The figure below summarizes the data.



As seen above, in recent years the vacancy in the M.D. has shot up, it is 6.70% in 2012, but in earlier years has otherwise stayed relatively low; around 1-2%. As can be seen at the tail end of the figure, the vacancy rate dropped in 2013, to 4.90%, meaning that if the data provided by the economic authority is accurate there was another jump in vacancy sometime between 2013–2017.

ARD provides information regarding the % of single family homes in an area. Data was collected for the M.D., Barnwell and Vauxhall. The following table summarizes the data.

Year	Barnwell	Vauxhall	Taber M.D.
2001	84.80%	78.00%	75.50%
2006	86.10%	81.70%	75.90%
2011	90.70%	76.50%	73.60%
2016	92.30%	78.30%	90.80%

As shown in the data, the majority of homes in each area are single family homes. More so in the M.D. and Barnwell, where over 90% of the homes are for single families.

In summary, the following was found in regards to the investigation of Taber M.D. and related areas:

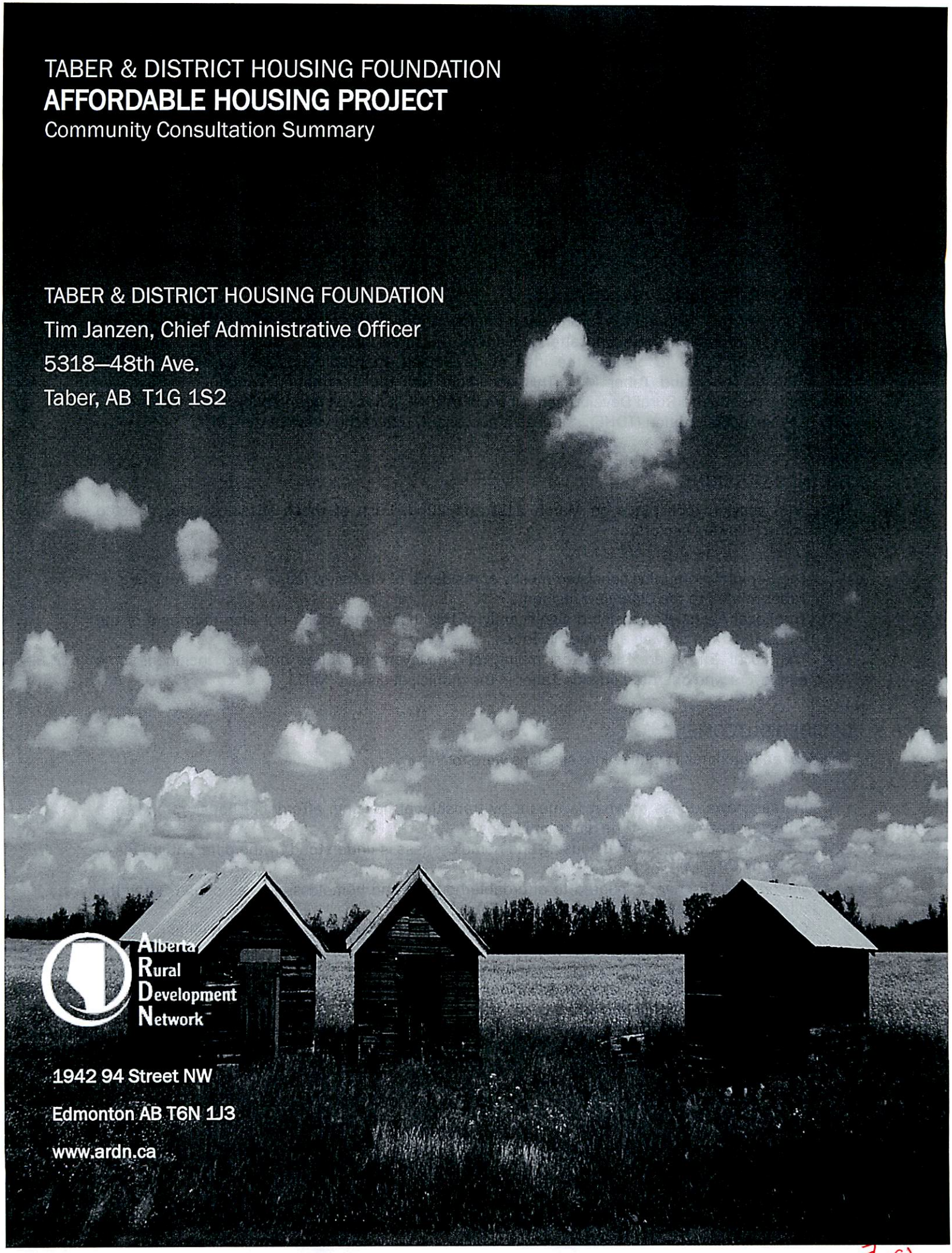
- The M.D. has a very low growth rate of less than 0.50% from 2011–2016, in the same timespan Barnwell has seen a growth rate of 19.27% whereas Vauxhall has had a negative rate of -8.12% .
- Overall in the M.D., unemployment has been stable since 1981. As of 2016 it is 4.50% . In Vauxhall, the rate has been more volatile and is 7.70% in 2016. For Barnwell, the data is somewhat scarce but shows a stable rate throughout the years and a 0.00% unemployment rate in 2016.
- The M.D. has a very specific trend when comparing population levels for different age groups. It is negatively sloped with the under 20 age group being the largest and the over 50 age group being the smallest.
- Rental properties are scarce according to local economic authority. The authority states rates range from $1,000 to $2,100 whereas StatsCan claims a median rate of $851.
- From economic authority data, vacancy in the M.D. is 12.00% and some areas of the M.D. have vacancies up to 22.00%. ARD shows a vacancy of 4.90% in 2013.
- The vast majority of dwellings in the M.D., Barnwell and Vauxhall are single family homes.

