Housing Needs of Low Income People Living in Rural Areas

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Draft Case Study

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Preeceville, Saskatchewan Case Study

Draft Report

Table of Contents

1.0 Introduction
1.1 Changes in the Local Economy
1.2 Employment and Wages
1.3 Demographics
1.4 New Housing Initiatives
2.0 Housing Supply
2.1 Building Capacity, Land and Infrastructure
2.2 Housing Affordability for Homeowners
2.3 The Rental Sector 8
3.0 Low Income Households
3.1 The Need for Social/Affordable Housing
3.2 Emergency Response Mechanisms
3.3 Seniors Aging in Place
4.0 Conclusions and Looking Toward the Future
References

1.0 Introduction

Located in east-central Saskatchewan approximately 105 km north of Yorkton, the town of Preeceville is accessible by Highways 9, 47, and 49. Rail service is provided by the Canadian National Railway, with Saskatchewan Transportation buses connecting Preeceville to Regina and Saskatoon. The town is located in the northern part of the Parkland Region and borders the timber zone; the district is well suited for mixed agriculture. Commercial outlets service a large area, especially farm implement dealers (Town of Preeceville website). The town contains just over 1,000 people.

1.1 Changes in the Local Economy

In recent years, the local economy has weakened due to falling prices in the agriculture sector. Grain prices have fallen and have had a negative effect on Town businesses and its citizens. Closures in the last ten years include the local IGA grocery store, Standard Motors, the Laundromat and the Pool Elevator. Altogether, an estimated 10 to 12 jobs were lost, the majority of these being low-income jobs. Development of feedlot operations over the last ten years and, more recently, large hog operations have helped diversify the agricultural base and moderate the effects of falling grain prices.

1.2 Employment and Wages

The major employers in Preeceville are John Deere Implements (with an estimated 35 employees, most of whom earn low- to middle-income wages), Big Sky Pork (a hog raising operation employing 30+ people and paying slightly above minimum wage), the health care sector (employing 175+ people at the hospital and the personal care home) and the school division (employing 35+ people within the town). In recent years, the health care sector has undergone a restructuring and, as a result, more positions have been added. This is reflected in the high number of persons employed in the health and social services industries in Preeceville, as shown in Table 1. Wages at the hospital and schools vary significantly depending upon the type of work performed. Principals and doctors earn high income professional salaries, teachers and nurses can be characterized as middle-incomes earners, while caretakers, cleaning and food services staff fall in the lower income brackets.

Another large business is the Mackenzie Society which works with, and trains, mentally challenged individuals in addition to operating a recycling operation. The operation employs 30 people full and part time with salaries ranging from \$7 to \$14 per hour. The mentally challenged individuals in the training program receive a training allowance which ranges from \$15 to \$70 per month, and they receive food and shelter in group home accommodation.

The logging and forestry industries also employ a number of people, as evidenced by the many trucking companies who help to supply timber to the pulp and lumber mill at Hudson's Bay. Most

of these jobs are characterized as middle-income but many are seasonal so annual incomes are often below the middle-income range. Local retail outlets, financial institutions and farm supply agencies also employ significant numbers of people in the community. Statistics Canada data illustrates that about 12 percent of people are employed in the accommodation, food and beverage service industries. Preeceville has a number of restaurants and two motels. Employees are likely to earn minimum wage or slightly above minimum wage at mainly part-time jobs in the retail and food services sector but incomes in the bank and credit union are higher and jobs more likely to be full time.

Table 1: 1996 Economic Profile	
% employed in Retail trade industries, Health & social service industries	17.91
% employed in Accommodation, food & beverage service industries	11.94
% employed in Logging & forestry industries, Other service industries	7.46
% income from government transfers	29.8
Source: Statistics Canada, 1996 Census of Canada	

Tourism and outfitting are expanding sectors of the economy. The numerous lakes in the area support sport fishing year round, cross country skiing and snowmobiling attract people in the winter and the lakes become "cottage country" in the summer. The real growth is in the outfitting sector. Several companies in Preeceville and area provide guided hunting, mainly for Americans who hunt bear (bow and gun), deer, elk, moose, ducks, geese and other game birds. Informants indicated that outfitting probably brought upwards of ten million dollars in business to Preeceville and area each year. Most of the jobs, however, tend to be part time or seasonal in nature.

