

FEDERAL HOUSING PROGRAMS

Canada Mortgage and Housing Corporation is the main policy and program delivery mechanism for the Government of Canada. CMHC also sponsors and undertakes extensive research on housing market, innovative practices and many other subjects.

FINANCIAL ASSISTANCE

CMHC provides a range of financial assistance programs for affordable housing development. Financial assistance programs are available for projects in the early stages of development, to support the creation of new affordable housing, and for renovation projects.

Seed Funding

Housing providers who are in the early stages of developing affordable housing project proposals can apply for financial assistance of up to \$20,000. The funds may be used for business plans, design work, site assessment and other planning.

Affordable Housing Initiative

The AHI provides contributions to increase the supply of off reserve affordable housing, in partnership with provinces and territories. Under the AHI bilateral agreements, the provinces and territories cost-match the federal investment. This funding may come from the province or territory and from other parties (e.g. municipalities, private sector, donations etc.). Within these terms and conditions, each provincial or territorial housing agency has designed its own housing program and is responsible for program delivery, including the selection of housing projects that receive AHI funding. The Federal Government recently announced it is extending funding for affordable housing for five years.

Proposal Development Funding

This program provides repayable interest-free loans to facilitate the development of affordable housing.

Renovations Program

Financial assistance is available to fund repairs, renovations, accessibility modifications, the creation of low-income rental units, and home adaptations. Renovation assistance programs include:

Home Owner Programs

- Homeowner Residential Rehabilitation Assistance Program (Homeowner RRAP)
- Residential Rehabilitation Assistance Program for Persons with Disabilities
- Home Adaptations for Seniors' Independence
- Emergency Repair Program (ERP)

Multi-Unit Projects

- Residential Rehabilitation Assistance Program – Rental RRAP
- RRAP for Conversions
- RRAP for Rooming Houses
- Shelter Enhancement Program (SEP)

CMHC Mortgage Loan Insurance

Typically, lenders require mortgage loan insurance for loans made to anyone that wishes to purchase a home with less than 20% of the purchase price. The Canadian Bank Act prohibits most federally regulated lending institutions from providing mortgages without mortgage loan insurance for amounts that exceed 80% of the value of the home or purchases with less than 20% down payment.

Through the lender, CMHC Mortgage Loan Insurance enables individuals to finance up to 95% of the purchase price of a home.

SERVICE CANADA

Service Canada offers single-window access to a wide range of Government of Canada programs and services for citizens including:

- Social Insurance Numbers,
- Employment Insurance benefits,
- Canada Pension Plan/Old Age Security benefits.

Service Canada Centres are also the first point of contact for clients seeking information on Government of Canada programs such as:

- the Homelessness Partnering Strategy, which works to prevent and reduce homelessness by helping to establish the structures and supports needed to move homeless and at-risk individuals towards self-sufficiency and full participation in Canadian society;
- the New Horizons for Seniors Program, which provides funding to non-profit organizations, to ensure that seniors can benefit from, and contribute to, the quality of life in their communities;
- the Opportunities Fund for People with Disabilities, which helps people with disabilities prepare for and obtain employment or self-employment, and develop the skills they need to keep a new job; and,
- the Youth Employment Strategy, which helps young people, particularly those facing barriers to employment, get the information, skills and work experience they need to make a successful transition to the workplace.

HOMELESSNESS PROJECTS IN REGINA

The Government of Canada has invested funds in communities across Canada to prevent and reduce homelessness using the National Homelessness Initiative (from 1999 to March, 2007) and the Homelessness Partnering Strategy (from April, 2007 to March, 2009). It should be noted that while Homelessness funds are not used for the cost of regular housing, they have played a major role in needs identification, feasibility studies, capacity-building, co-location and coordination of services with housing, community development, and housing policy development.

National Homelessness Initiative/Homelessness Partnering Strategy

During the National Homelessness Initiative, the Government of Canada invested over \$8,317,574 in Regina, Saskatchewan through 70 projects. Recipient organizations include:

Organizations Receiving Homelessness Funding in Regina 2000 to 2008

(Community must provide matching resources – direct funds or in-kind)

City of Regina: 2000, 2003, 2007 Community Plans, North Central/RICCP Planning and:

Aboriginal Family Services	Regina Adult Learning Centre
All Nations Hope AIDS Network	Regina Early Learning Centre
Aman House, Inc. Regina	Regina Local 175 Secretariat
Canadian Mental Health Association	Regina Métis Sport and Culture
Carmichael Outreach	Regina Qu'Appelle Health Region
Community Health Services Association Ltd.	Regina Rescue Mission
Core Community Association Inc.	Regina Transition House
Cornwall Alternative School	Regina Treaty Status Indian Services Inc.
Ehrlo Community Service	Salvation Army (Grace Haven)
First Avenue Child Care Inc.	Salvation Army (Waterston Centre)
Former Saskatchewan Indian Federated College	Scott Collegiate Infant and Toddler Centre
Gabriel Housing Inc.	South Saskatchewan Independent Living Centre Inc.
Herchmer Community School	Steet Culture Kidz
John Howard Society	SWAP
Kids First Day Care Centre, Inc.	Twenty-four Hour Child Care Co-op Ltd.
Mobile Crisis Services Inc.	United Way of Regina
Mobile Crisis Services/Regina Police Service	University of Regina
Namerind Housing Corporation	Wichihik Iskewewak Safehouse Incorporated
North Central Family Centre	YMCA
Phoenix Residential Society	YWCA
Rainbow Youth Centre	Zoya Schmyer Consulting
Regina & District Food Bank	

SASKATCHEWAN SOCIAL SERVICES

Community-Based Organizations

Community-based organizations (CBOs) are non-profit agencies created by communities to address local needs. They are governed by volunteer boards of directors and staffed by paid personnel. Some CBOs are also supported by volunteers. Many CBOs receive funding from a variety of sources, including grants, donations, fees, and fundraising, but government is the primary source of funding for most agencies. The Ministry of Social Services currently contracts with over 400 CBOs to deliver services to about 150,000 children, youth, families and people with disabilities across the province. About \$90 million per year is paid to CBOs to deliver services including:

- Residential care for people with disabilities or people needing additional support
- Nurseries for children whose families are in crisis
- Mobile crisis response
- Centres for assisting victims of sexual assault
- Transition houses for women and children fleeing abusive situations
- Friendship centres and outreach
- Supports for teen parents
- Sheltered workshops for people with disabilities
- Counselling and treatment
- Advocacy services for those who need help to articulate their needs and make their voice heard.

Income Assistance

Programs are available to assist low-income working families and families who receive income assistance benefits. These programs provide extra resources to help parents remain in the workforce and to assist families in becoming financially independent. Income Assistance programs of the Ministry Include:

- Child Care Subsidy
- Child Nutrition and Development Program (CNDP)
- Discount Bus Pass
- Food Security – working with communities
- Saskatchewan Employment Supplement
- Seniors Income Plan (supplement for low-income seniors)
- Saskatchewan Rental Housing Supplement
- Saskatchewan Assistance Plan (social assistance)
- Transitional Employment Allowance – for persons participating in employment assistance programs or transitioning to a job.

Other Programs and Services

- Child Protection
- Community Living - primarily through an extensive system of community-based social, residential, vocational and early childhood agencies
- Family Violence programs
- Foster Care
- Services to Seniors
- Services to youth (16-17 years)
- Children and Families