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CEO MESSAGE

Martin Garber-Conrad speaks about the Edmonton Community Development Company,



CLASSROOM IN THE ARCTIC

Students learn about the polar region first-hand through Students on Ice.



THE COST OF LIVING

An examination of Edmonton's affordable housing crisis.



BEYOND THE FRONT

A family gives back to veterans and families affected by conflict.



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Cover illustration by Pete Ryan

A MESSAGE FROM THE CEO

NEW TOOL FOR CHALLENGED NEIGHBOURHOODS



Martin Garber-Conrad

dmonton has a new tool for the task of ending poverty in a generation. The methodology has been around for decades and City Council took the enabling action over the past year. In response to the End Poverty Edmonton task force, Edmonton Community Foundation (ECF), United Way and Homeward Trust were asked to form the Edmonton Community Development Company.

This new organization (usually called a CDC for "Community Development Corporation") was created to bring together several activities under one roof. The individual activities are not unique or unprecedented in themselves, but bringing them together and putting them at the disposal of Edmonton's challenged neighbourhoods *is*. For the first time commercial development, social enterprise, employment training, job creation and the financing to make them happen will work together.

Access to financing is the particular piece that ECF brings to the table — our 10-year experience with the Social Enterprise Fund (SEF). Over the past decade the SEF has made more than 50 successful loans, totalling tens of millions of dollars, to charities, non-profits and social purpose businesses. We are bringing that expertise and at least 10 million dollars of financing to the work of the new CDC. This matches the City's contribution of a similar value of surplus land in core neighbourhoods.

Over the next few months, the CDC will begin working in what we usually call Edmonton's "inner city," neighbourhoods like McCauley and Alberta Avenue, bringing them rare capacity to direct their own economic development. The CDC will be their development organization, able to address the needs and opportunities they identify. Outcomes could include: more locally-owned businesses delivering products and services neighbours need, employment for residents, new spaces for community activities, housing on top of redeveloped strip malls and accessible home ownership for families.

As we know, there are no magical solutions for ending poverty. But the work of the CDC — community economic development, access to living-wage jobs and social purpose real estate — can contribute to the growth and development of Edmonton's inner city and therefore to improved prospects for people living there. It's only one of many strategies that End Poverty Edmonton will be implementing over the next decade. But decades of experience in several Canadian cities (and thousands of communities south of the border) demonstrate that a CDC can be an important part of the solution.

The dream was conceived in Edmonton more than 40 years ago and has been renewed several times since. Edmonton Community Development Company has finally been born and you can expect to hear more from this little one very soon indeed. ECF is proud to be one of its parents!

- Martin Garber-Conrad

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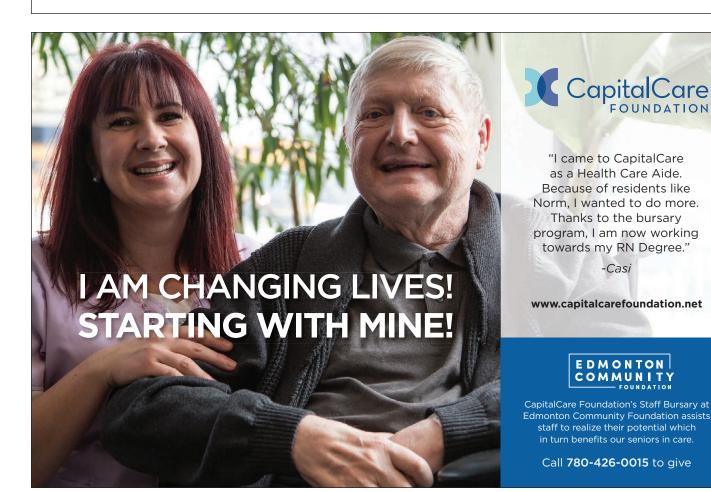








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CLASSROOM IN THE ARCTIC

An Edmonton student embarks on an Arctic expedition to learn about the challenges facing Canada's most misunderstood region



WHITE PEAKS of ice

rose above Cassandra Pryer's head as she walked over Arctic dirt packed into the creases and crevasses of the massive glacier in Croker Bay on Devon Island, Nunavut. As she walked with other students from around the world, they learned about the glacier from a biologist, and they saw the effects of climate change first-hand, drinking from a stream that may not freeze again due to gradually increasing temperatures.



