



YOU



BOOKS

Nothing is left to chance when Marlon James writes **G10**

FASHION

Calgary transgender model is turning heads **B1**

FP

BRADLEY

Bifurcation is coming to investing **C2**

BANKING

Royal Bank shrugs off first-quarter tax hit **C3**

NP



COYNE

Atwal affair is on PM's people, and Trudeau himself **NP1**

CANADA

Teenager gets life for killing four **NP3**



CLIMATE PIPE DREAMS

Cities pushing policies, despite inadequacies **C1**



SAFETY BLITZ FOR ARENAS

City will inspect 50 rinks after roof collapses **A3**



CALGARY HERALD

FIRST-CLASS FLYER

Big air gold for Quebec's Toutant **E1**



SATURDAY, FEBRUARY 24, 2018

ESTABLISHED 1883

POSTMEDIA



LEAH HENNEL

COMPASSION ON THE MOVE

Dr. Simon Colgan, left, and nurse Rachael Edwards operate the Calgary Allied Mobile Palliative Program, which helps relieve the suffering of homeless people such as Shawn Fowler, right. The 58-year-old was diagnosed with terminal cancer in 2016. **A8-9**

NEWS

POLITICS

Kenney says Alberta 'folded' in B.C. pipeline dispute **A3**

A MOONLIGHT DATE WITH NATURE

Exploring Castle Mountain on snowshoes **G5**



SPORTS

NHL

With 20 games left, Flames hope to make playoffs **E6**

Get **50% off** your
first 3 months!*

GET STARTED NOW →

*On your first 3 months' rent and selected units only. See in-store for details.



mapleleafstorage.com/Calgary

modern **customized** self storage solutions

'WE SEE SOME



Shawn Fowler, 58, is terminally ill with cancer and living at the Mustard Seed. He usually walks to his cancer treatments at a mobile palliative care centre. PHOTOS: LEAH HENNEL

This medical team provides palliative care to the city's homeless. Since the effort started, 65 people have received care, some seen through the end of their lives, **Yolande Cole** reports.

A typical day for Shawn Fowler involves walking and more walking, with hours spent navigating dozens of kilometres of Calgary's streets.

Even in bitter temperatures, the 58-year-old dons his boots, jacket and scarf and heads out into the cold to traverse the city.

At once recognizable by his long, grey beard, striking blue eyes and wide smile, he often drives a point home with the phrase, "Hi, my name's Shawn."

Even when he's making the long trek from the Mustard Seed in the southeast, where he spends his nights, to the Calgary Urban Project Society, or CUPS, in the Beltline, where he receives treatment, he typically opts to make the journey on foot.

"I just walk because I can," explains Fowler. After a motorcycle accident in 1978 in High River left him with a bad head injury, it took him a year-and-a-half to learn how to walk again, he explains — something he no longer takes for granted.

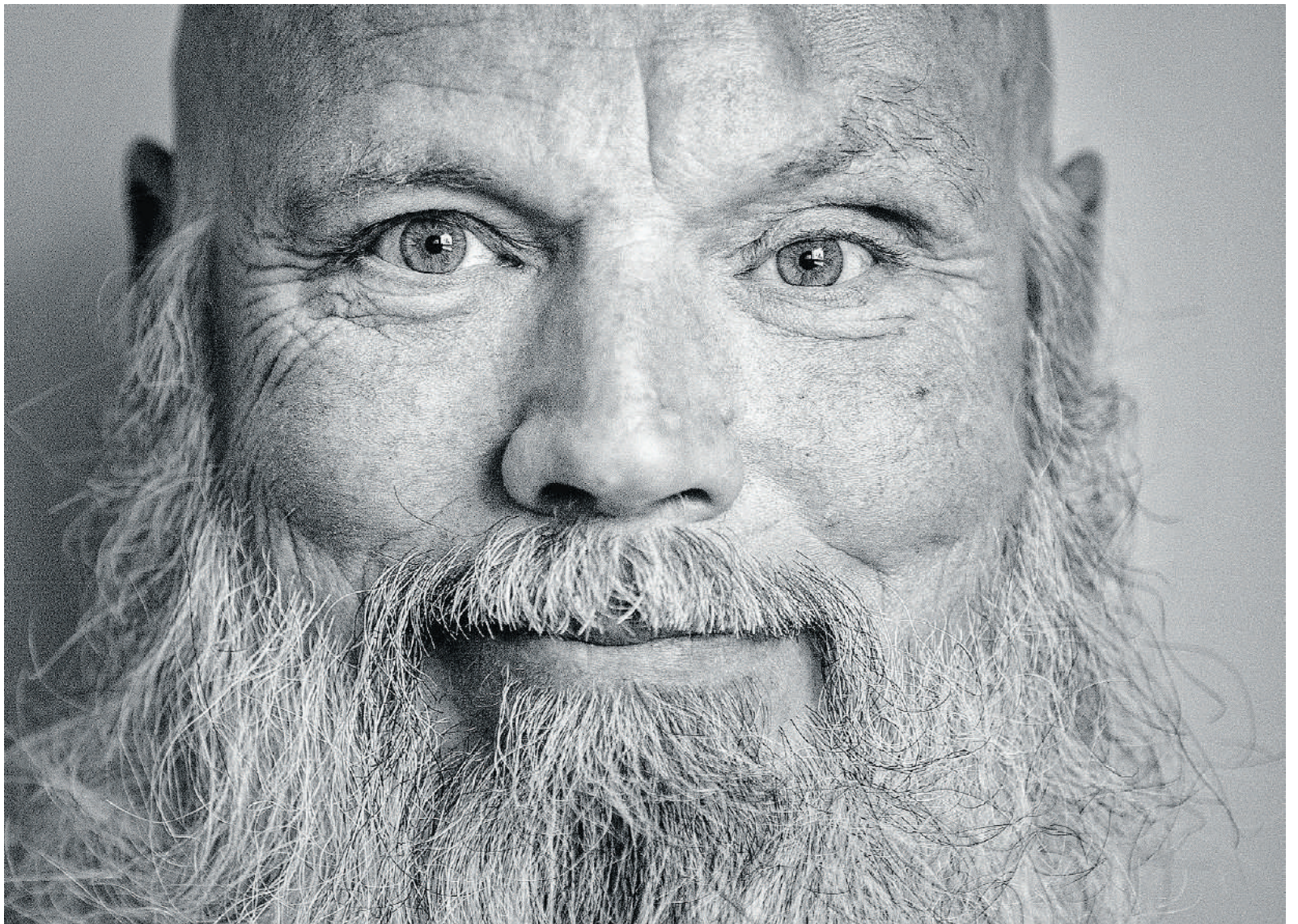
On some of his regular visits to CUPS, Fowler, who was diagnosed with terminal cancer in 2016, meets with nurse Rachael Edwards and physician Simon Colgan of the Calgary Allied Mobile Palliative Program.

Edwards, a nurse at CUPS for the last seven years, and Colgan, a palliative doctor, founded the program for homeless, terminally ill people, after noticing a disparity in care for vulnerable patients once they were discharged from hospital.

Since the mobile program launched, Edwards and Colgan have assisted 65 people, connecting some to other services, and others they have seen through to the end of their lives.

When they first met Fowler at the Calgary Drop-In Centre, Edwards and Colgan started by helping him navigate the health-care system, co-ordinating with the Tom Baker Cancer Centre to set up appointments. It's the type of task that can be exponentially more daunting for patients without basics like a cellphone, a home where phone messages can be left, or a support system.

"You can imagine the chaos of dealing with terminal illness and trying to think about your stability and food security," says Colgan, who is also a clinical lecturer in the department of oncology at the



After a motorcycle accident in 1978 in High River left him with a bad head injury, it took Shawn Fowler a year-and-a-half to learn how to walk again.



CUPS — Calgary Urban Project Society — provides support to vulnerable patients such as Shawn Fowler.

University of Calgary's school of medicine and a member of the O'Brien Institute for Public Health. "It can be seriously overwhelming for people."

Once Fowler began to experience more symptoms, the medical team helped with managing that. And they offered to arrange housing for him — a gesture that he declined.

"When I stay at the Mustard Seed, even though I've got 340, 350 other people staying there with me — they could be different people every night — they're family," says Fowler.

While his contagious laugh and charming personality do a good job of hiding the challenges of his day-to-day life, Fowler confesses that sometimes the pain is so overwhelming that he has to retreat under a blanket in the back of the shelter to cry.

But there are many things he's appreciative of, including the three meals he gets at the homeless shelter every day, volunteers at the facility, and the kindness of staff members he's made friends with.

"I've had to learn to make the best of what is offered, and for me making the best of what is offered, I say thank you for whatever it is," he says.

Edwards and Colgan say the work of shelter and agency staff plays a huge role for people like Fowler as they cope with their diagnosis and symptoms, with staff often becoming a kind of surrogate family for the patient.

"We really want to make sure that the community of Calgary is also aware of the amazing work that unsung shelter and support staff do, because they do an amazing job with very, very little thanks," says Colgan.

BEAUTIFUL THINGS'



"I get so much joy, so much emotional, physical joy, waking up and seeing tomorrow," says Shawn Fowler. PHOTOS: LEAH HENNEL

Since launching, the mobile team has received referrals from a wide variety of different service agencies — even going to see homeless people living in tents by the river after being alerted by bylaw officers.

Some of the interactions that Edwards and Colgan witness in that final stage of life, whether it's with surrogate family or with reunited relatives, can be deeply humbling. And contrary to what some might expect, the beauty they witness in their day-to-day work "far outweighs the despair," they say.

"The humanity that we witness from people who've been grossly traumatized is still breathtaking," says Colgan.

"We see some beautiful things. We see people connecting, we see parts of humanity and people the way they deal with each other that can still teach us a lesson."

Edwards echoes that sentiment, noting she feels that she and Colgan are the ones who are fortunate to form connections with these individuals.

"They have so much to teach us, and so much resiliency that we can all take away from," she says.

"If you can get over the way a person looks or the way they behave to the core of who that person is, you'll find that people that do tend to live on the margins tend to have more empathy for the general population, and they care deeply."

Colgan recalls a recent example of coming across one of their patients outside of a homeless shelter as he fell out of a cab, spilling \$20 bills on the ground. The doctor rushed over to assist the man and asked him what he was doing.

"He was just coming down to give all his money away," says Colgan.

"That stuff chokes me up, because I think, wow, after all that trauma, after all the misery and the things that you've witnessed in your life, you still see the good in people — you still want to share. That's deep, deep humanity. That's deep compassion."

As they move into their second year of operating the mobile program, Colgan and Edwards say they are aiming to see referrals made earlier so they can intervene sooner. In addition, their 2018 wish list includes establishing a way to allow people "to die in place," such as hospice beds in a shelter.

Edwards says she always thinks back to a situation years ago at CUPS that made her realize the need for the mobile program.

One of her patients, diagnosed with terminal gastric cancer, had been struggling on the streets but was finally sent to hospice by an



Registered nurse Rachael Edwards packs up some belongings from one of her patients who died.

emergency room doctor. The man thrived there, even reconnecting with his daughter during his stay.

Edwards and the man's housing worker were there with him the day he died. Afterward, the nurse was standing outside the hospice when a family member of the patient walked up.

He had just spent two weeks in detox in an attempt to clean himself up so he could visit his loved one — missing him by less than an hour.

"I always go back to that story,

because I think we have to do things differently, not only for the patients but for the community," Edwards says.

For Colgan, the case that he repeatedly revisits involves Barbi Harris. The 51-year-old homeless woman died in May 2015 after spending her final weeks couch-surfing and in hospital.

When he saw Harris in her last moments, Colgan says she asked him to ensure that other homeless people in her situation would

have an easier journey. "I definitely felt the frustration of her repeated admissions and I think she'd had to live with pain and suffering — despite being able to get her under control when she was in hospital, it just seemed to unravel when she was discharged," says Colgan.

"I think definitely Barbi's legacy and Barbi's shadow permeates all the way through our CAMPP (Calgary Allied Mobile Palliative) Program, and I would like to hope that I'm honouring her wishes."

In November, Fowler marked his 58th birthday — a milestone that he says he didn't think he would reach. "I get so much joy, so much emotional, physical joy, waking up and seeing tomorrow," he says.

"Because you know what? Everything that happens — you could never dream that it could happen through that day."

Much as a conversation with Fowler features the trademark phrase, "Hi, my name is Shawn," parting ways with the affable figure often ends with the same gesture: a thump over his heart and fingers outstretched in a peace symbol.

He explains, with his ever-present smile: "That's peace from my heart to everybody."



Barbi Harris, 51, who died in 2015, spent her final weeks couch surfing and in hospital. She wanted other homeless people to have an easier journey.

WEEKLY
SERIES

**FINDING HOME:
A SPECIAL REPORT**

A roof over head; a place to call home. It's something every person deserves. Homelessness, however, continues to afflict our city. Read more about the topic in a special report in the Herald each Friday in March, as we explore the successes, the challenges and the solutions in this complex issue.



