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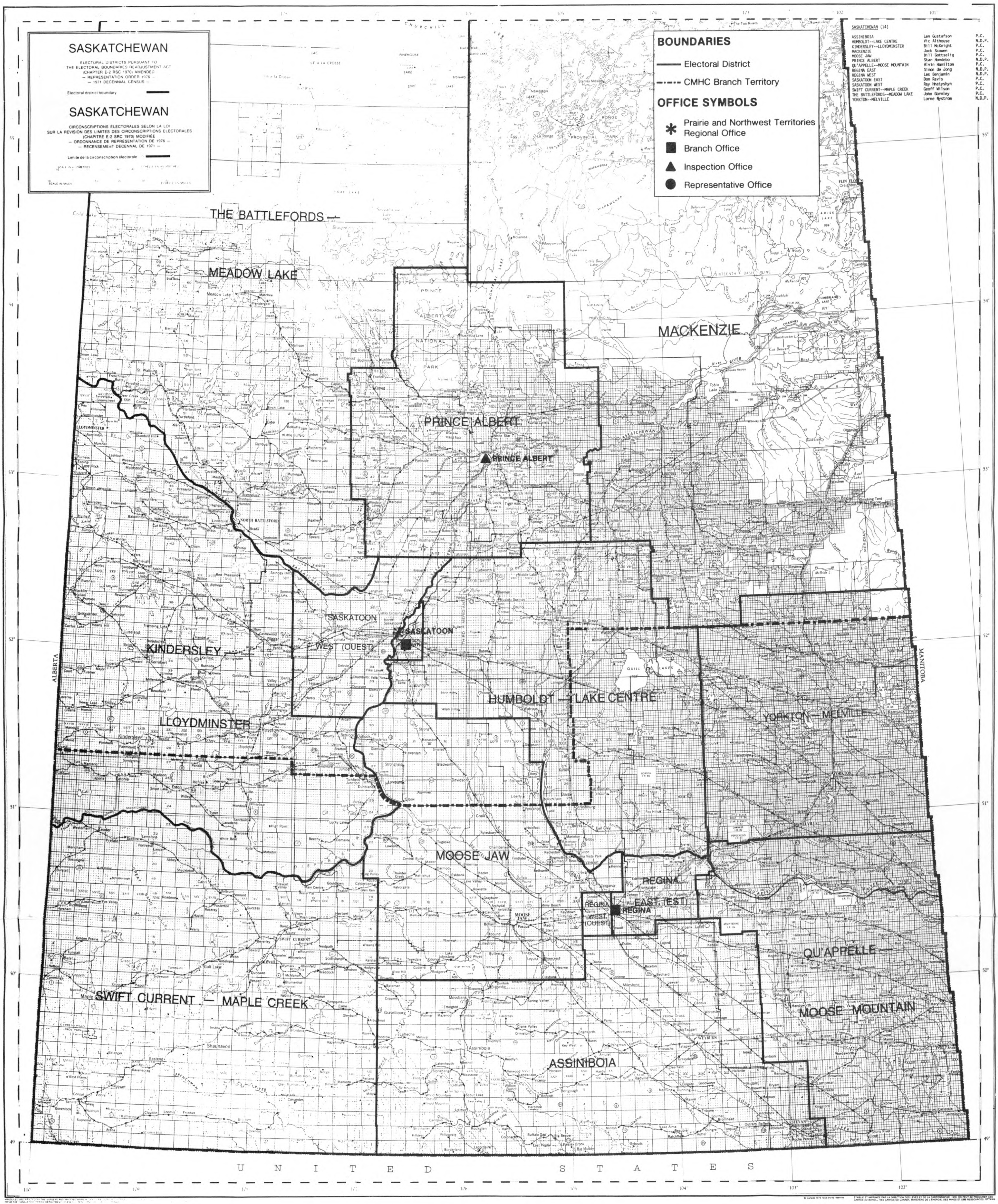
Regina Branch

Canada Mortgage and Housing Corporation
Société canadienne d'hypothèques et de logement

Briefing Notes: Saskatchewan Members of Parliament, 1985

Canada


SASKATCHEWAN
ELECTORAL DISTRICTS PURSUANT TO
THE ELECTORAL BOUNDARIES READJUSTMENT ACT
(CHAPTER E-2 RSC 1970) AMENDED
— REPRESENTATION ORDER 1976 —
— 1971 DECENNIAL CENSUS —
Electoral district boundary
SASKATCHEWAN
CIRCONSCRIPTIONS ÉLECTORALES SELON LA LOI
SUR LA REVISION DES LIMITES DES CIRCONSCRIPTIONS ELECTORALES
(CHAPITRE E-2 SRC 1970) MODIFIÉE
— ORDONNANCE DE REPRÉSENTATION DE 1976 —
— RECENSEMENT DÉCENNAL DE 1971 —
Limite de la circonscription électorale
BOUNDARIES
Electoral District
CMHC Branch Territory
OFFICE SYMBOLS
Prairie and Northwest Territories Regional Office
Branch Office
Inspection Office
Representative Office
SASKATCHEWAN (14)
ASSINIBOIA Len Gustafson P.C.
HUMBOLDT--LAKE CENTRE Vic Althouse N.D.P.
KINDERSLEY--LLOYDMINSTER Bill McKnight P.C.
MACKENZIE Jack Scowen P.C.
MOOSE JAW Bill Gottselig P.C.
PRINCE ALBERT Stan Hovdebo N.D.P.
QU'APPELLE--MOOSE MOUNTAIN Alvin Hamilton P.C.
REGINA EAST Simon de Jong N.D.P.
REGINA WEST Les Benjamin N.D.P.
SASKATOON EAST Don Ravis P.C.
SASKATOON WEST Ray Hnatyshyn P.C.
SWIFT CURRENT--MAPLE CREEK Geoff Wilson P.C.
THE BATTLEFORDS--MEADOW LAKE John Gormley P.C.
YORKTON--MELVILLE Lorne Nystrom N.D.P.
THE BATTLEFORDS —
MEADOW LAKE
MACKENZIE
PRINCE ALBERT
PRINCE ALBERT
SASKATOON
WEST (OUEST)
SASKATOON
KINDERSLEY —
LLOYDMINSTER
HUMBOLDT — LAKE CENTRE
YORKTON — MELVILLE
MOOSE JAW
REGINA
EAST (EST)
REGINA
WEST
(OUEST)
REGINA
QU'APPELLE —
MOOSE MOUNTAIN
SWIFT CURRENT — MAPLE CREEK
ASSINIBOIA
ALBERTA
MANITOBA
UNITED STATES

MAP

Electoral districts and
CMHC branch territories

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A DESCRIPTION OF CMHC

Canada Mortgage and Housing Corporation (CMHC), created in 1945, is the Government of Canada's housing agency, charged with the administration of the National Housing Act (NHA). It is a Crown corporation reporting to Parliament through the minister of labor. The Corporation is headed by a board of directors consisting of the chairman of the board, the president, a designated vice-president, five members from outside the public service, and two from the public service, all appointed and approved by the governor in council. CMHC's mission is to promote the construction of new houses, the repair and modernization of existing housing, and the improvement of housing and living conditions.

The Corporation pursues its mission through seven distinct planning elements for the purpose of planning and budgeting. The Corporation's seven planning elements and their objectives are stated below:

- Mortgage Loan Insurance - To promote the effective operation of the mortgage market and the housing market by providing leadership in mortgage loan insurance on a full recovery basis, while pursuing additional public policy objectives.

- Market Housing - To promote the effective operation of the private residential mortgage market and the private housing market through means other than public mortgage loan insurance including the provision of loans to assist Canadians to purchase or rent suitable and affordable housing.

- Social Housing - To assist Canadians whose incomes are insufficient to gain access to adequate housing by encouraging and supporting, in conjunction with provinces, municipalities and their agencies, the provision of low- and moderate-income public housing and by encouraging the establishment of non-profit and co-operative housing corporations.

- Rehabilitation and Conservation - To promote and support the rehabilitation of substandard housing and the improvement of existing housing through the provision of loan and grant assistance.

- Community Services - To assist in the achievement and in the maintenance of sound community environments by encouraging and supporting the provision of basic community services.

- Research, Development, Demonstration and Information - To assist in the achievement of informed public decisions relating to housing and community planning matters, and in the effective operation of the mortgage and housing markets, by contributing to the knowledge and understanding of these matters, specifically including the technological aspects, on the part of industry, governments and the general public.

- Corporate Financing - To achieve and maintain a viable and business-like corporate entity under the terms of the CMHC Act while administering the National Housing Act and the programs provided therein in accordance with government policy.