Commuting to work in Preeceville is a common practice for a number of people living just outside of the town. For example, many farmer's wives work in town, traveling into town each day to work at minimum wage jobs in order to supplement their husband's income. For those that work at businesses outside of town, like at Big Sky Pork, commuting is also a necessity. Informants also indicated that there were a few people who commute from Preeceville to work in Yorkton, almost an hours drive away.

Recent employment initiatives in Preeceville and area are basically restricted to growth in the hog industry and outfitting. There has been growth in tourism but Preeceville is only one community amongst many in the area that is competing for the tourist dollar. In general, informants described the economy and job growth as stable to declining at best. Some referred to the situation as dismal and depressing, while others felt there was considerable potential for growth in a number of areas, including the hog industry, feedlot operations, tourism and outfitting. There was consensus, however, that most of the jobs created would be low salary, and often seasonal in

nature.

As shown in Table 1, a high number of people in Preeceville are dependent on government transfers. This money is in the form of pensions, social assistance, and unemployment insurance. The high number of seniors living on pensions is likely the cause of the high dependency on government transfer payments, although seasonal employment also raises transfers under employment insurance. In the case of many rural Prairie towns, the greater the number of seniors, the higher the proportion of people on government transfer payments.

1.3 Demographics

The 1996 population in Preeceville was 1,148, a decline of 4.7 percent since 1991. The population continued to decline in the 1996 to 2001 period falling 6.4 percent to 1074 people (Statistics Canada 1996 Census). Preeceville, like most prairie service communities is experiencing several demographic shifts: first an gradual decline in total population; a decline in the proportion of young people in the community (particularly the under 25 age group); and, an increase in the seniors population associated with aging in general as well as movement of area farmers into the town upon retirement.

Informants constantly stressed the fact that a large percent of the community's youth leave for educational and job-related opportunities in nearby large urban centres such as Yorkton, Saskatoon and Regina, never to return because of the better job prospects in these larger centres. This trend is supported by figures which indicated that the proportion of the population in Preeceville 24 years of age and under is 22 percent compared to 37 percent in the province as a whole and 38 percent in larger centres like Saskatoon (Statistics Canada 1996 Census).

Preeceville, however, is becoming a retirement town especially for farmers, although informants also mentioned that some older couples (55+) were returning to Preeceville from larger communities to retire, taking advantage of lower housing costs and a good range of services for seniors. The growing proportion of elderly in the community is illustrated by the fact that the proportion of the population in Preeceville over 55 is 48 percent, with 38 percent 65 or older. Equivalent figures for the province stand at 23 percent and 15 percent. The same figures for Saskatoon are 19 percent and 12 percent respectively. In the next 10-15 years, the number of seniors is expected to peak.

Informants mentioned that Preeceville population growth might benefit because nearby villages and towns are dying, due to railroad and elevator closures and absence of health care services. Some residents are choosing to move to Preeceville. Overall, however, the trend is likely to be one of modest decline.

Table 2: 1996 Population Profile		
Total Population 2001	1074	
% Population Change 1996-2001	-6.4	
Total Population 1996	1148	
% Population Change 1991-1996	-4.7	
% 65 years +	38.3	
% Lone Parent Families	8.8	
% of Population Living Alone	20.03	
% Multiple Family Households	0	
% Non-Family Households	47.27	
Source: Statistics Canada, 1996 Census of Canada, 2001 Census of Canada		

1.4 New Housing Initiatives

There have been no recent initiatives to address housing needs in the Preeceville area (including Sturgis only nine kilometers away). However, the construction of a ten-bed housing unit for Levels 1 and 2 personal care is in the planning process. In Preeceville, the move to combine the hospital and the personal care home has also been discussed. No life leases units are available at this time, although two life lease developments for seniors were in the discussion stages. In one case, a six-unit development is proposed. The individual proposing the plan already owns the property and has posted a sign-up sheet to determine the potential number of buyers. There is also some interest in cooperative housing in the community but this interest has not translated into any concrete plans at this point. The development of new initiatives has been constrained by the lack of program funding from governments and the difficulty the private sector has in producing housing that would rent at a level households in the community could afford.