Inside Health, finance, food, kitchen tips, relationships, beauty & more
Special section

FRIDAY, MARCH 2, 2018

PROUDLY CALGARY SINCE 1883

POSTMEDIA

NEWS

FORTNEY

Paying respects to 100 years of life, 77 years of marriage **A2**

CRIME

Police say city school pals built international drug ring **A3**

NP

IVISON

Trudeau needs to give us real answers **NP1**

ROYALS

William to visit Palestinian Territories, Israel **NP4**

YOU

OSCARS

Picking the winners for Hollywood's big night **C7**

MOVIES

Lawrence plays it cool in Cold War thriller Red Sparrow **C8**



FINDING HOME: A SPECIAL REPORT



AL CHAREST

As the Resolve Campaign enters its final month, the Herald examines the issue of homelessness in a multi-part series starting today. Resolve's use of the "housing first" model has led to a number of successes in dealing with a complex issue that affects our city in myriad ways. Here, Bob Patrick holds the key to the affordable housing unit that has kept him from being homeless. **PAGES A6 AND 7, AND CALGARYHERALD.COM**

Resolving to shelter Calgary's homeless

The need for a roof over one's head is a basic human necessity, yet thousands of Calgarians go without every night. More than 3,000 Calgarians are without a home and thousands more are vulnerable, meaning that without assistance or affordable housing they, too, could face homelessness. The issue is complex, with myriad factors contributing to the problem. Calgary, however, is also home to many dedicated agencies and organizations that are making a difference each day, one of those being the Resolve Campaign. Resolve has partnered with nine

social agencies to create affordable and supported rental housing. As of Thursday, Resolve entered the final month of a crucial campaign to raise tens of millions of dollars to battle homelessness and make affordable housing accessible to all Calgarians who need it. It's a 31-day countdown, in which Resolve is hoping all Calgarians will help make a difference. Today, the Herald launches a five-part series — Finding Home — examining homelessness and the Resolve Campaign in Calgary. It starts on page A6 and online at calgaryherald.com/findinghome. *Postmedia News*

Arts school gets university status, but no new funding

EVA FERGUSON

Alberta College of Art and Design has received official university designation from the province — an elevation in status that ACAD officials hope will mean more government funding to deal with ongoing revenue shortfalls. Minister of Advanced Education Marlin Schmidt said the change — which means an upcoming rebranding with a new name and a new logo — reflects the NDP government's commitment to arts and culture, and its role in diversifying the Alberta economy. "Alberta is made richer by the many exceptionally talented artists and creators that call our province home," Schmidt told a crowd of

students and faculty at ACAD on Thursday. "But we have a choice. Do we go back to the boom and bust policies of the past, the same policies that left regular people overexposed to oil price crashes? "Or do we make sure this economic recovery is different? Do we make sure this recovery is built for regular people and it's built to last?" But in spite of reports over the past year that ACAD is struggling financially — faced with structural and maintenance issues, needs to expand and revenue shortfalls — Schmidt would not address how the province will help ACAD with funding, saying only that post-secondary funding is under review. SEE ACAD ON **A8**

COMING SOON SEE THEM LIVE AT THE DEERFOOT INN & CASINO!

 <p>MICKEY GILLEY SAT, MAR 31 \$49 or \$59 First 10 rows Wristbands @ 6:30PM Show @ 9:00PM</p>	 <p>APRIL WINE SAT, MAY 5 \$59 or \$79 First 10 rows Wristbands @ 6:30PM Show @ 9:00PM</p>	 <p>HOTEL CALIFORNIA SAT, JUNE 30 \$25 or \$29 First 10 rows Wristbands @ 6:30PM Show @ 9:00PM</p>
--	---	--

ROOTS & BOOTS TOUR (SAMMY KERSHAW, AARON TIPPIN, COLLIN RAYE) JULY 14

403.236.7529 deerfootinn.com 1000, 11500 - 35th St SE ticketfly.com

Deerfoot INN & CASINO

FINDING HOME

A TRAILBLAZING CAMPAIGN

For the past six years, nine social agencies worked together under the Resolve Campaign banner to raise tens of millions to fight homelessness in Calgary, *Bill Kaufmann* reports.

The battle to build affordable housing isn’t an easy fight, but the challenges faced and victories achieved in the past six years have tested and proven Calgary’s grit, determination and values, say those in the trenches.

Inspired by Calgary’s campaign to end homelessness in a decade, a group of nine social agencies decided six years ago there was strength in numbers and collaboration when it came to defeating a common enemy.

They formed a unique partnership under the banner of the Resolve Campaign to raise millions and create affordable housing for 3,000 homeless and vulnerable Calgarians such as Anne Cartledge. She’s a senior citizen whose subsidized ground floor suite in the southeast Heritage Gardens complex has made the difference between a life of dignity and one on the street.

“If I had to pay market rent right now, there’s no way ... If I had to pay \$1,000 a month for rent, I’d be out on the street,” says Cartledge, 67, whose home is provided by Horizon Housing, a social agency partner of the Resolve Campaign.

Cartledge, who moved into the complex 13 years ago, has more recently struggled with the transition from the Assisted Income for the Severely Handicapped (AISH) to seniors’ benefits, while living with severe arthritis and fibromyalgia.

But her life has stabilized enough that she can enjoy her hobbies such as painting or sculpting and can also give back by being a champion for other low-income seniors.

“I’m an advocate for affordable housing and closing that affordability gap for seniors; it’s a facet of everyone getting together on this,” says Cartledge, who is proud of her home. Her story is a success story and represents a vision that could apply to many of the destitute in the city, according to the Resolve Campaign.

Looking back six years, “there was a realization there was a real problem with affordable housing inventory for all of the people living on the street,” says Cheryl Hamelin, executive director of the Resolve Campaign.

In 2012, Calgary was in the grip of an oil and gas boom; the city was a magnet drawing workers and economic benefits from across Canada and the world. But those conditions were also ripe for driving up the cost of living and shredding vacancy rates.

Homelessness and precarious lodging became the economic boom’s by-products, as did emergency shelters such as the Calgary Drop-In Centre, Canada’s largest.

“We needed to build housing units for 3,000 people to try to level out that demand,” Hamelin says.

In 2008, the Calgary Homeless Foundation announced it would spearhead a drive to wipe out homelessness in the city in a decade. Four years later, Resolve and its partners, including the foundation, launched a companion initiative.

It was a first-of-its kind effort.

But challenges arose. A massive southern Alberta flood in 2013, an economic nosedive the following year and other natural disasters took a bite out of Resolve’s impetus, also disrupting the goal of ending homelessness by 2018.

Stiffer fundraising headwinds led to Resolve extending its deadline to March 31, 2018 while resetting its fundraising goal at \$90 million, Hamelin says. The Resolve Campaign has raised nearly \$70 million, with a final push for donations occurring this month. Donors have until the last day of March to make a funding commitment, but have five years to pay it out.

“In 30 years of doing this work, I have never seen a tougher philanthropic climate, but Alberta and Calgary have always been can-do places,” Hamelin says. “Friends in the East are shocked we’ve done as well as we have.”

The umbrella fundraising model crafted by the Resolve Campaign has garnered global notice. Inquiries about the strategy have come from Australia, the U.K., the U.S. and across Canada.



Horizon Housing tenant Anne Cartledge, who became unable to work due to illnesses including severe arthritis, says that without subsidized housing, she would be living on the street. She’s now become a vocal advocate for vulnerable seniors. *KERIANNE SPROULE*

RESOLVE CAMPAIGN DONATIONS

Numerous individuals and corporations have stepped up to help the Resolve Campaign battle homelessness in Calgary by providing keys to homes for Calgary’s most vulnerable citizens. Donors have supported either the overall campaign or chosen a particular project to support. Some of the donation highlights include the following:

- David and Leslie Bissett donated \$8.9 million.
- Canadian Natural, The Z Zurich Foundation, Inter Pipeline, The Norris Family Foundation, Calgary Foundation, Jim Pattison Group, RBC Foundation, Shaw Communications Inc., Suncor Energy Foundation and the SoulMen 60th birthday bash all contributed \$1 million or more.
- Donations from local homebuilders and related industry contributions totalled \$27 million. Those homebuilders include Albi Luxury by Brookfield, Cedarglen Living Inc., StreetSide Developments: A Qualico Company, Morrison Homes, Hopewell Residential Limited Partnership, Homes by Avi, Calbridge Homes, Shane Homes Ltd. and NUOVO by Shane Homes, Cardel Lifestyles and Logel Homes, Brookfield Residential Properties Inc., and Jayman BUILT Group of Companies
- Local homebuilders inspired a number of other contributions, including \$6.6 million from Ross Glen of RGO Office Products, the late Charlie Guille of Cougar Contractors Ltd., Bob Harris of Centron Group of Companies, Bill Kujat of Safeway Holdings and BILD Calgary Region, which donated \$750,000.

PARTNERS IN THE RESOLVE CAMPAIGN

These nine agencies — partners in the Resolve Campaign — have undertaken the following projects:

- Calgary Homeless Foundation:** Works with other Calgary groups to end homelessness in the city. Projects: Nine mortgage retirements, 17 to 19 construction projects.
- Calgary John Howard Society:** Works to re-integrate criminal offenders back into society. Project: 32-unit building.
- Alpha House:** Assists women experiencing homelessness and addiction. Project: 24-unit building.
- Accessible Housing:** Provides housing for those with limited mobility. Project: 45-unit building.
- Horizon Housing:** Supplies affordable housing for youth, families, and people with mental health challenges

- or other needs. Project: 161-unit complex.
- The Mustard Seed:** Assists adults struggling with poverty and homelessness. Projects: 20-plus unit building, 20-unit mortgage retirement, 224-unit mortgage retirement.
- Silvera For Seniors:** Provides supportive housing for low-income seniors. Project: 120-unit building.
- Bishop O’Byrne Housing:** Assists seniors, older adults and small families with low incomes. Projects: 108-unit building, 77-unit mortgage reduction.
- Trinity Place Foundation:** Aids in housing low-income seniors and those with higher needs. Project: 100- to 120-unit building.

“People say it’s the way of the future — you can do it so much more cost-efficiently and collaboratively,” Hamelin says.

The Resolve approach makes practical sense for donors, says Arlene Adamson, who chairs the group’s steering committee and is the CEO of campaign partner Silvera for Seniors.

It’s ideal for “donors who want to make an impact in Calgary. To be able to choose one campaign that benefits nine agencies is outstanding in making a smart investment,” she says, adding it also makes sense for the groups involved.

“Not all agencies can afford top-notch people to help with a fund-



Cheryl Hamelin is executive director of the Resolve Campaign, which has one month to reach its \$90 million fundraising goal. *AL CHAREST*

have also been retired.

Another crucial element in this successful mix is the involvement of 11 homebuilders and developers, who have agreed to construct one building each. It’s an act of giving that together with other builder-related donations totals \$27 million.

“It’s something that’s only happened in Calgary and it’s amazing that even in the economic downturn of 2008-2009, the homebuilders were still committed to making those buildings happen,” says Tim Richter, who headed the Calgary Homeless Foundation a decade ago. He thanks Resolve Chairman Alan Norris, also the CEO of Brookfield Residential, for his leadership on this effort.

It’s a commitment that goes above and beyond the normal course of business, says Norris. “It’s going to need philanthropy.”

The bid to end homelessness, however, is challenging. A survey conducted Oct. 19, 2016 counted 3,430 people living on Calgary streets. A similar tally done in 2008 found 3,601 people without a roof over their heads. Those fighting the battle note that, given Calgary’s growth over the past decade, those homeless numbers represent a 26-per-cent reduction, proportionate to the city’s population. Without the Resolve Campaign and its projects, the numbers would be much higher.

Challenges still remain, including the problem of housing insecurity for those who aren’t homeless but remain threatened by it. In Calgary, 14,000 households are at high risk of joining the homeless population. And the Calgary Housing Company, which provides subsidized lodging, has a waiting list of 4,000 people.

Progress, however, continues. The Calgary Homeless Foundation says it has helped 9,000 people over the past decade and provided 500 permanent support housing units.

Its next goal is to take that number of units to 624 by Christmas, and continue to do the work, says foundation president Diana Krecsy.

“We stumbled, learned and got up again,” she says. “We’ve got to stay on top of things now, and we’ve got to be dealing with First Nations and youth homelessness.”

The city needs 15,000 more affordable rental units, the foundation says, just to keep pace with other Canadian cities’ lower homelessness-to-population ratio.

There are positive signs coming from the city on that front, with local government releasing eight parcels of land for affordable housing, says the foundation’s strategy vice-president, Kevin McNicol.

“The city has fast-tracked the development permit for affordable housing,” he says. “The length of time they need to support the development process is six months, which is lightning-fast for them; it’s significant.”

During the Resolve Campaign’s last month, a final push is on to reach fundraising goals.

“It’s really about awareness because there’s this urgency, but we’re confident we’ll push this to a close; people will make that commitment,” Hamelin says.

