



MERIDIAN

Housing Foundation



Meridian Housing Foundation

GOVERNANCE REVIEW

September 2019



**MERIDIAN HOUSING FOUNDATION
2019 GOVERNANCE REVIEW**

September 12, 2019

Lori-Anne St. Arnault, Executive Director
Meridian Housing Foundation
5303 47 Street
Stony Plain, AB, T7Z 1P1

Re: 2019 Governance Review

Dear Ms. St. Arnault,

SAGE Analytics Inc. has conducted research, interviews and analysis to complete a Governance Review for the Meridian Housing Foundation. Details of the analysis and various recommendations are provided.

We trust that the findings will be helpful to the Board and Executive.

Sincerely,

Shari-Anne Doolaege

Shari-Anne Doolaege, MPA, Q.Arb., CLGM
President, Sage Analytics Inc.

Disclaimer:

The content of the following report is prepared strictly for the Meridian Housing Foundation. SAGE Analytics Inc. takes no responsibility for any unauthorized or third-party use of the report.

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1. Executive Summary

A Governance Review of the Meridian Housing Foundation (MHF) has been conducted by [SAGE Analytics Inc.](#) as requested by the MHF Board of Directors. Project terms included a review of the governance structure, policies, role clarity, financial management, gap analysis, and overall function.

The governance review identified many strengths of the MHF, including a solid financial history, regional and provincial partnerships, strong policy development, strategic planning, and a prominent local impact. MHF enjoys a good reputation in providing leadership through seniors housing options. Annual [satisfaction surveys](#) show that residents are pleased with the facilities and services provided.

The SAGE Governance Evaluation Model© was used to measure the overall effectiveness of the Board across key areas. Survey comments from Board members and stakeholders are provided in the appendices.

The gap analysis identified the need for greater consistency between key planning documents and reporting, a need for stronger communication with municipal partners, and potential value in expanding the Board size and composition.

Recommended improvements and considerations for the MHF include expanding the Board structure, strengthening meeting procedures, improving communications, and providing more comprehensive financial reporting and forecasting.

All officials and stakeholders were very cooperative and willing to provide input into the Governance Review process. The findings should be helpful to the Board, administration, and the member municipalities. The local determination to improve is summarized well in the following Board member survey comment:

I want to make sure that we can defend our decisions and be the best housing authority we can be, to expand the mandate and meet the future needs for seniors who will be relying on having safe and secure housing when they need it.

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2. Background

The [Meridian Housing Foundation](#) (MHF) provides supportive seniors' housing facilities for the region immediately west of Edmonton, AB. The administration office is based out of Stony Plain within the [Whispering Waters Manor](#). The MHF manages eight buildings and houses over 250 seniors through supportive lodge living, independent lodge living, independent living, and affordable housing facilities.

The Meridian Housing Foundation has roots dating back to 1960 where it began as a Seniors Housing Foundation to own and operate the original Meridian Lodge in Stony Plain (lodge has been demolished and replaced in 1990). In 1995, it was established as a Management Body under provincial authority of the *Alberta Housing Act* by Ministerial Order No. H:011/95 and also became a registered charitable organization. In December 2018, the organization's name was officially changed by Ministerial Order No. H:014/18 to approve the current 'Meridian Housing Foundation' name.

The Meridian Housing Foundation serves four member municipalities and is governed by a four-member Board, consisting of one council member appointed from each of the four member municipalities:

- **Parkland County**
- **City of Spruce Grove**
- **Town of Stony Plain**
- **Village of Wabamun**

The strategic direction of the MHF has a primary focus on providing seniors' housing facilities. In 2016, the MHF strategy changed to include [Park View Manor](#) in the Village of Wabamun which is a six-unit affordable housing facility for seniors. A 63-unit affordable housing project, [Folkstone Manor](#) is planned in the Town of Stony Plain, for renters aged 55+. Construction was scheduled to begin in 2019 with completion in 2021. In 2019, the MHF was also seeking capital donations, and was actively pursuing a land acquisition within the City of Spruce Grove for future construction of a seniors' lodge.

MHF waitlists from August 2019 showed demand for 157 units within existing facilities, as well as 78 people who were interested in more information for the Folkstone Manor.

3. Key Stakeholders

The governance review process included gathering input from key stakeholders, including the following officials:

- 1. MHF Board members**
- 2. MHF management staff**
- 3. Mayors and a staff member from each member municipality**
- 4. Alberta Seniors and Housing representatives**

There was excellent cooperation and communication with stakeholders throughout the project. Interview requests were accommodated by the stakeholders within a compressed project timeframe and amid summer schedules. This cooperation allowed the project to proceed at a solid pace along with a broad capture of input.

4. Document Review

The following key documents were reviewed during the governance review process:

- 1. Strategic Plans, Business Plans, Annual Reports**
- 2. Financial Statements, Financial Reports**
- 3. Various Agenda Packages, Meeting Minutes**
- 4. Policies, Ministerial Order**
- 5. Key Legislation: *Alberta Housing Act*, Management Body Operation and Administration Regulation (MBOAR)**

5. Governance Structure

The MHF is established as a 'Management Body' by a Ministerial Order under the *Alberta Housing Act*. As a management body, the MHF is a Corporation with natural person powers, as described in section 6(1) of the Act:

Powers and duties of management body

*6(1) A management body is a **corporation** and has the capacity and, subject to this Act, the rights, powers and privileges of a natural person.*

The MHF is governed by a four-member Board of Directors with one member appointed by each of the four member municipalities. Board members wear separate 'hats' when concurrently serving as a municipal councillor and MHF board member. The **municipality** and the housing **management body** are separate and distinct corporations, and both are equally established by the province. These organizations may serve many of the same constituents through dual and overlapping capacities.

Although the Board members are appointed by their respective municipality, they do not serve the housing management body as a municipal representative. This Board appointment is different than a council committee appointment. For council committee appointments, a council member is appointed to a committee that is typically established by municipal bylaw. The MHF is established by Ministerial Order, not by municipal bylaw.

Governance structure options were reviewed as part of the governance review process, including advice from legal counsel. Key considerations for the MHF governance structure were to ensure strong Board leadership and the ability to maximize access to financial resources.

Legal counsel, [Brownlee LLP](#) prepared an August 28, 2019 opinion letter for the MHF which was provided to the MHF in a separate correspondence. The legal opinion included the following highlights:

1. The **existing corporate governance structure** as a management body under the *Alberta Housing Act* is the optimum corporate model for the MHF.

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2. **Requisition powers** that MHF has as a management body are not guaranteed in other governance models.
3. **Adding members at large** to the board would require provincial approval and an amendment to the Ministerial Order for the MHF.
4. Municipally appointed board members hold **concurrent fiduciary duties** where they serve equally in the dual roles as a municipal councillor and MHF board member.
5. **Ministerial approval** would be needed if a new corporate governance structure was in place. Additional **costs and time** would be incurred. A new corporate entity would need to contemplate **transitional matters** such as employee rehiring, LAPP (pension) continuation, transfer of assets, bank accounts, government accounts (GST, CRA, WCB), third-party contracts, and a new application as a registered charity.

The ability to requisition member municipalities stood out as a particular strength of the current governance structure. The 'requisition power' of a management body is rooted in the provincial authority of the *Alberta Housing Act*. This requisition power is not guaranteed in other governance structure models such as a Part 9 company, commission, or society.

Legal counsel also developed a matrix to demonstrate a variety of corporate governance structure options. This matrix is provided as an appendix to this report and is organized by categories of governance oversight, financial, corporate, and other matters.

In early September 2019 MHF requested supplemental advice from legal counsel to describe the potential value and process to establish a Part 9 company structure that would function in concert with the existing Management Body governance structure established under the *Alberta Housing Act*. MHF officials clarified that there was no intention to move away from the existing structure, but rather, to explore options to expand the governance structure, with a potential addition of a Part 9 company. Due to timing, the supplemental advice from legal counsel would be provided directly to MHF following the conclusion of this governance review.

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The [Companies Act](#) describes how charitable associations can register a company under Part 9 of the Act in "Provisions Applying to Companies with Objects other than the Acquisition of Gain." The related section 200(1) of the Act reads as follows:

Registration of charitable association

200(1) *When an association has been or is about to be formed as a limited company, if it proves to the Registrar that it is **formed for the purpose of promoting art, science, religion, charity or any other useful object**, and that it is the intention of the association to apply the profits, if any, or any other income of the association in promoting its objects and to **prohibit the payment of any dividend** to the members of the association, the Registrar may direct the association to be registered with limited liability without the addition of the word "limited" to its name and the association may be registered accordingly.*

Part 9 of the *Companies Act*, s 202(1) also refers to forming associations "solely for the purpose of promoting recreation among its members...".

The MHF Board recently expressed interest in expanding the Board composition, as noted in the following resolution passed at the February 22, 2019 Board meeting:

5.2 Board Composition

Executive Director Lori-Anne St. Arnault has been doing research in regards to the benefits of changing the board composition. After discussion the board agrees that this would be in Meridian Foundation's best interest and would like to seek Minister's approval on the following motion.

RESOLUTION # 020/2019

MOVED by Councillor Chantal McKenzie that the management body shall be governed by a board comprised of a maximum of seven (7) members appointed as follows: each member municipality shall appoint one Elected Official and up to three (3) members of the board shall be appointed by the members of the board in the manner each determines appropriate.