2.0 Housing Supply

In general, the housing stock in Preeceville is in good condition. There are some old, very small homes that are in poor condition. They need major repairs and some are beyond the point where expenditures on repair and upgrading are economically feasible. However, units in this condition are few in number, and generally rented. Like many rural areas, some of the older farm houses around Preeceville still burn wood for heat and lack running water and indoor toilet facilities. Some of these situations may be a life-style choice as opposed lack of income to address the problem. However, informants did indicate there were some older seniors (or near seniors), living

on small farms that were not economically viable, who faced these housing difficulties because they did not have money to install indoor water and plumbing or to improve their heating systems.

As Table 3 demonstrates, no new housing stock was built between 1991 and 1996 and in recent years the number of new units added each year has generally been less than five and these are nearly always RTMs (ready-to-move; single detached bungalows or two storey units built in a factory, and moved to a foundation on a lot or moved to the lot in components and assembled on site). On average, 3-4 RTMs are moved into town from Yorkton or Saltcoats (where they are assembled) each year, although in 2000/2001 no new units were added to the inventory.

Table 3: 1996 Housing Stock Profile	
% Homeowners	75.7
% Renters	24.3
Average Value of Owned Dwelling (\$)	42748
Average Gross Rent (\$)	307
% Built Prior to 1946	18.9
% Built Between 1991 and 1996	0
% in Need of Major Repairs	13.5
% in Need of Minor Repairs	34.2
% Single Detached Dwellings	89.2
% Apartments in Units of fewer than 5 stories	1.8
% Movable Dwellings	0
Source: Statistics Canada, 1996 Census of Canada	

The general consensus of informants was that there were approximately 30 to 40 houses for sale in town. However, after consulting with the local Realtor, this estimate was clearly an exaggeration. In reality, approximately ten houses were for sale through real estate firms and another five to ten through private sales. The discrepancy between the two appeared to have been related to the fact that within the last year, many elderly seniors died. This left a number of houses for sale. Normally, the turnover rate is slow in a town of this size but these houses sold quickly, some of them to retiring farmers, some to professional people, particularly in the health care field, who have moved into the community. This has created the perception that there are many homes on the market. Just four years ago, only two or three houses were for sale and normally most of the homes advertised are purchased by retiring farmers.

Preeceville has one land lease community (known locally as a trailer park), with 24 trailers (a mix of single - 12 feet - and double - 14 feet - wide manufactured homes), with plenty of room for expansion (20 vacant lots at present). Trailers are not as common in Preeceville as in many prairie settlements, perhaps because of the readily available RTMs. The trailer park is home for low- and middle-income earners including individuals, single-parents and families, although some people who may not stay long in Preeceville, an RCMP officer for example, also opt for this form of accommodation. Trailers are both owner occupied and rented and, generally, they are considered to be of good quality although they are a mix of newer and older units.

2.1 Building Capacity, Land and Infrastructure

There are no general contractors in Preeceville that specialize in building residential accommodation. There is insufficient demand to support this level of specialization. However, there are local carpenters, plumbers, electricians, etc. Informants indicated that the expertise to build homes was probably available but as most new homes in the community are RTMs, local contractors simply perform the initial work of building the basements prior to the placement of the house on the foundation. With only limited demand for new homes local contractors specialize in renovations, extensions and modernization work. RTMs are very popular in the area, perhaps because they are produced in towns nearby, but also because the firms provide some very attractive design options and are renowned for good quality. Capacity in the construction industry is not a barrier to the production of single family homes, although if RTM production was not so readily available the situation could be different. While the RTM companies can provide duplex units, they do not provide the type of units normally associated with the rental market. Rental projects and care homes, if they are built in the community, are generally built by larger general contractors from Yorkton, Saskatoon or Regina. Many Preeceville sub-trades would be involved in their construction.

With respect to community infrastructure, the pumping station and lagoon currently operate at about 50 percent of capacity and demand could increase by about one third before the water system would be operating at full capacity. Some components of the sewer and water system are 30 years old so old equipment will have to be replaced over the next few years to ensure safety and continued operation without concern regarding interruption of service. This aspect of infrastructure, however, is not a barrier to residential construction.