Cassandra Pryer





It was just day four of a 16-day trip where 120 students and 80 staff from around the world — with 17 countries represented — sailed through the Canadian high Arctic and a western part of Greenland. The program is called Students on Ice and it provides students first-hand knowledge of the Arctic from scientific, cultural, historical, and artistic points of view.

They travelled aboard the MS Ocean Endeavour, a 450-foot ship with nine decks and plenty of room for educational spaces including an art studio and a science lab, where students learned from experts about all aspects of life in the Arctic. There were about 80 staff members on board, including biologists, paleobiologists, historians, artists, naturalists, Inuit elders, human rights advocates, politicians, musicians and mental health advocates sharing their knowledge.

"There was always something new to learn, and in a way the subjects are all connected. The artist is trying to get the message out about climate change, so they need the scientist. And the scientist needs the artist to get the message out," says Pryer.

And the Arctic is the ideal place to learn about interconnection, says expedition manager of Students on Ice, Shirley Manh, as what happens here affects the rest of the world. "What happens in the poles does not stay in the poles. It actually affects everything else. It affects the health of



 Students tour the waters around a large iceberg near Devon Island, Nunavut, Photo by Mike Sudoma

our oceans, sea levels. Climate change in the rest of the world is directly linked to climate change in the Arctic, so it's a very interconnected system," says Manh.

Workshops were held on the ship and on land, where students also had the opportunity to visit northern communities. The trip started in Ottawa before students boarded their vessel in Resolute Bay, Nunavut — they travelled through migratory bird sanctuaries, visited residents in Pond Inlet, were joined by Inuit elders in Sirmilik National Park, hiked in Baffin island, and stopped in various communities in Greenland. Meanwhile, onboard, students studied a huge array of topics including: Inuit culture and clothing, mining in the Arctic, climate change, seal skinning, dealing with mental health issues, film production and art.

The ship carried 20 Zodiacs, which are inflatable boats that took the students to land and on portable workshops where they could learn about wildlife and the ecology of parts of the area — like that of the Devon Island glacier — up-close and first-hand.

Pryer first learned about Students on Ice as a volunteer on the youth advisory committee for Young Edmonton Grants (YEG), an Edmonton Community Foundation (ECF) program that provides young people with funds to participate in projects and initiatives of all kinds. Members of the committee were given a chance to apply and the science aspect of the program particularly drew her interest. The cost of the trip is high — \$12,000 — but eighty per

cent of the students are able to take part due to scholarships like the one provided by ECF.

For many of the students, it's an opportunity they normally wouldn't have, says Kary Laplante, a guidance counsellor and grad coach at Archbishop MacDonald Catholic High School, where Pryer's in the twelfth grade. At the school, students come from a wide range of financial situations, and a trip that costs more than a used car would not even make it past many parents' radars. Pryer admits that without the scholarship,



THERE WAS ALWAYS SOMETHING NEW TO LEARN, AND IN A WAY THE SUBJECTS ARE ALL CONNECTED.



the trip would not have been an option for her either. Giving students of all kinds a chance to learn and see first-hand a unique part of the world has far-reaching effects.

Manh can attest to the impact of the trip as she attends each one and sees students interacting with experts. She recalls seeing oceanographers take students on a Zodiac, where they collect phytoplankton, which are photosynthesizing microscopic organisms, and learn about the invisible life in the water. The samples are then taken back to the ship and examined through a microscope. "I've

seen a student who has never demonstrated an interest in science class before; and now, all of a sudden, all he wants to do is spend his time looking at the invisible life that he's helped pull from the ocean," says Manh.

For Pryer, the science aspect of the program was what originally drew her interest, but as she participated in the workshops, she began to grasp the importance of many other topics including the history of the Arctic, and the impacts of residential schools along with intergenerational trauma that still occurs. These are topics, she says, she had not learned about in school — and now, she was hearing about them first-hand from Inuit elders, making the impact all the more powerful.