TABER & DISTRICT HOUSING FOUNDATION

AFFORDABLE HOUSING PROJECT

Community Consultation Summary

TABER & DISTRICT HOUSING FOUNDATION
Tim Janzen, Chief Administrative Officer
5318—48th Ave.
Taber, AB T1G 1S2



Alberta Rural Development Network

1942 94 Street NW
Edmonton AB T6N 1J3
www.ardn.ca

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INFO SESSIONS ON AFFORDABLE HOUSING:
Taber & Taber M.D.
What We Heard

NOTE TO THE READER

The purpose of this document is to present a brief summary of the process, overall ideas, opinions, and concerns of stakeholders who attended any of the three information sessions held on March 21st and 22nd 2018 to discuss the idea of developing affordable housing for the vulnerable population of Taber and Taber M.D. This document and the information contained herein was reported by the Alberta Rural Development Network (ARDN). It has not been endorsed by the Taber & District Housing Foundation (TDHF), nor does it necessarily reflect the views of the TDHF.

THE INFO SESSIONS

Three info session took place on March 21st and 22nd. Each of these sessions were directed towards the following sectors:

- The Senior Community: consisted mostly of residents of Clearview lodge and other residents of Taber related to the Clearview residents
- The Local Agencies: consisted significantly of healthcare members, but also members of the FCSS and other service agencies in Taber
- The Local Employers: consisted mainly of employers in Taber but also included some employers who operated outside Taber in the municipal district (M.D.)

DESIRED OUTCOME

The desired outcomes for these info sessions were to:

- Increase awareness of what is meant by transitional housing, affordable housing, and rural homelessness amongst the different groups
- Determine how transitional housing and homelessness is understood by the different groups of Taber and the M.D. of Taber
- Understand the needs, related to affordable housing and homelessness, as perceived by the different groups of Taber and the M.D. of Taber
- Create awareness of the ARDN Affordable Housing Proposal and its potential benefits

Each info session was specialized to present data and ask questions mostly relevant to the particular community. This allowed for more detailed information to be extracted from each group, as they would have more expertise in answering questions specific to them.



INFO SESSION: SENIORS

A public info session was held in Taber in Clearview Lodge on the evening of March 21st, 2018 (at 4730 50 Ave, Taber, Alberta) by the Alberta Rural Development Network (ARDN) to officially introduce and get feedback from the senior community of Taber on the idea of developing a new affordable housing project for the vulnerable of Taber and Taber M.D. The goal was to inform the community and verify the need to build an affordable housing development.

The primary mode of inviting attendees was by posting on the Clearview lodge bulletin board and informing the residents that an info session is taking place, where it is and when it is happening.

About 31 attendees were present at the consultation. This was about 40% of the Clearview lodge residents, who were the main attendees of the event. This number was more than what was anticipated. The TDHF planned the info session in collaboration with ARDN. At the event, the ARDN staff presented their Sustainable Housing Initiative, shared information about housing issues and affordable housing challenges, their mission and values and how they relate to Taber and Taber M.D., followed by a formal consultation. In total, about 36 people attended the event; about 31 residents, 3 ARDN members, 1 TDHF Representative and 1 Taber Economic Development (TED) Representative.

THE PROCESS

At the beginning, after everyone had gathered, the attendees were seated in rows in front of the center stage. Following welcoming remarks and key introductions, an ARDN representative made a presentation, and participants were invited to ask questions. The representative continued afterwards and began the next part of the info session. The info session included a set of questions that were discussed amongst all of the participants (residents, the TDHF Representative, and the M.D. of Taber Representative).

Following this, participants were invited to share their final thoughts and adjourn for the day. The results from the info session were recorded, collected, and compiled into this report, which showcases the outcomes and discussions of the evening.

FOUR KEY TOPICS

The theme of the consultation revolved around four key topics:

TOPIC 1: Understanding "Affordable Housing"

TOPIC 2: Issues and Needs related to Affordable Housing for the seniors of Taber and the M.D. of Taber

TOPIC 3: The idea of moving out of Taber to another larger hub, such as Lethbridge

TOPIC 4: The demand for seniors services in Taber and whether or not the demand is adequately met

Each of these topics were addressed through a carefully designed set of questions. Data accompanied some of these questions to allow the audience some context of the overall picture. The answers and the feedback from the participants of the seniors info session can be found in Appendix 1.

WHAT WE HEARD OVERALL

Overall, the in-person info session determined that the seniors of Taber were very happy with their current accommodation, had few complaints and wanted more of the same. Most of the discussion in this info session was in regards to the seniors current residence and situation rather than the construction of a new development, however they were overall supportive of more of the same kind of development being made. They did have concerns about the modular construction, but an ARDN Representative explained how the proposed form was different than traditional modular. The biggest highlights were how happy the seniors were in the lodge due to the staff and family-like environment.

All of the services they could want came to the lodge itself so they didn't have to travel much, the staff was very friendly and the overall community in the lodge felt like a family. One woman mentioned that she decided to live in the lodge after visiting and seeing the friendly community.

Some of the things the seniors said could be improved about their current residence were the small room size; a concern their children had as well, the lack of a kitchenette and exercise room, being in a room next to service rooms, the inability to help other residents in need due to insurance and AHS issues, security issues due to some residents claiming they have had things stolen and the lack of public relations with the community to inform them of how well the seniors are treated in the lodge. Besides these issues, some things which they felt could be developed were more storage room, wider hallways, more parking, more roof access and easier front access.

During the discussion regarding whether or not they were planning or thinking of leaving Taber, the topic of family came up. Several people mentioned that family was the biggest factor for most seniors when deciding where to stay, and they gave examples of people either moving from Taber or deciding to stay in Taber to be closer to family. There were also concerns about healthcare and how people might have to be transported to Calgary for more intensive care. The TDHF representative said that this might be due to a lack of knowledge, as he says that Taber has some of the best healthcare available.

Some of the final thoughts that the seniors of the community had before leaving the info session were how the lodge is a great place for seniors to live, how friendly staff and residents can make smaller rooms and other developmental shortfalls tolerable and how secure they feel.