The activities within CMHC's lines of business are grouped by three main business components:

- administered funds;
- government programs; and
- asset administration/services to others.

<u>Administered Funds</u>

Mortgage loan insurance is made available by the Corporation to encourage an adequate supply of mortgage funds for housing. CMHC operates the Mortgage Insurance Fund into which premiums and fees are paid by borrowers, and out of which reimbursements to lenders are made if the borrowers default. The Corporation also administers the Home Improvement Loan Insurance Fund and the Rental Guarantee Fund. Although they form part of the Corporation, these funds are operated as separate accounting entities within CMHC's financial structure. Administrative costs incurred by CMHC in this respect are fully recovered from the funds.

<u>Government Programs</u>

This includes all of those grants, contributions and subsidy programs which are delivered on behalf of the government and which produce no income for the Corporation. The Corporation is reimbursed by the government for its administrative costs incurred within this component and is at the same time accountable for delivering these programs in an effective and efficient manner. The Corporation also provides loans and investments under its capital budget for which non-budgetary funds are advanced, and subsequently repaid, from the Consolidated Revenue Fund. Administrative costs incurred by the revenue-producing loans are covered by the income generated.

<u>Asset Administration/Services to Others</u>

There are two categories of activity under this component:

- the first category, the asset administration portion, involves loans and investments provided by the Corporation for housing and community purposes with funds borrowed from the government. The total assets represented by these loans and investments exceed $10 billion. The principal source of income is derived from the margin between lending and borrowing interest rates. The sale of real estate assets may also provide the Corporation with income.

- the second category, services to others, involves the expertise which the Corporation has acquired in many housing-related areas, including inspections and mortgage administration. Provision of services using this expertise, principally to other government departments (for example, CHIP, UFFI, inspections for third parties) is an additional source of income to the Corporation.

With a staff of 3 900 employees, a national office in Ottawa and 80 offices throughout Canada, CMHC works with individual Canadians, voluntary groups, the housing industry, other levels of government and financial institutions to improve housing conditions for all Canadians. Full details of the various federal housing programs may be obtained from any CMHC office.

THE EVOLUTION OF HOUSING POLICY IN CANADA

Although housing and living conditions were an explicit concern of the government of Canada as early as 1909 with the establishment of the Commission of Conservation, the federal government did not actually enter the housing field until 1919. In order to relieve a general scarcity in housing for returning veterans, the government provided loans to the provinces. The Dominion Housing Act of 1935 broadened the involvement by providing loan funds to builders and owners to stimulate the economy. However, it was the National Housing Act of 1938, which had the dual objectives of stimulating the economy through job creation in the housing field, and improving housing conditions for low-income families.

CMHC's Beginnings

In 1945, as a response to the issues of reconstruction raised by the Curtis Committee, the government created CMHC as the agent of the federal effort in housing and community planning and to administer the National Housing Act of 1944.

In 1954, the present system of public mortgage insurance replaced the previous joint lending technique. The creation of a virtually risk-free investment for lenders in mortgages increased the availability of mortgage funds from the private sector. By law, banks still must have mortgage insurance when making a mortgage where the value of the mortgage debt is greater than 75 per cent of the value of the property.

During the period, the government, through CMHC, still controlled the interest rates and terms of NHA mortgages as well as acting as a direct lender. The latter is now a residual role, with CMHC acting only as a lender of last resort.

In 1964, the government undertook a number of changes. It began to decentralize housing policy by having provincial housing corporations assume increased responsibility; it shifted the focus of housing programs from market efficiency concerns to redistribution; and began to undertake programs such as land assembly which previously had been solely done by the private sector.

The Awakening of Social Concerns

A concern for the housing conditions of low-income households developed in the early 1960s. While public housing was always possible under the National Housing Act, it was not until the mid-1960s that public housing activity occurred to any degree. Only about 13 000 public housing units had been provided between 1949 and 1964. The current portfolio is about 204 000 units.

As of the 1964 amendments to the NHA, assistance under public housing took the form of either 75-25 federal-provincial cost-sharing of capital costs and operating losses (Section 40, NHA) or the provision of 90-per-cent loans by the federal government with operating losses shared on a 50-50 basis. The increased concern about low-income households resulted in provincial housing corporations or agencies being formed to develop projects. Many of these were modelled on CMHC but have focussed on public housing.

In the later 1960s, the concern over low-income housing conditions broadened to incorporate a concern with the condition of the urban environment, and initiatives were introduced to alter the whole character of communities.

Following the negative reaction of the Hellyer Task Force to Urban Renewal and the Public Housing Programs, the 1973 NHA amendments introduced the Neighbourhood Improvement Program to provide a more sensitive approach to inner city upgrading. Such federal involvements ended with the termination of the Community Services Contribution Program (CSCP) in 1980 and provinces now only continue such initiatives on their own if they see fit.

Even though the Hellyer Task Force had identified concerns over the creation of low-income ghettos through the Public Housing Programs, public housing remained the major way of assisting low-income households until 1978 when replaced in large measure by the Non-Profit and Co-operative Housing Programs, under Section 56.1 of the NHA. Section 40 public housing is still active in the Atlantic Region, Saskatchewan, and N.W.T., with some 1 212 units committed in 1984. Also, the Rent Supplement Program, which provides federal-provincial subsidies for low-income tenants of units in projects owned by the provinces or by private landlords, is still available.

Rural and Native Housing

The housing conditions of natives and rural dwellers had not gone unnoticed by the federal government and in 1974, the Rural and Native Housing Program (RNH) was introduced.

Under this program, native Canadians (non-status or status-living-off-reserve) and rural Canadians living in communities of under 2 500 population, receive assistance to improve their housing conditions. Assistance can range from construction of a new house to rehabilitation of an existing home or assistance to meet emergency repairs.

This program was evaluated in 1981, and found to be falling short in assisting natives. Only 25 per cent of the units went to this target group, which was below the government's expectations and not representative of the need. As a result, cabinet gave approval in principle in March, 1982, to changes to render the program more effective. However, before proceeding with the changes, CMHC was instructed to undertake negotiations with the provinces (some had already withdrawn) regarding their participation in the new program. During these discussions, it became clear that the provinces were unwilling to support federal objectives for the program, in particular the setting of native targets. It also became clear that the provinces would not oppose unilateral federal funding and delivery of the new RNH Program. Accordingly, in June, 1984, Parliament passed legislation to implement a revised RNH Program. The main features of this legislation are that it allows unilateral federal funding and delivery in place of federal-provincial arrangements, and improved native targetting. Bilateral discussions have been taking place to work out the specifics of implementing the new program in each province. The provinces are being encouraged to provide complementary financial assistance.

Changes in the Late 1970s

The 1978 amendments to the NHA resulted in the introduction of the Section 56.1 Non-Profit and Co-operative Programs as the main vehicle for low-income housing. These programs involved an annual allocation of units and private market loans to reduce costs and the introduction of global agreements to give the provinces greater control over delivery.

In the area of municipal services, the desire to cap spending and provide greater provincial flexibility resulted in the Community Services Contribution Program (CSCP) to provide federal assistance for municipal capital expenditures.

Housing Initiatives to Support Economic Recovery

Housing markets performed reasonably well up to the early 1980s, but problems arose with the economic recession of 1981-82 and with the restrictive monetary policy then being pursued. During this period, the Canadian economy endured high inflation, volatile interest rates, and worsening unemployment. Some homeowners faced affordability problems at mortgage renewal time. Many traditional first-time homebuyers experienced accessibility problems, aggravating already tight rental markets. Borrowers opted for shorter-term mortgages in the hope that interest rates would fall. Housing starts plummetted to 125 860 units in 1982, a 29 per cent decrease from the previous year and the lowest level achieved since 1960. In the final month of 1982, the unemployment rate in the construction industry exceeded 25 per cent, compared with just under 17 per cent a year earlier.

The government intervened to help offset the worst impacts of the recession and unstable interest rates on the housing sector, and to use increased housing activities as a means of stimulating economic recovery and job creation. All told, those measures cost the government about $1.8 billion. The measures taken included the following programs:

- Canadian Home Ownership Stimulation Plan (CHOSP) - Introduced in June, 1982, and terminated at the end of 1983, this plan made non-taxable grants of $3 000 available to homebuyers. About 272 000 homebuyers were helped by the plan which boosted housing starts by 29 per cent and reduced pressure on the rental markets. CHOSP cost the federal government about $800 million.

- Canada Mortgage Renewal Plan (CMRP) - Under this plan, announced in November, 1981, and terminated at the end of 1983, homeowners renewing mortgages at interest rates that required more than 30 per cent of household income to meet monthly payments could qualify for grants of up to $3 000.