Ending chronic homelessness is possible, McNicol adds.

“We need to solve it all, and we absolutely can do it,” he says.

The same can be said for ensuring there’s enough affordable housing to guarantee nobody ends up on the street, or languishing in a hospital, notes Silvera’s Adamson.

While donations to the Resolve Campaign need to be pledged this month, they can be paid out any time before March 31, 2021.

“People can give for the next five years,” Adamson says. “It doesn’t have to be all at once, but we need people to dig deep.”

BKaufmann@postmedia.com
Twitter: @BillKaufmannjr

FINDING HOME

Housing-first effort works, proponents say

BILL KAUFMANN

In 2002, Bob Patrick’s good life abruptly came crashing down.

The successful sales representative suffered a massive anxiety attack that landed him in the hospital.

“My wife left me and I had to strike out on my own, but I didn’t do so well,” said Patrick, 58.

While he was in the hospital, his wife left him with nothing and when his attempts to rebuild his life were met with frustration, he spiralled ever further into a darkness of depression and other mental illnesses.

“In 2009, I tried suicide and my family members did an intervention,” says Patrick.

But his struggles continued, including repeated job losses while facing the looming prospect of homelessness.

Eight years ago, he discovered Horizon Housing, a partner of the Resolve Campaign, and found a home in the Bob Ward Residence in Glamorgan.

“It’s been the saving of me, it really has,” he says. “It gives you a home, not just an apartment; it’s part of a community.”

Patrick’s home is modelled on the “housing first” approach, which provides lodging to vulnerable people without qualification. This creates stability where treatment, counselling, employment and other progress can more easily follow.

“It’s allowed me to heal, (and) address my mental health issues without having to worry where I’ll sleep tonight,” he says.

For his bachelor suite, Patrick pays \$520 for rent, about one-third of his monthly disability benefits.

“Without subsidization, I don’t know where I’d go — benefits don’t go very far,” he says. “When you have mental illnesses, you’re an island in yourself; you need the support of the community.”

Calgary became a Canadian trailblazer when it embarked on the housing-first strategy in early 2008 and placed two people in



Bob Patrick, who struggles with mental illness, lost his home and job after an anxiety breakdown. Patrick, who says he’s “blessed to have affordable housing,” found a home under the housing-first model at the Bob Ward Residence operated by Horizon Housing. AL CHAREST

“It gives you a home, not just an apartment It’s allowed me to heal, (and) address my mental health issues without having to worry where I’ll sleep tonight.”

the lodging model. In eight years, more than 8,000 people had been housed.

For clients of Alpha House — which assists the most vulnerable,

including those struggling with addictions — the housing first model has proven its worth, says executive director Kathy Christiansen.

“It’s very non-judgmental, without telling people they have to earn services, and has proven to be cost-effective,” she says. “People are more responsive to intervention once they’re in their own home; we support people around their addiction once they’re in a home.”

That stability also leads to a reduction in drug and alcohol use, better health through improved nutrition, and opportunities for clients to reconnect with children, says Christiansen.

A gleaming new multi-unit building for vulnerable women in Albert Park — which Alpha House purchased last year with help from Resolve-raised funding — is its own

tonic for clients who’ve rarely had breaks in life, she says.

“We saw that building and it felt so right; it’s just such a nice feeling ... The gals were overwhelmed at how nice it is,” says Christiansen.

The Calgary success of the housing-first model can be partly gauged by the fact more than 90 per cent of residents are still within the program after a year and have remained off the street, note its proponents. It also reduces police interactions by 72 per cent, incarcerations by 84 per cent, EMS use by 67 per cent and hospital stays by 71 per cent.

While the highest-needs individual without supports can cost the justice and social systems \$55,000 a year, a housing first bill typically saves \$34,000 for that same person, say Resolve and partners like

FINDING HOME: HOW TO HELP

To help the Resolve Campaign, go to resolvecampaign.com/donations or call 403-930-0975.

For a quick \$10, \$20 or \$25 donation, text “Home” to 30333.

Spread the word: use #FindingHome on social media to share your thoughts and create awareness.

To read more and watch related videos, go to calgaryherald.com/findinghome.

This is week one of a five-week Calgary Herald Special Report on Homelessness, called Finding Home.

Next week: The economics of homelessness.



Diana Krecsy of the Calgary Homeless Foundation.

“It’s overwhelming; (there’s a) magnitude of millions of dollars saved because of housing first,” she says.

“We’ve had people from New Zealand, Australia, (and) the Philippines coming to Calgary to see what we’ve done, (and) who wish they had the level of common involvement and integration.”

Adds Tim Richter, president of the Canadian Alliance to End Homelessness: “Calgary’s tried a lot of things nobody’s tried.”

A decade ago, the city had the highest homeless rate in the country “and they’ve managed to stop that over time,” he says.

BKaufmann@postmedia.com

FINANCIAL POST

YOUR WATCHLIST

YOUR WATCHLIST

Add a symbol to your watchlist

Today 9:30 AM ET

CNQ price crossed below the 50-day moving average

Oct Nov Dec Jan

All data delayed

MARKETS TODAY

OPEN	S&P / TSX	947.83 CAD	(0.44%)
OPEN	DJIA	26,192.69 USD	(0.92%)

TIMELY DATA & NEWS YOU CAN TRUST

Never miss a beat on stocks, mutual funds and ETFs with your customized Watchlist and Email alerts on any device.

Learn more at financialpost.com/watchlist

Presented by NATIONAL BANK
DIRECT BROKERAGE

FINANCIAL POST
CANADA’S BUSINESS VOICE®

FINDING HOME

GROUND ZERO FOR HOMELESSNESS

Economic migration and a shortage of rental units add to the city’s growing crisis

BILL KAUFMANN

Calgary has long been ground zero for homelessness in Alberta. Homeless rates are higher here than in Edmonton largely because of a relative lack of rental housing in Calgary, say academics and anti-poverty advocates. “It’s the availability of rental,” says Tim Richter, president of the Canadian Alliance to End Homelessness. “We were tearing stuff down to build condos and shiny glass buildings.” Those market forces contributed to a shortage of rental, and more affordable, units in Calgary, compared to the provincial capital, he says. That’s backed up by a 2011 study prepared by the University of Calgary’s School of Public Policy, which found Calgary had less than half the rental units that Edmonton did. “To understand the rise and fall of homelessness in Alberta, one needs to focus on Calgary,” U of C professor Ron Kneebone said at the time. In Calgary in 2009, there were 38 affordable housing units per 1,000 people compared to 86 in Edmonton. That same year, Calgary accounted for 63 per cent of emergency shelter use, while Edmonton accounted for about 27 per cent between the two cities. This occurred after years of economic boom times that brought tens of thousands of economic migrants to Calgary. The city’s prosperity also led to the transformation of affordable units to money-making ones, says Richter. The boom drove up rental costs, from 2006 to 2008, by 10 per cent a year, at a time when government had withdrawn from building those lower-income spaces, says Richter.



Tim Richter says the city’s homeless numbers climbed 30 per cent every two years from 1992-2008. AL CHAREST

“People were competing for fewer units; you had the perfect storm,” he says. That contributed to Calgary being the most expensive place in the country for the near-homeless to keep a roof over their heads, the U of C’s Kneebone noted in a recent interview. “It differs wildly across cities — in Montreal, it’s really cheap,” says Kneebone. “In Calgary, a lot more of your social assistance cheque is going to pay for housing.” A School of Public Policy report states that in 2014 even the quality of housing for the lowest income earners in Calgary lagged behind. “A more desirable one bedroom apartment in Montreal was much less expensive than a less desirable one bedroom in Calgary,” it states.

Although the situation has somewhat improved, Kneebone figures the recent economic downturn has only shrunk the percentage of income the poor pay for shelter in Calgary from 70 per cent to 65 per cent. The city’s homeless numbers climbed 30 per cent every two years from 1992 to 2008, says Richter, reflecting on the downside of rapid civic growth. That led to a 10-year-plan to battle homelessness, starting in 2008. About four years after that the Resolve Campaign was initiated to assist in that effort. Richter says the plan was also kick-started by then-premier Ed Stelmach’s determination to boost provincial investment in afford-

able housing. “That money is continuing to turn into housing today,” says Richter, who was president of the Calgary Homeless Foundation at that time. He recalls the foundation’s own attempts to push back against the disappearance of affordable housing just when the city needed it most. “We purchased apartment buildings just to keep them in the housing stock,” he says. As the city’s and Alberta’s economy ebbed, so did resources to eliminate homelessness. And when it flowed, so did the number of economic migrants to the city, swelling the potential pool of those needing assistance.

Today, city homeless shelters remain stretched to near-limit capacity and more than 3,000 people remain homeless, although there are now 26 per cent fewer homeless per capita than there was a decade ago. “The housing crisis in Canada is 30 years in the making, so it won’t happen overnight,” says Richter, adding Calgary’s economic downturn has led many economic migrants to leave the city, relieving some of the pressure. Nick Falvo, who worked on the front lines of Toronto’s streets for a decade before heading west, says Calgary’s status as an economic magnet means the city’s homeless population is larger per capita than Toronto’s. It’s probably that reality that forced local agencies to be laser-focused on the issue, says Falvo, who is now the research director for the Calgary Homeless Foundation. “Calgary has a very sophisticated triage and targeting system, using statistical analysis, and there’s a lot of different types of programs,” he says. “It’s always been my very strong impression that Calgary’s ahead of the game.” There’s no reason to believe the presence of the country’s largest homeless shelter, the Drop-In Centre, or the collaborative Resolve Campaign effort to house vulnerable people is acting as a magnet for a homeless migration to Calgary, he adds. “Those people coming to Calgary, like everybody else, are coming for a better life — 25 per cent of the population has come in the last decade,” says Richter. “If we have more success in housing people, you’re not going to draw more people here.” *BKaufmann@postmedia.com on Twitter: @BillKaufmannjr*

FINTECH

SPONSORED BY MOGO FINANCE TECHNOLOGY INC.

Cryptocurrency: The gateway drug for financial literacy?

PETER KENTER
Postmedia Content Works

Cryptocurrencies such as bitcoin have captured the attention of individuals, investors, and governments around the globe. However, millennials have embraced the currency like no other demographic. A bitcoin survey conducted by venture capital firm Blockchain Capital in fall 2017 calculated that four per cent of millennials have owned bitcoin — twice as many as the general population. The survey also revealed a lot about millennial attitudes toward traditional investing: 30 per cent said they would prefer to own \$1,000 of bitcoin over the same value in government bonds. More than a quarter (27 per cent) said they considered bitcoin more trustworthy than big banks. Financial companies are taking notice. Fintech leader Mogo Finance Technology Inc., for example, is embracing that shift among its core millennial base with a new capability that will allow members to add bitcoin trading to their online Mogo app later this year. But the advent of bitcoin and other cryptocurrencies has also created a significant upside benefit, says Mogo’s financial fitness coach, Chantel Chapman. By immersing themselves in the world of cryptocurrency, millennials are also learning a lot about investing, the behaviour of markets and personal finances in general. “Millennials are finding



Millennials embrace the fact that cryptocurrencies are decentralized and separate from established institutions. The volatility of that market and a wild west environment where all the rules have yet to be written also make bitcoin trading more exciting than traditional investment vehicles. SUPPLIED

cryptocurrencies a little bit sexier than mutual funds and that’s an exciting opportunity for education,” she says. “The topic is so fascinating that I think of cryptocurrencies as a gateway drug to financial literacy. The best way to start learning about markets is to be part of a market.” She notes that media reports of teenagers who have

become cryptocurrency millionaires provide plenty of exciting press. However, millennials also embrace the fact that cryptocurrencies are decentralized and separate from established institutions. The volatility of that market and a wild west environment where all the rules have yet to be written also make bitcoin trading more exciting than traditional in-

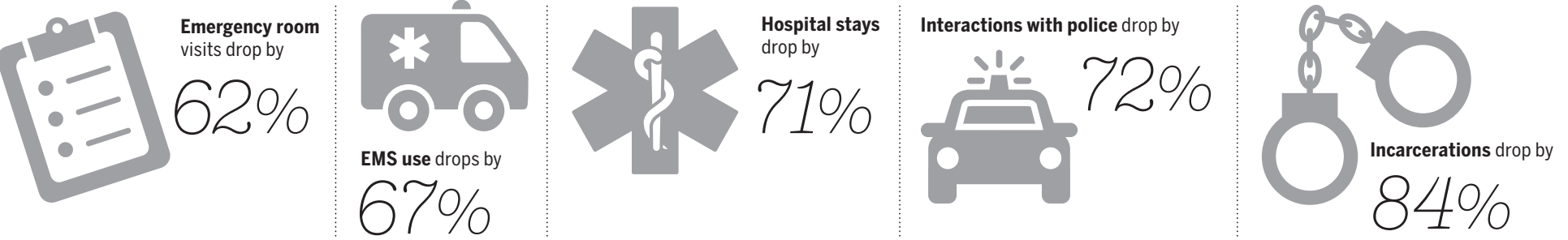
vestment vehicles. “The cryptocurrency market is like the stock market, only it’s a global market that moves much faster and is active 24/7,” says Chapman. “But the laws of the market still apply, so what they’re learning while investing in bitcoin or other cryptocurrencies provides valuable insight into the way other markets operate.”

