

## High cost alternative financial services

Alberta's Act to End Predatory Lending is a good start to limiting the impact of these high interest loans on customers. I understand in some Cities, the number of these lenders has reduced significantly after these changes were made.

The City has some control over density of types of business through the land use bylaw which is currently being reviewed and updated.

City utilities are designed to be run as self supporting operations, not subsidized by the tax base. The City has shifted in recent years with water consumption to give more control to users over their bill. One barrier can be hook up charges and deposits that may be required. I would certainly be open to looking at these barriers and looking for solutions, while still ensuring fairness for all users of a utility. The City also recently expanded its Fee Assistance program which provides low to no cost recreation opportunities for low income citizens.

As for financial literacy initiatives, the City is working on making its own financial information more user friendly and easy to understand. As for financial literacy around predatory lending and financial services, I see the City being in a support role to those who have the expertise in this area.

## Social well being

The City has done great work in developing the Social Policy Framework. It is a tool to evaluate and identify needs in the community, then clarify roles to help get those needs addressed. Role clarity is key to this as there are so many great organizations supporting the community, and the City may not have the required expertise or capacity. The City may play many different roles depending on the issue at hand; anywhere from fully delivering a service to simply convening meetings for those best able to address the issue. It takes all partners working together to make sure people aren't falling through the cracks.

One recent example of a program that helps with social isolation is an initiative called Great Neighbours. It seeks to connect people that may not have previously made connections.

## Living Wage

I believe the City, as an employer, leads by example in this area and currently pays its employees very well. As for contracted services, I don't know if that is something that can be stipulated in procurement contracts or not as it is a highly regulated process. It is certainly something that could be explored.

## Housing

I believe the City's main role in housing is that of advocate. We need to continue to make the provincial and federal governments aware of the needs in our community. I think one of the most difficult issues I dealt with as a Councillor, is the housing continuum as it is very complex. There are so many moving parts, different funders for different housing types and many

organizations that deliver services. I am in no way an expert on this but have made an honest effort to join with our Council to advocate for many different needs on the continuum.

I think emergency shelters are important as a short term solution. Ideally housing options would be available, to be offered to those using the emergency shelter services.

As for the City's plan to end homelessness, this will require all stakeholders to get together and come up with solutions. Coordinated efforts, accompanied by consideration for cultural supports, will go a long way to helping our vulnerable citizens find not just a house, but a home.