Carried Unanimously

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MHF officials indicated that no further steps were taken to seek ministerial approval to formalize an expanded number of Board members. A recommendation to proceed with increasing the number of Board members is provided in this report. To ensure strong accountability the SAGE recommendation is to limit the voting rights of public members to non-financial matters.

Stakeholders also provided input into governance structure options. In general, there was support for the existing corporate governance structure as a management body. There was also support for expanded board membership to include public members.

6. External Research

External research was conducted to compare the MHF to organizations that share a similar mission to provide senior's housing and/or affordable housing. The research focused on the composition of the governance structure, and other readily available highlights for finance, management, collaboration, and strategy. Most of these comparison organizations are established as management bodies under the *Alberta Housing Act*.

Meridian Housing Foundation (Stony Plain)

www.meridianhousingfoundation.ca

- a. **Board:** 4 municipal councillors concurrently serve as board members, representing 4 municipalities in the region.
 - b. **Finance:** Planning for \$1M capital requisition in 2020
Negative unrestricted net assets
 - c. **Strategy:** Increased focus on affordable housing and an additional lodge.
1. **Evergreens Foundation** (Edson) www.evergreensfoundation.com
 - a. **Board:** 6 municipal councillors concurrently serve as board members, representing 6 municipalities in the region.
 - b. **Finance:** Annual \$5M capital requisition; No unrestricted net assets
 - c. **Strategy:** Focus on Seniors Self-Contained and Supportive Living
 2. **Heartland Foundation** (Sherwood Park) www.heartlandhousing.ca
 - a. **Board:** 4 municipal councillors serve as board members, 2 from Strathcona County, 2 from Fort Saskatchewan
 - b. **Management:** Created through a consolidation of housing foundations
 3. **North Peace Housing Foundation** (Peace River) www.nphf.ca
 - a. **Board:** 12 municipal councillors concurrently serve as board members representing 12 municipalities in the region.
 - **Managing concurrent leadership roles** is referenced in the 2019-2021 [Business Plan](#): "...this does not mean that the councils cannot discuss the direction the management body is taking and funnel

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their concerns, opinions, etc. through their representative, but must allow their representative to make decisions **unencumbered** by the opinions of council.”

- b. **Finance:** Funding project development through loans from reserves
 - c. **Strategy:** Planned conversion of units from seniors to family housing to fit area demographics.
4. **Parkland Foundation** (Innisfail) www.parklandfoundation.ca
 - a. **Board:** 6 municipal councillors serve as board members
 - b. **Finance:** Positive unrestricted net assets
 - c. **Management:** [Bethany Group](#)
 - d. **Strategy:** Integrated health and near-market housing, rural-focused integrating housing
 - e. **Collaboration:** Working together with other housing management bodies managed under Bethany Group
5. **Flagstaff Regional Housing Group** (Forestburg) www.flagstaffhousing.ca
 - a. **Board:** 10 municipal members
 - b. **Finance:** Positive unrestricted net assets
 - c. **Management:** [Bethany Group](#)
 - d. **Strategy:** Explore delivery models to increase occupancy, increase health care services contracts
6. **Capital Region Housing Authority** (Edmonton) www.crhc.ca
 - a. **Board:** Up to 11 members; 2 public members appointed by Edmonton City Council and (up to) 9 other members selected by the Board
 - b. **Finance:** Positive unrestricted net assets
 - c. **Strategy:** Customer focus, new service delivery model, meeting demand and recognition as leader in the housing sector
 - d. **Collaboration:** Working with private and public sector partners

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7. **Greater Edmonton Foundation** www.gef.org
 - a. **Board:** 9 citizens appointed by Edmonton City Council, multiple subcommittees
 - b. **Strategy:** Includes diversification of revenue sources, long term funding arrangements, new affordable housing units

8. **Calgary Housing Company** www.calgaryhousingcompany.org
 - a. **Board:** 5 members; 2 municipal councillors, 3 members at large
 - b. **Finance:** Positive unrestricted net assets
 - c. **Management:** Wholly owned by the City of Calgary
 - d. **Collaboration:** Working with numerous partners

9. **Silvera** (Calgary) www.silvera.ca
 - a. **Board:** 11 members; 2 public members appointed by Calgary City Council
 - b. **Collaboration:** One of nine partners in the RESOLVE Collaborative Capital Campaign, which will lead the way to build affordable homes for 3,000 Calgarians.

10. **Lethbridge Housing Authority** www.lethbridgehousing.ca
 - a. **Board:** 9 public members appointed by Lethbridge City Council
 - b. **Strategy:** Affordable housing focus

The Province of Alberta is a significant partner for the MHF. The [Ministry of Seniors and Housing](#) provides oversight, guidance and support to management bodies operating under the *Alberta Housing Act*.

An annual lodge assistance grant is provided to the MHF in accordance with the [Lodge Assistance Program Regulation](#) to assist the MHF with costs of providing lodge accommodation under the *Alberta Housing Act*. The Ministry also provided MHF with a \$6M capital grant for the proposed Folkstone affordable housing project, and approved project borrowing of up to \$6M.

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Canada's National Housing Strategy is a federal initiative with a 'Human Rights' approach to housing. The strategy leverages collaborative efforts to provide more Canadians with [a place to call home](#). The Strategy is available online (<https://www.placetocallhome.ca/what-is-the-strategy>). Some highlights include:

- The **National Housing Co-Investment Fund** alone is expected to create up to 60,000 new units of housing and repair up to 240,000 units of existing affordable and community housing (p.10).
- The incidence of severe core housing need, where households spend **more than 50% of their income on housing**, is increasing (p.10).
- The Government will combine contributions and loans with the **transfer of federal lands** to community and affordable housing providers. Over the next 10 years, up to \$200 million in federal lands will be transferred to housing providers to encourage the development of sustainable, accessible, mixed-income, mixed-use developments and communities (p.12).
- **New legislation** will require the federal government to maintain a National Housing Strategy and report to Parliament on housing targets and outcomes. A **new Federal Housing Advocate** will examine and recommend to Canada Mortgage and Housing Corporation and the responsible Minister, solutions to systemic barriers that Canadians face in accessing affordable housing (p.8).

Capital project plans for MHF showed familiarity with seniors and housing research resources federally, through the [Federation of Canadian Municipalities](#), and regionally with a housing forecast and needs assessment model for the [Edmonton Capital Region](#).

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7. Financial Management

The MHF has a strong history of solid financial management and has recognized modest surpluses in recent years.

7.1 Financial Position

Annual revenue totalled \$3,726,240 in 2018. This was primarily from resident rent, requisitions from the four municipal members, and a provincial lodge assistance grant to cover the MHF management fees for managing subsidized self-contained housing units on behalf of the Province. Annual expenses totalled \$3,447,926 in 2018 with the largest expenses as wages, amortization, food, repair and maintenance, utilities, office expenses, and interest on long-term debt. The MHF showed a \$278,314 surplus in [2018](#), summarized below.

\$3,726,240	Revenue
<u>3,447,926</u>	Expenses
\$278,314	Surplus

The 2018 balance sheet summarized below shows assets totalling \$10,743,616 which includes \$3,327,152 in cash and \$7,345,154 in tangible capital assets (TCA). Liabilities for 2018 totalled \$4,205,478. This includes \$1,464,873 in long-term debt, \$2,223,799 in deferred TCA contributions, and current liabilities. Net assets (equity) total \$6,538,138 which includes capital asset investments, \$3,110,192 in reserves, as well as an unrestricted net deficit of (\$60,231).

<u>\$10,743,616</u>	Assets
4,205,478	Liabilities
<u>6,538,138</u>	Net Assets (Equity)
<u>\$10,743,616</u>	

Ministerial approval is required for any borrowing. Officials from Alberta Seniors and Housing confirmed that project proformas, and letters of support from the Board and member municipalities are required for lodge programs. Letters of support from the member municipalities are encouraged for non-lodge programs.

7.2 Municipal Requisitions

The *Alberta Housing Act* establishes the following purpose:

Purpose

*2 The purpose of this Act is to enable the efficient provision of a **basic level of housing accommodation for persons who** because of financial, social or other circumstances **require assistance** to obtain or maintain housing accommodation.*

To assist in accomplishing this purpose, management bodies such as the MHF have the authority under the Act to requisition the member municipalities for lodge funding, as follows:

Requisitions

*7(1) On or before April 30 in any year a management body that provides **lodge accommodation** may requisition those municipalities for which the management body provides lodge accommodation for*

- (a) the amount of the management body's **annual deficit** for the previous fiscal year arising from the provision of **lodge accommodation**, and*
- (b) any amounts necessary to establish or continue a **reserve fund** for the management body.*

*(2) The municipalities requisitioned under subsection (1) may determine the basis on which the total requisition is to be shared, and if the municipalities are unable to make that determination for any year, the total requisition for each year shall be shared on the basis of the proportion that the **equalized assessment** for each municipality in that year bears to the total of the equalized assessments for that year of all the municipalities requisitioned.*

Requisitions for the member municipalities have followed the 'default' funding formula aligning the annual requisition in proportion to the equalized assessment of each municipality. Requisitions have been strictly for **operating** deficits in past years.