One millennial who’s embraced the intrigue of the cryptocurrency market is Haley Sacks, a podcaster and finance blogger who reports on all things financial as Mrs. Dow Jones on channels that include YouTube and Instagram. She was encouraged to make her first bitcoin purchase in 2013 after hearing rumblings about it in San

Francisco. Her friends on Wall Street urged her not to. “I went ahead anyway,” she says. “And I did quite well on the investment. That first investment also inspired me to learn as much as I could and has led to a career in financial education for me. The lesson here is that you can educate yourself to achieve financial literacy. The resources are out there.” Sacks loves to tell the story about a teenager who used bitcoin to buy a fake ID when she was underage. “She forgot about the transaction,” Sacks says. “Some time later, a friend reminded her to look into her digital wallet and lo and behold there was \$8,000 in there. She was inspired to immerse herself in that world and through the simple will to learn has since become an expert. It’s been very inspirational to a lot of young women who have also found the confidence to invest in a very volatile market.” Fintech companies such as Mogo are realizing that they can leverage the booming interest in bitcoin trading by offering additional opportunities to promote financial literacy and build wealth. “Members will see their monthly credit score updates on the same online app where they can manage and monitor their bitcoin holdings,” says Chapman. “Interest in cryptocurrencies represents an opportunity to bring even more financial literacy into this space.”

THE BENEFITS OF HOUSING FIRST

According to the Resolve Campaign, permanent housing for the homeless provides significant savings in social costs. These numbers are based on a Calgary Homeless Foundation study of 72 chronically homeless people.



SOURCE: CALGARY HOMELESS FOUNDATION

DARREN FRANCEY / POSTMEDIA

HOUSING-FIRST APPROACH HAILED

Anti-poverty activists touting economic benefits of getting most vulnerable into homes

BILL KAUFMANN

After losing his job as a charitable fundraiser, Michael White’s world began to fall apart.

His friendly landlord passed away. He was evicted from his downtown apartment. He was without a job and without a home.

It was the start of a desperate four months for the B.C. native, who was also struggling with seizures caused by a childhood head injury.

“I went to my church, (which) had a support group for me,” says White, 61, recalling the events of three years ago. Seeking shelter at night, White slept in churches and then the homes of people he knew, haunted by the uncertainty of where he’d find a stable harbour. “I stayed with a couple of people; I guess you could call it couch-surfing,” says White, who uses a walker to help with mobility.

Then, in the spring of 2015, he connected with The Mustard Seed and landed a suite at the charity’s 1010 Centre in the city’s downtown — a facility where the mortgage is being paid down with help from the Resolve Campaign. The unit on the building’s ninth floor provided a solid lease on life, says White, who now spends many of his days volunteering for agencies that help people in need.

“If not for this, I’d be dead,” he says of his home. “It’s a good building; it’s safe and everybody knows each other.”

He also has no doubt that without his home, a shortened existence would have been marked by the use of emergency and other social services that would have cost taxpayers dearly.

To that end, it’s become increasingly clear over the years that when homeless or vulnerable citizens receive housing, the economic wins are many.

The Calgary Homeless Foundation surveyed 72 extremely vulnerable individuals, who traded, or avoided, a desperate life on the street for the “housing first” model of lodging. The survey showed once these people were housed, their use of various social systems decreased.

Emergency room visits dropped by an average of 62 per cent and hospital stays decreased by 71 per cent.

This change in lifestyle also led to a 67-per-cent drop in EMS usage and 72-per-cent reduction in police interactions. Incarcerations, the survey found, fell by an average of 84 per cent.

When someone is homeless, the costs to the health, justice and social systems average \$55,000 per person per year. And, when it comes to the most vulnerable citizens, those costs can increase to \$100,000, says the foundation.

But once the individuals in the survey received housing, their usage of these system supports dropped to a cost of \$21,000 per year.

The expense of constructing an affordable housing unit can be \$150,000 to \$200,000, but within three to four years — or less — that amount of money can be saved due



Michael White has been a tenant at the Mustard Seed’s 1010 Centre for three years after health issues left him homeless and staying with friends. White doesn’t even want to think how he would have made it without the affordable housing apartment and the centre’s support services. *GAVIN YOUNG*

to a new resident’s decreased reliance on social supports. The housing first approach provides the stability of a home for a vulnerable individual and then sees agencies implement tailor-made living programs and supports.

Similar cost-saving results have been replicated elsewhere, says Tim Richter, president of the Canadian Alliance to End Homelessness.

“It’s been borne out in every single study of housing first internationally,” he says, while summoning a more local example. “I know someone who wasn’t housed (who was) using an ambulance 387 times in a year.”

Resolve Campaign chairman Alan Norris echoes that sentiment.

“It’s broadly accepted by all levels of government in North America and the world,” he says. “It just makes so much sense; investing the dollars (and) getting people into safe and supportive housing, so we don’t spend millions and millions of dollars a year keeping people in a homeless state.”

A much more comprehensive study of the issue conducted by the Calgary Homeless Foundation — which canvassed 2,600 single adults over four years — should yield numbers in a few months, says foundation research director Nick Falvo.

But preliminary conclusions have already emerged about housing first’s impact on policing and health care resources, he says.

“Early results confirm what we expected — very significant reductions in service use, that even exceed those expectations,” says Falvo.

Calgary EMS spokesman Adam Loria doesn’t discount this principle. Paramedics and their colleagues deal with homeless people on the street on a regular basis, he says.

“It’s fair to say it’s on a daily basis; it ebbs and flows with the temperature,” says Loria.

“We work closely with the shelters ... If they (people) don’t have a fixed address, we look for a proper, secure place for them to stay.”

There’s no question there’s merit in the housing first approach when it comes to reducing the strain on police resources, says Staff Sgt. Frank Cattoni, who for the past five years has also headed up a group that helps the homeless called Sorce (the Safe Communities Opportunity and Resource Centre.)

“You’re taking them out of the two biggest systems they can impact — health and justice,” says Cattoni. “They’re not constantly engaging with police officers.”

A University of Calgary survey of 300 of the city’s homeless found that 23 per cent had done jail time, 31 per cent been admitted to hospital and those who’d experienced considerable childhood trauma were 12 times more likely to have

attempted suicide than average.

Another way to affect positive economic change in the system is to ensure older adults have access to supported living spaces, says Arlene Adamson, CEO of Resolve partner Silvera for Seniors. This is key in freeing up hospital resources and reducing health-care costs.

“We have lots of seniors who have been living in hospitals for six months or a year,” she says. “It’s much better to have them living with us at \$1,500 a month than for \$1,500 a day in the hospital.”

Supported housing also increases quality of life by allowing older couples to live together, adds Adamson.

To keep pace with a rapidly aging population, 3,300 housing units for seniors need to be built each year over the next decade, with a particular focus on the province’s urban centres, she says.

“Unless we build, we’re going to continue to face this crisis and it’s going to get worse,” says Adamson. “It’s not for a lack of will; it’s a lack of money. We need donors to step

up and we can leverage that with government.”

Housing first has proven its worth in reducing societal costs, agrees U of C assistant professor Katrina Milaney.

The problem, she says, is there’s not enough of it.

“We see amazing health outcomes when people have access to safe and sustainable homes, but we still have a lack of affordable housing and community-based care,” she says.

“People are falling through the cracks.”

Anne Cartledge, who’s lived in subsidized lodging operated by Resolve partner Horizon Housing for the past 13 years, says she’s convinced of the approach’s economic efficiency.

But more importantly, she says, the benefits go far beyond that.

“It’s giving people a home,” she says. “It’s making me able to make decisions on my own.”

BKaufmann@postmedia.com
twitter.com/BillKaufmannjr

FINDING HOME: HOW TO HELP

To help the Resolve Campaign, go to resolvecampaign.com/donations or call 403-930-0975.

For a quick \$10, \$20 or \$25 donation, text “Home” to 30333.

Spread the word: use #FindingHome on social media to share your thoughts and create awareness.

To read more and see related videos, go to calgaryherald.com/findinghome.

This is week one of a five-week Calgary Herald Special Report on Homelessness, called Finding Home.

Next week: The economics of homelessness.



EVERYONE DESERVES TO HAVE
A PLACE TO CALL HOME.

THE RESOLVE CAMPAIGN ALLOWED US TO
DO WHAT WE CAN TO PROVIDE A TANGIBLE DIFFERENCE
AND LEND A HAND TO THOSE WHO NEED IT THE MOST.

SHANE
HOMES
GROUP OF COMPANIES

Prelude
in Radisson Heights

Proud to be one of 11 Calgary home builder members of RESOLVE,
supporting the efforts of the Calgary Homeless Foundation.

FINDING HOME

IT CAN HAPPEN TO ANYONE



Robin Spooner explores the new 24-unit women-only Alpha House before sharing the story of her sister, Krista, a former client of Alpha House, who had mental illness and died in 2015.

AL CHAREST

Calgary’s at-risk population more than just the ‘visible homeless,’ writes **Ryan Rumbolt**.

FINDING HOME: HOW TO HELP

- To help the Resolve Campaign, go to resolvecampaign.com/donations or call 403-930-0975.
- For a quick \$10, \$20 or \$25 donation, text “Home” to 30333.
- Spread the word: Use #FindingHome on social media to share your thoughts and create awareness.
- To learn more, watch for videos, stories, columns and photos at calgaryherald.com/findinghome and calgarysun.com/findinghome.

When you think of a homeless Calgarian, what images come to mind?

Do you see an unshaven man picking bottles along 17th Avenue S.W.? Maybe it’s someone holding a sign on 14th Street, asking for whatever change you can spare.

These people are the “visible homeless,” but they make up only part of the city’s at-risk population, says Cheryl Hamelin, executive director of the Resolve Campaign.

Many Calgarians don’t fit the stereotype of the visible homeless, but still need a helping hand, says Hamelin.

“The truth of it is there are many, many homeless families,” she says. “There are many people that are homeless, really through nothing that they have done.”

Hamelin notes women, the elderly, new Canadians and people with mental health or addiction issues can all end up needing help or housing. It’s not uncommon for those without a home to fall into more than one of these categories.

And according to one woman who knows what it’s like to need housing, all it takes are a few unlucky bounces to end up living on the street.

“Homelessness can happen to anyone,” says Barb, who is about to turn 60 and for the last four

years has been a resident at the 1010 Centre in downtown Calgary.

A few years ago, Barb had her own car, a job and even her own home. In her words, she “had it all.”

But when her finances took a sudden hit, Barb says she was taking on debt quicker than she could pay it off. “I came within one day of either losing my house, going bankrupt, or selling it and paying off most of my debts, which I did,” says Barb.

Selling her home cut back on Barb’s debt, but left her with no place to go. She was couch surfing with friends for months at a time.

It wasn’t until she moved in with family that she learned about the 1010 Centre. It became a place to access mental health resources, participate in community programs and, most importantly, call her own home.

The 224-room affordable housing option for at-risk Calgarians is run by The Mustard Seed, just one of the partners in the Resolve Campaign. Resolve, which helps fight homelessness with a housing-first strategy, was created six years ago, spurred by the 2008 10-year plan to end homelessness in Calgary. Since 2008, more than 8,000 people have been housed, with 90 per cent of tenants keeping their

housing within the first year.

For Barb, the housing-first strategy has been life saving. She has schizoaffective disorder, which means she shows signs of schizophrenia while also struggling with depression and anxiety for years.

“It can affect all five of your sense and your thinking; it sometimes causes some pretty weird behaviour,” she says of her disorder. Sufferers can even experience hallucinations or believe they see non-existent people who may want to harm them.

In the past, Barb says her mental health made it difficult to function in society. She was afraid of leaving the house and even more fearful of the outside world. But after coming to the 1010 Centre, Barb says her condition has improved “100 per cent.”

“It turned out to be the best fit for me because I have mental health help here 24 hours a day,” she says. “There’s psychologists, there’s counsellors, there’s doctors, there’s nurses. The things that they provide here for the community are just absolutely amazing.”

Living at 1010 Centre has given Barb back her freedom, and it’s thanks to the staff and volunteers at the Mustard Seed, but also due to Calgarians donating funds to

fight homelessness.

As of March 1, Resolve entered the last month of its campaign to raise tens of millions of dollars to battle homelessness in Calgary. The money raised helps the nine agencies partnered with Resolve — including the Mustard Seed and Alpha House — to create affordable and supported rental housing for Calgarians in need.

For those Calgarians, some are more at risk than others and many have more than one risk factor at play, notes Kathy Christiansen, executive director of Calgary Alpha House Society.