Similarly, residential building lots are in good supply. In fact, the Town of Preeceville is currently offering serviced building lots for \$1. The only stipulation is that the purchaser has to start construction of a unit within two years of the purchase. As with RTMs, the cost of connecting into the town's water and sewage lines is not included. The practice of supplying free land is to help promote the development of new housing and is also applicable to businesses. Town officials and the real estate industry representatives indicated that people were not "beating down the door" to purchase lots, an indication of the modest demand. There are lots available in a new area that has been recently serviced and as well a few lots in infill situations. The price and availability

of serviced land is obviously not a barrier to residential construction.

2.2 Housing Affordability for Homeowners

Like many rural towns, home ownership is the dominant form of tenure (75 percent according to the 1996 Census). Almost 90 percent of houses are single-detached dwellings (Table 3). The housing stock is generally in good condition, although the 1996 census indicates that just over 13 percent require major repairs and almost 20 percent were built prior to 1946 (Table 3).

The re-sale market offers older and newer houses at a range of prices. The average three-bedroom bungalow (1200 sq. ft.) is estimated to sell for \$55,000-\$75,000. A current list price for a three bedroom 1400 sq. ft. home, plus full basement was \$80,000. The higher end larger houses sell for an estimated \$80,000-\$100,000, with a few even larger, better appointed homes in the \$100,00-\$150,000 range. Houses at the top end of the price range often sit on the market for over a year, generally because these high prices are out of reach for the average household or because there are more reasonable houses for sale at a more affordable price. Several informants mentioned that there was a shortage of good quality homes for sale in the mid-price range; \$60,000 to \$80,000. Currently, several older smaller houses are for sale with an asking price of approximately \$25,000-\$30,000 with some even cheaper. There were a couple of listings under \$10,000 but the price was a good reflection of the condition. The 1996 Census figures indicate the average owned dwelling was valued at just under \$43,000 (Table 3). In recent months, housing prices have dropped because the supply of housing is greater than the demand. In addition, those looking for slightly cheaper housing can find it in Sturgis, just a ten minute drive away. As already indicated in section 2.1 an increasingly common practice is to buy RTMs.

The number of houses available for sale in Preeceville was estimated at 15 to 20. This included both private sales and those available through real estate firms. The real estate agent indicated that they could use more listings at present. He was aware of five newer reasonably priced three bedroom homes for sale, plus five older smaller homes and several private sales (generally newer, better quality homes). He indicated that the firm had sold 15 homes last year with a total sales value of \$500,000. He indicated that listings depended a great deal on the number of seniors who died or moved into assisted housing options and sales depended on the number of seniors retiring to the community.

Mortgage financing is not a problem for those wanting to purchase a house as long as the individual or couple meets the basic affordability criteria. Mortgage insurance, as underwritten by Canada Mortgage and Housing Corporation, is also readily available as long as purchasers meet lending criteria and the homes are in reasonable condition. Representatives of both the financial and real estate industries in Preceville were very positive about the promptness and flexibility of the CMHC mortgage insurance program. Some of the older, smaller homes that were in poor condition would have to be purchased with larger down payments, and perhaps personal loans, because their age and condition made them ineligible for traditional financing (either high ratio or

conventional loans). However, the number of homes purchased in this fashion are very few in number and are usually priced at under \$15,000. Down payments can be as low as 5 percent although it was indicated that most purchasers put down 10 percent or more. Mortgage financing and insurance criteria were certainly not barriers to home purchasing in Preeceville. The main barrier as expressed by nearly all informants were the low-incomes and the incapacity of many households to qualify for mortgage financing: in essence the problem is one of affordability.

It was pointed out that few people purchase homes in small towns like Preeceville with expectations of equity gains. People who purchase, and particularly those individuals renovating their houses, understand that they are not likely to see an increase in equity. Renovations or expansions are undertaken, not to increase the resale value of the house, but rather for life-style and preference reasons. This low potential for appreciation may decrease the mobility of some owners and the risk of loss or failure to capture any equity on resale is also a reason why some higher income households would prefer to rent, particularly if they are not certain if Preeceville will be a long term residential location. Despite this lack of equity appreciation people do buy homes and renovations and expansions are common in Preeceville. Lower income households have also made extensive use of the Residential Rehabilitation Assistance Program.