- Canada Rental Supply Plan (CRSP) - This plan was introduced in November, 1981, to make interest-free loans available to private rental builders. An estimated $200 million was committed to the end of 1984, providing about 24 000 additional rental units and some 29 000 person-years of work.

- Canada Home Renovation Plan (CHRP) - Under CHRP, introduced in May, 1982, eligible homeowners could receive grants equal to one-third of their costs on home repairs and alterations up to a maximum of $3 000. By the time the program ended in July, 1983, it had helped some 129 000 homeowners and created 42 000 person-years of employment, mainly in the construction trades, at an estimated federal commitment of $227 million.

During the same period, most provincial governments took action similar to that of the federal government and introduced programs to assist homeowners with mortgage renewal problems, to promote accessibility, and to stimulate general economic activity through housing measures.

In addition to the short-term federal housing measures listed above, the April, 1983 budget announced changes to the Registered Home Ownership Savings Plan (RHOSP) to provide short-term incentive to buyers of new homes. Specifically, individuals eligible to contribute to RHOSP who buy new homes before March 1, 1985, are able to deduct from taxable income in a lump sum any amount needed to bring their total RHOSP contributions up to the $10 000 limit.

In June, 1984, Parliament passed legislation to implement a Mortgage Rate Protection Plan. Under this plan, which is retroactive to March 1, 1984, homeowners will be able to buy long-term protection against extraordinary increases in mortgage rates. The legislation also contained measures to encourage the development of mortgage-backed securities, which would result in mortgages that run longer than five years. These initiatives are intended to strengthen the security of homeowners.

Social Housing Thrusts

Besides helping to ensure that housing markets operate properly, the federal government is committed to helping provide adequate and affordable shelter for those Canadians who cannot obtain it themselves in the market. During the period when the focus was on addressing immediate market housing concerns, the government did take some measures in social housing:

- The Residential Rehabilitation Assistance Program (RRAP), which assists low- and moderate-income households, received a $40 million augmentation to its budget.

- The Rural and Native Housing Program had its 1983 budget augmented by $6.7 million and helped improve the housing conditions of rural families, in particular natives. In recognition of the severe native housing problems, $40 million in Special Recovery Fund dollars were also provided to DIAND for 900 units of on-reserve housing. Further assistance has resulted in an increase from 400 to 1 000 units for the Urban Native Housing Program, and increased loan maximums under the Rural RRAP and Emergency Repair Programs.

- The number of social housing units was augmented by 2 500 units in 1983 for commitment under the Private Non-Profit and Co-operative Housing Programs. In addition, some 8 300 CRSP units were available as rent supplement subsidy units.

The current thrust of work on social housing policy is to devise more efficient and effective ways of delivering assistance to low-income households. Progress in this direction has been made with the passing of legislation to implement the new RNH Program. Some steps have been taken to improve targetting under the two main federal social housing programs, the Non-Profit and Co-operative Housing Programs. A recent evaluation of these programs had revealed two serious shortcomings: they are costly and they serve only a small fraction of the total population in need of housing assistance. Accordingly, consideration is being given to new directions in social housing, including the introduction of a national shelter allowance program. The social housing strategies being developed are taking into account strategies for the rental market and the housing requirements of special needs groups.

HOUSING AND THE ROLE OF GOVERNMENT IN THE FUTURE

In December, 1984, the government published a discussion paper on housing to provide the starting point for a fundamental review of housing policy directly related to the challenges that the Government of Canada enunciated as necessary to achieve economic renewal. The review process involves consultations with the provinces, all participants in the housing sector, and other interested parties. The minister and the government want:

- to know what Canadians think the federal government's housing policies should be;
- to hear of alternative ways of addressing the issues;
- to receive practical proposals for improving programs.

REGINA BRANCH OFFICE ORGANIZATION

OVERVIEW

The Regina Branch Office serves the southern one-third of Saskatchewan, an area roughly encompassing those communities south of an east-west line drawn just south of the Town of Davidson. Client service is provided from our office located on the second floor of the Parkway Office Building, 3303 Hillsdale Street, Regina.

The Regina Branch Office is staffed by 60 employees who provide service in the areas of mortgage loan insurance, social housing, real estate and appraisal. Support services are provided by the branch's Human Resources and Administration and Financial Services Departments. The Mortgage Administration and Agreement Administration Departments, also located in the Regina office, service the entire province.

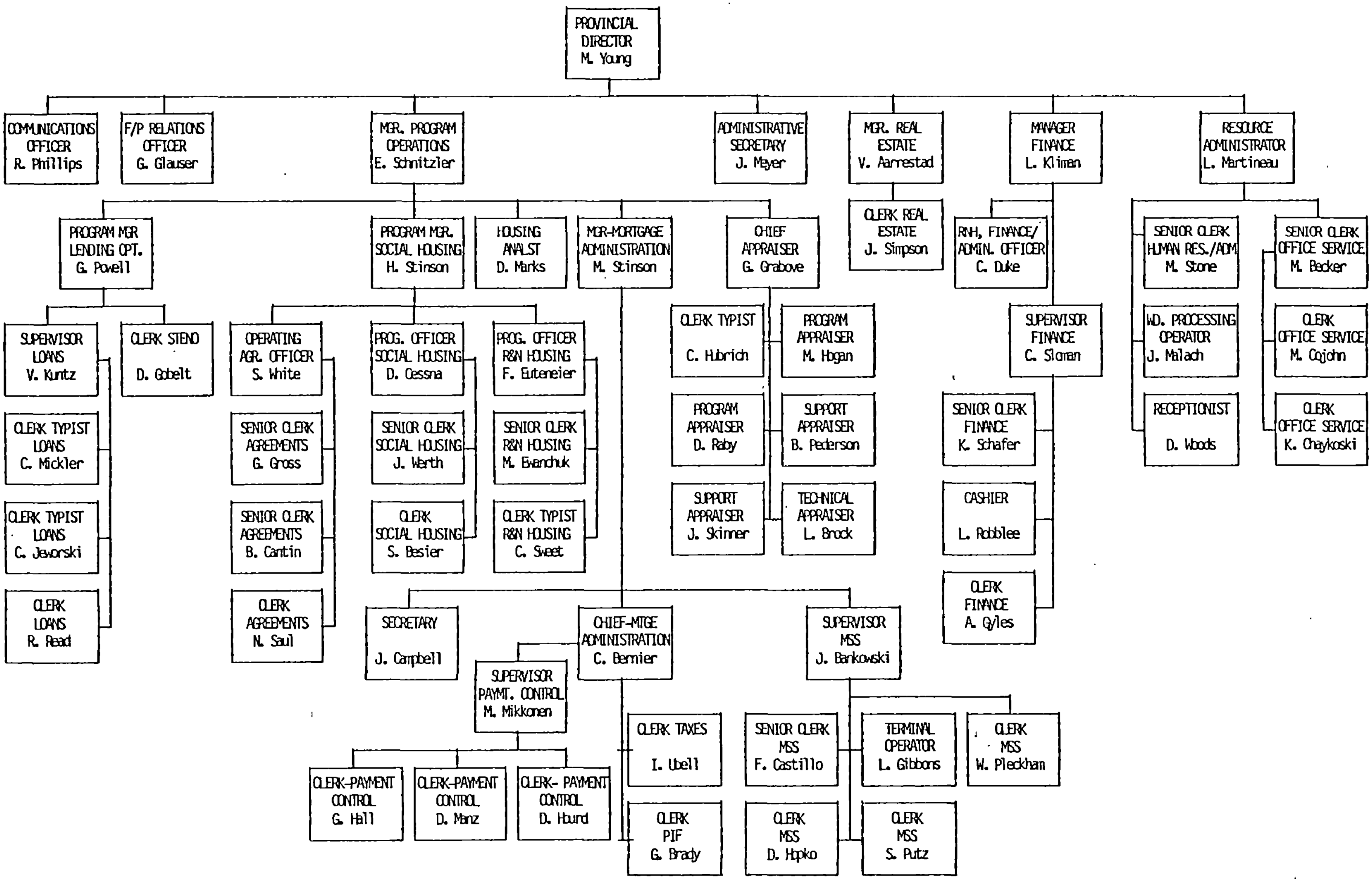
The Regina branch manager also serves as the provincial director for Saskatchewan. In this capacity, he is responsible for the administration and negotiation of federal-provincial agreements and any matters arising therefrom.