She says there is a significant number of women facing homelessness and being a female on the streets brings a unique set of challenges.

“I think one of the pieces is that women aren’t as visible as men, and so within the homeless-serving sector, often their needs are overlooked,” she says, adding women are at a greater risk of violence or exploitation. “The women as well, when it comes to addiction, ... experience the social and physical effects of addiction more rapidly than men and are at more risk of death at an earlier age.”

SEE HOME ON A7

finding home

BUILDING SHELTER TO GIVE HELP AND HOPE.

learn more at homesbyavi.com/findinghome

Homes by AVI

GROUP OF COMPANIES

MORRISON CARES

PROUDLY GIVING BACK TO THOSE IN NEED

Proud to partner with the RESOLVE Campaign and the Calgary Homeless Foundation to help end homelessness in Calgary.

Learn more about our contribution at www.morrisonhomes.ca/resolve

FIND CALGARY'S 12-TIME BUILDER OF THE YEAR IN:

NW THE RIDGE AT SAGE MEADOWS | LIVINGSTON | SYMONS GATE | NOLAN HILL
NE CORNERSTONE SE MAHOGANY | LEGACY | AUBURN BAY | BELMONT OKOTOKS D'ARCY

MORRISON HOMES

THE HOMEBUYERS BEST FRIEND™

HOME FROM **A6**

Robin Spooner saw some of those effects for decades, as her sister, Krista, dealt with a number of challenges.

Krista had a genius level IQ, her sister says, and was a natural at games like Trivial Pursuit and Jeopardy!, adding she could never beat her older sister at either of the two. But Krista — who was a client of Alpha House before she died in October of 2015 — suffered a mental illness that sent her down a path leading to homelessness.

Diagnosed with borderline personality disorder at an early age, Krista started to self-medicate with drugs, Robin recalls. There were years of uncertainty regarding her sister's whereabouts and whether or not she was still alive; and, that took a mental and physical toll on the family.

“When you’ve got somebody who’s sick like Krista was, it’s all consuming,” Robin says. “When you know that she’s living on the streets, you constantly worry.”

In 2013, Krista ended up in hospital because of her addiction and that’s where she met someone from Alpha House who helped her find housing. She began to improve thanks to what Christiansen calls a “continuum of care.”

People struggling with addiction often have a mental illness, but at-risk Calgarians have a better chance of successfully dealing with these problems when they have “the stability and the dignity of having a home,” Christiansen says.

Robin agrees, saying the support from Alpha House and Resolve partners allowed her family to step back from trying to be her sister’s caseworker and allowed her to “just be Krista’s sister.”

“We could love and support her,” before the physical strains of drug use and suicide attempts eventually took their toll on Krista, Robin says. “And in the last couple years of her life, she was in a really good place with the help of these guys.”

When women — and men — age, the risk of homelessness can increase, notes Hamelin.

“We don’t think about little old ladies and little old men who are living on the street because they didn’t save enough,” she says. “They maybe never ever made enough money to get beyond (living) paycheck to paycheck. You literally have our grandmothers living on the street.”

Some of these elderly people are in and out of hospital regularly, while others effectively live in area hospitals because there’s no where else for them to go.

Lawrence Braul, executive director of Resolve partner Trinity Place Foundation, notes it can cost up to \$1,200 a day to keep a senior in hospital, with an average of 123.5 days spent in hospital for each elderly Calgarian without a home.

But when these seniors become part of a housing-first program, the average number of days they stay in hospital drops to seven in the first nine months of this change in living.

The benefits of appropriate housing for seniors can also be seen through the successful placement of people like Barry Johnson, who found housing thanks to Resolve partner Silvera for Seniors.

Originally from Maple Creek, Sask., Johnson spent most of his life working as a lawyer in Calgary. He made a comfortable living, earning enough to get married



Barry Johnson, a resident at Silvera for Seniors Valleyview community, displays one of his paintings. Johnson is an avid artist and his work has been put up on display around his community. *KERIANNE SPROULE*

and raise a family.

As he aged, health challenges arose. The 82-year-old spent more than six months in hospital after a series of small strokes, which he calls “medical misadventures.”

His wife passed away; his son was living in the United States; and, his finances dwindled to “close to zero,” as his health began to fail.

“So, I’ve gone from living with a significant amount of money to about ... \$1,800 a month,” he says. “And at the end of the month, I might have about 25 cents left.”

On his own and with his savings nearly gone, Johnson was told by doctors that assisted living would

be a wise decision.

If he could have afforded it, he’d rather have gone back to his one-bedroom apartment off 17th Avenue, which cost him around \$1,300 a month.

But since moving into a Silvera home, Johnson’s expenses have been cut down to about \$500 per month and his health has improved. He’s also found company in the form of other Silvera residents and medical support should his “misadventures” return.

With his finances and medical needs under control, Johnson has more time to do what he loves. An accomplished artist who has held

shows in Canada and Mexico, Johnson spends his days painting in the style of Vincent van Gogh — his favourite painter — and has even held a few painting classes for other Silvera clients.

This type of win — finding affordable housing for at-risk people — has contributed to the measurable gains seen since Resolve began its fight against homelessness.

Meanwhile, a study of Calgary’s chronically homeless found once these individuals were housed, their interactions with police were down by 72 per cent; EMS calls were down 67 per cent; and, emergency room visits were down

by 62 per cent.

Data from Resolve also showed it costs approximately \$55,000 annually in social programs and hospital visits to care for a homeless person without a supported home, while costs are closer to \$21,000 if those individuals receive a supported housing unit.

Even with all these successes, around 3,400 people in Calgary are still in need of housing. Resolve is accepting pledges to donate until the end of March, but pledges can be paid out any time before March 2021.

RRumbolt@postmedia.com
twitter.com/RCRumbolt





CLASSIC
CANADIAN
TOURS

Grizzly Bear West Coast Day

One day fly and catamaran cruise from Calgary to the Khutzymateen Valley near Prince Rupert. View grizzlies, whales, sea lions and eagles.

Explore a new destination.
Sunday June 3rd & Saturday June 30th departures from Calgary.

ClassicCanadianTours.com

Ph: 403-295-1415



OFF THE SCREENS, ON THE COURT!

YOUTH SPORTS SIGN UPS ARE NOW OPEN.
*Learn more about a variety of sports and activities.
Visit our website or a location near you*



YMCA Calgary offers a variety of programs to accommodate all children, youth, adults and families.

Melcor YMCA at Crowfoot 8100 John Laurie Blvd NW (403) 547-6576	Saddletowne YMCA 7555 Falconridge Blvd NE (403) 237-2393
Gray Family Eau Claire YMCA 101 - 3 Street SW (403) 269-6701	Shawnessy YMCA 333 Shawville Blvd SE (403) 256-5533
Remington YMCA in Quarry Park 108 Quarry Park Road SE (403) 351-6678	South Health Campus YMCA 4448 Front Street SE (403) 956-3900
NEW Shane Homes YMCA at Rocky Ridge 11300 Rocky Ridge Road NW (403) 351-6673	

www.ymcacalgary.org



BLOCKTECH
Capital

PRESENTS



Power of Success

I am completely amazed at what a gift witnessing this seminar has been. I had a concept but wow I have been blown away. - B Gracie

Amazing day! Definitely a life changer and worth every penny and minute of time. - L Daken

LIVE & IN PERSON | MAY 1ST | Calgary Stampede • 8AM to 5:30PM

ROBERT KIYOSAKI

ONE DAY MEGA EVENT where you will learn keys to reaching your personal and financial goals.

ALSO APPEARING



ANTHONY DI IORIO | Co Founder of Ethereum



HARRY S. DENT JR | How to Thrive in Today's Economy



PHIL TOWN | Financial Success



MIKE LIPKIN | Disruption – Your Competitive Advantage



TOM WHEELWRIGHT | Maximize Your Investment Returns



JOHN MACGREGOR | Eliminate Road Blocks to Success



CHANTAL CHAPMAN | Financial Fitness





20 YEARS AS
THE #1
PERSONAL
FINANCE BOOK
OF ALL TIME

REGISTER AT: **POWEROFSUCCESS.CA**

Toll free: 1.800.368.8493

Speakers and date may be subject to change. All sales final. Limited Time Offer.

FINDING HOME



THEIR WORDS, THEIR STORIES

As part of the Postmedia series Finding Home, photojournalist *Jim Wells* spent time in downtown Calgary to meet people who live on the streets and to better understand their circumstances. Here are the stories of five of those people he met.

The circumstances that lead to an individual living on the street vary from person to person. Poverty, job loss, traumatic events, discrimination and a lack of affordable housing can figure into the equation, as can failed relationships, personal crises, mental illnesses and physical challenges. Addictions can also be a significant factor, as was the case with several of the people I met. Addictions can be complex diseases that affect both the body and brain, say experts. Society needs an improved understanding of addiction and mental illness so that circumstances for homeless individuals with these issues can be addressed, says Kathy Chris-

tiansen, executive director of Calgary Alpha House Society. "There's a real interplay between addiction and mental illness in our work and our challenge is learning the relationship there and what we can do to support people," Christiansen says. Some of these people panhandle. Some collect bottles. All of them have different stories and varying reasons for living the way they do. Some have found assistance from the agencies in Calgary that help the homeless, while others have made the choice to make the street their home and enjoy the company of their street friends. These are some of their stories.



CANDI

When Candi's husband died after 28 years of marriage, she moved back to Calgary. This was her husband's home and he wanted his ashes spread near the Bow River. One year after arriving, she began a new relationship that eventually turned abusive. Her new partner was addicted to crack cocaine and used rent money to buy drugs, which left them always looking for a place to call home. The 52-year-old mother of four and grandmother of 12 was able to break the cycle of abuse and homelessness thanks to a female police officer and the Mustard Seed, which helped her find a safe haven from the abusive relationship. Now, Candi lives in a secure apartment and sometimes collects bottles to supplement a small support income. While collecting bottles, however, she's experienced negative feedback including dirty looks from professional people. "It hurts," she says. "We're not poison. You don't have to recoil back if you figure you're too close to me."



TROY HARNESS

Troy Harness, a 35-year-old born in Winnipeg, panhandles and has travelled across the country. One of his best money-making days occurred in Edmonton. During a six-hour stretch, he collected \$330 in cash, plus gift cards, food donations and cigarettes. Harness says he makes enough money to travel, buy groceries and purchase alcohol. He is happy to couch surf and bounce from place to place. One of his best "money drop" days was Super Bowl weekend. Harness and Robbins used the money to go to a local bar and restaurant to watch the game because "when you're doing the homeless thing, you don't get to see cool things like that."



TIBOR ROBBINS

Tibor Robbins, 48, is from Regina, but was raised near London, Ontario. He can often be found with his buddies panhandling in a number of locations around town and says the group of them can easily pull in \$200 or more per day. He's been in Calgary about three months but says he can make more money panhandling for six to eight hours a day than at a temp agency. This lifestyle allows him freedom and he uses the money to buy "vodka ... a hell of a lot of vodka."

FINDING HOME: HOW TO HELP

- To help the Resolve Campaign, go to resolvecampaign.com/donations or call 403-930-0975.
- For a quick \$10, \$20 or \$25 donation, text "Home" to 30333.
- Spread the word: Use #FindingHome on social media to share your thoughts and create awareness.
- To learn more, watch for videos, stories, columns and photos at calgaryherald.com/findinghome and calgarysun.com/findinghome.



Karl Jackson.



KARL JACKSON

Karl "Irish" Jackson (above left) is originally from Belfast, Ireland, and has been in Calgary for about four years. A Red Seal-certified chef by trade, Jackson came to Alberta to work and spent time in work camps in northern Alberta. His life, however, took a horrible turn when he was attacked by two men in Red Deer, left in a garbage bin and almost died of injuries sustained in the beating. Jackson began developing PTSD and he began drinking to try to block memories and pain from the attack. "I've turned into an alcoholic," Jackson admits. "I panhandle, I bottle pick, I try to do the best thing I can to survive the day. I'm a human being," he says. "I deserve to be alive. I deserve to go forward. But right now, it's pretty hard."

STEVEN CRACKNELL

Steven Cracknell, a former addictions counsellor, came to Calgary nine years ago from Ottawa. Upon arrival, he had a job for about a year. But after going through job loss and a failed relationship, he started drinking again. He's been on the street for the eight years since. "I try to get drunk every day so I don't have to think about anything, feel anything," he says. "I don't like what I'm doing. If I don't get out real soon, I'm going to be dead."



Representatives from the Resolve Campaign and the Calgary John Howard Society broke ground for the John Howard Society building in Calgary March 15. *DARREN MAKOWICHUK*

FINDING HOME

RESOLVED TO DO THE WORK

Partner agencies inch closer to goal of housing 3,000 homeless, *Ryan Rumbolt* writes

Homelessness in Calgary has been a problem for decades, but back in the '90s, the situation was reaching critical levels.

