

Vesna Higham - High-Cost Alternative Financial Services

1. What would you do to protect citizens from predatory financial services?

I have been personally dismayed to witness the *proliferation* of these types of operations throughout our City over the past decade or so. Dismayed may be a polite way of expressing my frustration and sense of injustice at the manner in which those who are least able to afford high interest are the ones who pay the highest rates, with the most frequency. It's simply not right, and I was pleased to learn about the efforts of CAPRA in 2014-15 to lobby Council, as well as the subsequent municipal Notice of Motion adopted by Council and forwarded to the province. The changes effected by Bill 15 are encouraging, and I hope this helps to ameliorate the impact of these operations to some extent.

However, I would be a strong advocate for Council to consider revising the Land Use Bylaws (LUB) to incorporate something like a "saturation limit" per neighborhood (as the City has done for secondary suites) or per quadrants of the city – and explore grounding our efforts for this revision under Part 2, section 7 of the *Municipal Government Act (MGA)*, which reads:

A Council may pass bylaws for municipal purposes respecting the following matters:
(a) the safety, health, and welfare of people and the protection of people and property.

While there may be legal considerations connected with imposing restrictions on "commercial enterprise" within the city, I would be highly supportive of investigating what are the bounds of our municipal levers in this regard, because as a community, we live with the ramifications of struggling individuals and families who are ill-served by the proliferation of these high interest operations.

2. If you are elected, how will you address the density of fringe financial service providers in specific neighbourhoods in Red Deer?

A simple Google search reveals by my quick count around 10 physical storefront operations (including *four* sites of one brand alone), in addition to the numerous *online* options and enticing "opportunities" that draw desperate people in by the quick click of keyboard.

I believe I answered how I would address this if elected in the question above. To the extent that we have jurisdiction as a municipal order to regulate the density of these operations under our bylaw authority, I would support doing what we can to restrict the further proliferation of these operations, by imposing "saturation limits" per neighbourhood.

3. What would you do to remove barriers for low income citizens who require City services, such as utilities, to meet their basic needs?

As far as I'm aware, there are existing subsidy programs available through the City to people on assisted income (AISH, Income Support, etc.) for various needs or programs. There is perennial talk of implementing a transit subsidy for lower income people, but to my knowledge, it's not been approved. It's tough to balance, since our transit service runs at a federally subsidized deficit annually and will never be self-supporting ... however, I would be open to that discussion, because these are the people who typically need to utilize transit because they often can't afford a vehicle.

With respect to City utility services, I would need to review the current utility rates, the existing needs and challenges in the city (which I trust have risen as a result of the recent recession), and what options/opportunities are available to Council to remove barriers and support our lower income population. I believe we have a moral responsibility to do things within our power to maintain lower rates and broaden accessibility to services (sometimes account deposits are a barrier, for example, and I wonder if we can look to corporate sponsorship, or deposit waivers in certain cases to help alleviate needs).

4. What is the role of the municipal council in the development of financial literacy initiatives?

This is an interesting question that I'd never before considered from a municipal perspective to be honest, as I've always considered it more from a provincial (education), or a community agency (service group) perspective. Upon reflection, there's certainly an element of advocacy and education that can be encouraged through our Library Board (on which a member of Council sits), and through council's representative on the Family & Community Supports Services (FCSS) Board.

I know in my own church community, we annually host financial literacy seminars and workshops at local or regional events to promote the need for individuals and families to educate themselves about the power of interest, for example, both to bless and bond – depending on how it's used, and respecting the simple elements of a basic budget, etc.

I learned through your "Backgrounder" information that the City currently has a Social Policy Framework that could potentially also include an element around Financial Literacy.

Social Well-Being

1. What is the role of the municipal council in ensuring the social well-being of its citizens?

This is certainly not a quick and easy answer – because social well-being is such an all-encompassing concept that is sometimes difficult to define, but easy to spot when the well-being of a community is not optimum.