2.3 The Rental Sector

The majority of people are homeowners, not renters in Preeceville. Single-detached homes, mobile homes (both single and double wide), apartments and basement suites are all rental options illustrating varying degrees of quality and age. As Table 3 illustrates, 1 out of 4 people rented their accommodations in 1996 and paid an average gross rent of just over \$300.

Approximately five basement suites exist, most of which are rented out by seniors. In one case, a couple renting a basement suite were both high-income professionals. They plan to rent until they are certain if they will stay in Preeceville and with professional incomes they can save a lot of money towards a down payment by renting a basement suite. Cheap rental housing is available if people are prepared to accept the conditions.

Next door to the municipal office are several rental units for nurses. These one-bedroom suites are easily recognizable as base housing for military pilots from the Second World War. Their condition is a reflection of their age and the fact that they were built initially as temporary housing. It is estimated they rent for approximately \$200 per month, including utilities.

Other private rental accommodation includes an apartment containing 8 one- and two-bedroom units. These units are occupied by both individuals and families and rent for \$300 to \$400 per month, including some utilities.

The only other private rental units available include some single family homes that are rented. They generally tend to be older homes and are often in poor condition, particularly with respect to energy efficiency. They are characterized by old, inefficient heating systems, low insulation

ratings, poor quality windows and doors, and plumbing and electrical systems that need upgrading. They also tend to be small and crowded conditions are common in these units. The older apartments and these older rented single family homes help account for the 13 percent of units that the census suggest need major repair in Preeceville. Informants suggested that this figure was high and felt that the stock had improved considerably since the 1996 census. They suggested two reasons for this improvement in the stock since 1996: the demolition of some of the older units; and, renovation and repairs to existing units.

Although most informants did not feel there was a severe shortage of rental housing in the community, there was a consensus that better quality rental housing was required. This housing would accommodate some of the moderate and higher income people in occupations such as education, health care and finance. These people are currently renting the older, what might be described as substandard, accommodation discussed above or newer single family homes. However, the number of units required was considered to be modest, perhaps another apartment building of eight to twelve units consisting of one and two bedroom units.

Given the nature of market rents in the community and households' ability and willingness to pay, the "market gap" will rule out any significant private construction unless it is targeted at higher income seniors. The rents needed to make projects viable and what people can, or are prepared to pay, are a long way apart.

3.0 Low Income Households

A person in the "low-income" bracket, living in the Preeceville area, is thought to earn less than \$12,000-\$15,000 per year. This can include seniors on basic OAS/GIS, individuals or single-parents living on social assistance, and families and individuals working in minimum wage (or near minimum wage) job(s). Low incomes, generally the result of working for minimum wage or only slightly better, can also be attributed in many cases to the seasonal nature of work in the area. This is true in the agricultural sector, but is also characteristic of logging, outfitting and some aspects of the tourist industry. Those with low incomes, particularly younger people, are generally characterized by low education and skills level. Like most prairie towns many of the better students leave to obtain higher levels of education and many do not return. This, as well as the number of seniors retiring to Preeceville, contributes to the aging of the population.

There were a number of people on social assistance and employment insurance in Preeceville. Exact numbers were not available from local officials but they were able to confirm the presence of both and characterize the nature of the recipients. Informants indicated that most people on social assistance were single parents (usually single mothers) with a few two parent families and people who are physically or mentally disabled. Most people on employment insurance tended to be seasonal workers, many of them individuals as opposed to families. As in many small communities the number of people on social assistance was reduced by the Town providing work,

movement to larger towns to seek services and employment and the stigma generally attached to welfare in small communities. It was also pointed out that younger individuals, who would normally be unemployed because of the seasonal nature of work, were moving to Alberta where there were jobs currently available in a buoyant oil industry.

The transient nature of these groups does have an effect on the housing market, making it difficult to develop good estimates of long term demand for rental housing. With so much "churn" in the population it is hard for providers/developers of rental housing to gauge the nature and level of demand. In a small town where only small projects are needed to respond to demand and the threshold between profit and loss can be a single vacancy, the risk discourages most investors from getting involved.