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For 2018, the municipal requisition totalled \$897,916 and was shared proportionately by the member municipalities as follows:

Parkland County	\$490,172	54.59%
City of Spruce Grove	275,481	30.68%
Town of Stony Plain	128,043	14.26%
Village of Wabamun	4,220	0.47%
Total 2018 Requisition	\$897,916	

The wide range of size between the municipal assessment bases means that largest municipality, Parkland County contributes 55% of the total requisition funding and the smallest municipality, the Village of Wabamun contributes less than 1%.

Parkland County has a unique situation where it contributes to two housing authorities, the [Meridian Housing Foundation](#) and the [Evergreens Foundation](#) (Edson). In addition to the MHF requisition, Parkland County was requisitioned by the Evergreens Foundation for \$168,598 in 2018, as follows:

Operating Portion:	\$58,333
Capital Portion:	\$110,265
Total:	\$168,598

In 2019 MHF proposed a \$5M **capital requisition** for the member municipalities with the intention to establish reserve funding for future capital projects. This request was not formally made through the annual requisition process. The initiative had support from three of the municipal partners and was met with resistance from Parkland County, the largest member municipality, due to the proportionate financial impact on their taxpayers. Discussions continued into mid-2019; however, the capital requisition effort did not materialize for 2019. Notice was provided to the member municipalities to plan for a \$1M capital requisition in 2020.

Long range capital planning could be strengthened for the MHF and its municipal partners. Officials and stakeholders expressed the need to match capital project planning with the projected regional housing demand. Strong communication is also needed to ensure that capital funding requests do not come as a surprise to the municipalities. Some stakeholders suggested incremental increases for capital planning.

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7.3 Affordable Housing

The expanded strategy for MHF includes a greater focus on affordable housing, in addition to the 6-unit Park View Manor facility. MHF Officials conducted research and prepared a business case study to construct a 63-unit affordable housing project, [Folkstone Manor](#) (Folkstone) in the Town of Stony Plain. The Folkstone Manor business plan contains sufficient details on costs and persuasively explains why the project was needed.

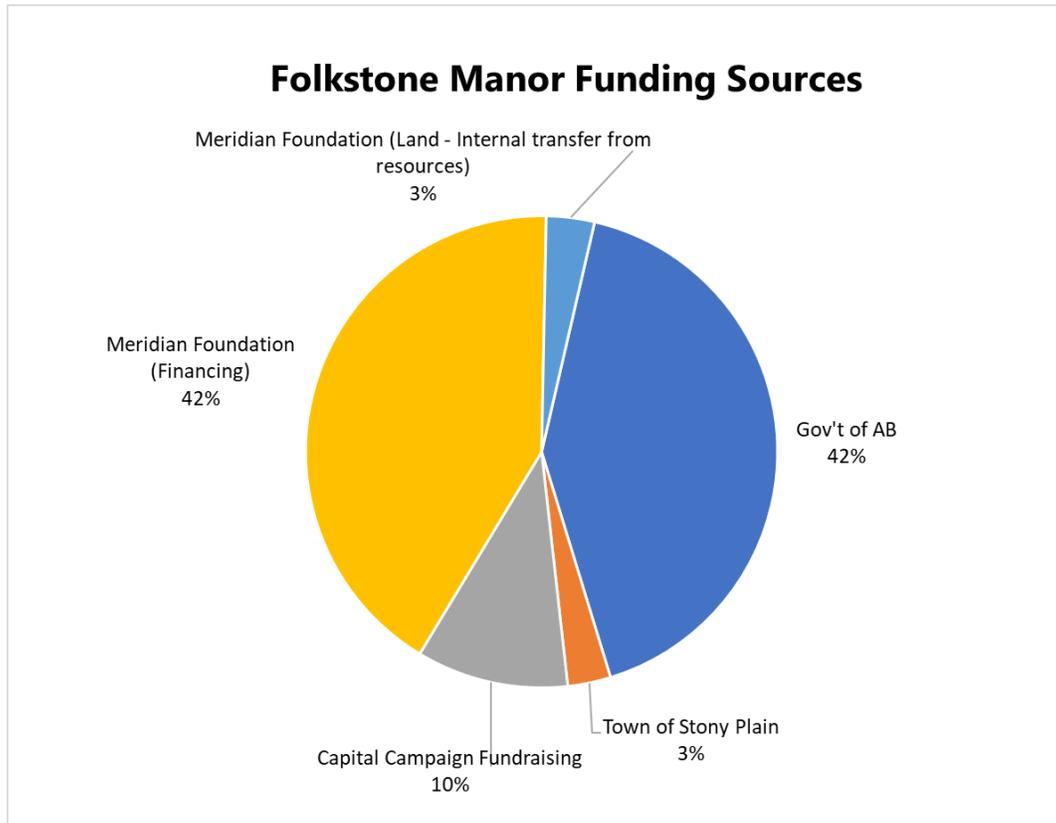
The MHF was scheduled to receive bid proposals for general contractor services for the Folkstone project in September 2019. A groundbreaking event was planned for October 2019 with occupancy planned for 2021. There was support for the Folkstone affordable housing project among the member municipalities and from the [Government of Alberta](#).

The cost estimate for the project is \$14.4M. The April 2019 business plan shows that the project will be funded as summarized below, and in a subsequent pie chart format. MHF officials advised that project funding was in place except for the \$1.5M capital campaign fundraising.

Folkstone Project Funding

\$6,000,000	Provincial Capital Grant
6,000,000	Mortgage
1,500,000	Capital Campaign Fundraising
475,000	Borrowed from Internal MHF Resources for Land Purchase (2016)
<u>425,000</u>	Town of Stony Plain Capital Contribution
\$14,400,000	Total

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The Folkstone project would significantly increase the long-term debt for the MHF by adding \$6M to the existing \$1.46M (2018) long-term debt. Corresponding annual debt servicing costs would also increase proportionately by over \$400k. Total debt would decrease as principle payments are made.

Despite the high debt load, cash flow projections are positive and the project budget shows that financial obligations can be met. Officials anticipated that the affordable housing project would be self-sustaining with a mix of affordable and market-value rental units.

Projections showed that the facility would generate between \$65k - \$122k cash per year. Project cash flow estimates included a 10% vacancy rate and a conservative interest rate of 4.80% (Servus Credit Union). Officials were optimistic that financing could be approved through the Canadian Mortgage and Housing Corporation (CMHC) at a 2.75% interest rate. Estimates also showed a property tax exemption (Town of Stony Plain), and contributions to replacement reserves waived for three years.

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1. Capital Campaign

A **capital campaign** was actively underway for the Folkstone Manor project, led by a campaign manager. This was the first time that a dedicated capital campaign effort was used by MHF, and officials anticipated good results through the combination of a dedicated capital campaign effort paired with local enthusiasm for the Folkstone project. The local Legion has pledged to contribute \$600k towards the project, which is also an example of the organization’s positive relationship with veterans.

The MHF financial statements show a negligible amount of donations received in recent years: \$1,226 (2017) and \$20 (2018). MHF officials indicated that additional borrowing could likely be approved if capital campaign fundraising does not reach the \$1.5M goal.

2. Debt Ratio

SAGE projects that the borrowing for the Folkstone project would cause the debt:revenue ratio to increase from 0.39 times the annual revenue to 1.92 times the annual revenue. This ratio would change when annual revenue increases from the Folkstone project and principle payments are made. Officials stated that the entire \$6M loan may not be borrowed in full during 2020, pending project construction progress.

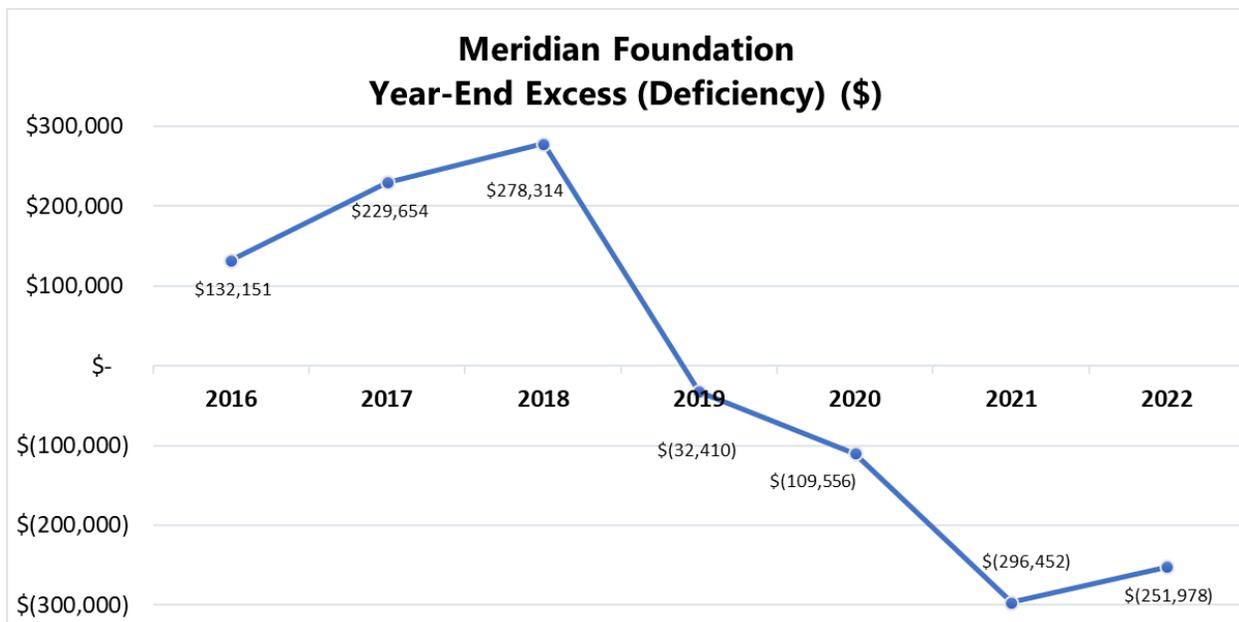
\$1,464,873	2018 Debt
<u>\$3,726,240</u>	2018 Revenue
0.39	2018 Debt : Revenue Ratio
\$7,294,873	2020 Debt
<u>\$3,791,240</u>	2020 Revenue (Projected)
1.92	2020 Debt : Revenue Ratio (Projected)