INFO SESSION: LOCAL AGENCIES

An invite-only info session was held in Taber in the M.D. of Taber District Government Office in the morning of March 22nd, 2018 (4900 50 St., Taber, Alberta) by ARDN to officially introduce and get feedback from the local agencies of Taber and Taber M.D. on the idea of developing a new affordable housing project for the vulnerable of Taber and Taber M.D. The goal was to inform the community and verify the need to build an affordable housing development.

The primary mode of acquiring attendees was by invitation to several organizations. The organization would then, if accepting the invite, send the appropriate representative to the info session.

20 attendees came to the info session. This number was about what was anticipated. The TDHF planned the consultation in collaboration with ARDN. At the event, the ARDN staff presented their Sustainable Housing Initiative, shared information about housing issues and affordable housing challenges, their mission and values and how they relate to Taber and Taber M.D., followed by a formal consultation. In total, 26 people attended the event; about 20 local agency members, 3 ARDN members, 1 TDHF Representative and 1 TED Representative.

THE PROCESS

At the beginning, after everyone had gathered, the attendees were seated in rectangular tables around the room. Following welcoming remarks and key introductions, an ARDN representative made a presentation, and participants were invited to ask questions. The representative continued afterwards and began the next part of the info session process. The info session included a set of questions that were discussed amongst all of the participants (agency members, the TDHF representative and the M.D. of Taber Representative).

Following this, participants were invited to share their final thoughts and adjourn for the day. The results from the info session were recorded, collected, and compiled into this report, which showcases the outcomes and discussions of the morning.

FOUR KEY TOPICS

The theme of the consultation revolved around four key topics:

TOPIC 1: Understanding "Affordable Housing"

TOPIC 2: Issues and Needs Related to the vulnerable population of Taber and the M.D. of Taber

TOPIC 3: Challenges facing the local agencies in providing services in Taber and the M.D. of Taber

TOPIC 4: Issues and Needs related to affordable housing in Taber and the M.D. of Taber

Each of these topics were addressed through a carefully designed set of questions. Data accompanied some of these questions to allow the audience some context of the overall picture. The answers and the feedback from the participants of the local agencies info session can be found in Appendix 2.

WHAT WE HEARD OVERALL

Overall, the in-person info session determined that the local agencies of Taber found there was a dire issue regarding housing in Taber, and combined with other issues, such as health issues and a lack of transportation, there is a serious problem in Taber.

The first discussion regarded the vulnerable of Taber who paid more than 30% of their income on housing. It was mentioned that the houses that are available at 30% of income for low-income people are unsuitable and do not meet some social needs people have; such as having pets. Another group agreed that affordable units are substandard, but that people don't bring up the issues out of fear of how the landlords might retaliate.

One person gave an example of a landlord increasing rent after having to repair a unit. Furthermore, they also said that homes that are suitable are too expensive, and there are plenty of families in excess of the 30% benchmark. Most attendees said that the statistics we presented felt accurate but some said that there are even more vulnerable people than represented in the data. It was mentioned that people making worker wages cannot afford homes and that the rents do not match their incomes.

They were then asked about the challenges that the agencies faced providing services. One group mentioned that homes are often found unsuitable but if the issue is pushed, the resident might end up losing their home. They also mentioned advocating for persons might damage self-reputation and that there are not enough units for all the people in need. Other groups mentioned how drug abuse is hurting the housing stock and that sometimes newcomers in Taber don't even know that affordable housing is available. It was mentioned that some people trying to make a change are ignored because others are abusing the system. A common theme was government defunding services, but offloading more tasks to non-profits who must find other sources for funding.

The conversation trended towards health concerns and one person mentioned that sometimes medical fees compete with housing fees as the person cannot afford both, and that there was an increase last year in people seeking help with mental and chronic illnesses. Furthermore, there are issues with transportation in getting people to places where they can acquire adequate care, some non-profits must provide this as it is not funded by government. Further discussion spoke about Taber lacking the proper accommodations for certain people, and that while Lethbridge does people do not wish to move there.

They were asked about some data regarding vacancy rates and rent prices and the conversation returned to the matter of unsuitable homes. It was mentioned that even though the average rent was shown in the data to be $900, there were no rental units to be found in that range. One person suggested that the true average is closer to $1200, a number supported by food bank data. These low-rent homes are often considered unsuitable but it was mentioned that sometimes the minimum health standards do not align with expectations, and that the standards are bare minimum; whether there is running water, working heat etc. It was also said that some people in Taber are very well off and just skip renting to buy a home directly, skewing the data.