Branch Senior Management

Questions and/or concerns regarding CMHC activities in the southern part of the province should be directed to one of the following Regina Branch Office senior management staff:

MICHAEL YOUNG	(306) 359-5876 (Office)
Provincial Director/Branch Manager	(306) 789-1367 (Residence)
ED SCHNITZLER	(306) 359-5878 (Office)
Manager, Program Operations	(306) 584-9409 (Residence)

REGINA BRANCH ORGANIZATION CHART



PROVINCIAL ECONOMIC AND HOUSING OVERVIEW

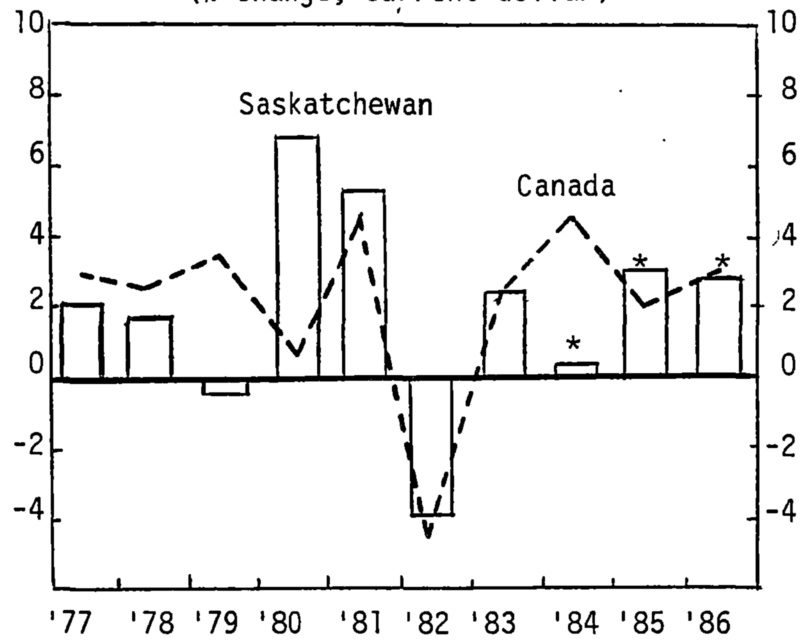
THE PROVINCIAL ECONOMY

The strength of the Saskatchewan economy lies in the production and export of unprocessed resource commodities led by grain, crude oil, potash and uranium. Saskatchewan, in fact, is the most resource-dependent province in the country. While in the longer-term the resource sector is projected to comprise a declining share of national economic activity, it was Saskatchewan's richness of resources together with a fairly stable performance in its agricultural industry that helped it to weather the economic downturn of the recent recession. Growth in provincial real GDP (Gross Domestic Product) exceeded the national average in every year over the 1980-83 period (refer to Figure 1 below).

FIGURE 1.

GROWTH IN REAL GDP, SASKATCHEWAN

(% change, current dollar)



Source: Royal Bank's Annual Fall Forecast, Oct.'84

Projections of Saskatchewan's 1984 growth rate have been scaled downward in view of the effects of this year's drought. The Conference Board is now projecting only a 0.7 per cent growth in Saskatchewan's real GDP, while the Royal Bank's projection released in October, 1984, is calling for only a 0.3 per cent growth, both well below the projected national average of 4.4 per cent (refer to Figure 1). For 1985, both the Conference Board and Royal Bank are projecting a return to above-average growth in Saskatchewan based on a return to normal weather conditions enabling an average harvest. According to the bank's projection, the province's real GDP will increase about three per cent in 1985 versus the national average of two per cent. The Conference Board is projecting an increase of 3.8 per cent, the highest in the country.

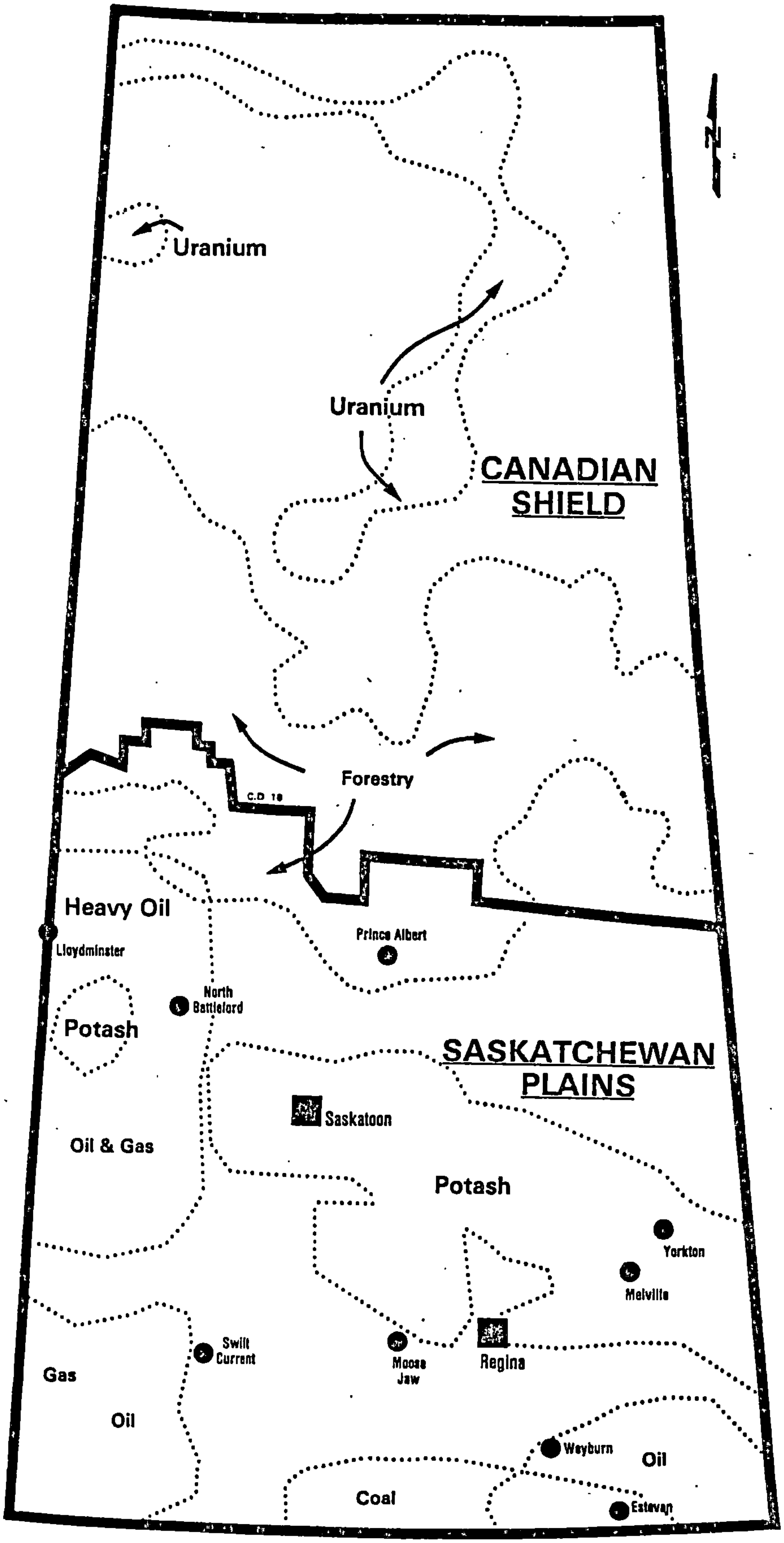
Despite the relatively better economic growth and low unemployment levels expected in Saskatchewan during 1985, unemployment rates have been rising steadily in recent years. This trend is the combined result of a decrease in the rate of new job creation and increases in the size of the labor force. Much of the increase in the labor force, in turn, has been the result of increased in-migration to the province.

SECTORAL ANALYSIS OF THE PROVINCIAL ECONOMY:

Saskatchewan is geographically subdivided into two regions of almost equal size. The northern Canadian Shield, where uranium production, forestry and traditional native pursuits are found, is the province's most economically disadvantaged region. The southern Saskatchewan plains contain most of the province's economic activity and population. Agriculture, potash, oil and gas are the major economic activities; the service sector and manufacturing are important secondary activities. Refer to Figure 2 on the next page.

Agriculture

The agricultural sector is by far the most important individual sector of the provincial economy accounting for roughly half of goods production and about 15 per cent of GDP. Even though crop production was above average in 1982 and 1983, total disposable provincial farm income fell in both years. Saskatchewan farmers experienced severely depressed production levels in 1984, down 20 per cent from 1983, due to the worst drought experienced in years and to a series of other natural calamities. Initial projections estimate drought-related losses will range between $700 million and $1 billion in total farm cash receipts, equivalent to a 20 per cent to 30 per cent drop from 1983's level of $4 billion. As well, farmers continue to be caught in a cost-price squeeze due to dropping or stagnant crop and land prices coupled with rising operating costs. After three consecutive years of declining disposable farm income, including a particularly devasting drop in 1984, negative impacts will be felt in communities throughout the province -- from retail stores and local services to farm equipment dealers and manufacturers.