For example, in my conversations with Red Deerians over the past few months, there has been a consistent, pervasive plea for the City to address CRIME. There's no question that people in our community are looking for leadership and direction on this particular issue as *paramount* in the collective mindset of the electorate. And that's because more of us are feeling that alarming sense of being personally violated by the recent rise in property crimes in particular.

So, physical safety and security is an element of social well-being, but there are many other elements of our social contract as a community that are encompassed by the concept of social well-being: mental health, quality of life, economic & financial security, the provision of public services (water, wastewater, recycling & garbage collection etc) and recreational opportunities (rec facilities, trails, parks, gathering places, community cultural opportunities etc), and diversity and inclusion.

There's no doubt that the culture and tone of any organization (including municipalities) are affected by the priorities, demeanor, language, policies, laws, and budgetary enactments of those in leadership. Council has a significant role to play in setting that tone and culture so as to uplift and enhance the collective social well-being of our community, and not to impair it (as we see witness of in the politics of other jurisdictions around the globe).

2. What is the role of the municipal council in addressing social issues and fostering a positive, inclusive and barrier-free community?

As an elected official, one takes an oath to essentially promote and safeguard the best interests of the community, to the best of ones ability. It's a duty that shouldn't fall lightly upon any elected individual.

Notwithstanding that most of the pressing social issues of our community typically fall under the jurisdictional purview of the provincial or federal government, the *reality* is that these social problems live on our streets here in Red Deer – and thus we must by sheer force of moral obligation, assume some of the responsibility to address them.

One of the most important responsibilities of City Council is to listen, seek to understand, research available options, and then do what is possible to make a difference. Sometimes that means enacting a bylaw, proclamation, policy, or strategy. Sometimes that means *lobbying*

other orders of government to act with moral courage and decisiveness (as in the case of our current needs for hospital expansion, warming shelters, soup kitchens, homelessness initiatives, and an addiction treatment center).

Always, the need for collaborative efforts in working with other individuals, groups, social agencies, elected officials, or orders of government is so critical.

3. How will you address the barriers affecting citizens who are socially isolated?

There are so many ways in which individuals can feel socially isolated: the aged without family ties or regular social contact; immigrants new to our community who don't speak our language well, or at all; youth who struggle with anxieties, depression, or a whole range of social maladies; people who struggle with identity and acceptance issues, including members of our LGBTQ community and others; people who struggle along a vast spectrum of mental health issues and disorders; those who have physical or mobility challenges; new mothers with or without postpartum depression who feel alone and overwhelmed ... the list seems unending, because we're all just human beings truly in need of connection and security and the confidence of knowing we are accepted in our community.

To address the question, I believe there are numerous community organizations and initiatives that currently strive to alleviate some of this social isolation and pressure: Central Alberta Refugee Effort (CARE), Central Alberta Immigrant Women's Association (CAIWA), Central Alberta Women's Emergency Shelter (CAWES), Central Alberta Women's Outreach Society (CAWOS), the Red Deer Food Bank, Red Deer Native Friendship Society, Canadian Mental Health Organization, and local mental health clinics operated by the province in our city - among others too numerous to mention. One of the challenges I've observed in talking to leaders in some of these groups is the desire to break out of their individual, busy silos and seek more agency coordination in the delivery of care and services.

I think the work the City has recently started in respect of Diversity and Inclusion is laudable, including launching the Welcoming & Inclusive Communities (WIC) Network earlier this spring, among numerous other initiatives to create a more welcoming and inclusive city.

4. How will you deliver on the City's Social Policy Framework?

This is such a broad question that it's difficult to answer in a sentence or two, AND it's difficult to know precisely *how* I would respond were I elected to Council because each step and initiative ought to be considered based on the reports, studies, interactions, and community discussion that inform the particular issue. What I can say is that I would strive to lead with integrity and by example in supporting and promoting the collaborative policies adopted within the framework.

I believe that Council sets the direction and vision for these Policy Frameworks, but it's important to make that vision a part of one's personal mantra, because it takes the collective efforts of Council, City staff, collaborative agency connections, and the people of our city to effect meaningful and lasting change respecting any policy initiated or approved by Council.