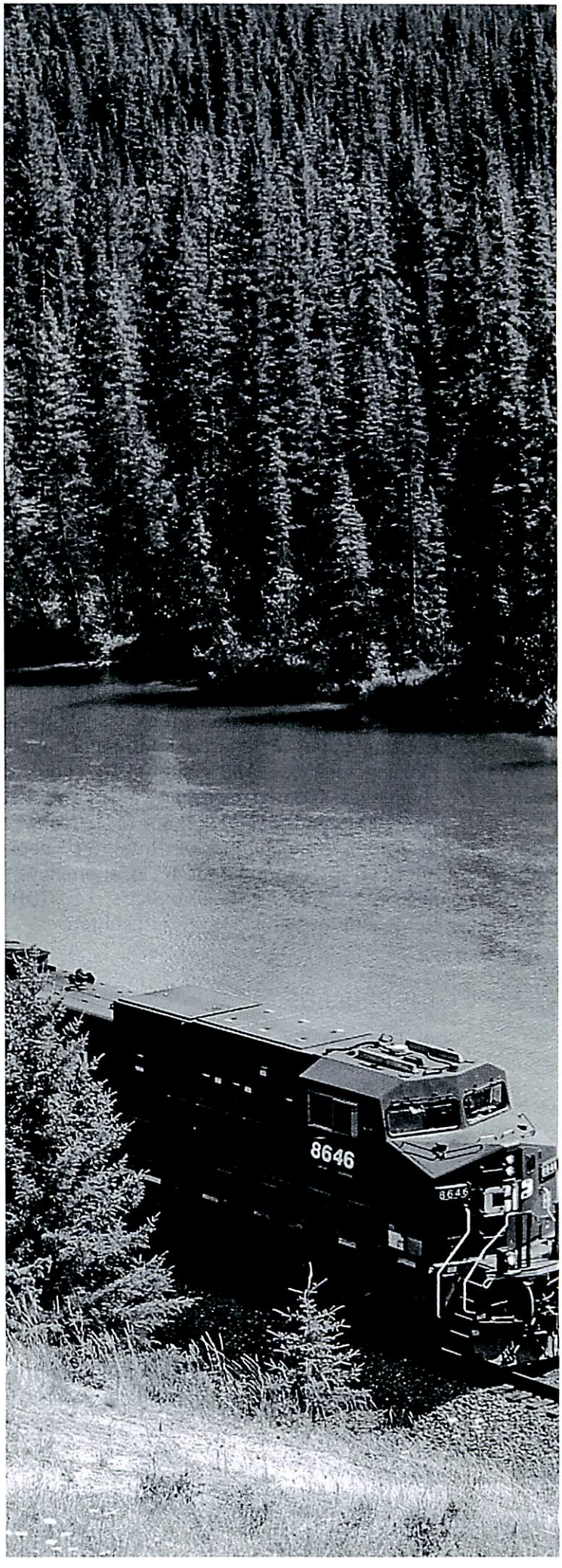
Regarding the high vacancy rate, it was mentioned that the vacant units are very unsuitable and that they are also the ones with low rents. This suggests that the reason there is a high vacancy even with low rental rates is because the vacant units are both very cheap and very unsuitable, so people do not wish to live in them even at the lower rates. Adding on, it was said that even the occupied low-end units are still unsuitable, although better than the vacant ones. One person mentioned that for suitable housing, it was cheaper to live in Lethbridge and commute to Taber. Furthermore, it was said that there are no new developments for single people in Taber, and that there are illegal basement suites not captured by surveys.

The conversation returned to the low-rent units and it was said that although the available low-rent residencies, often in hotels, were unsuitable, it is required because there are no other options for low-cost housing available in the area, and no affordable 1-bedroom or accessible units at all. In the low-rent units however, there is an issue of people with mental health problems living there and not recovering due to the environment. Relating to this, one person mentioned that homes cannot be fixed because there is nowhere to relocate the resident during repair time. The theme of transportation being too costly if outside services are required was repeated. It was also pointed out that not just no-income people required services, but also people on minimum wage, who live paycheck to paycheck. Some people do not meet all the required criteria for assistance either, even though they require help.

On the landlord side of things, people mentioned they often face damaged properties and then decide to sell. And that selling in Taber can take a long period of time, in one example it took 3 years to sell 1 house.

Some key messages at the end of the session was that the agencies strongly felt that the available low-rent hotels were essential to the housing system, that people won't complain about unsuitable accommodations out of fear of rent increasing or losing privileges such as pets and that their services require clients to have a car to reach them. Relating to travel, it was said that those who live in smaller areas such as Barnwell or Vauxhall need to have a car to live effectively, regardless of the low-rent and suitable units available in those areas. Adding to that, an attendee said that some people are forced to Lethbridge due to the transportation issue, as Lethbridge has a more developed transportation system. A final point was that landlords would rather keep the unsuitable units running as they are not worth repairing, and if a situation arose where they were forced to repair the units they would likely sell them.

Overall, the agencies felt that the homes in Taber are very unsuitable, even though they are sometimes required. They felt to get something suitable is too expensive in Taber, and whatever was available has already been taken. Beyond the issue of housing itself, transportation and health are major issues as well that due to lack of government funding and facilities in Taber are not being properly addressed.



INFO SESSION: EMPLOYERS

An invite-only info session was held in Taber in the M.D. of Taber District Government Office in the afternoon of March 22nd, 2018 (4900 50 St., Taber, Alberta) by ARDN to officially introduce and get feedback from the employers of Taber and Taber M.D. on the idea of developing a new affordable housing project for the vulnerable of Taber and Taber M.D. The goal was to inform the community and verify the need to build an affordable housing development.

The primary mode of acquiring attendees was by invitation to several organizations. The organization would then, if accepting the invite, send the appropriate representative to the info session.

15 attendees came to the info session. This number was about what was anticipated. The TDHF planned the consultation in collaboration with ARDN. At the event, the ARDN staff presented their Sustainable Housing Initiative, shared information about housing issues and affordable housing challenges, their mission and values and how they relate to Taber and Taber M.D., followed by a formal consultation. In total, 21 people attended the event; about 15 local employers and staff, 3 ARDN members, 1 TDHF Representative and 2 TED Representatives.

THE PROCESS

At the beginning, after everyone had gathered, the attendees were seated in rectangular tables around the room. Following welcoming remarks and key introductions, an ARDN representative made a presentation, and participants were invited to ask questions. The representative continued afterwards and began the next step of the info session process. The info session included a set of questions that were discussed amongst all of the participants (residents, the TDHF Representative and the M.D. of Taber Representatives).

Following this, participants were invited to share their final thoughts and adjourn for the day. The results from the info session were recorded, collected, and compiled into this report, which showcases the outcomes and discussions of the evening.

FOUR KEY TOPICS

The theme of the consultation revolved around four key topics:

TOPIC 1: Understanding "Affordable Housing"

TOPIC 2: Issues and Needs related to affordable housing in Taber and the M.D. of Taber

TOPIC 3: Challenges facing the local businesses in Taber and the M.D. of Taber

TOPIC 4: Issues and Needs related to the workers in Taber and the M.D. of Taber

Each of these topics were addressed through a carefully designed set of questions. Data accompanied some of these questions to allow the audience some context of the overall picture. The answers and the feedback from the participants of the employers info session can be found in Appendix 3.