Saskatchewan Resource Regions

FIGURE 2.

Potash

The recent recession of 1981-82 caused a severe slump in the worldwide potash industry with depressed markets, falling prices and the stockpiling of large inventories. As a result, Saskatchewan's potash industry experienced large layoffs, extended shutdowns and the shelving of expansion plans. So far, 1984 has been characterized as a year of partial recovery for the industry, which is still plagued by a volatile pattern of rising and falling prices and markets. The short-term outlook is for some improvements in both sales, volumes and prices, although worldwide competition is increasing and large inventories continue to hamper production levels and price increases. The longer-term outlook for the industry is for supply and demand to come back into balance towards the end of the decade as world demand increases steadily and some analysts feel the industry could rebound in the next couple of years.

Uranium

Reduced worldwide demand for energy brought about by the recent recession led to depressed demand and prices for uranium, causing production cutbacks, layoffs, the mine closure at Uranium City and a lag in exploration activity. The provincial uranium industry began to turn around in early 1983, reflected by a significant rise in sales due to the improvement of worldwide markets and the start of production at the Key Lake mine. The short-term outlook for the industry, which has been characterized historically by chaotic markets, is for gradual improvements in currently depressed, but improving, levels of prices and sales. However, large worldwide inventories and stockpiles throw a degree of uncertainty into even short-term forecasts. In contrast, the industry's long-term outlook is bright with exceptionally high grade ores and low production costs, plentiful supply, steadily increasing demand, and a predicted decline in production capacity in competing mine operations.

Oil and Natural Gas

In July, 1982, the provincial government introduced its Oil Industry Recovery Program providing a one-year royalty-free period for new development wells and a similar three-year inducement for new exploratory wells. In addition, a federal-provincial oil pricing agreement signed in December, 1983, extended world prices to all Saskatchewan wells drilled between 1974 and 1980, or more than half of the province's production. As a result, just about every industry record (number of wells drilled, land sales, known oil reserves, etc.) was smashed in 1983 and many were surpassed again in 1984. The outlook is for continued strong activity in the oil industry as the royalty holiday for new development wells will continue to be in effect until year-end while the royalty incentives on exploratory wells will remain in place at least into 1986.

While the natural gas industry is a relatively small component of the total provincial economy, it showed strong growth in both 1983 and

1984. This strength is based on the provincial government's new pricing system and its policy of doubling local gas production over the next five years through import replacement.

Heavy Oil Upgraders

The construction of two proposed heavy oil upgraders in Regina (New Grade) and Lloydminister (Husky) could provide major new economic activity. The New Grade project is currently at the stage of pre-construction analysis and the Husky upgrader is undergoing feasibility studies. Both appear to have excellent chances of proceeding, though construction on the New Grade project is unlikely before late 1985 while it will be perhaps a year later on the Husky project. Some preliminary numbers associated with the projects are: New Grade, $600 million investment, 1 300 construction jobs, 80 new permanent jobs; Husky, $3.5 billion investment (including a massive well-drilling program), 1 200 construction jobs, 220 new permanent jobs.

Manufacturing

The provincial industry is slowly recovering from the recent recession as manufacturing shipments began picking up moderately in the last two quarters of 1983 and then picked up strongly (15 per cent) in the first quarter of 1984. However, the manfacturing sector in Saskatchewan is relatively small, employing between five per cent and six per cent of the province's labor force, compared to 17.5 per cent nationally. In relation to Saskatchewan's share of the national population, our share of employment and revenue from manufacturing are the lowest in the country. Manufacturers are currently expressing mixed feelings regarding the near-term outlook. Although industry conditions are still described as "rough," the projected increase in capital and repair expenditures this year will stand out in sharp contrast to the Canadian situation which is expected to see further declines. For 1984 and 1985, the CMA (Canadian Manufacturing Association) projects a 10 per cent growth per year in shipments from Saskatchewan. However, a general return to financial health is still many months away, especially for the agricultural equipment sector where continuing high interest rates, low farm incomes and last year's drought turned 1984 into the fourth consecutive year of declining sales.

Services

Service sectors such as trade, finance, insurance, real estate and business and personal services (which are directly dependent on activity in other areas of the economy) have been recovering along with the resource and goods-producing sectors. However, Saskatchewan's service sector has not been generating new jobs at the rate it did during the past decade. The near-term weakness in the consumer market is attributed to weak employment growth, low consumer confidence following the drought, and continued high interest rates.

The severe drop in disposable farm incomes will have a strong negative impact upon local service industries throughout the province in 1985. The longer-term outlook is for relatively strong growth during the remainder of the decade based on a more complete recovery of the province's resource industries.

Construction

Construction activity in Saskatchewan exceeded the national growth rate by a significant margin in 1983. However, in line with the national trend, two interrelated factors were identified by the Conference Board as dampening 1984 activity. These factors were higher interest rates and a slowing of economic growth. This projection was borne out by first quarter 1984 statistics which revealed that, compared to the first quarter of 1983, the value of construction starts was down 17 per cent provincially versus an 11 per cent national drop. While institutional and engineering construction were up in Saskatchewan, commercial, industrial and residential construction were all down. In 1985, residential construction is expected to remain depressed although the non-residential sector could pick up if major projects such as the Regina heavy oil upgrader plant are started.

HOUSING IN SASKATCHEWAN

As noted earlier, Saskatchewan was the province least affected by the recent recession and, as a result, housebuilding activity remained fairly stable over the 1980-83 period (see Figure 3 below). The province's ability to sustain housing production during those years can also be attributed to early public intervention in the single-detached market in the form of the provincial Mortgage Interest Reduction Plan (MIRP). MIRP was introduced in 1982 to offset the effects of high interest rates by offering to pay homeowners the difference between actual mortgage interest rates and 13¼ per cent, when the going interest rates were higher. When it was introduced, interest rates were approaching 20 per cent.

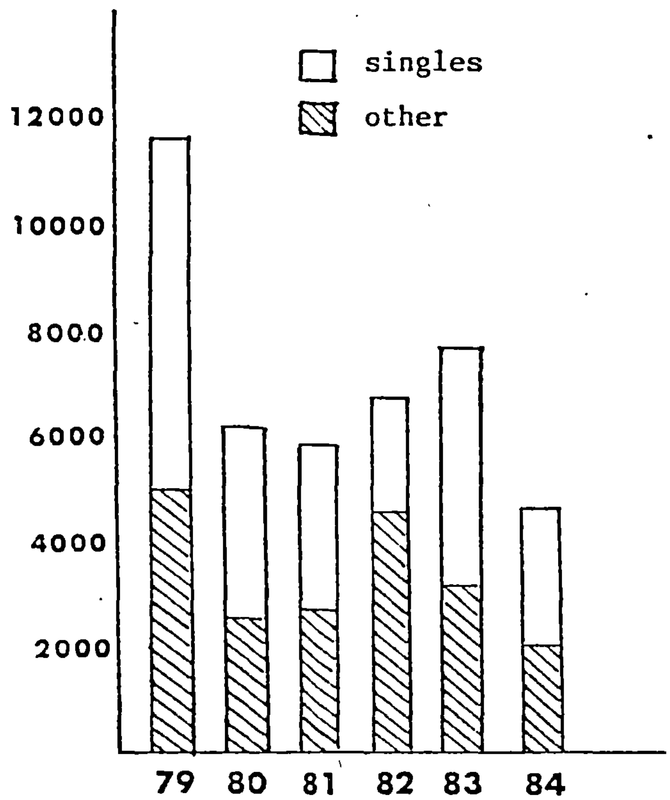


FIGURE 3.

PROVINCIAL HOUSING STARTS

Provincial housing starts increased by a modest 6.5 per cent in 1983 over the 1982 level. More importantly, there was a marked reversal in the pattern of production: single-detached starts rose from 2 179 to 4 274 units, or 96 per cent, while multiple starts decreased 35 per cent, falling from 4 643 to 2 995 units. The near doubling of single-detached units was made possible by falling and more stable interest rates; better economic conditions in general; matching $3 000 grants under the Canadian Home Ownership Stimulation Plan (CHOSP) and the provincial Build-A-Home Program for new home purchasers; and the release of pent-up demand from 1980-82 (when real interest rates and unemployment were high while consumer confidence and spending were down). The low level of multiple starts was due to high unemployment levels among the young (the traditional source of new rental demand) and to the large number of rental units vacated by households purchasing homes. Low profitability also discouraged new rental investment.