The homeless population was growing by around 15 per cent every year, says Kathy Christiansen, executive director with Calgary Alpha House Society, who saw firsthand how not-for-profits and charitable organizations were fighting homeless in Calgary.

When looking at the issue then and now, Christiansen says the biggest difference is not whom agencies are helping, but rather how they are helping.

Back then, she says the focus was on shelter services, including the Calgary Drop-In & Rehab Centre, and the addition of shelter services by the Mustard Seed.

"There was this big sort of expansion in terms of responding to this growth, and even with that investment ... it didn't sort of make a difference in that manner," she says.

While shelters provide critical, short-term intervention for Calgary's homeless population, Christiansen says shelters alone couldn't reduce the increasing numbers of homeless.

It wasn't until 2008 that the approach to fighting homelessness in the city shifted from crisis response to long-term stability, starting with the 10-year Plan to End Homelessness.

That plan eventually led to the Resolve Campaign, a partnership of nine agencies using a housing-first strategy to help end homelessness in the city.

Before the plan and before Resolve, Christiansen says "there was

this idea that you had to earn your right" to stable housing by "gaining sobriety" or "addressing your mental illness."

Now, Resolve agencies are giving the homeless a permanent place to stay first, which allows clients to then tackle underlying issues which can lead to homelessness and hopefully break the cycle of life on the streets.

Sandra Clarkson, executive director of the Drop-In Centre, says shelters and housing-first agencies are working together to provide "a continuum of care" and "wrap-around supports" to Calgary's at-risk populations.

She says emergency shelters act as the first line of support.

"It's really about, 'Where do you go if you have no other options?' Go to the emergency shelter. And once you enter that shelter, it's about getting you housed as quickly as possible."

In the last year, Clarkson says the number of clients at the Drop-In Centre has dropped eight per cent, thanks in part to the housing-first push of Calgary agencies combating homelessness. Along with emergency shelter services, the Drop-In Centre also has two apartment buildings offering permanent housing for more than 60 at-risk Calgarians.

The Resolve Campaign's goal is to raise millions of dollars to help fund affordable, accessible housing for 3,000 homeless Calgarians.

Cheryl Hamelin, executive director of the Resolve Campaign, says the housing-first mission has taken a significant strain off emergency shelters, which are still an



Gord Sand, executive director of the Calgary John Howard Society, with the design for the building on Builders Road S.E. *DARREN MAKOWICHUK*

important part of Calgary's intervention services.

Had the 10-year plan not become a reality, Hamelin notes Calgary's homeless population would have "mushroomed into something that was basically insurmountable" for agencies to address.

"Basically housing people, but not housing first ... just creates a Band-Aid that society is going to have to pay for down the road," she says.

"I think it would have been sort of mass housing without supports, just to kind of get the problem dealt with, which would have then just been magnified in the future."

Thankfully, Calgarians don't have to wonder how bad things could have been, thanks to the efforts of Resolve partners such as Bishop O'Byrne Housing Association, Calgary Alpha House Society and The Calgary John Howard Society.

This month alone — which happens to be the final month in the Resolve fundraising push — all three agencies announced they will be opening affordable housing facilities.

Last week, the provincial government announced \$6 million in funding for Bishop O'Byrne

Housing Association's (BOBHA) Columbus Court project, which will provide affordable housing for approximately 250 Calgarians.

Gary McNamara, CEO with the association, says securing funding for Columbus Court has been challenging, both with the economic downturn and the change in the provincial government.

"We've still got work to do on the funding and with Resolve," he says. "The more money we raise through Resolve, the lower our mortgage can be. And the lower our mortgage is, the more flexibility we have with the rents."

With eight housing communities across the city, BOBHA offers safe and affordable options to low-income Calgarians, including the elderly, vulnerable or at-risk individuals, and small families.

Many risk factors can put Calgarians in a precarious position, especially addiction and mental health concerns, Christiansen says.

Calgary Alpha House Society, which works with Calgarians struggling with substance abuse, has a specialized approach to helping women. Christiansen says homeless women are at a higher risk of abuse and exploitation, so Alpha House has opened a wom-

en's building.

"We have 20 women living here in a quicker time frame than expected and it's just because of the collective dialogue and the ongoing commitment from (not-for-profits, the government and the private sector)," she says.

"The programming and the supports that we do here will come from (the women). They'll tell us what they want and we'll gauge what seems to be working, but it's going to have its own culture and it's going to be built around who lives here, and that's really important."

Another Resolve partner working with a population at a greater risk of homelessness is the Calgary John Howard Society (CJHS), which provides housing and supports for people coming out of prison. Last week, CJHS and a number of Resolve partners broke ground on the society's Bedford House development, which will provide housing for 32 individuals.

"Housing is a huge part of crime prevention, and (housing) is linked very much with homelessness and jail," says Gord Sand, executive director at the society. "We try to interrupt the cycle where they're in prison, they get out, they go to a shelter, they get in trouble and they go back (to prison)."

These programs and buildings are only a few of the successes made possible through the Resolve Campaign.

With more than 3,000 Calgarians still in need of housing, Resolve is accepting pledges until the end of March, and pledges can be paid out any time before March 2021.

While the 10-year plan and Resolve might not have ended homelessness in Calgary, "at least now we have a chance of getting there," Hamelin says. "Did we (end homelessness) in 10 years? Maybe not. But will we do it ... and (do we have) all the good things that we need to continue on the journey in place? Absolutely, 100 per cent."

RRumbolt@postmedia.com
On Twitter: @RCRumbolt



Gary McNamara, CEO of Bishop O'Byrne Housing. *LEAH HENNEL*

Resolve partners make their mark

These nine agencies — partners in the Resolve Campaign — have undertaken the following projects:

Calgary Homeless Foundation: Works with other Calgary groups to end homelessness in the city. **Projects:** 9 mortgage retirements, 17 to 19 construction projects.

Calgary John Howard Society: Works to re-integrate criminal offenders back into society. **Project:** 32-unit building.

Alpha House: Assists women experiencing homelessness and addiction. **Project:** 24-unit building.

Accessible Housing: Provides housing for those with limited mobility. **Project:** 45-unit building.

Horizon Housing: Supplies affordable housing for youth, families, and people with mental health challenges

or other needs. **Project:** 161-unit complex.

The Mustard Seed: Assists adults struggling with poverty and homelessness. **Projects:** 20-plus unit building, 20-unit mortgage retirement, 224-unit mortgage retirement.

Silvera For Seniors: Provides supportive housing for low-income seniors. **Project:** 120-unit building.

Bishop O'Byrne Housing: Assists seniors, older adults and small families with low incomes. **Projects:** 108-unit building, 77-unit mortgage reduction.

Trinity Place Foundation: Aids in housing low-income seniors and those with higher needs. **Project:** 100- to 120-unit building.

LOGEL HOMES & CARDEL LIFESTYLES

PROUD PARTICIPANTS IN THE GOAL TO PROVIDE AFFORDABLE RENTAL HOUSING TO VULNERABLE CALGARIANS

LOGEL HOMES

CARDEL LIFESTYLES

RESOLVE

Making Calgary a better home for everyone.

FINDING HOME

Projects of the Resolve Campaign



Calgary was once facing a homeless crisis, but work by several agencies and the Resolve Campaign has helped the city now become a leader in dealing with the issue, via its work with a “housing first” approach. *AL CHAREST*



A stellar example of how the Resolve Campaign helps older adults can be seen with Barry Johnson, a resident at Silvera for Seniors Valleyview community. He’s an avid painter who shares his artwork at the facility where he lives and even teaches classes. *KERIANNE SPOULE*

Below: Robin Spooner was inspired to create a T-shirt and raise funds for Alpha House, after the agency provided security and support for her sister, who passed away three years ago. *AL CHAREST*



The faces of the Resolve Campaign reflect a new future for Calgary. It’s a future where there are fewer people needing homes and fewer vulnerable people on the cusp of homelessness.

Resolve and its nine partner agencies have already helped thousands of homeless or near-homeless folks find shelter. The projects undertaken by these agencies include the following:

- Calgary Homeless Foundation; works with other local agencies to end homelessness in the city. Projects: 9 mortgage retirements; 17 to 19 construction projects.
- Calgary John Howard Society; works to re-integrate criminal offenders back into society. Project: 32-unit building.
- Alpha House; assists women experiencing homelessness and addiction. Project: 24-unit building.
- Accessible Housing; provides housing for those with limited mobility. Project: 45-unit building.
- Horizon Housing; supplies affordable housing for youth, families, and people with mental health

challenges or other needs. Project: 161-unit complex.

- The Mustard Seed; assists adults struggling with poverty and homelessness. Projects: 20-plus unit building, 20-unit mortgage retirement, 224-unit mortgage retirement.
- Silvera For Seniors; provides supportive housing for low-income seniors. Project: 120-unit building.
- Bishop O’Byrne Housing; assists seniors, older adults and small families with low incomes. Projects: 108-unit building, 77-unit mortgage reduction.
- Trinity Place Foundation; aids in housing low-income seniors and those with higher needs. Project: 100- to 120-unit building.

The Resolve Campaign ends its official fundraising campaign Saturday, but donations can continue to be made. While funds are still needed to help Resolve hit its targets, all committed projects are going ahead via the money raised.

Resolve’s partner agencies continue their good work into the future, to provide safety and stability for the city’s most vulnerable.



Silvera for Seniors CEO Arlene Adamson stands in front of the land in Glamorgan the organization hopes will soon be the site of a new seniors housing development *GAVIN YOUNG*



Mark Young is homeless and has used shelters for years, but welcomes an approach that ensures shelter residents who are able to move into permanent residences are able to do so. *GAVIN YOUNG*

Q AND A

Homelessness in Calgary

As part of the Finding Home project, we invited readers to submit their questions about homelessness. Here are some of those questions, with answers from the Resolve Campaign.

Q Are there really entire families in Calgary that are homeless?

A In answering this question, it’s important to understand how we have chosen to define what a “family” is. The family unit may be defined as someone’s primary social group; it is the occurrence of whole family units experiencing homelessness and not necessarily defined by lineage or traditional relationships. On any given night, there can be up to 38 to 40 families requiring access to shelter.

There are many families who are staying in marginal or substandard accommodations, such as couch surfing and overcrowding, or staying in inhabitable states, such as sleeping in vehicles.

— Kevin McNichol, vice-president, strategy, Calgary Homeless Foundation

Q How big of a role does mental illness play in this issue?

A Homelessness is usually the result of the cumulative impact of a complex

array of social and economic factors. While mental illness can play a part in someone’s fall into homelessness, it is not the cause of their homelessness. Structural issues can contribute to homelessness, such as poverty, a lack of access to affordable housing and a lack of access to the right resources and supports that can help an individual manage a challenge such as mental illness. When access to appropriate housing and resources are not available, the probability that an individual experiencing mental illness could fall into homelessness is higher.

— Kevin McNichol

Q Does homelessness vary with the seasons? Don’t some people choose to live outside when it’s nice out?

A Homelessness doesn’t vary with the seasons. Homelessness is determined more by in-migration to the city, economic activity and availability of affordable rental housing. The visibility of individuals experiencing homelessness, however, can vary based on temperature and precipitation. The lower the temperature or the higher amount of precipitation will cause individuals experiencing homelessness to seek out shelters versus sleeping rough (outside).

— Kevin McNichol

Q Won’t there always be home-

less people? Won’t there always be people living on the street?

A Ending homelessness is about ensuring our community has a systematic response in place to ensure that when an individual or family falls into homelessness there is a timely path out. This happens by matching individuals and families with the right housing, with the right supports. This is done through Calgary’s Homeless Serving System of Care (HSSC). The HSSC is a network of agencies working together to minimize the length of time that any family or individual experiences homelessness. When our system response is such that when a person falls into homelessness, the system finds them, gets them back into permanent housing with supports if/as needed and does so in days or weeks, then we will have ended homelessness.

— Kevin McNichol

FINDING HOME

Compassion, common sense at heart of innovative bid to end homelessness



VALERIE FORTNEY

She's the first in her family to finish high school and the first to get a college diploma.

In her small apartment at the 1010 Centre, Jessica McGaughey proudly displays those two diplomas on the wall, along with inspirational art.

"The community here is amazing," says the 25-year-old of the affordable housing building run by the Mustard Seed, a Calgary organization dedicated to serving people experiencing poverty and homelessness. "It's definitely like another family."

Six years ago, McGaughey was one of our city's more than 3,400 people facing homelessness, a young woman just out of her teens who was relying on the kindness of friends to keep a roof over her head.

She had a family, two parents who loved her. But, a fatal accident in 2008 at her father's workplace sent him into a spiral of self-recrimination and drug abuse. "He felt responsible," says McGaughey, who for a few years was left alone with her mother to fend for themselves.

When her mother became ill for several months in 2013, that old "one paycheque away from homelessness" adage became their harsh reality.

"A lot of unforeseen circumstances, beyond my control," is how she describes the life challenges that made her a member of the city's vulnerable population. Those circumstances included brain surgery in 2016 to relieve debilitating symptoms from Noonan syndrome, a genetic disorder that prevents normal development in various parts of the body.