During the trip, Inuit elders taught students about building a kayak and the intricate work of using sealskin in its production. The kayaks are used for seal hunting and if even a single hair is left on the skin, it could jeopardize a hunt by causing a ripple heard by seals in the water. Pryer travelled via these kayaks around glaciers in Greenland, while learning about the colourful buildings within the community, each shade signifying a different type of building, whether a hospital or school or community hall.

Pryer unpacks memories as though they're the souvenirs of her trip — the time a seal came right up to the Zodiac, the experience of eating whale skin for the first time, hiking to a waterfall and eating berries along the tundra, taking part in an archaeological dig, and seeing remnants of the Franklin expedition.



She learned from experts, but also from the other students on board; there were students who already called the Arctic home, and others who lived as far away as Monaco. Through the students she learned about places all around the world — a student from Malaysia taught her some traditional games and others talked about the social and economic conditions in their own countries. "It was interesting to put faces to places on the map now. Now, there are people I know all over the world," says Pryer, who's also excited to come home and share her experiences with students at her school.

She plans to speak of her experience with Students on Ice through a program at Archbishop MacDonald called Personal Learning Time. Guidance counsellor Laplante says the presentation will inevitably inspire others. "We're an academic school so we have students come from all over Edmonton. And I think some of them are quite sheltered. They study, they go home, they're in this box, and they go on the Internet. I think to see that she was able to apply to this program, and learn about issues within the world happening right now — it's inspiring. And it'll encourage them to step out of that box," says Laplante.

Pryer went into the program knowing she will likely pursue a career in the sciences, but the knowledge she's gained has opened up all kinds of possibilities she hadn't considered. She's developed an interest in marine biology after studying animals and organisms on the boat; she has an appreciation for Arctic history and Inuit culture; and she sees

One of Manh's favourite parts of her job is seeing how the new experiences can make an impact — parents tell her their children are now excited to learn about subjects that never held their interest in the past. The trip can improve not only a student's educational experience; it can change the course of their lives. "At this particular point in their lives, they are so open to opportunity; they are open to change without knowing it and that is the beauty of travelling with young people. There's so much potential. They don't know what they will do in a couple of months, never mind later in their careers," says Manh.



Evighedsfjord





living wage of \$17 per hour, or about \$35,000 per year, might seem like enough for an Edmontonian to live on, until the rent comes due.

Considering a modest two-bedroom apartment can cost about \$1,200 per month, that amount doesn't leave much for other expenses. In fact, the City of Edmonton's Affordable Housing Strategy says an income of almost \$49,000 per year is required to truly afford a two-bedroom flat.

People in these earning brackets are "making choices between paying the rent and putting food on the table, or driving a car," says Susan McGee, CEO of Homeward Trust, the non-profit that's working on implementing Edmonton's plan to end homelessness.

Edmonton's challenge of providing affordable housing to those who need it has been the subject of various strategies, initiatives, programs and promises from all levels of government. Despite these efforts, and in spite of a recession that's seen vacancy rates climb above seven per cent — the rate in a well-balanced rental market is three per cent — the picture remains far from rosy.

Edmonton Community Foundation's latest Vital Signs report, an annual check-up on how our community is doing, notes there are nearly 5,000 households on the waiting list for Capital Region Housing. About 20,000 households are classified as in extreme Core Housing Need — that is, an individual earns less than \$20,000 a year and is in a household that spends more than 50 per cent of its income on rent. The Capital Region Housing-administered Direct Rent Supplement and Private Landlord Rent Supplement programs are oversubscribed, with no new subsidies available this year or next year.

Further illustrating the pressures on affordable housing is an economic peculiarity: according to the Vital Signs report, average rental rates only dropped about \$30 a month from 2015 to 2016, despite a vacancy rate increase of almost three per cent. It turns out the factors influencing Edmonton's affordable housing scene are myriad, and more complex than the simple notion of supply and demand. One to consider is how a lagging economy impacts those with the lowest income, who tend to work in industries that reduce work hours in tough economic times.