In mid-1983, most housing analysts (including those within CMHC) were projecting a favorable environment for house-building for the remainder of the year and well into 1984 with a continuation of the economic recovery and stable interest rates. However, with the expiry of the two grant programs, singles starts began to taper off significantly by the third quarter of 1983, a trend that continued over into 1984. And although the economic recovery continued through 1984, rising interest rates over the March-August, 1984 period were responsible for restraining housing starts in the second and third quarters of the year. (High mortgage rates weaken housing buyer confidence as they form a psychological barrier to both sales and starts of single-detached homes. After having experienced mortgage rates in excess of 20 per cent during the 1981-82 recession, consumers have been much more sensitive the second time around to rising rates.) In addition, the housing grant programs in effect in 1983 most likely resulted in additional home purchases in 1983 that might not otherwise have occurred until 1984, serving to further reduce 1984's level of new starts.

Based on data from the first eleven months of the year, provincial housing starts in 1984 will number approximately 4 700 units, down 35 per cent from the 1983 level of 7 269 starts. Single-detached starts will number around 2 700 units, down 37 per cent while semi-detached, row and apartment starts will number about 2 000 units, down 33 per cent (refer to Figure 3).

In Regina, starts in 1984 totalled 1 117 units. This is a 36 per cent decrease from the 1 734 starts in 1983. Single-detached starts decreased by 35 per cent while multiple starts declined by 37 per cent. Starts in 1984 were down in the other three major centres in the Regina Branch territory. In Moose Jaw, total starts declined by 49 per cent. In Swift Current, total starts decreased by 81 per cent as only six multiple units were started (a drop of 97 per cent). Yorkton experienced a decline of 50 per cent in total housing starts.

Single-detached housing starts are projected by CMHC to increase slightly to 3 000 units in 1985. This projection assumes that interest rates will stabilize during the 1985 building season at the early 1984 levels -- an assumption which may be termed optimistic. Although a mild stimulative impact could arise from the recently-announced extension of the provincial MIRP program for another three years to July, 1988, and from the RHOSP top-up tax deduction provisions which expire in March, 1985, high real interest rates will continue to hold back single-detached starts (inflation is expected to remain at a low level throughout the year while no substantial evidence exists that would indicate there will be a dramatic decline in market interest rates). A moderate increase may also arise due to the fact that 1984's level of starts was artificially depressd by the grant programs of 1983.

As for the rental sector, relatively few multiple unit starts are expected without some form of government assistance or incentives, primarily because the large gap between economic and market rents continues to prevail. "Economic" rent refers to the cost of building new units while "market" rent refers to the monthly rental payment received by the landlord. In addition to high real interest rates, developers have cited the province's rent review legislation as being a major factor contributing to this gap. The legislation, which covers all rental units built in Saskatchewan up to and including 1980, is seen as suppressing market rents below the level necessary to make unsubsidized new rental production viable. Under the legislation, rental increases are limited to a maximum of five per cent unless the landlord is able to show just cause for a greater increase. In addition, continued high unemployment among the young will significantly reduce the demand for new rental accommodation.

As a result of the low levels of rental construction, vacancy rates have been declining in major centres throughout the province. A vacancy rate of around three per cent is generally regarded as providing an optimal balance allowing for both tenant choice and market viability for new rental projects. In contrast, the following vacancy rates were observed this fall: Regina, 1.8 per cent; Saskatoon, 1.1 per cent; Moose Jaw, 0.8 per cent and Prince Albert, 3.7 per cent. Vacancy rates are also affected by local economic conditions, as evidenced by the very low 0.4 per cent rate prevailing in Estevan, which is currently undergoing a small boom due to the revival of its oil industry.

In 1985, CMHC is projecting approximately 2 000 multiple unit starts, the same level as in 1984. However, this level could increase if interest rates stabilize or decline even further, and if the present low vacancy levels act as an incentive to builders. In addition, 275 privately-initiated rental units will be started in Saskatchewan during 1985 with assistance provided by the federal government's Canada Rental Supply Plan.

Increases in both housing prices and rental rates were low in 1984 and this trend is projected to continue in 1985. Housing price increases were dampened across the country in 1984 due to the softening consumer demand that resulted from mortgage rate instability as well as the steady interest rate increases over the spring months. The softened consumer demand has led to increased competition among realtors and new home builders, which has tended to moderate upward pressures on housing prices. Rent increases will continue to be roughly in line with the rate of inflation as the provincial rent review program introduced in late 1983 has set a maximum rental increase guideline of five per cent.

The average selling price of existing houses (as measured by MLS sales) remained stable in Regina, Moose Jaw and Yorkton. In contrast, Swift Current experienced a decline of about four per cent in comparison to the 1983 level. As for total MLS sales, Regina experienced a slight increase in 1984 over the 1983 level, Moose Jaw had a substantial drop, and Swift Current and Yorkton both experienced moderate increases.

HOUSING PROGRAM ACTIVITY

MAJOR INITIATIVES

URBAN NATIVE HOUSING PROGRAM

In 1979, the federal government through CMHC and the province of Saskatchewan agreed to share in the cost of providing affordable good quality housing for low-income families of native ancestry in urban centres in the province. The two levels of government agreed to deliver 1 000 units under the program over a four-year time frame. The program was delivered under the federal government's Sec. 56.1 Non-Profit Program, whereby federal-provincial cost-shared subsidies are provided which effectively write down interest rates to two per cent and cover project operating costs.

The program took the form of a pilot project as Saskatchewan was the only province where this initiative was being taken. Housing was provided either by the acquisition and rehabilitation of existing housing units or by the construction of new units if necessary. Input from the native groups such as the Association of Metis and Non-Status Indians of Saskatchewan, the Saskatchewan Association of Friendship Centres and the Saskatchewan Native Women's Association was solicited to ensure that the housing delivered was appropriate. Native non-profit corporations were the instruments by which units were acquired or built and then managed. Under this pilot project, a total of 625 units were delivered by the non-profit corporations before the federal-provincial agreement was terminated in early 1983.

In order to respond to the continuing need and demand for housing for native people in urban centres, the federal government announced in late 1983 a new federal-unilateral Urban Native Housing Program. The program provides the same Sec. 56.1 non-profit interest write down and operating cost assistance as provided under the original pilot project but it is funded 100 per cent by the federal government through CMHC. The main target group is still low-income families of native ancestry; however, other client groups such as senior citizens can be accommodated under the program.

Units allocated to Saskatchewan under the new program are being delivered by the same non-profit corporations who participated in the pilot project as well as three corporations sponsored by the Federation of Saskatchewan Indian Nations in Regina, Saskatoon and Prince Albert.

The following table shows the units delivered in Saskatchewan by each corporation under the Urban Native Housing Program:

Non-Profit Corporation	Urban Centre	Units Allocated 1978-82	1983-84	Total
Gabriel Housing	Regina (R)[1]	110	45	155
Namerind Housing	Regina (R)	127	65	192
Yorkton Parkland	Yorkton (R)	61	20	81
Silver Sage Housing (FSI)	Regina (R)	0	55[2]	55
Sasknative Rentals	Saskatoon	149	61	210
Cress Housing (FSI)	Saskatoon	0	36	36
P.A. Community Housing	Prince Albert	131	57	188
Northern Spruce (FSI)	Prince Albert	0	52[3]	52
Lloydminster Metis Housing	Lloydminster	40	37	77
Battleford's Urban Native Housing	North Battleford	25	50	75
Meadow Lake Urban Native Housing	Meadow Lake	40	40	80
TOTAL		683[4]	518	1 201[5]

[1](R) indicates a Regina Branch project; all others fall into Saskatoon Branch territory.

[2] Includes five units in Fort Qu'Appelle.

[3] Includes a 17-unit P.A. District Chiefs project.

[4] Fifty-eight of these units were committed in 1978 under Sec. 15.1 of the NHA prior to the implementation of the 1 000-unit pilot project in 1979.

[5] This figure represents 53 per cent of all units allocated in Canada under the Urban Native Housing Program from 1979 to 1984, inclusive.

CANADA RENTAL SUPPLY PLAN

The latter part of 1984 saw a flurry of activity with the federal government's CRSP allocation of 275 units of new rental accommodation to be built in Saskatchewan centres where vacancy rates are very low.

Under CRSP, CMHC will provide a second-mortgage loan to assist private developers in bridging the gap between the first-mortgage loan and project costs. The interest-free loan, up to a maximum of $7 500 per rental unit, will be repayable after a term of 15 years. To cover the first-year loan costs, the federal government has set aside $2.06 million.