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3. Folkstone Impact on Financial Picture

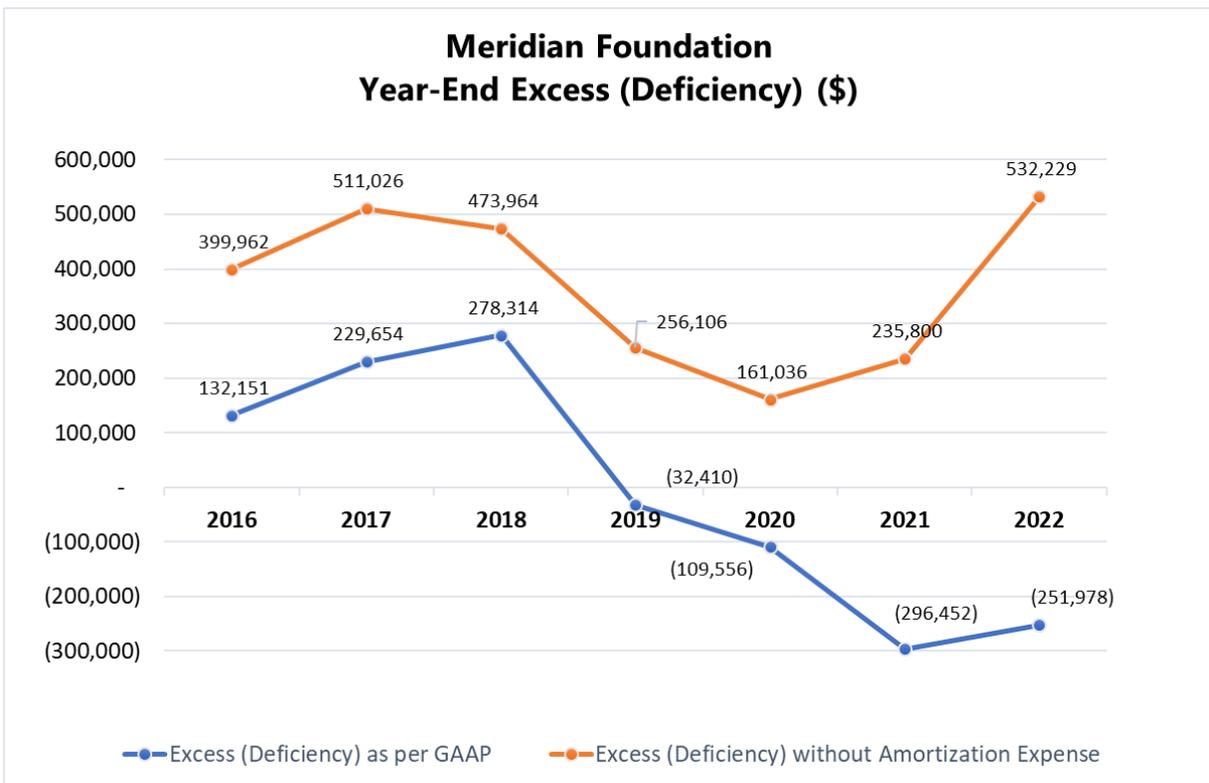
The Folkstone project will stretch the MHF financial resources and is expected to shift the organization's financial picture away from past surpluses. The project business plan shows that rental revenue would cover debt servicing payments; however, a deficit is generated when the amortization expense of the Folkstone building is factored in.

Based on the figures and estimates provided in the MHF audited financial statements and business plan, the overall financial picture of the MHF in the immediate future years is shown in the chart below, leading to a 2021 deficit of (\$296,452) and then trending upwards:



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For external reports, generally accepted accounting principles (GAAP) are applicable and the year-end excess (deficiency) must include amortization expense. For internal purposes, if financial reports exclude the amortization expense, it would look like the top line as shown in the chart below. To demonstrate the comparison between including and excluding amortization, the chart shows that the trend lines diverge in 2021 when the Folkstone Manor is amortized, and then continue upwards.



7.4 Financial Reporting and Financial Practices

Agenda packages and interviews confirmed that the MHF Board receives very detailed financial reports at regular board meetings. Management was knowledgeable about financial transactions and able to explain details of budget variances and line items for board members. Some Board member comments expressed that the financial details have been beneficial in developing their background knowledge for the organization (ex. how much is spent on food). Other comments shared were that the details of the financial statements were not helpful.

A separate report was provided for each facility type, as follows:

- 1. Lodge** (Whispering Waters Manor)
 - a. Monthly income statement and balance sheet
- 2. Independent Lodge** (Forest Ridge Place)
 - a. Monthly income statement and balance sheet
- 3. Self-Contained - Independent Living Apartments** (Alberta Rose Manor; Diamond Jubilee Manor; Meridian Pioneer Manor; Spruce Haven Manor; Foster Manor)
 - a. Monthly income statement and balance sheet
- 4. Affordable Housing (Park View Manor)**
 - a. Monthly income statement and balance sheet

Financial reporting to the Board was excessively detailed for strategic, governance level decision-making, and did not include a consolidated summary report for the MHF entity with an accompanying comparison to budget. Officials confirmed that this detailed reporting to the Board was a historical practice.

As an example of monthly financial reporting to the Board, the August 29, 2019 board agenda package included 27 pages of financial reports showing line item detail for every revenue and expense account. Reports were separated by type and further disaggregated to show each facility (manor). This level of detail is ideal for operational/managerial oversight but is not always helpful for higher level strategic planning and decision-making. A related recommendation is provided to provide higher

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level financial reporting to the Board. Financial reporting to the Board also included the auditor's report on the annual financial statements prepared under GAAP.

MHF manages senior's self-contained units on behalf of the Province of Alberta. It was noted that the financial activity of the Seniors Self-Contained program was not consolidated in the MHF entity, though it but does require review from the Board.

Since the MHF follows Robert's Rules of Order for their meeting procedures, it is appropriate for monthly financial reports to be presented by administration and then recorded in the meeting minutes as "Received and filed" without a Board resolution. A Board resolution is required to 'Approve' or 'Accept' the annual, audited financial statement. A related recommendation and further details are provided in the meeting protocol section of this report. A related excerpt from the June 24, 2019 meeting minutes is provided below to demonstrate the current practice:

5. FINANCIALS

RESOLUTION # 064/2019

MOVED by Councillor Chantal McKenzie to accept all financial reports as presented for information.

Carried Unanimously

Financial practices involved the Board in operational matters for reviewing and "Authorizing" accounts payable invoices. This level of Board oversight is inconsistent with best practices. Internal controls are important, such as dual signatures on cheques; however, the financial policies and practices should be updated to ensure greater role clarity, segregation of duties, internal controls, and expedient payment of accounts.

Legislation does not require board approval of invoices but does require signatures of two persons authorized by the Board on cheques and negotiable instruments ([MBOAR s.28](#)). A signing authority matrix is recommended to easily summarize levels of delegated authority, responsibility and accountability for financial matters and contracts.

8. Policies

The MHF has committed a recent effort to policy development which was initiated and led by the Executive Director. Policies are organized in the following five areas (binders):

- 1. Board Governance**
- 2. Finance**
- 3. Health and Safety**
- 4. Human Resources**
- 5. Operations**

A policy review sample showed that the policies appeared to serve the organization well overall and were created, reviewed, and amended periodically to accommodate changing needs. For example, a fundraising policy was recently added to reflect the new capital campaign initiative.

The policy format was consistent, organized and logical. Policy revision controls were documented, and binders contained a table of contents for ease of use.

The Meridian Housing Foundation has undergone a recent name change (previously Meridian Foundation). As time permits, policies can be updated to reflect the new name.

Financial policies were reviewed by SAGE Associate, Judy Tran, CPA. Various operational comments and considerations were provided to MHF administration directly during the governance review project, along with a summary of various operational focused financial policy comments.

Governance policies related to meeting protocols were reviewed by SAGE Associate, Diana Bacon, MBA who is a Registered Parliamentarian. Several policy recommendations are provided in the Board Meeting Protocol section of this report.