Table 4: 1996 Low Income Profile	
% Renters Spend 30%+ for Rent	22.2
% Owners Spend 30%+ for Major Payments	7.1
% Individuals with Low Income	56.8
% Economic Families with Low Income	13.6
% Total Population with Low Income	26.1
Source: Statistics Canada, 1996 Census of Canada	

3.1 The Need for Social/Affordable Housing

Those low-income groups in greatest need of housing are single-parents, seniors and the disabled. There was also a very modest need noted for women and families fleeing abusive situations. There is no "safe house" available in Preeceville or nearby Sturgis but there were examples of situations where people (women and their children) had to be driven to Yorkton or Saskatoon to transition housing while they worked out difficult family situations. With no "safe house" available in the Town they were separated from their social network, often from other family members and moving back into the community was always difficult if there was no housing available. However, it was acknowledged that there was no continuous demand for transition housing and there were suggestions that it might be best if this periodic demand was addressed by setting aside a unit in the social housing portfolio (one of the eight houses mentioned in the next paragraph, for example).

Low-income rental housing (subsidized) for seniors and individuals or families living on social assistance is available. There are eight single-detached houses for low-income families, some of them occupied by single-mothers. These houses are good quality, two and three bedroom units scattered throughout the residential area. From a design perspective the low-income housing

stock in Preeceville, looks very much like private housing. Attention to detail and quality means it fits in well with housing in general in the community. This housing is provided to families at 25 percent of their gross income minus \$50.00 utility allowance per month.

There is a wider range of housing options provided for seniors. The Lions Hostel is composed of 30 hostel units (beds) and 20 duplex units. These are all older units and unfortunately are poorly designed in terms of meeting seniors' accessibility needs. The hostel units, originally built as a Level 1 and 2 personal care home (housing with enriched services such as meals, laundry cleaning, etc.) now operates as a Level 3 or 4 nursing home, simply because its residents have aged to the point of requiring additional levels of care, in some cases 24-hour care. The duplex units (15 one-bedroom and 5 two bedroom) were designed for independent living but aging in place has also occurred in these units and the seniors require much higher levels of services than when they originally took occupancy. The project is subsidized by the provincial government and has a waiting list, although the term waiting list is not very meaningful in this case as people who need the sort of care provided in the complex cannot wait. Most people who have their name on the list, place it there in case they need housing with services in the future.

The Assiniboine Valley Manor also provides accommodation for low-income seniors, charging rent according to a person's income (25 percent of gross income). Heat and water are included in the rent but tenants pay their own power. The project provides 12 units, four for couples and eight for singles. There are currently 30 households on the waiting list and people are often on the waiting list for three to four years before a unit is available. The manager indicated that it would be easy to fill another project of the same size. It was also indicated that all the people in the project were on basic OAS/GIS and there was a need for accommodation for a slightly higher income group. There is also a need for more units to accommodate couples. Nearly all those interviewed mentioned the need for more affordable housing for low-income seniors. However nothing is planned at this time, particularly as there are no federal/provincial programs providing housing options for low income seniors at the moment.

Housing for the disabled, who are not seniors, is not available in Preeceville, although people felt there was a limited demand for such accommodation. Rooming houses are also absent, although there are three group homes that house clients of the Mackenzie Society. These houses have been specifically built for these clients, whose income is dependent on social assistance or disability pensions. These homes, which have constant live in supervision, accommodate 12 to 18 individuals. Many of these individuals come from other parts of the province.

Non-traditional forms of housing are not common in Preeceville. With two exceptions motels are not commonly used by persons in need. One case involved an elderly, single man living on a pension while the other was a middle-aged man. In both of these cases, it was thought that their housing situation was a choice rather than a last resort. On some occasions seasonal workers, like summer farmhands, have used motels as temporary housing.

There was some indication that people share with friends and relatives, moving frequently. Most

informants felt that this applied only to young single individuals but it was not a common situation. Informants also mentioned that there were young people living at home because they could not afford accommodation of their own. There were no known examples of people living in campgrounds, vehicles, living seasonally in cottages, or living on the streets or in parks. Informants indicated that there were no homeless people, although some did suggest that people who reach this stage would probably move to larger towns where there were shelters and a more diverse range of services.