A recently signed federal-provincial agreement ensures that the Government of Saskatchewan will provide third-mortgage financing, if required, to assist in offsetting project operating losses for a period of up to 15 years.

In response to a proposal call for the Regina Branch area, nine submissions were received: four projects in Regina, for a total of 375 units; three projects in Moose Jaw, for a total of 78 units; one project in Estevan for eight units; and one project in Melville for 24 units.

After a review of the proposals -- the key selection criteria being the project community's vacancy level and the project's long-term viability -- two projects were selected: a 75-unit project in Regina and the 24-unit project in Melville.[1]

Construction on the projects is expected to be completed by the end of 1985.

[1] The remainder of the 275 units allocated to Saskatchewan, i.e., 176 units, were divided among successful projects located in the Saskatoon Branch's territory (three in Saskatoon and one in Melfort).

REGENCY GARDENS

Introduction

Regency Gardens, a 115-unit public housing project situated in the Regent Park district of Regina, provides accommodation on a rent-to-income basis for individuals and families who need some assistance in securing adequate affordable housing. The development, consisting of one- and two-storey row housing, two walk-up apartment buildings and a social and recreational centre, occupies a four-hectare site located six kilometres north and slightly west of the downtown area in a relatively modest, single-family neighborhood providing convenient shopping, schools, public transportation and a variety of community programs.

Regency Gardens is the first occupied public housing project in Canada to undergo major rehabilitation, the primary objective of the initiative being the regeneration of substantially sound but deteriorating housing stock which no longer met the needs of the tenant population. The regeneration work took nearly two years to complete and cost over $4 million, which was shared on a 75-20-5 per cent basis by the Government of Canada, Province of Saskatchewan and City of Regina.

Project History

Regency Gardens, completed in 1960, was built on a partnership basis by the federal, provincial and municipal governments. The development was the first public housing project in Regina and one of the first in Saskatchewan. When originally opened, the project, which was then known as Regent Court, consisted of 109 units of family and senior citizen accommodation.

Regeneration Study

Following 20 years of rental, a study was commissioned in 1980 to determine the future of the housing development. The study was conducted by CMHC under the direction of a federal-provincial steering committee which included representatives from the federal, provincial and municipal governments, the Regina Housing Authority (responsible for the day-to-day administration of Regency Gardens), and the project tenants' association.

The study identified some major deficiencies leading to a declining quality of life for the project residents. These deficiencies included degenerating housing stock, energy-inefficient buildings, deteriorating site surfaces, site drainage problems, lack of privacy and private outdoor space, remote or inaccessible parking, inadequate play areas, and substantial areas of unsupervised and undeveloped open space which became hazardous, especially after dark. The development also lacked accessible child care facilities, a serious shortcoming as nearly half of the project tenants are single-parent families.

Although the list of deficiencies was extensive, the study committee concluded that, as the majority of the buildings were structurally sound, the most feasible and cost-efficient approach would be to extend the life of the project by undertaking a comprehensive project regeneration.

Regeneration Activities

Regeneration work, which began in September, 1982, and was completed in July, 1984, included the upgrading of dwelling units, site improvements and the provision of a social and recreational facility.

Dwelling unit rehabilitation included energy retrofit, upgrading to meet building standards and replace worn elements, and modest design improvements.

Site improvements included new roads, footpaths and parking, reorganized open space (including private yard space), landscaping, regrading, and construction of an additional storm sewer to alleviate drainage problems.

A 240-square-metre social and recreational centre was constructed on a parcel of city-owned land adjacent to and immediately south of Regency Gardens. The facility now accommodates a day care service available to project parents as well as those in the surrounding community.

Additional regeneration work involved the clearance of 10 small single-storey, substandard units, and their replacement by 16 two-storey, row house units, bringing the total number of dwellings up from 109 to 115. The layout and space limitations of the original 10 units -- each had a usable floor area of only 43 m^2 -- suggested that major expenditures to extend their life would not be prudent.

Project work was carried out under four major contracts:

1. a $2,329,032 contract awarded to Cairns Homes Ltd., Regina, for rehabilitation of 99 units and construction of 16 replacement units;

2. a $756,664 contract awarded to South Construction Company Ltd., Regina, for sitework and services;

3. a $110,885 contract awarded to Dura Structures Ltd., Regina, for construction of a single-storey, 240-square-metre social and recreational centre;

4. a $170,571 contract awarded to Ellsmere Contractors Ltd., Wolseley, for landscape work.

Project consultants were Stone Croft Architects Ltd. (unit rehabilitation, new units, social and recreational centre) and Reid Crowther and Partners Ltd. (sitework and services), both of Regina.

Project Opening

A ceremony to mark the official opening of the regenerated project will be held this spring or summer. Due to the project's high profile, it is likely that the federal housing minister will attend the event.

Conclusion

The regeneration of Regency Gardens provided an opportunity to test approaches to social and physical regeneration and to demonstrate the effectiveness of large-scale rehabilitation with in-situ tenants, energy conservation, federal-provincial planning, and costing and implementation methods. Information gathered during the planning and implementation process was recorded in order to contribute to policy formulation for the general improvement of medium-sized public housing projects across Canada.

1984 PROGRAM HIGHLIGHTS

MORTGAGE INSURANCE

One of CMHC's major areas of activity is its Mortgage Insurance Program. Under this program, the Corporation undertakes to insure high-ratio mortgage loans made by approved lenders (under the NHA) to homeowners buying an existing housing unit or a newly constructed housing unit. CMHC also underwrites and undertakes to insure mortgage loans made by approved lenders for the purchase or construction of multiple unit rental properties.

During 1984, the Regina Branch Office placed mortgage insurance on 2 269 existing housing units, 350 new housing units, 233 existing rental units, and 395 new rental units.

RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM

Rehabilitation under RRAP was significant again in 1984. This program provides federal loans to homeowners and landlords for upgrading their older homes or rental housing units. Qualifying applicants may borrow up to $10 000 per house or $3 500 per rental unit and, depending on the income of the homeowner applicant, up to $5 000 of the loan may be forgiven. Landlords may qualify for forgiveable loans of up to 40 per cent of their rehabilitation costs to a maximum of $3 500.

RRAP is administered by local municipalities in designated urban areas where the population exceeds 2 500, and by Saskatchewan Housing Corporation (SHC) in rural communities of less than 2 500 population.

In 1984, the Regina Branch Office approved $4.5 million in loans under the program for 1 049 residential housing units, of which $4.1 million was forgiven. Of this total, $2.3 million in loans went to urban areas and $2.2 million went to rural areas.

SOCIAL HOUSING

Public Housing

Public housing for senior citizens and low-income families is rental accommodation constructed under Section 40 of the NHA. Under this program, the capital costs to construct the units and the ongoing costs to operate the units are shared on a 75-20-5 per cent basis by the federal, provincial and municipal governments. The lead role in the construction of these new units is also shared, with the federal government, through CMHC, being responsible for completion of some of the units and the provincial government, through SHC, responsible for the remainder. In 1984, a total of 370 units were awarded for construction to local contractors under this program. This compares with a total of 189 units committed in 1983 in the Regina Branch territory.

Rural and Native Housing

The RNH Program, in contrast to the regular Section 40 Public Housing Program, is designed for homeownership, with capital costs and ongoing operating costs shared on a 75-25 per cent basis by the federal and provincial governments. These single-family housing units are built in towns of 2 500 population or less. The owners purchase the units with payments geared to their income. One of the criteria for unit purchase is that the buyer must be a low-income family. In 1984, a total of 72 units were awarded for construction under this program in the Regina Branch territory, an increase of 50 per cent over the 1983 level of activity.

Non-Profit Housing

Non-Profit housing is provided under Section 56.1 of the NHA. The maximum federal assistance provided to groups under this program is the dollar difference between payments of the loan at the current interest rate and at a rate of two per cent. The provincial government may participate in this program by supplying a 20 per cent grant per project in addition to the federal contribution. This program is available for either new construction or purchase of existing units, and for both public and private non-profit groups. Nursing homes, group homes and homes for seniors can be built or acquired under this program. In 1984, a total of 219 units/beds were approved by the Regina Branch, a decrease of about 30 per cent from the 1983 level of activity.

Co-operative Housing

The Co-operative Housing Program is similar to the Section 56.1 Non-Profit Program but is administered directly by CMHC without provincial involvement. The assistance is determined by the loan payment write down to two per cent as in the Section 56.1 noted above. Due to problems in acquiring land in Regina for this program, no units were committed in the Regina Branch territory last year. An allocation of 44 units for Regina was transferred and used for co-op housing by the Saskatoon Branch. A total of 103 units were approved in the Regina Branch area in 1983.