WHAT WE HEARD OVERALL

Overall, the in-person info session determined that the employers of Taber found there was a gap in the housing stock available in Taber, and another major issue Taber had was the lack of social interest to keep young people living locally.

The first discussion regarded the housing situation in Taber and whether or not the attendees felt that their employees could live in Taber. One group mentioned that it is not only about the housing available but that what was available was unsuitable. Another group added that businesses don't come to Taber due to a lack of people. They also pointed out that the location is already so close to Lethbridge that some firms decide to invest there instead. That added to an aging housing stock that's difficult to replace and no new lots for sale makes Taber unattractive to both businesses and employees they said.

Another group mentioned that 30-40% of their staff lives in Lethbridge, but that they live there for various reasons, not just because of the housing situation in Taber. For housing specifically, there is a gap that exists between desirable housing and what is available. And desirable housing must also be comfortable. One discussion mentioned that it was hard to find employees and that some people just don't like living in a smaller community like Taber.

When the conversation shifted to the employees choice to live elsewhere, it was discovered that the attendees felt it had mostly to do with quality of life. There are concerts and restaurants that are available in Lethbridge but not in Taber, so people live there instead. They said that a person who goes to Lethbridge on the weekends would eventually decide to live there. One person mentioned that if young people get exposed to the community in Taber they might see the positives of Taber and stay here.

Another discussion returned to the housing gap and clarified that the desirable housing is too expensive, the cheap housing is undesirable and that there is nothing in-between. One person mentioned that even the cheap housing is overpriced for what it has.

They were then asked why businesses stayed in Taber. One person mentioned it was simply a matter of how long they've been here and that the community is good. Some mentioned that they stay in Taber because they do not want to commute from outside. The discussion evolved into speaking of businesses considering Taber, and an idea formed that businesses might not even consider Taber due to the comparison with Lethbridge; and that even if Taber has everything else, a lack of a housing system might dissuade businesses. On the positive side, it was mentioned that the tax rates in Taber are very competitive and similar to those in Lethbridge.

When the topic changed to people moving out of Taber one group said they disagree and feel that the community is steadily growing, they said it might be due to Mexican Mennonites. They mentioned that there were more child-support services being distributed than children going to school due to this population, and that since they aren't captured by surveys, StatsCan data isn't the best approach for Taber. Adding on, they said that several Mexican Mennonite families live in the same house and that they typically homeschool their children. They said this population requires cheaper housing due to single bread-winner families.

The topic then changed to workers not being able to afford living in Taber. It was said that making $15-$20 an hour isn't enough to buy a house anywhere, only enough to rent or share housing. However, there are no cheap rents in Taber so any suitable place is too expensive unless shared. They said this all reinforces living in Lethbridge for both cheaper housing and a better lifestyle. The discussion switched to speaking about young people needing to be sold on the lifestyle of Taber, and perhaps incentivizing new home purchases. Another point made by a group was that some people do not calculate cost of commuting when deciding where to live, but some disagreed saying it depends on the person. The topic of subsidized housing was brought up and it was said that there is a long waiting list for subsidized housing in Taber, consisting mostly of lone parents. A last point was that to keep people living in Taber, transportation should be further developed.

Some key messages at the end of the session were that people do not how good the medical service is in Taber. Also said, is that there is a lack of provincial and federal support for housing development in Taber and that since the housing in Taber isn't profitable, government support is essential.

Overall, the employers of Taber felt that not only is there a major gap in the housing system in Taber that keeps people from living there but also a lack of social development. Since people cannot afford suitable housing in Taber and there is greater quality of life available in Lethbridge, many decide to live there instead. Without better housing being developed and more people being sold on the lifestyle of Taber, or developing Taber's social aspect, the situation is problematic and will affect Taber's growth as a community.

In Summary

The key messages that were collected from each info session were as following:

The Senior Session:

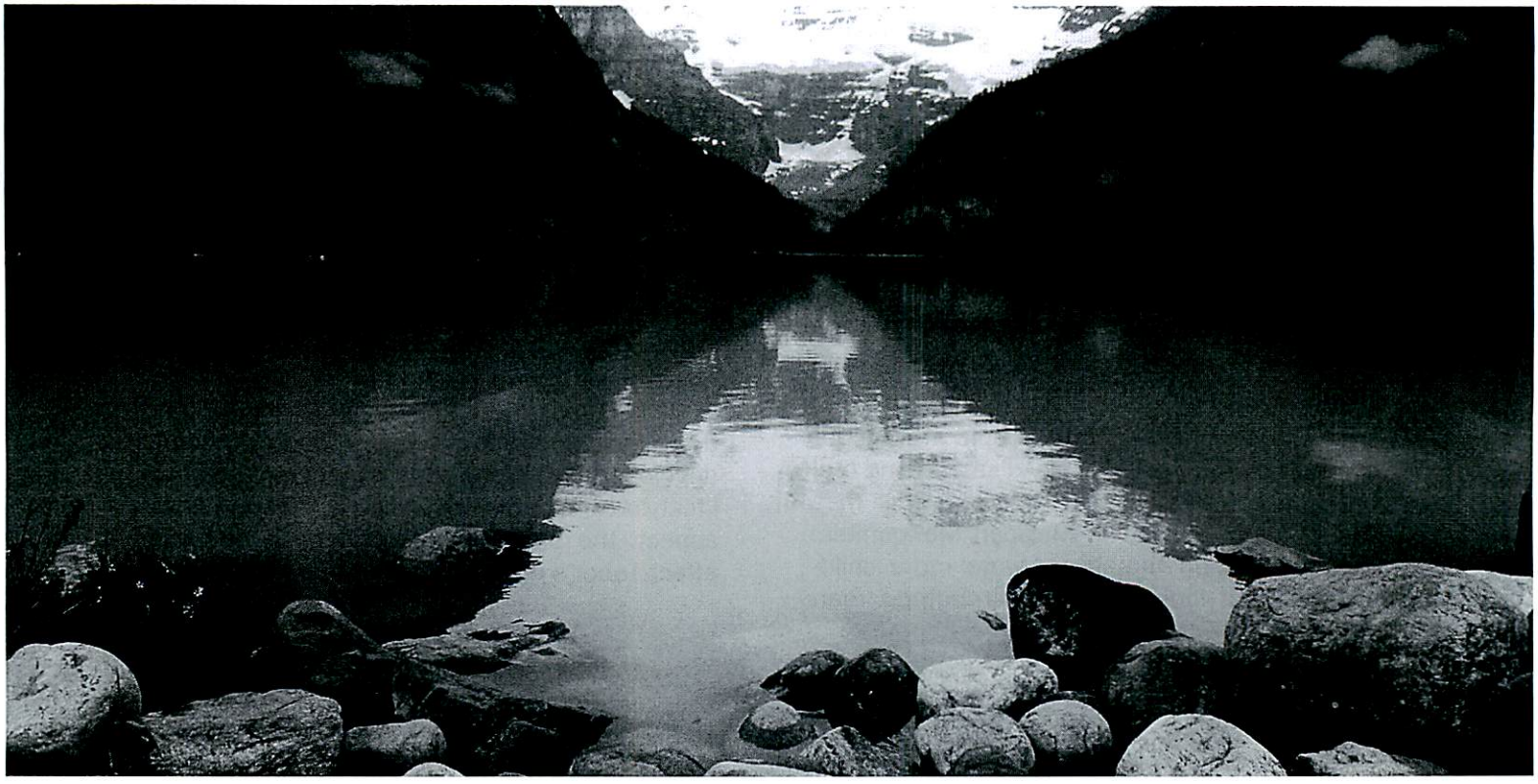
- The lodge is a very nice place to live, with friendly community and staff
- Some improvements could be made to the living accommodations
- People who decide to move do so to be closer to their families