"One of the challenges with the economy performing less than optimally is that it has a knock-on effect to people who are more vulnerable," says Greg Dewling, CEO of Capital Region Housing. His agency funds its efforts by earning income from rents that are based on 30 per cent of a renter's income. Rental income has dropped five per cent in the last year, which impacts the agency's ability to help place people in affordable homes. "When the economy does poorly, the poor do more poorly," he says.

Private landlords, another group of players in the affordable housing space, are also impacted by a struggling economy. These are individuals and companies that offer rental units at reduced rates,

to help accommodate those in need. With current vacancy rates so high, some might wonder why landlords don't lower rents to fill up their buildings.

David McIlveen, director of community development with Boardwalk Rental Communities, says rental rates actually have been drifting downward as the vacancy rate rises. Boardwalk owns and manages 10,500 of Edmonton's nearly 60,000 rental units, and is considered a premier rental partner of Capital Region Housing. Boardwalk works with social agencies through various programs to provide affordable housing units in its buildings.



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YOU'VE SEEN GROWTH
(IN AFFORDABLE HOUSING)
IS WHEN YOU SEE
GOVERNMENT INCENTIVES.



"We've always made available the required units that we're asked for — we've never said no," says McIlveen. "At this point, no more have been requested. I think it's a function of the funding that Capital Region Housing has available to them through the province."

McIlveen says Boardwalk reduces rental rates to below market value for the units it provides, amounting to an in-kind donation of \$75,000 per month. Boardwalk's market rents have gone down \$100-\$200 per month in Edmonton on average, as a function of supply and demand, says McIlveen, but there's only so far landlords can go. Mortgage rates on the buildings are determined by weighing projected cash flow against expenses such as taxes, which don't go down just because vacancy rates go up. Private companies are also responsible to their shareholders, and have a duty to turn a profit. "If we don't turn a profit, the lights go out and there's no housing for anybody," McIlveen says.

Dewling acknowledges the balance landlords have to strike. "During the oil boom it actually cost a lot to build (the units we have now). Folks that are running multi-family rental buildings are challenged with being overcommitted. Mortgage rates are creeping up, so the ability for them to lower their rents is limited," he says. "When the financial reality starts to tighten, you can only go so far."

Going any farther risks having landlords exit the rental business. That occurred in the mid-2000s in Edmonton when scores of rentals were converted into condominiums. From 2006 to 2014, rental housing accounted for just seven per cent of housing starts.

"The reality is the multi-family rental sector doesn't get you rich," says Dewling.

Landlords are usually fairly willing to offer rate breaks, but Dewling says even a 10 per cent drop in rental rates isn't enough to make a noticeable difference for tenants.

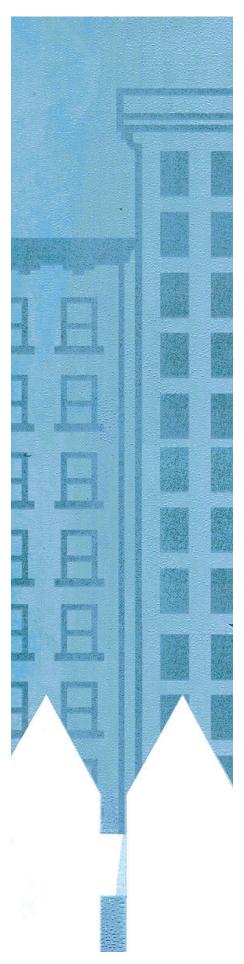
Projects such as Pine Creek Manor in Mill Woods are trying to address this challenge. The project is a joint venture between Capital Region Housing (CRH) and developer Curtis Way, and will offer 20 per cent of the building's units at 20 per cent below market rates.

It's a unique agreement that blends affordable housing into private sector development. Dewling suggests thinking of the affordable housing waiting list in thirds, with those in the greatest need according to the CRH points score at the top.

"We're trying to build in each of those thirds something that will meet those needs," he says.