9. Board Governance Evaluation

A Board Governance Evaluation was completed as part of the governance review using the **SAGE Governance Evaluation Model**©. This evaluation included the following sections:

- 1. Board Self-Evaluation**
- 2. Stakeholders External Evaluation**
- 3. SAGE External Evaluation**

9.1 Board Self-Evaluation

Board members completed a survey that captured quantitative scores and qualitative comments. The Board self-evaluation scores are summarized below across various categories and are summarized in an aggregated total overall score of **69%**.

Board Member Self-Evaluation Scores

- 75% Vision**
- 68% Strategy**
- 64% Communication**
- 64% Decision-Making**
- 64% Diversity**
- 75% Interpersonal Relations**
- 54% Regional Relations**
- 82% Role Clarity**
- 82% Environmental Awareness**
- 71% Governance Structure**
- 64% Finance**
- 68% Leadership**

Board Member Self-Evaluation

- 233 Total Scored**
- 336 Total Possible**
- 69% Total Overall Score**

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A sample of Board member survey comments are shown below. The complete list of survey comments is provided in an appendix to this report.

1. *The Board is fairly united in the **Vision** of the Organization, but housing trends are changing and I'm not sure we are all on the same page when it comes to the future facing seniors housing.*
2. *...The Board is not as clear as to what **strategy** we are aiming for until we see the final results.*
3. *I **communicate** Meridian information to Council regularly. I assume others are also doing so.*
4. *In the past, the MHF has been at arms-length from the municipalities. Other than a councillor from each partner comprising the Board, and the MHF Board minutes being sent to Councils, municipalities have not had much **communication** or interaction with MHF.*
5. *Several of the **decisions** made by the Board have had to be rescinded or amended after being passed.*
6. *We represent the population we serve, because there is very little **diversity** in this area. We do express our individual viewpoints on issues, but our experiences are pretty similar and so I don't know that we really look at issues from all points of view or angles.*
7. *We each can voice our own ideas and thoughts knowing that we are each **respected** for what we bring to the meeting.*
8. *MHF is held in [high] esteem by other housing authorities throughout the **region**. We are involved with ASCHA and have representatives on that Board. Within the partner municipalities, there has been strife in the past couple of years.*
9. *The experience of being municipal councillors has given each of us the advantage of understanding these **roles**. We are involved with professional development with ASCHA and the annual conferences.*

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10. *I believe this **structure** is good. Some wonder as to board expertise but I believe a good board can hire for expertise. I do think it might be worth looking into adding more members such as public members.*
11. *I think for day to day operations of the current facilities this is great. Where we lack ability is for future planning on capital campaign uncertainty for the affordable project and also on **requisitioning** for future lodge facilities.*
12. *I want to make sure that we can defend our decisions and **be the best housing authority we can be**, to expand the mandate and meet the future [needs for] seniors who will be relying on having safe and secure housing when they need it.*

9.2 Stakeholder External Evaluation

A sample of Stakeholder survey comments are shown below. The complete list of survey comments is provided in an appendix to this report.

1. *In looking at the facilities Meridian operates they are all focused on seniors, wonder if that focus needs to be identified in the **vision** as the main target.*
2. *There is a clearly identified need in the Tri-Region to address a range of housing options for adults, families, and persons with disabilities beyond the senior's demographic.*
3. *Elected officials are not subject matter experts in the delivery of housing and support services. **Politics** rather than research and identified needs are the driver of projects. Transparency of process is lacking.*
4. *Add members at large to the existing [Board] composition. Maybe entertain a **public member** or two and a **resident**.*
5. *[MHF is the] **only agency in area** addressing the large senior population with subsidized housing, having no vacancies and dealing with long wait lists.*

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6. *Municipalities have also recognized the need for a **wider range of housing** and are supportive to broadening the scope of housing services within the region. There may be opportunities to find **alternate subsidy structures** and resources to supplement costs and serve more people.*
7. *Clarification of **vision and mission** - historical focus has been on seniors now it sounds like there may be a wish to **expand** beyond that focus to affordable housing for all; important that all partners are clear and on board with what future vision and mission is to be.*
8. *Older adults eventually need **housing and servicing supports**, Meridian recognized this and has options in place to address those needs.*
9. *There is also the need to expand the service model to be able to adequately deal with more complex needs and a **wider demographic** (i.e.: adults, families, Indigenous populations, etc.). ... **Different subsidy models** may be researched and implemented in order to increase the number and scope of residents being served. For example, direct rent subsidies do not require capital investment and can serve anyone.*
10. *Change in structure of the board to include a recruitment process that attracts subject matter experts in order to **balance the political element** that is currently influencing decisions.*
11. *We would like to see the Board have a more formal line of **communication** and consultation process with municipal administrators and community SMEs [subject matter experts].*
12. *Please plan to **rotate the chair** between all Municipalities.*

9.3 SAGE External Evaluation

The SAGE team evaluated the MHF Board during the governance review process and during attendance/observation of one Board meeting held on August 29, 2019.

A quantitative SAGE Evaluation score was not provided for the following two reasons:

- 1) SAGE scores would have been similar to the Board self-evaluation scores.
- 2) The compressed timeframe of the governance review project allowed for only one Board meeting to be observed, which may not be a representative sample.

Various SAGE qualitative comments and observations are provided below:

1. **Strategy:** The MHF strategy has undergone several recent changes. Traditionally, the strategy was focused strictly on seniors' housing and support. A change occurred to expand to affordable housing when the 6-unit Park View Manor (Wabamun) was acquired in 2016. The affordable housing strategy component became more prominent in 2018-19 with the proposed 63-unit Folkstone apartment (Stony Plain).

At the time of this review, the MHF mission reflected serving families as well as seniors: ***To provide and manage independent, supportive and affordable housing to seniors, individuals and families thereby creating an inclusive community.*** (Accessed from the MHF [website](#) on September 6, 2019) Stakeholder interviews and comments reflected some surprise (not disapproval) that the MHF mission reached beyond the seniors' demographic.

Officials stated that the MHF strategy has always held a prominent senior's focus and that the reference to individuals and families in the mission statement was not consistent with MHF activities. At the August 29, 2019 Board meeting, a proposed new official vision and mission statement were discussed, stemming from recent strategic planning efforts. A change was brought forward to more clearly focus on seniors housing and support. This would align the MHF mission with the traditional "senior's focused" strategy and would reflect the current activities.

The Board has the latitude, authority, and responsibility to develop and carry out a meaningful strategy for the organization, and to keep this strategy refreshed with periodic course adjustments.

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2. **Communication:** MHF officials confirmed that Board meeting minutes were distributed to the member municipalities following each meeting as a standard communication protocol. Most municipalities included the meeting minutes as information within the council meeting agendas. One stakeholder stated that MHF Board meeting minutes were not consistently included as information in municipal council meeting agendas. The MHF Board members could ensure that the MHF meeting minutes and activities are shared with their respective municipalities.

The actions of the Board could be shared more broadly, though not legislatively required. The Board could consider making meeting minutes available on the MHF website. Board meetings were not open to the public, and meeting dates and agendas were not advertised.

The August 29, 2019 meeting began approximately one hour late due to a delay in achieving quorum. Administration confirmed that all standard meeting notifications were sent to all Board members.

3. **Diversity:** The Board composition was homogenous, consisting of four female councillors. The Board was not culturally diverse though this may reflect the local demographic. Meeting deliberations showed individuality in thought for the three Board members present.

Professional diversity may be lacking on the Board, as expressed in the following Board member comment: *"there are only 4 members and we have similar backgrounds so sometimes discussion is not as robust or thorough as I've seen on other boards."*

4. **Environmental Awareness:** Two MHF Board members concurrently serve on the Board of Directors for the Alberta Seniors Communities & Housing Association ([ASCHA](#)). This allows for the MHF to be well connected, with a seat at the table with responsibilities and opportunities to be up to date with firsthand awareness on broad seniors and housing issues.
5. **Role Clarity:** Board members discussions ventured below the policy waterline and into operations on one occasion. At that meeting, a policy-level finance/budget discussion led to a 'rabbit trail' with an operational tangent discussion on staff recruitment. Besides this and a historical practice of Board members involved in authorizing accounts payable invoices, good overall role clarity was observed.

10. Board Meeting Protocols

This Board Meeting Protocols section of this governance review was led by the expertise of Diana Bacon, MBA, RP. Ms. Bacon is a Registered Parliamentarian and principal of [Governance Optimizer Ltd.](#)

Board meeting protocols establish the necessary strategic framework to ensure efficient and effective meetings and the practice of good governance. Organizations, such as the Meridian Housing Foundation (MHF) are subject to sets of a hierarchy of governing rules. These rules are ranked according to status and authority in the standard representation of *Hierarchy of Rules*, shown in the table below. The top two categories are outside the autonomous control of the corporation. The remaining rules must be in accordance with, or not conflict with, the rules of a higher rank. MHF may or may not require, or have, documented rules that rank in the lower three categories.

Hierarchy of Rules

Law	Alberta Housing Act & Management Body Operation & Administration Regulation
Charter	Ministerial Order
Bylaws	No Bylaws adopted
Rules of Order	Special Rules of Order (modified parliamentary procedure) Robert's Rules of Order Newly Revised (current edition)
Standing Rules	Administrative rules (non-parliamentary procedure)

MHF currently does not have bylaws that typically comprise an organization’s highest body of rules, MHF has various policies and procedures that include board governance rules related to meetings. This section of the report is based on a review of rules applicable to meetings, review of meeting records, and a board meeting observation. For brevity, this section highlights a sample of noticeable areas for improvement.