3.2 Emergency Response Mechanisms

Few services and supports are available locally for low-income persons and families. However, counselling/mental health services are available twice a month through Social Services at the local hospital. In addition, the Lions Hostel maintains one bed for respite cases where individuals require a month-long stay. Unfortunately, this bed is often booked months in advance. As a result, emergency respite care is also provided at the hospital. There is no food bank (with the exception of the Christmas hampers organized by the Christmas Cheer Board and random meals provided by the churches in town), no emergency shelter and no support group for victims of family violence, or an advocacy group to help resolve disputes with landlords. These services are not likely to be provided because the demand for them is so sporadic in a small town. If they are provided, it will probably have to be on a regional basis. There is a very extensive second hand clothing outlet operated by the Mackenzie Society which is used extensively by residents of the community as well as other communities in the area. The Director of the Mackenzie Centre indicated this facility was well used by low-income families and particularly low-income youth in Preeceville and area. It provides clothing that is fashionable, in good condition and reasonably priced for anyone who wishes to shop at the outlet. Many of the clothes sold in the outlet come from centres as far away as Saskatoon and Regina so people do not have to worry about wearing something that would be recognized in the town as a cast-off from someone else.

It was suggested that there was a need for a local group to advocate and organize for more housing for those who are most in need of improving their living/accommodation situation. The town, and service clubs have been very active in the past but with the lack of current government programs to provide housing for the low income it is difficult, perhaps impossible, for those in the community to provide housing options on their own.

One comment of interest was the problem of alcohol abuse. Alcohol abuse seems to be a particular problem in Preeceville. However, no specific supports appear to be available for these people and their family and friends. Rather than being a public concern, this seems to be a private issue in most cases.

Although the Town and its citizens work hard on behalf of the community and low-income people in the town, most felt there was little they could do to provide more housing without a Provincial or Federal program framework.

3.3 Seniors Aging in Place

The community certainly does look after the needs of its seniors. Community supports that allow seniors to "age in place" are adequate and cover a range of services. Services such as the Meals On Wheels program are available for those who need it, as is transportation in the form of a handi-van. Home Care provides a range of services from help with meals, to cleaning. There are a number of private individuals who undertake tasks such as yard work and laundry for those seniors who can afford to pay. In terms of recreation, Club 60, a seniors club that operates out of a community hall/drop-in centre in the downtown area, provides recreational and social activities for seniors on a daily basis. In Sturgis, a program called "Caring and Respectful Communities Project" keeps seniors busy by putting their skills and time toward organizing Christmas hampers, and collecting food donations, clothing, knitted goods and much more. In general there is a good range of services for seniors in the community, some of them provided by volunteers, other by provincially funded programs such as home care.

4.0 Conclusions and Looking Toward the Future

Preeceville is likely to experience relatively stable population numbers in the future but the population will continue to age as people in the community age, some young people leave and seniors retire to the town.

In the future, some better quality rental housing will be needed for those higher-income professionals migrating to the community. For example, health care professionals and teachers who may work in the community for one or two years need rental housing that is of better quality than presently available. There is some concern that without this accommodation it will be more difficult to attract professionals to these positions.

There is also a modest need for rental accommodation for low-income single parents, individuals and some two parent families and for disabled individuals. Although the demand is modest, as some of the older single family homes that these households (particularly the families) currently rent disappear from the stock, they will need other options.

The greatest need appears to be for affordable housing for seniors. Accommodation is needed for both couples and single seniors. Although there is currently some accommodation for the very low-income, more is needed. However, the most significant demand probably comes from modest income seniors; those unable to afford the \$750 per month that would be necessary for accommodation that the private sector might provide, but whose incomes are not low enough to be given priority for the low-income units that exist.

The Town is supportive of initiatives in all these areas, providing land for as little as a dollar, and there are groups in the Town prepared to work on behalf of those in need of housing. However,

there does not seem to be a government program framework that would provide the necessary funding support to make such projects a reality.

References

Town of Preeceville website http://www3.sk.sympatico.ca/preecvil/geninfo.htm#local