When she became one of the first tenants of Centre 1010 in November of 2014, McGaughey couldn't have known about the herculean efforts underway to ensure that thousands more vulnerable Calgarians would not have to spend their days and nights outdoors in the cold.

Two years earlier, the Resolve Campaign (resolvecampaign.com) was launched — an ambitious "housing first" plan with a goal to provide affordable housing — along with support services — for up to 3,000 people facing homelessness. Those vulnerable people include everyone from youth and seniors to people with disabilities and those grappling with mental health or addiction issues.

The campaign, which was born out of the Calgary Homeless Foundation's 10-year plan to end homelessness in our city, is a unique collaboration of nine partner agencies, to raise the capital needed to make the required housing units become a reality.

To date, the Resolve Campaign has raised more than \$73 million and it's doing a final push toward \$90 million.

For those not versed in the virtues of this approach to fighting homelessness, Tim Richter provides a refresher on how this city and province have changed within the span of a few years. They've gone from facing a major homelessness problem to becoming a national and world leader in effectively tackling it.

First, though, one needs to look back as far as the 1980s to understand what led to the crisis.

Richter, the head of the Canadian Alliance to End Homelessness, says it was back then that the federal government withdrew its financial support from affordable housing investment.

"When the federal government cut, the provinces had to cut," says Richter, which created a perfect storm where "homelessness in Canada was a direct result of policy decision. This policy lit the torch, so to speak."

Boom times in this part of the country drove up rental costs throughout the 2000s, in a period where those government cuts meant no affordable units were being built to keep up with the rapid growth in places like Calgary.

"At the apex of the boom," says Richter, "homelessness was increasing by 32 per cent annually, which went on for more than a decade."

In 2008, a group of dedicated Calgarians hatched an ambitious 10-Year Plan to End Homelessness — a committee with Trans-Alta president and CEO Steve Snyder as its lead. A few years later, the Resolve Campaign — its major aim to build affordable housing units — was launched.

Along with the agencies and other community partners agreeing to come together, Richter says that leadership in the private sector also made the collaboration possible.

"You had business leaders like Steve Snyder, Rick George and Jim Gray — people willing to put their reputations on the line," he says, adding that one of the unsung heroes of it all has been Alan Norris, chairman and CEO of Brookfield Residential Properties, who worked with a number of fellow philanthropic home builders to get affordable units built.

Those who might question the



HOW TO HELP

- To help the Resolve Campaign, go to resolvecampaign.com/donations or call 403-930-0975.
- For a quick \$10, \$20 or \$25 donation, text "Home" to 30333.
- Spread the word: Use #FindingHome on social media to share your thoughts and create awareness.
- To learn more, watch for videos, stories, columns and photos at calgaryherald.com/findinghome and calgarysun.com/findinghome.

Mustard Seed 1010 Centre resident Jessica McGaughey holds a charcoal drawing with names of fellow residents she calls her "family" in her apartment earlier this week. She says without the affordable housing building she would have been homeless. *GAVIN YOUNG*

housing first policy are simply not up to speed on the merits of an approach that takes the long view. In 2014, a national report entitled The State of Homelessness in Canada detailed how homelessness costs Canadian taxpayers more than \$7 billion per year; but by housing people affordably, the cost of everything from policing to health care is reduced significantly.

When executive director Cheryl Hamelin signed up in 2012 to be part of the Resolve Campaign team, it was partly because she was sold on the strategy of not just managing homelessness, but ending it.

"It was a real eye opener for me, to learn about the economics behind it," says Hamelin, the campaign's executive director. "I learned about how it can cost an average of \$55,000 a year to have one person living on the street,

but that you can have them in a supportive housing situation for only \$23,000 a year — it was all about moving away from a Band-Aid solution to a long-term, economic business case solution."

Of course, she also saw that it made sense on a human level.

"People do pay a third of whatever their income is, so they have a stake in the game too," says Hamelin. "They feel a pride and dignity about being able to contribute to their own well-being."

It echoes what Diana Krecsy has seen throughout her three-decade career in health care, working on the front lines with our city's most vulnerable people.

"We have an obligation and a duty to those people on the street," says Krecsy, who is the president and CEO of the Calgary Homeless Foundation, "to push the bar, to have things change."

Along with educating the public about the viability of a housing first approach, Krecsy also hopes that the Resolve Campaign has enlightened the greater community to think about people facing homelessness in a more understanding way.

"I don't see the labels of addiction, mental health, domestic violence," she says. "I see human beings."

They are people, adds Krecsy, "who aren't getting the services any person has a right to. It is all about that."

This beautiful blending of passion for people, expertise in a wide variety of areas and a ground-breaking approach, says

Tim Richter, has made this city and province a force to be reckoned with.

"I saw a tweet today by a European homelessness advocacy group, that said they are watching what Canada is doing because we are international leaders," he says. "Calgary was the first city, and Alberta the first province, to have a commitment to end homelessness. It's the only part of the country that has made province-wide reductions in homelessness."

Richter likens homelessness to a natural disaster, albeit one that is slow-moving and hence, not always visible.

"It is a billion-dollar problem, big and complex," he says, adding that he is encouraged by the federal government's new National Housing Strategy, a 10-year, \$40-billion plan that could see up to 100,000 affordable housing units built across the country.

"People say, 'but you haven't ended homelessness,'" says Richter, who headed the Calgary Homeless Foundation a decade ago and today runs the Canadian Alliance to End Homelessness out of Calgary. "We say, 'just not yet.'"

For Jessica McGaughey, her end to homelessness has meant the beginning of a life rich with friendship, community and the courage to dream.

"I'm not depending on someone else to take care of me," she says with a smile. "I really like it here."

vfortney@postmedia.com
[Twitter.com/valfortney](https://twitter.com/valfortney)

Q What would the Resolve Campaign say are its biggest successes?

A The Resolve Campaign has celebrated many great successes, including: opening five new buildings; purchasing one new building; retiring two mortgages; starting construction on four buildings; bringing eight projects to shovel-ready stage with funding in place to break ground; and bringing three projects to shovel-ready stage with a need for additional funding or financing to break ground. With the community's continued support, we will complete all 21 Resolve buildings as planned. Eighteen projects are complete or well on the way; there is still an urgent need for additional funds to construct the last three buildings.

The Government of Alberta has made significant commitments to many of the Resolve partners' projects, totalling more than \$120 million. Donors to the campaign have provided more than \$73 million to date to

leverage the government funding — enough to provide 1,825 homeless and vulnerable Calgarians with a key to an affordable and supported rental home.

The Resolve staff and partners will continue their work to help provide safety and stability for our city's most vulnerable, and a place where they can begin to rebuild their lives — starting at home. Our gratitude is extended to all of the campaign's supporters for their commitment — they've truly helped to make Calgary a better home for everyone.

— Cheryl Hamelin, Executive Director, Resolve Campaign

With the community's continued support, we will complete all 21 Resolve buildings as planned ... there is still an urgent need for additional funds to construct the last three buildings.

Building a better future for 1,725 Calgarians.

Thanks to our partnership with the RESOLVE Campaign and the Calgary Homeless Foundation, we're working to help end homelessness in Calgary.

Jayman.com

RESOLVE
Making Calgary a better home for everyone.



EDITORIAL

OUR VIEWS

MAKING A DIFFERENCE

More than 3,000 of our fellow citizens are unsure where their heads might find a pillow tonight. Some are wandering the streets as you read this, thinking about which shelter will have room for them on this chilly spring night. Others are hidden from view. They are the families huddling in church basements. Vulnerable women surfing from couch to couch. Seniors who can't afford a room of their own. People from all age groups who've suffered discrimination, economic hardship, personal crisis, health problems, mental illness or addiction. They all represent Calgary's homeless population. And, if we don't come together to help them, the problem will only get worse. The Resolve Campaign offers all of us, as Calgarians, a chance to unite and an opportunity to make our city a better place for everyone. Nine social agencies — along with business, community and government leaders — are collaborating under the Resolve banner to create affordable housing for 3,000 vulnerable citizens. The active fundraising for the campaign ends today, but pledges can continue to be made until March 31, 2021, meaning there's still time to make a difference.

Resolve began making its difference about six years ago, with a focus on "housing first." By ensuring vulnerable people first get shelter, Resolve agencies are then able to better provide health and social supports that address the problems that initially led to homelessness. Having a place to hang one's hat is vital if the intent is to deal with the issues that cause homelessness and break the cycle. The Resolve Campaign has already smashed through the barriers that were keeping thousands of people from finding affordable housing. It has raised millions of dollars, which has allowed member agencies to retire mortgages, purchase a building, start construction projects and plan hundreds of additional affordable housing units. More work, however, remains. Homelessness isn't just a problem for those without shelter. It's a problem for all of us. A high-needs homeless individual can cost the health, social and justice systems \$55,000 a year. It's a cost we all share. But once in a housing-first situation, the cost of supports for that person drops by \$34,000. It also leads to a reduction in police interactions by 72 per cent, incarcerations by 84 per cent and hospital stays by 71 per cent. Economic reasons aside, it's also worth remembering that we're talking about people, not just statistics. Ensuring everyone has a roof over their head is the right thing to do. A home provides a safe haven, a place to feel secure, to heal and to rest. It provides dignity. And every citizen deserves that.

FOUNDED AUGUST 31, 1883

LORNE MOTLEY EDITOR
MONICA ZUROWSKI DEPUTY EDITOR

DAVID MARSDEN EDITORIAL PAGE EDITOR
DEAN JAGER DIRECTOR OF SALES

Unless otherwise indicated, all editorials are produced by the Calgary Herald editorial board, which operates at arm's length from the company's news gathering operations.

Published by the proprietor, Calgary Herald, a division of Postmedia Network Inc., at the Herald Building, 215 16th Street S.E., Calgary, Alberta, T2E 7P5



LETTERS TO THE EDITOR

Resolve Campaign has opened our eyes

When I first heard about the Resolve Campaign and its ambitious goals to halt homelessness, I wasn't sure how successful that would be. But, over the months, I've read the news about the campaign's new buildings and constructions. Resolve is substantially adding to the inventory of affordable apartments or suites for people one building at a time. That takes a lot of work and a lot of time, which they have certainly invested. Of note, I think Resolve has really educated us about homelessness, too. It was interesting to read that homelessness doesn't just affect the (mostly) men we see on downtown streets. The homeless are both men and women, and both young and old. It takes much diversity in skills to work with people and help people who are so different from each other. Resolve and the social agencies who work with the campaign seem to have that diversity. It seems to be working. Keep it up, Resolve. Amy Richards, Calgary

Help those who have less than you

I work at a downtown mall and I walk past homeless people every day. It's conflicting to walk from a place of excess and consumerism, such as a mall, when just outside the doors you see someone who has nothing. There seems to be lots of discrepancies in our society between the haves and the have-nots. It's important for those who have something, to think about sharing and giving. Jordan Frost, Calgary

Few people choose life on the street

Most people who don't have a stable home don't choose to live that way. Sure, there is a handful of homeless people who like the idea of a care-free, responsibility-free life on the street. But they represent the minority of homeless people. I talk to these people when I see them and most want to change things for themselves. I think the idea of a warm bed and a safe home holds much more appeal for people than an uncertain and unsafe existence on the street. Pierre LaValle, Calgary

Calgarians care about each other

My heart breaks a little when I see the lineups of people waiting to get inside to a shelter, or waiting for a free meal. The lives of the homeless can't be easy, but as a Calgarian, I am proud that we have facilities and shelters to serve these people. Through my volunteer work, I've seen so many dedicated Calgarians who work and volunteer at these facilities. Some have given up high-paying jobs to do this meaningful work. Still others give up hours of their time each week to help. It shows me that Calgarians care about the homeless and want to help them however they can. Congratulations, Calgary, on caring. Rose VanVleet

Income support system falls short

Why is the identity of Calgarians without a home subsumed by a term that describes the absence of something? In her book, The Origin of Totalitarianism, Hannah Arendt suggests that creating homelessness is a step

toward denying a person the right of a citizen. Does the Alberta Income and Employment Supports Act give credence to Arendt's view when it denies an Albertan any income support because he or she has no private residence? Is the credence of Arendt's view strengthened, given that income support levels outlined in Schedule 5 of the regulation have not increased since the 2011 amount for a single Albertan of \$627 a month — for food, clothing, shelter and items of personal need? It's noteworthy that the amount of \$627 a month buys roughly two weeks room and board in a kennel for a large dog. Jake Kuiken, Calgary

SHARE YOUR VIEWS:

- 1. Keep it to 150 words, maximum
 - 2. Include your full name, address and phone number
 - 3. You may be edited
- Email: Letters@calgaryherald.com
Canada Post: Letters Editor, Calgary Herald, 215 16th St. S.E., Calgary, Alberta, T2E 7P5.
Fax: 403-235-7379.