10.1 Document: Board Governance – Policies and Procedures, File No. 8.03

1. Parliamentary Authority

MHF has adopted Robert’s Rules of Order (RONR) for meeting procedures “Meetings of the Board follow Robert’s Rules of Order.” This policy does not refer to which edition of the parliamentary authority and does not account for special rules of order that the board may adopt.

RECOMMENDATION: Amend the policy to replace the RONR reference with the statement “The rules contained in the current edition of Robert’s Rules of Order Newly Revised shall govern the Board in all cases to which they are applicable and in which they are not inconsistent with rules of a higher rank and any special rules of order the Board may adopt.”

2. Meeting Date & Location

The policy states that regular meetings will be held on the fourth Thursday of each month, at the Central office board room. Meeting minutes show that meetings were not always held at this time or location. Administration indicated that only one meeting was held on the fourth Thursday of the month so far this year.

RECOMMENDATION: Amend the policy to allow flexibility for meeting date changes with the consent of the board of directors.

3. “In-Camera”

The term “in-camera” is referenced in the policy. This term is outdated and not in accordance with RONR.

RECOMMENDATION: Amend the policy by striking out the term “in-camera” in and inserting the term “executive session” or “closed session.”

4. Quorum

The MHF is contemplating adding members to the Board. If there is a change in the number of board members, the policy would need to be updated to ensure that it is in compliance with the Regulation.

RECOMMENDATION: Amend the policy by striking out “three board members” and inserting “a majority.”

10.2 Document: Meeting Agenda Packages & Minutes

1. Regular Financial statements

The minutes reflected the acceptance of monthly unaudited financial statements. In accordance with RONR, when these unaudited reports are presented, they are considered “received” and require no action (motion) of acceptance (no endorsement).

RECOMMENDATIONS: That the Board take no action on the unaudited financial statements presented to the Board and that the report be reflected in the minutes as “Report received and filed”. That the Board *accepts* (endorses) only the annual, audited financial statements.

2. Organizational Meetings

The annual organizational meeting minutes reflect nominations for the positions of chair and vice-chair; however, the minutes do not reflect an election to these positions by either a vote or acclamation.

RECOMMENDATION: That the Board use proper procedures for the election of chair and vice-chair; and that after the chair is elected/acclaimed, the minutes reflect who assumed the role of chair for the remainder of the meeting.

3. Appointment of auditor

The organizational meeting minutes reflect the action of appointing the auditor. The annual organizational meeting is held months after the acceptance of the audited financial statements. Policy 8.11, states "The Board appoints an auditor annually following the presentation of the audited statements." The actual practice and the policy could be more consistent.

RECOMMENDATION: That the Board comply with the policy of appointing the auditor at the same meeting at which the audited financial statements are presented.

4. Signature lines

Meeting minutes included signature lines; however, there is no indication on the document as to the date the minutes were approved.

RECOMMENDATION: Insert above the signature lines the statement and date of approval: "These minutes were approved on the ___ day of _____, 20__."

5. Standard Order of Business

Agendas and minutes reflect the inclusion of reports under the headings of Unfinished Business and New Business, rather than under a "Reports" section which is a more appropriate and proper use of headings.

RECOMMENDATION: That board meetings align with the RONR standard order of business as follows:

- 1) Approval of Minutes**
- 2) Reports of Officers, Board, Standing Committees**
- 3) Reports of Special Committees**
- 4) Special Orders**
- 5) Unfinished Business and General Orders**
- 6) New Business**

6. Reports

The minutes reflected the acceptance and/or approval of reports; however, a board should not act on a report unless it wishes to endorse every word such as for the organization's published annual report. The minutes did not reflect whether accompanying written reports were presented and/or distributed.

RECOMMENDATION: That meeting minutes reflect that reports presented at the meeting as the action "Report received" and when the written documents are distributed as well, the minutes reflect the action as "Report received and filed."

10.3 Board Meeting Observation (procedures) – August 29, 2019

An objective review of a Board meeting can be a learning opportunity. This section of the report focuses on communicating the effective and efficient use of RONR – procedures intended to help, not hinder, the meeting process.

The draft meeting minutes for August 29, 2019 were unavailable at the time of this report writing, therefore assumptions were made based on past records of meeting minutes.

1. Proceedings in the Absence of a Quorum

While on the agenda, the capital campaign report was presented in the absence of a quorum. While the informal action was taken in the absence of a quorum, the board had the option to ratify the action once quorum was obtained (a motion to approve the action already taken), although the board was not obligated to do so. The minutes may then reflect the motion was made to ratify the action as well as reflect the "report received and filed" as appropriate.

2. Consent agenda

The MHF began to use a "consent agenda" for the first time, at this meeting. This is called "consent calendar" in RONR and is used to save time for non-contentious matters. This should be used only for items that the board wishes to adopt.

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Recommendations from reports may be included in the consent agenda, but the reports themselves should not be. The terms *adopt*, *accept*, *agree to* when used for reports implies the board has endorsed the complete report – the text adopted becomes in effect the act or statement of endorsement by the board. The procedure of using “unanimous consent” is the recommended option to expeditiously dispose of uncontentious matters, such as the agenda adoption and minutes approval.

3. Reports

If, at the meeting, the board chooses to not hear the highlights of the written reports sent in advance, and there is a desire to only acknowledge the reports received in the package then the reports may be listed under reports and if there are no questions, the chair may simply state the written reports were received and will be filed. The minutes may then reflect each report “was received and filed.” If there are questions on the reports, they are then addressed individually. When a report contains recommendations, a member may make the necessary motion to implement the recommendations.

4. Board vs Operations Committees & Terms of Reference (TOR)

The Board discussed the capital campaign initiative, including appointment of committee members and the development of the committee’s terms of reference. The committee had been operating for a number of months without a formal, board-approved terms of reference.

The power to appoint a committee carries with it the power to appoint the chairman, members, and to fill any vacancy that may arise in the committee. If a board committee, the Board creates the committee; appoints who will be on the committee (or alternately directs the President to appoint); sets the terms of reference; and, both the President and Executive Director are ex-officio members of the committee. If an operations committee, the Executive Director appoints committee members, including a board member; sets the terms of reference for the committee; and is an ex-officio member. The committee chair reports directly

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to the Executive Director, who in turn reports to the Board and may be requested to provide a presentation to the board or answer questions as needed.

An ex-officio member of a committee has the same rights as the other committee members but is not obligated to attend meetings of the committee and is not counted in determining the number required for a quorum or whether quorum is present.

Consideration for the structuring of a capital fundraising campaign committee may include the creation of a core team and subcommittees for specific objectives. Terms of reference for each committee and subcommittee would be beneficial. The terms of reference may also include committee meetings and procedures to facilitate the process.

The committee members reach consensus or by majority vote and present its recommendations in a report to the appropriate body or person as set forth in the TOR. Either way, the terms of reference are critical to ensure transparency, accountability, and alignment with the strategic plan adopted by the Board.

11. Gap Analysis

A gap analysis was conducted by comparing the existing state of the MHF to other organizations and model examples. Benchmark data was not used, nor readily available. This gap analysis is intended to highlight possibilities that may strengthen the organization across the areas of governance, finance, and operations. Some of the gaps identified are reflected as recommendations in a subsequent section of the report.

11.1 Governance

1. **Board size:** With four Board members, MHF had the fewest number of Board members in comparison to the external research group (Heartland Foundation also has four Board members. This number of Board members for MHF (four) was logically established to bring representation from each partner municipality to the MHF decision-making table. Vesting existing elected officials with an added board responsibility inherently brings a layer of public **accountability** to the role, which is not matched by public board members appointments.

There is no magic number of Board members and a small Board is not necessarily a disadvantage. Decision-making can often move faster in smaller groups, and decision-making in larger groups can be unwieldy. If an organization is facing **complex issues** and strategic change, such as MHF is, it would be wise to have more decision-makers at the table.

An ideal Board size should include a critical mass of committed and dedicated leaders who see issues from diverse perspectives. Stakeholder comments suggest that this is an area that could be strengthened. The MHF Board also recognized some value in **expanding the Board size**, as shown in the February 2019 meeting minutes. This report includes a related recommendation for the Board to pursue the initiative to increase the MHF Board size.

2. **Governance Structure:** A commonality among the external research group, and MHF, was that they were each established as a 'Management Body' operating under the authority of the *Alberta Housing Act*, and had requisition power.

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3. **Partnerships:** A gap exists where local housing needs do not match the MHF resources. Partnering with a mix of strategic partners could allow the MHF to achieve project goals faster. The right mix of private sector and not-for-profit partners could complement the municipal and GOA partners by providing additional project expertise and capital resources. This innovation would also share risks and rewards.

There are some private sector companies that fulfill a similar housing mission. Partnering and/or fostering relationships to complete projects of common interest could allow the MHF to play an enabling role through local leadership and project oversight while still arriving at the same housing-focused goal.

4. **Strategy:** Strategic goals of providing senior's housing and affordable housing contain significant overlap in definition. An 'affordable' component quite often accompanies senior's housing initiatives. The MHF strategy has evolved to include affordable housing and this is consistent with the strategy initiatives of the external research group.