But all players agree government support remains essential.

Alberta Seniors and Housing, which works with Capital Region Housing and other housing management bodies, is building



more than 4,100 homes for seniors and low-income Albertans through a \$1.2-billion investment in affordable housing, press secretary Jennifer Burgess said in an emailed statement. She also said housing management bodies' operating funds and funding for rent supplements were increased last year.

McIlveen stresses government should devise targeted programs rather than broader market interventions such as capital funds to increase housing stock, or rent control. "Of course anyone renting would like lower rent, or lower fuel costs, or less expensive groceries; but, in fact, rents are affordable for the vast majority of individuals and families. Help should be focused and given to those people who need it most."

Dewling supports incentives. "The only time you've seen growth (in affordable housing) is when you see government incentives," he says. "Any private developer would welcome them."

McGee, of Homeward Trust, works with about 275 landlords, from small single-property owners to large portfolioholders, and sees alignment between both approaches. "There needs to be more capital programs to incentivize the development of affordable housing at a rate that's actually affordable," she says, adding that landlords would be keen to participate in more programs. But she doesn't think they should be required to provide affordable housing unless it's a commitment they've made as part of a development.

"Landlords run a business. We don't have other businesses that are obligated to provide the third coffee free," McGee says. McGee is eagerly anticipating the federal government's promised National Housing Strategy, due by the end of this year.

As the numbers show, the need for more affordable housing in Edmonton is pressing. But advocates hope that sustained budgetary support from governments, as well as continued participation from the landlord community, will soon mean Edmonton families no longer have to choose between buying groceries and paying the rent.

BEYOND THE FRONT

Inspired by their family's history, a couple starts a fund to help veterans and their families

BY: CORY SCHACHTEL

e all know that our comfortable lives come from the sacrifice made by other people.

Some of us are even lucky enough to know those who take and make the ultimate risk and sacrifice, and we're all grateful for their service. But the biggest and most direct

threats to our collective lives occurred before most of us were born, and over time, the magnitude of loss becomes tougher to remember.

One family that will always remember are the Stewarts — Andrew and Christine, and their two children, a 14-year-old daughter and their 19-year-old son. From the Medical Corps to the Royal Marines and Air Force, to the British and Canadian Armed Forces, many of their relatives have served at home and abroad going back three generations.

So when they started their family fund with Edmonton Community Foundation (ECF), they wanted to support Canadian Armed Forces families by providing funds for the mental and physical rehab of veterans who completed their service, and for the families including subsequent generations of those who have served and those who have died.

"My grandfather was gassed in World War One," Andrew says.
"He survived initially, but died from complications when my dad was seven. So he never really had a dad, and I never had him as a grandfather." The fund also engages the next generation through the No Stone Left Alone Memorial Foundation, which educates youth about the sacrifices made by veterans and places poppies on fallen soldiers' headstones every November.

The fund also has other clauses unrelated to the military which include supporting children in discovering and developing their promise along with providing care and shelter to the homeless. Funds also go towards helping domestic animals as well as the prevention and diagnosis of various chronic health conditions.

But the military is close to the family's heart, and an important part of the fund. This summer, the family went to France to honour the 100th anniversary of the battle of Vimy Ridge. On a cold and rainy day, walking along overgrown trenches to the monument and past the headstones engraved with names of the known and unknown soldiers,



the youngest Stewarts saw endless rows of gravestones on the battlefield and received a lesson they can't learn in school.

"We were there in the middle of setting up the fund so it was a timely experience for our children," Andrew says. "It was moving to realize that many of these soldiers were the same age as our son."

Thanks to the bravery of their elders and people just like them, the Stewarts get to live the lives their family fought for, including a visit to an overseas memorial that honours their efforts — a tangible connection that ensures they'll never forget. They hope their fund plays a part in making sure we don't, either.







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Our road to starting a family was long and difficult so we wanted to do something to help others who are faced with a similar journey.

Our fund is a way to celebrate children and families, and an opportunity to teach our kids the importance of giving back.

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Mai Anh, Noah, Callie & Ted Kouri



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