Urban Native Housing

The Urban Native Housing Program, designed for low-income native families, utilizes the Section 56.1 NHA assistance in conjunction with the rent obtained from the units. Because of the low-income nature of the program, additional assistance is provided federally to offset operating costs. The units are managed by local non-profit native groups, and utilization of existing units has taken priority over new construction as the "best buy analysis" is required under the program. In 1984, 65 units were acquired by the four urban native groups administered by the Regina Office (compared to 120 units in 1983). In the Regina Branch territory overall, there are 402 units managed by three native groups in Regina in addition to 81 units administered by Yorkton Parkland Housing Society in Yorkton.

On-Reserve Housing

Under this program, Indian bands use the assistance provided under Section 56.1 of the NHA, with a write down in the interest rate to two per cent. The bands supply equity for these units provided by Indian and Northern Affairs Canada (INAC) and the tenants are charged rent according to their income. In 1984, the Regina Branch approved funding for 70 units under this program, compared to 81 units in 1983.

Direct lending to Indian people is also available for home ownership on reserves. A down payment is provided by INAC and the loan from CMHC is secured by a ministerial guarantee. This program, under Section 58 Homeowner of the NHA, has seldom been used in Saskatchewan.

RRAP

The Residential Rehabilitation Assistance Program is available on reserves. Many of the bands utilize the forgiveable portion of RRAP in conjunction with funds from INAC to do major repairs to their existing housing stock. In 1984, a total of $850 000 was spent on 169 existing units on reserves in the Regina Branch area, compared to 178 units and $893 000 in 1983.

Non-Profit RRAP

Eligible non-profit groups received funding under RRAP as well in 1984. A total of 44 units and 29 beds received RRAP assistance for a total expenditure of $71 968.

Constituency Breakdown of 1984 Social Housing Activity

1. Assiniboia Constituency

Lang	1 unit	- rural housing (Sec. 40 RNH)[1]
McTaggart	5 units	- rural housing (Sec. 40 RNH)
Milestone	6 units	- rural housing (Sec. 40 RNH)
Pangman	6 units	- senior citizen (Sec. 40 Regular)
Sedley	1 unit	- rural housing (Sec. 40 RNH)
Wilcox	1 unit	- rural housing (Sec. 40 RNH)
Yellow Grass	3 units	- rural housing (Sec. 40 RNH)
Wood Mountain Indian Reserve		- 5 single-family units - RRAP (Sec. 34.1)

2. Humboldt-Lake Centre Constituency

Earl Grey	1 unit	- rural housing (Sec. 40 RNH)
Leroy	1 unit	- rural housing (Sec. 40 RNH)
Raymore	1 unit	- rural housing (Sec. 40 RNH)
Semans	2 units	- rural housing (Sec. 40 RNH)
Southey	1 unit	- rural housing (Sec. 40 RNH)
Strasbourg	1 unit	- rural housing (Sec. 40 RNH)
Wadena	3 units	- rural housing (Sec. 40 RNH)
Gordon Indian Reserve		- 34 single-family units - RRAP (Sec. 34.1)
Poorman Indian Reserve		- 3 single-family units - RRAP (Sec. 34.1)
		- 10 single-family new units - (Sec. 56.1)
Standing Buffalo Indian Reserve		- 8 single-family units - RRAP (Sec. 34.1)

3. Kindersley-Lloydminster Constituency

Eatonia	1 unit	- rural housing (Sec. 40 RNH)
Elrose	3 units	- rural housing (Sec. 40 RNH)
Kyle	3 units	- rural housing (Sec. 40 RNH)

4. Moose Jaw Constituency

Bethune	4 units	- senior citizen (Sec. 40 Regular)
Craik	16 units	- senior citizen - enriched (Sec. 40 Regular)
Moose Jaw	32 units	- family (Sec. 40 Regular)
	45 units	- senior citizen (Sec. 40 Regular)

[1] All units identified as Rural Housing (Sec. 40 RNH) are single-family dwellings.

5. Qu'Appelle-Moose Mountain Constituency

Carlyle	1 unit	- rural housing (Sec. 40 RNH)
Grayson	10 units	- senior citizen - enriched (Sec. 40 Regular)
Indian Head	17 beds	- nursing home (Sec. 56.1)
Kennedy	4 units	- rural housing (Sec. 40 RNH)
Kipling	2 units	- rural housing (Sec. 40 RNH)
Langenburg	2 units	- rural housing (Sec. 40 RNH)
	10 units	- senior citizen (1983 budget)
Maryfield	3 units	- rural housing (Sec. 40 RNH)
Oxbow	10 units	- senior citizen - enriched (Sec. 40 Regular)
Redvers	16 units	- senior citizen - enriched (Sec. 40 Regular)
Spy Hill	2 units	- rural housing (Sec. 40 RNH)
Stoughton	30 beds	- nursing home (Sec. 56.1)
Wawota	3 units	- rural housing (Sec. 40 RNH)
	30 beds	- nursing home (Sec. 56.1)
Windthorst	3 units	- rural housing (Sec. 40 RNH)
Wolseley	1 unit	- rural housing (Sec. 40 RNH)
Carry the Kettle Indian Reserve		- 10 new units - single family (Sec. 56.1)
		- 15 units - RRAP (Sec. 34.1)
Cowessess Indian Reserve		- 3 new units - single family (Sec. 56.1)
		- 1 unit - RRAP (Sec. 34.1)
Kahkewistahaw Indian Reserve		- 8 new units - single family (Sec. 56.1)
		- 4 units - RRAP (Sec. 34.1)
Ochapowace Indian Reserve		- 7 new units - single family (Sec. 56.1)
Sakimay Indian Reserve		- 8 new units - single family (Sec. 56.1)
		- 5 units - RRAP (Sec. 34.1)
White Bear Indian Reserve		- 12 new units - single family (Sec. 56.1)

6. Regina-East Consituency

Balgonie	10 units	- senior citizen - enriched (Sec. 40 Regular)
Ft. Qu'Appelle	12 units	- senior citizen - enriched (Sec. 40 Regular)
	5 units	- new single-family - Urban Native (Sec. 56.1)
Regina	81 units	- senior citizen - private non-profit (Sec. 56.1)
	11 beds	- nursing home (Sec. 56.1)
	65 units	- existing housing - Urban Native Sec. 56.1)

Muscowpetung Indian Reserve		- 9 units - RRAP (Sec. 34.1)
Pasqua Indian Reserve		- 13 units - RRAP (Sec. 34.1)
Piapot Indian Reserve		- 19 units - RRAP (Sec. 34.1)

7. Regina-West Constituency

Regina	24 units	- family (Sec. 40 Regular)
	8 units	- family - PHD (Sec. 56.1)
	24 units	- family and seniors - private non-profit (Sec. 56.1)
	8 beds	- private non-profit (Sec. 56.1)
	10 beds	- private non-profit (Sec. 56.1)

8. Swift Current-Maple Creek Constituency

Abbey	1 unit	- rural housing (Sec. 40 RNH)
Gull Lake	1 unit	- rural housing (Sec. 40 RNH)
Leader	1 unit	- rural housing (Sec. 40 RNH)
Ponteix	4 units	- rural housing (Sec. 40 RNH)
Waldeck	3 units	- rural housing (Sec. 40 RNH)

9. Yorkton-Melville Constituency

Churchbridge	12 units	- senior citizen - enriched (Sec. 40 Regular)
Ebenezer	3 units	- rural housing (Sec. 40 RNH)
Invermay	4 units	- senior citizen (Sec. 40 Regular)
Norquay	10 units	- senior citizen - enriched (Sec. 40 Regular)
Preeceville	3 units	- rural housing (Sec. 40 RNH)
Springside	12 units	- senior citizen - enriched (Sec. 40 Regular)
Sturgis	1 unit	- rural housing (Sec. 40 RNH)
Theodore	10 units	- senior citizen - enriched (Sec. 40 Regular)
Yorkton	31 units	- senior citizen (Sec. 40 Regular)
	20 units	- existing housing - Urban Native (Sec. 56.1)

Fishing Lake Indian Reserve		- 8 units - RRAP (Sec. 34.1)
Keeseekoose Indian Reserve		- 12 units - RRAP (Sec. 34.1)
		- 12 new units (Sec. 56.1)
Little Black Bear Indian Reserve		- 6 units - RRAP (Sec. 34.1)
Okanese Indian Reserve		- 15 units - RRAP (Sec. 34.1)
Peepeekisis Indian Reserve		- 9 units - RRAP (Sec. 34.1)
Star Blanket Indian Reserve		- 5 units - RRAP (Sec. 34.1)