Adaptability should be considered to accommodate the potential for a different future environment. New construction could contemplate future multi-purpose options within the design in case the demand for a certain type of senior's housing is reduced in the future.

5. **Business Planning:** The MHF prepares annual business plans in accordance with legislative requirements (MBOAR s.16). Strong strategic planning efforts and annual budgeting was also noted, although the process could be strengthened by preparing a budget for the balance sheet and cashflow.

A gap was identified where some items were not linked between the organization's Strategic Plan, Business Plan, and Budget. For example, the \$5M capital requisition in 2019 was neither a part of the strategic plan, business plan nor budget; and a \$250k donation revenue target for 2019 was not budgeted but was identified in the business plan. SAGE acknowledges that plans may change over time; however it is important to communicate the MHF's long-term plans (at any stage of approval) consistently through these key documents. A stronger connection between these three key documents is recommended.

11.2 Finance

1. **Unrestricted Net Assets:** Annual financial statements show that the MHF has a deficit in the unrestricted net assets account. This has existed for several years and is projected to increase as more net assets are tied up in the investment of tangible capital assets for the Folkstone project. While total net assets may remain positive, a deficit in the unrestricted net assets indicates an over-commitment of assets in tangible capital and restricted reserves. MHF will have less flexibility for use of funds in the future.

In comparison to the external research group, MHF stood apart by having a deficit in unrestricted net assets. Many comparable organizations reported positive unrestricted net assets in the balance sheet. The MHF Board may have some latitude to “un-restrict” a portion of the restricted net assets but should exercise caution to ensure wise stewardship for overall asset management.

Financial Reports:

- a. There is a difference in the presentation of internal financial reports versus the year-end audited financial statements that are prepared under generally accepted accounting principles (GAAP). This difference may materially affect the understanding and decision-making of the Board on financial matters. An example is below:
 - i. The net income of the Folkstone Project in the Folkstone Business Plan shows a positive net income of \$65K, however, net deficits are shown in the affordable housing section on the Business Plan.

This is because information was presented in a hybrid financial report format that mixed cash flow and income statement components. The Folkstone Business Plan showed an operating surplus for the project while a more comprehensive financial picture of Affordable Housing showed a deficit.

Management has clarified that Folkstone Business Plan figures represent a *net cashflow*, not net income, and the difference is the amortization expense of the Folkstone building. The SAGE team

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noted that MHF officials made well-intentioned efforts to describe the project from a variety of financial angles.

Consistency in presentation is recommended to ensure a common understanding of the information presented. Financial information presented under GAAP is recommended whenever possible, with noted adjustments for internal or GOA purposes (ex. inclusions for financials on self-contained housing units that are not consolidated into the MHF entity).

- b.** Monthly financial reports are segregated by program/facility, without an overall summary financial picture for the organization. As a Board's function is strategic-focused, the Board would benefit from high-level, consolidated and summarized reports that can allow a Board member to assess the financial impact of MHF's strategic direction and ensure there is sufficient resources for future plans. Visual aids such as graphs would also assist Board members to quickly process information and spot trends or red flags.
- c.** Throughout the year, management prepares financial reports to show the actuals compared to budget; however, these reports only reach to the 11th fiscal month. The auditor presents the year-end financial statements; however, these do not include a whole year budget comparison. This creates a challenge for the Board to monitor final budget variances. It is recommended to show a full year comparison at year-end. This would enable stronger high level financial oversight and would align with the policy on budget variances in the MHF Board Governance policy binder (Section 5.04).
- d.** MHF prepares an annual budget, forecast and 3-year projections on revenue, expense and subsequent net income. However, a balance sheet is not provided in these financial planning documents. This balance sheet would show the impact of the business plan on MHF's financial position, mainly its cash balances, loans outstanding, and ending capital asset balance. This information is especially important at this time since the Folkstone project has significant impact on cashflow, loan balances, capital (construction-in-progress and completed capital) and amortization. The balance sheet projections are also needed to manage the unrestricted net assets deficit.

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2. **Capital Budgeting:** MHF's strategic plan and business plan involves significant capital investment, however, an overall capital budget was not prepared for the business plan. A comprehensive capital plan and budget can include proforma financials to show the impact of capital activity (ex. progress of the Folkstone project), an outline of a planned capital additions (ex. a lodge), and an analysis of the amount of capital reserves required to carry out the plan.

A capital budget is a tool that can help demonstrate the need and justification for capital requisitions and can increase support and understanding among stakeholders. A long-term outlook beyond the 3-year business plan can help MHF determine the amount to requisition each year in order to incrementally achieve the targeted capital reserve amounts needed to complete strategic priority projects.

11.3 Operations

1. **Organizational Structure:** A gap was identified where top management had a particularly large number of direct reports. The organizational structure was particularly flat and showed that the Executive Director had eight direct reports. Staff management can be very time consuming and can crowd the time that a manager needs to dedicate to accomplishing the Board's strategic objectives.

Recruiting an Operations Manager was recently contemplated, but did not materialize for various reasons, including office space limitations.

SAGE observed a positive office culture, professionalism, and talent among the various staff that the team interacted with during the project.

2. **Office Space:** A gap was identified where office space limitations were impacting operations. The MHF administration operates out of the Whispering Waters Manor facility in Stony Plain. This on-site location provides some obvious conveniences, such as ease of access. Onsite space limitations have presented a challenge for administration to find space for new hires. Some staff shared offices and some storage space was recently converted into office space. Some effort was underway to locate an alternate administration office location for MHF.

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3. **Communications:** A gap was identified with an apparent disconnect between the MHF and some municipal partners. The needs and initiatives of the MHF were not always clearly understood. In the 2019 capital requisitioning effort, the capital funding request seemed to be a surprise to one municipality in particular.

MHF staff have made an effort to maintain a public presence in the communities at trade shows and council presentations. More communication and interactions are needed, particularly during times of change to strengthen the relationship and understanding of interests and needs among the partners. The MHF strategy would be more robust if it was bolstered with a shared community vision and input from all municipal partners.

Board members should not be making major decisions in isolation when they impact their partners and stakeholders. Opportunities to engage partners and stakeholders can generate support and feedback for new MHF initiatives. When understanding and support is established in advance, the Board can be confident to pass resolutions that will be supported by the municipal members and broader community.

12. Recommendations

12.1 Governance

1. **Board Composition:** That the MHF continue with their application to seek Ministerial approval to expand the Board composition by including 3 public Board members; And that these public Board members be recruited based on qualifications; And that the voting rights for the public Board members exclude significant financial matters.
2. **Governance Structure:** That the MHF maintain the existing governance structure as a management body, operating under the authority of the *Alberta Housing Act*.
3. **Partnerships:** That the MHF explore options for strategic project partnerships.
4. **Board Meeting Protocols:** That the MHF consider the various recommendations in improve Board meeting procedures as provided in the Board Meeting Protocol section of this report.
5. **Strategy:** That the MHF ensure that a clear connection exists between key planning documents: Strategic plan, business plan, project plans, and budget.
6. **Communications:** That the MHF propose an annual collaborative strategy session for all the member municipalities to determine shared objectives, needs and expectations; And to foster solutions-focused reciprocal dialogue among key stakeholders.

12.2 Financial

1. **Financial Reports:** That high-level, consolidated and summarized financial reports be provided to the Board to show the financial impact of MHF's strategic direction so Board members can ensure that the organization's resources can sufficiently accomplish future plans.

That a budget to actual report be provided for the full year (currently provided for 11 months).

2. **Project Planning:** That financial information for project planning is presented under GAAP whenever possible.
3. **Financial Policies:** That the signing authority policy be updated to include a signing authority matrix describing the levels of authority, accountability and responsibility.
4. **Budgeting:** That the MHF approve a capital budget in addition to the operating budget for each year. That business plan components are reflected in the annual budget.
5. **Unrestricted Net Assets:** That the MHF develop a strategy to strengthen the financial position of the organization, including achieving an eventual surplus in the unrestricted net assets account.
6. **Capital Campaign ToR:** That the terms of reference for the capital campaign committee include a reference to the MHF fundraising policy, and internal controls.
7. **Investment Income:** That investment interest rates be reviewed periodically to ensure that the organization is maximizing investment income from cash assets.
8. **Equalization Assessment:** That the MHF engage the member municipalities to explore advantages and disadvantages of alternate requisition percentage options other than the default requisition formula that is proportionately based on equalized assessment.

13. Summary

The Meridian Housing Foundation is experiencing the exciting and sometimes stressful transition of a growing and expanding organization. The mission has expanded to include a prominent affordable housing component. The number of facilities was also expanding with plans for a new lodge. Demand for services and waitlists continued to grow. One MHF official summarized the demand by saying, *“We don’t know what it is like to have a vacancy.”*

Willing officials readily accepted the challenge of an expanded mission. MHF growth initiatives were noble and the demand appeared to be well-researched. The limited means of the MHF is not well matched to leverage multiple capital projects.

Growth pressures are felt by the Board, administration, and the member municipalities. Human resources and financial resources are stretched considerably as officials strive to maintain excellence in providing current services while planning for future growth. MHF is projecting high debt levels and has experienced staff recruitment delays due to limited office space. These are both examples of growth-induced organizational stretch.