The Local Agencies Session:

- For suitable units, rent is too expensive
- The low-rent units are very unsuitable, often vacant
- There is a need for a new development of affordable, suitable units
- Transportation is a key issue for much of the vulnerable population
- Health issues can be propagated due to transportation and housing issues

The Local Employers Session:

- The local housing stock is unsuitable for rent and purchasing a home is difficult for people making $15 to $20 an hour
- Many people who work in Taber commute from outside, specifically Lethbridge
- Lethbridge offers a better social aspect to life than Taber
- There is a large gap that exists in the housing system; desirable housing is too expensive, affordable housing is unsuitable and there is nothing in-between
- Due to some shortfalls, businesses would likely choose Lethbridge over Taber for investment
- Some data might be inaccurate due to the Mexican Mennonite population
- To get people to stay in Taber, they have to be sold on the lifestyle



Appendix 1

The Seniors Info Session was planned in such a way that the participants would be asked the following four questions to address four key topics.

Question 1: Issues with Affordable Housing

What are some of the challenges and issues regarding Affordable Housing for Seniors in Taber?

Question 2: Is the aging population leading to more demand?

As there are changes in age groups, do you feel like the elderly age group is becoming bigger and if so—are the senior's organizations keeping up?

Question 3: Moving out of Taber and into another location

Have you thought about leaving Taber? Moving to Lethbridge? Any other community that you are considering?

Question 4: Current demand for services by Seniors in Taber

Do you feel like the current amount of services available to Seniors is sufficient? Is it too little? Too much?

Note that some of the answers were given out of order and might not follow this exact format.

Question 1:

- Health issues -Physical Barriers; Stairs
- Taber Supports local
- Likes:
  - ◊ Everything
  - ◊ Meals preparation
  - ◊ Staff is good
  - ◊ Very good room
  - ◊ For single people
  - ◊ Location
- Concerns:
  - ◊ Guest room for children
  - ◊ PR and Marketing for the lodge
  - ◊ Should be able to come when you young and you can enjoy
  - ◊ Separating or having sound barrier between common room and rooms
  - ◊ Redesign the front (accessible)
  - ◊ Improve the entrances
  - ◊ Small rooms
  - ◊ Roof
  - ◊ Exercise room
  - ◊ Kitchenettes
  - ◊ Modular Const.

Likes

No other building has admins like this.

People moved into it like this.

Need

Regulate heat in the building better

Need better air conditioner

Question 2:

- There is a waiting list (required)? Tim: There is a list, but the Potentials are not really to commit.
- Access to doctors and they do not have a transport
- They do not come to the lodge because of access to healthcare
- Some people would more to be close to family. So they must move. Biggest reason
- Living in lodge is great because other organisations come here
- Service is great, but the building might not be good for kids-small room etc. however it is very good for the elders
- Judy is a champion, solid person to bring people together to socialize. Volunteers
- Bigger cities have more medical services
- Moving to children → children move due to jobs
- Move from Taber due to family
- Services come to the lodge
- Children happy with seniors happiness in lodge
- Children concerned with room size

Question 3:

- No one considered another place
- Pioneer Location - One person came for not having to cook and the social atmosphere
- Average age: 87 & 88

Question 4:

- We are living like family, but we are discouraged to help each other. If someone falls, we can't help-due to insurance etc.
- The rule is not good.
- Need Police report for the volunteer work
- They have to call ambulance when same one has fallen. Tim is under contract with AHS.
- Its fine to get up yourself or if the spouse helps

Need

- More security on the door. Someone entered into an elders room. Other elders should be concerned.
- One elder has been there for nine years, but has never locked door and never lost anything.

Key message

- Residents feel safe and secure and have someone to help them

Appendix 2

The Local Agencies info session was planned in such a way that the participants would be asked the following three questions to address four key topics.

Question 1: People in Need in Taber (Data regarding vulnerable populations provided)

How do these statistics compare to the data your agencies collect? Are they accurate to your experiences?

