



CHAMBERLINK

Components of a good housing policy

By *CHRIS GUÉRETTE*
Saskatchewan Realtors Association

The City of Regina debated residential sprinklers earlier this summer, and after much debate, made the right decision. No matter what your opinion, there was a silver lining to this debate – a reminder that any housing policy should keep three components in mind.

- **Think regionally**

Believe it or not, we can improve ourselves out of being competitive. Our competition is just a short drive away.

In the end, it does not matter if we have great jobs in Regina, top notch amenities, sports complexes and hospitals, and even great schools. If housing is out of reach for some, if housing choice and price brackets are poor in diversity, people will not stay in Regina. In fact, if we don't build housing policy with our region in mind, we will push people out of our city limits. If we are not competitive, Lumsden and White City will benefit from the growth we turn down.

Five years ago, research showed people were willing to drive up to 30 minutes out of the city where they worked to have a more affordable home, or to gain more home for the same price. Today, research is showing that 30 minutes is stretching to an hour, and many are also looking to change provinces for a more affordable lifestyle.

While we are competitive on the provincial scale, we can easily improve ourselves out of being competitive within our own province. Housing is uber local. The story starts at the municipal level, but sound housing policies also must consider regional realities to be successful.

- **Expertise & sound process are key**

The National Building Code (NBC) serves as the model for building/renovation regulations across the country and its expertise and process should be praised. They have an evidence-based approach and a consensus-based process with a variety of experts and stakeholders from across the country at the table. They focus on improving homes through the lenses of a cost-benefit analysis, scientific research, and industry realities. Pretty neat, right?

The City of Regina – and I would argue any municipality in Saskatchewan – does not have the expertise, processes, or resources in place to evaluate going above the NBC in an



effective way. Many may have opinions, but it takes more than that for sound policies to be developed.

It can serve as a reminder that when decisions are made, consulting the right experts is critically important. Those experts might be opposing in the views but utilizing industry associations and experts who have done the research and the analysis is critically important even before getting into a public debate. This ensures the proper facts are utilized.

- **Housing as a collective infrastructure**

Housing is the most taxed infrastructure in our country. Period. Yes, read that again. Not only at the time of construction but annually.

When all is done and counted, about 20 per cent of the price of a new home is due to taxes, fees, and regulations. And for each \$10,000 increase on the price of an average home, two per cent of our population can no longer afford to be homeowners and start building their family's wealth.

The majority of that 20 per cent impact comes from the municipal level. I would argue that our municipalities – who are really the level of government with the most expertise in managing infrastructure – should have a heightened sense of responsibility when it comes to housing. While the City doesn't own this infrastructure like they would with roads, treatment plants and parks for example, they have the most potential to erode housing affordability and limit choice within the housing continuum.

A strong housing continuum is the backbone of a healthy and secure society. If we have learned anything from the debate about residential sprinklers, let it be that housing policies require a heightened sense of political responsibility.

Chris Guérette is the CEO of the Saskatchewan Realtors Association



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