Calgarians are united in ensuring everyone has a place to call home

Eighteen of 21 Resolve buildings complete or well on the way, writes Alan Norris.

A home provides us with a sense of pride, purpose and dignity, and is something most of us take for granted. More than 3,000 Calgarians live each day without a place to call home. Calgary has more than 60 per cent of the province's homeless population, a situation intensified by the city's critical shortage of affordable rental housing. The Resolve Campaign, a first-of-its-kind collaboration of nine partner agencies, is working to address this critical issue. Our goal is to raise the capital needed to create affordable rental housing with support services for up to 3,000 homeless and vulnerable Calgarians. The government of Alberta has made significant commitments to many of the Resolve partners' projects, totalling more than \$120 million. Donors

to the campaign have provided more than \$73 million to date to leverage the government funding — enough to provide 1,825 homeless and vulnerable Calgarians with a key to an affordable, supported rental home. This campaign is an example of a truly effective partnership between public and private sectors. The collaborative spirit of the campaign has inspired many to come together for a common goal. Our gratitude is extended to David and Leslie Bissett, the campaign's largest individual donors, for their transformational \$8.9-million gift. Our largest corporate donor, Canadian Natural, contributed \$2 million, and the home building industry has collectively donated more than \$27 million. Many others have contributed

significant philanthropic dollars to support affordable housing in our city. I extend deep gratitude to the Resolve Campaign cabinet, steering committee, the partners, the staff, and the many donors and stakeholders who have made Resolve a reality. I am proud to witness how the government, business and community have come together to support our city's most vulnerable citizens. We've celebrated great successes, including opening five new buildings, purchasing one new building, retiring two mortgages, starting construction on four buildings, bringing eight projects to shovel-ready stage with funding in place to break ground, and bringing three projects to shovel-ready stage with a need for additional funding or financing to break ground. We are optimistic that with your support, we will complete all 21 Resolve buildings as planned. Eighteen projects are complete or well on the way; we

just need additional funds to get the last three buildings over the finish line. The buildings in the Resolve Campaign are more than just bricks and mortar, they mark the start of a new life for tenants — what was once a dream, is now a reality. What sets Resolve homes apart is the support tenants receive, which can be anything from mental health assistance, to employment programs, or help with life skills. The housing-first model provides people with a home, first, and then the support they need to improve their health and well-being. It's proven that the various programs our community funds cannot be as successful without the stability of a home. A Calgary Homeless Foundation study concluded that, when a person experiencing homelessness is provided with appropriate shelter with supports, costs to taxpayer-funded services are reduced by \$34,000 per person. Not only does housing first make

sense economically, it's the right thing to do. While the campaign will officially conclude today, Resolve will retain a small staff for one year to assist the nine partner agencies and support the legacy of the campaign. Staff and volunteers will continue to wrap up a number of outstanding philanthropic requests that will ensure all 21 Resolve projects are completed. The Resolve partners will continue their good work, to help provide safety and stability for our city's most vulnerable, and a place where they can begin to rebuild their lives — starting at home. The success of this campaign would not be possible without our community's can-do spirit. Thank you to all who have supported this campaign. It's because of you that we can now say to more than 1,800 Calgarians: "Welcome home!" Alan Norris is chairman and CEO of Brookfield Residential Properties and chair of the Resolve Campaign.

Let's ensure our vulnerable neighbours have place to call home

Resolve Campaign needs help to create housing for 3,000, writes *Jim Gray*.

The clock is ticking for the Resolve Campaign. With just a month left in active fundraising, we need your help, Calgary.

It's been a tough time in our city, economically, these past few years. We watched Calgary's downtown core empty out while the price of oil dropped and budget cuts had to be made. The entire city has felt it.

But, as a long-time Calgarian and businessman, I am proud to say that many individuals and companies, including many from the energy sector, found a way to help solve an ever-persistent social issue — the lack of affordable rental housing with support services for homeless and vulnerable Calgarians — by supporting the Resolve Campaign.

Resolve is a first-of-its-kind collaboration of nine partner

agencies, working together to raise the capital needed to create affordable rental housing with support services for up to 3,000 homeless and vulnerable Calgarians.

Calgary accounts for more than 60 per cent of the province's homeless population. That's just not right in our city — where we pride ourselves on being innovators, leaders and adept at finding viable solutions to issues.

One of the main reasons Calgary's homeless population is over represented is there simply is not enough affordable rental accommodation with support services. Even though we are currently experiencing lower prices in the rental market, this category of housing is still out of reach for our most vulnerable citizens.

Today, there are more than

3,000 Calgarians experiencing homelessness, and another 14,000 households at extreme risk of joining them. They're staying in shelters, couch surfing, sleeping on the streets or in hospital. Many of them go to work every day, like us, but don't make enough to get ahead.

Many are parents who tragically can't afford to put a roof over the heads of their children.

The Resolve Campaign will conclude its fundraising efforts on March 31, but the need remains urgent.

To date, we've raised enough to provide 1,712 homeless and vulnerable Calgarians with a key to a home. The goal of making home a reality for up to 3,000 Calgarians is in sight, but not yet within reach.

We've made great strides, but there is still work to be done.

Resolve is a key component of Calgary's Plan to End Homelessness and is built on the housing first model — where vulnerable individuals are provided with

a home, first, and then various support programs they need to improve their health and well-being to remain housed. It works — research shows a 95 per cent success rate in housing retention over a one-year period.

Let's do this Calgary! With just a month left to fundraise, we need Calgary's help. We need to provide a hand-up to our most vulnerable neighbours. We are asking our business and community leaders, and all citizens of Calgary, to help make home a reality for Calgarians who need it most by investing in the Resolve Campaign before the end of the month.

The campaign is working diligently to secure as much funding, and as many pledge commitments, as possible prior to the campaign's sunset date on March 31. Pledges made can be fulfilled any time over the next five years.

While homelessness is a complex issue — finding a solution is not. It simply requires the one-

time investment in the necessary infrastructure, which is what Resolve is all about. Resolve has raised approximately \$68 million to date.

Closing out the campaign at \$90 million will allow all projects within the campaign to proceed and the goal of housing up to 3,000 individuals to be reached.

By contributing to Resolve, you will be enabling nine social services agencies — Accessible Housing, Bishop O'Byrne Housing Association, Calgary Alpha House Society, Calgary Homeless Foundation, Calgary John Howard Society, Horizon Housing Society, Silvera for Seniors, The Mustard Seed and Trinity Place Foundation of Alberta — to serve Calgary's most vulnerable.

Jim Gray is chairman, energy — Brookfield Asset Management Inc. The Herald is presenting Finding Home, a special report on homelessness, throughout March. Go to calgaryherald.com/findinghome to read more.

The powerful effort to end homelessness

Calgary's community-based approach is working, writes **Stephen G. Snyder**.

Ending homelessness. I've had many people ask me why I got involved in this challenging issue. More pointedly, they ask if progress has been made.

I find the questions remarkably reassuring, as they indicate our community is aware of the need to, and want to, find solutions. And the simple answer is yes. Great progress is being made.

The genesis of my involvement started a decade ago, when a small group of well-respected community leaders approached me to ask if I would head up a to-be-formed committee tasked with coming up with a plan to end homelessness in Calgary. Clearly, a significant challenge.

I had sensed the growing frustration in our city on this issue. Every year, more money was spent on homelessness, yet at the end of every year, there were more homeless people. All cities were facing this challenge. But I had to ask myself: did I feel Calgary could succeed when no other city had? I decided that I should not underestimate our city's

can-do spirit and community drive.

Thus, the Calgary Committee to End Homelessness was inaugurated. While no one city had successfully solved this issue, there were emerging signs of success in various individual programs. We could take these good ideas, combine them into an actionable plan and put in place the implementation pieces needed to make it work.

We believed our community was ready to step up to support a realistic plan that actually could end homelessness. Who wants to see homeless families on the street suffering?

This community spirit was to be the ultimate critical factor and the key to success for Calgary.

Calgary now has a superb and much-copied plan. It sets a bold goal: end homelessness, not reduce it. Not manage it. It's community driven, not government driven. It has a very public timeline for success and stands accountable for it.

It focuses on actions and outcomes. No endless studies and task forces.

It put into place not only an action plan, but also established the mechanisms to implement them. It seems obvious, but no one had approached this issue in this way until our community did. Those early community leaders were way ahead of their time.

Fast forward to today. The progress is remarkable on every measure. But despite this success, we are not there yet. The 2008 financial meltdown, coupled with the energy price collapse a few years later, added tough and unsuspected setbacks. More unemployed. Less money. That's a tough combination to overcome.

What is immensely clear, though, is that the fundamentals of our plan are standing the test of time, although slowed perhaps in the face of unusually strong headwinds. But it has helped countless families with real needs get secure shelter and access to programs needed to make them as self-sufficient as possible.

What is needed now is a final big push. The fundamental key to success is, and will be, housing. Without housing, you do not end homelessness. Temporary beds are just a stop-gap measure. They manage, but do

not solve the problem.

The Calgary plan always called for a mix of community and government funding to create low-cost housing supply.

The Alberta government, over the past 10 years, has stepped up. But as the ultimate funder of social programs, it must do more. And our community must also step up. The Resolve Campaign is doing a terrific job under very tough circumstances, raising critically needed funds. Now they need all our help to get over the goal-line.

Calgary is a great city. We are all proud and fortunate to live here. I believe every Calgarian deserves to have a place to call home. Let's help end homelessness in our city by supporting Resolve's mission to create urgently needed affordable rental housing with support services for up to 3,000 homeless and vulnerable Calgarians.

Stephen G. Snyder is honorary patron of the Resolve Campaign, past-chair of the Calgary Committee to End Homelessness and past-chair of the Calgary Homeless Foundation. The Herald is presenting Finding Home, a special report on homelessness, throughout March. Go to calgaryherald.com/finding-home to read more.

Vulnerable seniors deserve safe homes

Housing individuals helps the city as a whole, *Arlene Adamson* writes.

Calgary is a city so many of us are proud to call home. But our city is also the epicentre of homelessness in our province — a city where more than 3,000 do not have a home and more than 14,000 households are at extreme risk of homelessness.

The Resolve Campaign is a unique collaboration of nine partner agencies raising capital to create urgently needed affordable rental housing with support services for up to 3,000 homeless and vulnerable seniors, families, youth and people living with disabilities or mental health challenges.

To date, Resolve has raised almost \$70 million, enough to provide 1,750 homeless and vulnerable Calgarians with keys to affordable homes with the wraparound support services needed for them to thrive. This is an amazing accomplishment for our community, but there is still work to be done.

Additional housing is urgently needed for our vulnerable citizens. These are people you and I see every day — people we would not

think are homeless or at risk of being homeless. Look next to you on the bus, in the line at the supermarket, at the playground, at work, or in your doctor's office.

There are adults, children and seniors all around us who are just getting by who are too proud or too afraid to reach out for the hand up to help them find a safe, stable place.

As chair of the Resolve Campaign's steering committee and CEO of Silvera for Seniors, I have personally seen the effect this unique fundraising initiative has had on our city. As one of Resolve's three seniors' agencies, our focus at Silvera is providing safe, affordable housing with a continuum of support services to lower-income Calgary seniors.

The number of Calgary seniors is set to double by 2042. More affordable housing with supports is needed now, and much more will be needed in future. The provincial government has made major commitments to affordable and supported rental housing, but help is

still needed.

There are hundreds of seniors living in Calgary hospitals today. Many don't require hospital care, but cannot be discharged because there is simply not enough affordable housing. No one should call a hospital their home.

Let's look at the costs of this. An acute care hospital bed is roughly \$1,400 per day, compared to about \$75 per day for an affordable supportive housing unit. If a senior spends one year in hospital, it could cost more than \$500,000, compared to just \$27,000 in supportive living.

It is clearly more effective to spend taxpayers' dollars on affordable housing than unnecessary hospital stays. When it comes to the Resolve Campaign, it's also clear that the best investment a donor can make is in affordable housing.

Aging can be both a lonely and frightening experience for many low-income seniors. An affordable home with supports provides important relief from the fear of an uncertain future — especially for those who have no family to advocate on their behalf. Such a home also provides an entire community of people

with whom they can build supportive relationships.

Let me offer one example. Frank, a low-income senior, struggled with depression and found himself living in an unsafe communal rooming house before finding a home with Silvera — a home that has helped transform his life. Having found his new home and a community of friends that was part of it, he returned to school and became a certified fitness instructor. Frank has a safe, positive environment and a new lease on life.

Contributions you and others make to Resolve will help provide more vulnerable people with futures full of hope and dignity and a secure, stable place to call home.

Calgarians are proud to make contributions in their own backyard. An investment in Resolve is an investment in your city.

Arlene Adamson is chair of the steering committee of the Resolve fundraising campaign. She is also the CEO of Silvera for Seniors, one of Resolve's partner agencies. The Herald is presenting Finding Home, a special report on homelessness, throughout March. Go to calgaryherald.com/finding-home to read more.