Question 2: Challenges and recent developments

A. What challenges have you faced providing your services in the area?

B. For unemployment services, have you noticed an uptake in the provisions of your services in Taber?

Question 3: About affordable housing (Data regarding vacancy and rent provided)

A. Do you know why this difference exists? Is there too much stock? Unsuitable homes? Unaffordable even at the lower rates? A lack of stock?

B. Are these vacant because they're old? Bad condition

C. Of the newer developments, what kind of homes are they?

D. Do you feel this (data regarding vacancy of new homes) is accurate? That the vacant units are mostly very old or unsuitable?

Note that the colored answers are given by a specific group. Black is for general answers from all attendees.

Note that some of the answers were given out of order and might not follow this exact format.

Question 1:

- Vulnerable refugees
- People who use services aren't just low income → families in streets
- AHS
  - ◊ Not just affordable → need suitable
  - ◊ Houses at 30% do not meet needs
  - ◊ Medical
  - ◊ Social
  - ◊ Pets
  - ◊ Smoking
  - ◊ Substandard is what affordable→ don't want to being up issues
  - ◊ Suitable homes for families too expensive
  - ◊ Newcomers-mental health
  - ◊ Families in excess of 30%
  - ◊ More than just 10% of population
  - ◊ Worker families and those on public income
    - ⇒ Can not afford homes
    - ⇒ Income doesn't match rents

Question 2A:

- People in housing → unsuitable
- Mental issues
- If issue pushed, home might come under bylaw
- Homes usually private
- Advocating damages self reputation→ can't help vulnerable
- Not enough units
- New residents don't now about affordable housing
- Abuse hurting housing stock even in Lethbridge → families being affected
- People trying to make a change ignored→ some abusing system
- Can't afford to live where they are
- Housing fees compete with medical costs
- Limited funds
  - ◊ Government agencies off-loading to non-profits
  - ◊ Non-profit has to provide transportation → no funding → funded by community
- Jobs don't pay enough
- Barriers prevent getting new housing
- $1200 should be average → not $900 → looked at 19 → for family even $1200 is unsuitable
- Expectations not aligned with health standards
- Food bank data supports
- Taber better off→ some peoples ship rents and just buy homes
- Wide variance of rich vs. vulnerable
- Palace hotel helps→ old hotels critical for housing system→ can be closed for health reasons
- People with mental health issues live there
- If no car, transportation vey costly if outside services needed
- Min wage still require services
  - ◊ One non-expected cost from being broke
  - ◊ No 1 bed in affordable or social, have to go else where → also no accessible
- Refugees put in social housing or handled by church
- People trying to clean-up forced into the Palace-can effect health
- Some people don't meet all criteria for some AHS programs

Question 2B:

- Demand is higher, more severe events
- Last year – more people seating mental health help a chronical illness
- Transportation issue for reaching medical care
- Some people have to leave for care
- Lack of living accommodations
  - ◊ Lethbridge has accommodations
  - ◊ Want to have accommodations, but don't want to move to Lethbridge
- Only one lodge

Question 3A:

- All central units for single people not suitable⟶ cheaper to live in Lethbridge and commute
- New developments not for singles
- Basement suits
  - ◊ not accessible
  - ◊ do not meet needs
  - ◊ no variety
- New 4-plexes are nice⟶ not very expensive
- Occupied rentals bad and unsuitable⟶ not just vacant units
- Units often damaged
- Some of landlords selling due to damaged properties
- 4plex -1 bed ⟶ $850
- Illegal suites not captured by survey ⟶ a lot of issue in these units
- 2011 homes built for a person
  - ◊ Hard to sell homes
  - ◊ Took 3 years for one home

Question 3D:

- Yes homes needs to be taken care of
- Standards are bare min. ⟶ water, heat
- Don't want to close⟶ might have no safety net
- Need to move person to fix
- Some complaints from people who cause problem
- Need to partner to fix homes
- Businesses do not want to invest to housing⟶ lack of econ. Activity
- Businesses closing

Key Questions

- Low-rent numbers: ~$475, RGI, Aug: $550 Royal: $650-800 → long term
- Case of not complaining to landlords:
  - ◊ Afraid to love what they have→ pets → will not complain to help that
  - ◊ Complaining fear → after repair rent went up
  - ◊ Someone won't renew lease from fear
- Some landlords can't afford repairs
  - ◊ It is old, do I invest?
  - ◊ Cheaper to convert to duplex
- Still need vehicle → services at the edge
  - ◊ Lack of knowledge about services
  - ◊ Barnwell, Vauxhall → must have a car, high vacancy even with low rents, suitable
  - ◊ Private shuttles often booked
  - ◊ Forced to Lethbridge due to trans. → health issue

Placemat Answers:

- *Transportation (access to services)*
- *Crisis's at the school-attendance, behaviour, mental health strain*
- *Limited services for unemployed. Small town mentality (familiarity-available jobs are low paying, doesn't encourage/allow employment→ child care)*
- *Mental health prevents inability to maintain employment/housing*
- *Health care needs: mental health, addiction, chronic illnesses*

Placemat Answers:

- *Lack of support in Taber (jobs, $, family)*
- *Social assistance⟶ hard to find affordable housing*
- *Lack of suitable housing/medically inappropriate housing*
- *Afraid bring concern to landlords*
- *Large families (overcrowding)*
- *In accessing services*
- *Issue of houseless (private property)*
- *Advocating can damage reputation*
- *Homes D..... stake of repair*
- *Not sufficient units*
- *Stats presented are not representative of our experience at 10%*
- *No data collected, advocated only*
- *Income – public ; sources covering families conflicting .....*
- *No quantitative data by EPH (AHS)⟶ other departments in AHS may have this information*
- *Substandard housing is affordable in many cases*
- *Large families ⟶ unable to afford accommodations that could safely accommodate all family members*
- *Vulnerable populations mental health, AISH, new-comers, etc. Cannot provide enough funding for good, safe housing*
- *Agree that we believe a number of families are spending in excess of 30% of income as housing is expensive to get into a nice, suitable housing*
- *New to Canada-unaware of housing availability -language barrier*
- *Drug use+ crime has... housing-mess, needles, damage*
- *Supplies-tai...*
- *Problem those trying to change+ those abusing the system*
- *More and more unemployed, overextended because income stream stops cutbacks*
- *Can live but cannot eat (restricted/govt income)*
- *Limited access to affordable decent housing*
- *Inability to provide rent/damage deposit*
- *Palace is only single person affordable*
- *Middle income have stress due to lack of finances*
- *Substandard housing*
- *Limited funds*
- *Govt. agencies off loading services to non profits*

Appendix 3

The Local Employers info session was planned in such a way that the participants would be asked the following four questions to address four key topics.

Question 1: Issues with housing available in Taber

A. We understand that new businesses have not moved in due to the lack of housing available in Taber. Is this accurate? Are there other reasons you can see to not invest in Taber?

B. Do you feel like your employees are able to afford housing in Taber?

Question 2: Business in Taber

A. Considering businesses seem to not invest in Taber, what makes you stay? If you are willing to share, have you or are you considering moving out?

B. What are the costs of operating in Taber compared to other places in the province? Lethbridge for example.

Question 3: Employment in Taber

How do you feel about these numbers? Do they seem accurate to the situation you're facing?

Question 4: Workers in Taber (Data regarding worker wages provided)

A. Does this seem accurate to you?

B. Given these statistics which show cheap rents in Taber, why do you think workers are unable to live in Taber?

C. Workers find it cheaper to live in Lethbridge and commute to Taber, do you feel this is accurate?

Note that the colored answers are given by a specific group. Black is for general answers from all attendees.

Note that some of the answers were given out of order and might not follow this exact format.

Question 1A:

- Lack of people to attract Business
- Locations→ 1 hour from Lethbridge
- Aging housing stock→ difficult to repair
- Lack of new lots for sale
- Need for new utilities
- 30-40% staff from Lethbridge
- Other factors besides housing
- Not much choice→ gap exists between desirable housing and what is available
- Housing needs to be comfortable
- Big gap in housing available
- Need to pay more for transportation, might be late due to weather
- Hard to find new employees
- Some people don't like small communities
- Not only housing availability- Quality → old, moldy houses
- Data doesn't account for local Mexican Min. pop.→ shadow pop.

Question 1B:

- Cost between Taber and Lethbridge is the same
- People want quality of life (concerts, restaurants) community should offer this social aspects
- Quality of life after work very important
- Jobs available →just not social
- Complaints more about " I will be in Lethbridge anyway" referring to social life
- Home should be comfortable
- Desirable housing is overpriced
  - ◊ At low $ - Undesirable, At high $ Desirable; nothing in-between
- For what Govt. get, even bottom level is overpriced
  - ◊ Finance
  - ◊ Foundation

Question 2A:

- Been in Taber a long time → good community: young people need exposure to Taber, some require social aspects Lethbridge provided
- Small Fort. Mac
- Good place economically
- Do not want to commute from outside
- New businesses might be Lethbridge over Taber
- Ever if everything else is there, housing could be could be last strain
- Youngest people typically live outside , people with children as well
- People renting come to Taber

Question 2B:

- Taxes in Taber is a good deal→ Taber competitive with Lethbridge, inputs exists but no output
- More taxed in Pincher Creek, doesn't have the same industrial base
- 1/10th of the amenities in Coaldale

Question 3:

- See steady increase in pop.→ community is growing→ might be Mexican Mennonites
- More child support checks than children going to school
- Standard Stats Can not best approach to Taber and to South Alberta
- Housing too expensive, $225K house is $275K
- Several Men. Families in the same house
- Students leaving school for homeschooling
- All housing different for Men. Pop. → single bread winner so they need cheaper homes

Question 4:

- People $15-20 can't afford a house→ can only rent or share a house
- Not cheap rents, mid to high → suitable places have to be shared
- People live in Lethbridge for lifestyle
- Young people need to be sold on lifestyle
  - ◊ Safe community
  - ◊ Hockey
  - ◊ Spray park
- Should incentivize new home purchases in Taber
- $15-20 cannot buy house anywhere
- Desirable rentals more expensive
- People don't calc. Commute pricing→ some do, share a ride
- Yes housing cannot be bought
- Long waiting list foe subsidized housing → most units are for lone-parents
- Advancement in Transportation would help development →currently cause people to move out

Key Questions:

- Other factors: people do not know the quality of medical service in Taber
- Address the specialist problem
- Lack of provincial and federal support for housing development
- Housing not profitable in Taber→ need Govt. or subsidy funding

Placemat Answers:

- *Town of Vauxhall*
  - ◊ *Location*
  - ◊ *Cost of replacing aging property*
  - ◊ *Now have new lots & upgraded water plant*
- *Not cheaper to live in Lethbridge→ not so much affordability as it is selling lifestyle*
- *Affordability-are we talking about rent or ownership?*
- *We need to incentivize people to buy affordable units, or tax free for two years*
- *There are other factors new mortgage Couse*
- *Based on Rumor Mill*
  - ◊ *There is interest but without affordable housing for employers. Why would you want to invest in Taber?*
  - ◊ *Pay employees more, because of travel.*
  - ◊ *Weather factor→ late employees (no shows)*
  - ◊ *Rental rates high*
- *Issues with housing in Taber?*
  - ◊ *Large industry: 0 enough housing*
  - ◊ *Attracting professionals to live here-unsuitability*
  - ◊ *0 new apartment multi family units*
  - ◊ *Stigma about multi family (NIMBY)*
  - ◊ **Not representative. Population absence**
  - ◊ *Price points: Amount of $ willing able to spend om housing*
- *A) Yes*
- *Ownership-0*
- *Rental -almost- 0*
- *Subsidized -wait list 0*
- *B) Inaccuracy of dataset: not $ 15-20% earners*
- *C) Not primary commuter group→ higher wage earners*