As services and capacity evolve, there is a need to ‘double down’ on communication protocols to ensure that the strengths and interests of all stakeholders are identified and met to the fullest degree possible, and to ensure support from all four municipal partners.

The MHF cannot answer every seniors and housing need in the region. The organization is restricted by limited means and service capacity, yet the organization can provide leadership through a significant enabling role on many fronts. The community leadership and reputation of the MHF makes it a strong advocate for the region and beyond, including provincial representation on the ASHCA executive.

Expanding the Board to strategically recruit members at large is wise. This would strengthen board decision-making by adding diverse perspectives, continuity, and should also fill a perceived gap where elected officials are inherently conflicted by serving two concurrent political roles – as both municipal councillor and MHF board member.

There was a high level of participation during this process. Despite some transitional growth challenges, officials and stakeholders shared a common goal for the success of MHF initiatives, and a shared strength of the region.

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14. Appendices

14.1 Decision-Making Matrix for Legal Entities



Contact John McDonnell at Brownlee LLP at 780-497-4801 or jmcdonnell@brownleelaw.com with any questions

OPERATING MODELS FOR ALBERTA PUBLIC PROJECTS MATRIX

	CURRENT MODEL TODAY	PART 9 COMPANY	REGIONAL SERVICES COMMISSION	CORPORATION (MCC)	SOCIETY	FEDERAL NOT-FOR-PROFIT CORPORATION	COOPERATIVES
Governing Legislation	<i>Alberta Housing Act</i>	<i>Companies Act</i>	<i>Municipal Government Act</i>	<i>Business Corporations Act</i>	<i>Societies Act</i>	<i>Canada Not-for-profit Corporations Act</i>	<i>Cooperatives Act</i>
GOVERNMENT OVERSIGHT							
Municipal Affairs consent needed to create?	No	No	Yes	No	No	No	No
Seniors and Housing consent needed to create?	Yes	No	No	No	No	No	No
Ongoing reporting to Municipal Affairs?	No	No	Yes	No	No	No	No
Ongoing reporting to Seniors and Housing?	Yes	No	No	No	No	No	No
Mandatory financial reporting to Councils?	No	No	No	Yes	No	No	No
Are there mandatory public hearings on material changes to entity?	No	No	No	Yes	No	No	No
FINANCIAL							
Eligible to be Charity?	Yes	Yes	No	No	Yes	Yes	No
Can profits of entity be paid to Members?	No	No	Only with Minister's consent	Yes	No	No	Yes
Are capital contributions by members mandatory?	Yes	No	No	No	No	No	No

DECISION – MAKING MATRIX

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	CURRENT MODEL TODAY	PART 9 COMPANY	REGIONAL SERVICES COMMISSION	CORPORATION (MCC)	SOCIETY	FEDERAL NOT-FOR-PROFIT CORPORATION	COOPERATIVES
How do Members financially contribute to entity?	Through mandatory requisition	Through optional agreement of members	Through optional agreement of members	Through optional agreement of members	Through optional agreement of members	Through optional agreement of members	Through optional agreement of members
Ministerial Approval Necessary for Borrowing?	Yes	No	Yes	No	No	No	No
ACFA borrowing ability?	No	No	Yes	No	No	No	No
CORPORATE MATTERS							
Corporate Registrar consent necessary?	No	Yes	No	Yes	Yes	Yes	Yes
Issuance of shares?	No	Yes	No	Yes	No	No	Yes
How long to obtain external consents?	3-4 months to obtain ministerial approval	N/A	9-18 months to get ministerial consent	Advance public hearings are required	N/A	N/A	N/A
How long to create with Registrar after submission of documents?	N/A	6 months for Registrar to process	N/A	Same day as submission	6 months for Registrar to process	6 months for Registrar to process	3-4 months for Registrar to process
Is there a need to register in both provincial and federal corporate registries?	No	No	No	No	No	Yes	No
Ease to change governing corporate documents	Ministerial consent needed	Court order necessary	Municipal Affairs consent necessary	Public hearing needed	Easy	Easy	Easy
Any restrictions on who can be directors?	No, unless Ministerial Order specifies who can be a director	No	Only elected officials	No	No	No	No

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	CURRENT MODEL TODAY	PART 9 COMPANY	REGIONAL SERVICES COMMISSION	CORPORATION (MCC)	SOCIETY	FEDERAL NOT-FOR-PROFIT CORPORATION	COOPERATIVES
OTHER MATTERS							
Will new entity automatically own assets upon creation?	No	No	No	No	No	No	No
Will it be necessary to take additional steps to transfer assets to new entity after its creation?	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Can it be LAPP employer?	Yes	Yes	Yes	Yes, with <i>ad hoc</i> approval	Yes	Yes	Yes, with <i>ad hoc</i> approval

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14.2 Survey Comments

The following survey comments were gathered during the governance review project.

1. Board Member Comments

Q1 Vision

1. Our board members have active and respectful conversations sometimes with the outcome not being what we individually had hoped. We all have a common vision for the present and future of the Foundation.
2. I believe some are being pushed by their municipalities to be more ...
3. I feel that the board members used to share and apply a common vision however recently this is not the case.
4. The Board is fairly united in the Vision of the Organization, but housing trends are changing and I'm not sure we are all on the same page when it comes to the future facing seniors housing.

Q2 Strategy

1. No data to back up future direction, all future planning needs solid data for moving forward.
2. Currently I think it is hard to continue to plan for the future needs of our communities without looking into ways to build another lodge facility in our region. This is a need in our region and will be hard to meet without looking into requisitioning options.
3. The Board has, in the past, held strategic planning sessions and then when the results of the facilitated plan is being finalized by an outside organization, we are not satisfied with the results. This indicates to me that the Board is not as clear as to what strategy we are aiming for until we see the final results.

Q3 Communication

1. It is each council representative's responsibility to keep their municipality informed of the decisions made, although the Foundation's Executive Director has made presentations to each municipality for who the Foundation is, what is our vision and future needs and requirements to keep our seniors safe and secure in their housing needs.
2. Our municipalities get our annual report, they are not brought in to weigh in on large financial decisions as some board members feel that as we are appointed we have the ok to make the decisions on behalf of our municipalities. Large financial requests can create large issues, even though it is a flow through of cash from the rate payers to municipalities to the Foundation. Cause and effect, municipalities should be considered on the effects and communication should be done prior to large requests we are not financial authorities
3. I can only speak for Spruce Grove as I communicate Meridian information to Council regularly. I assume others are also doing so.
4. In the past, the MHF has been at arms-length from the municipalities. Other than a councillor from each partner comprising the Board, and the MHF Board minutes being sent to Councils, municipalities have not had much communication or interaction with MHF. The Board has begun to understand the problems this causes and so this year the Executive Director has asked to present to each municipality on the Business Plan and Strategic Goals the Board is working towards. One municipality did not accept the offer of a presentation. MHF has also made it a priority to be more involved and active in the communities to heighten public awareness of who we are and what we do. The Executive Director has given presentations to local service clubs, joined the Chamber of Commerce among other initiatives.

Q4 Decision-Making

1. Some past decisions have come back to the board with not so favourable replies which then prompted the board to re-evaluate the decision. Our decisions need to have more clarity to them: What are the boards expectations? What are we asking for with as much information as to "justify" the ask? What is the plan?

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2. The only time this is no, is when data is not clear, unavailable. See last question.
3. Again, this used to be better. Lately due to the board being challenged it has shaken the confidence of some board members.
4. This is the area that most concerns me. Several of the decisions made by the Board have had to be rescinded or amended after being passed. Capital Reserve Requisition, naming of the new affordable housing build, invitation for another municipality to explore options for partnering with MHF are three examples.

Q5 Diversity

1. Diversity to me is what gives the board members the ability to have the respectful conversations that we do. Each board member brings different conversation and ideas to the meeting because we each represent a different population in our council background.
2. All council members with different backgrounds, require more diversity.
3. We represent the population we serve, because there is very little diversity in this area. We do express our individual viewpoints on issues, but our experiences are pretty similar and so I don't know that we really look at issues from all points of view or angles.

Q6 Interpersonal Relationships

1. Sometimes a gentle reminder is needed to keep the meeting to the approved agenda. Professional courtesy is always part of our meetings / discussions. We each can voice our own ideas and thoughts knowing that we are each respected for what we bring to the meeting.
2. We are fairly informal for the most part I believe there is respect.
3. I believe we all have respect for each other but as of late there has been a little distrust due to municipal relationships.
4. The MHF Board is very professional and respectful. We do have open discussions, but the past year has been somewhat difficult with one municipality questioning the Board's skills and expertise. This has put some stress on the dynamics of the group.

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Q7 Regional Relations

1. There have been times when relations within our 4 municipalities have been strained as a result of decisions from the board that required more detailed information to the municipality for them to be able to understand our request.
2. Some believe we need more housing, we need data to back this up. We seem to be ok with moving forward at the request of some municipalities but get defensive when asked where our plan is from others.
3. MHF is held in [high] esteem by other housing authorities throughout the region. We are involved with ASCHA and have representatives on that Board. Within the partner municipalities, there has been strife in the past couple of years. Economic strife has caused the municipalities to adjust their priorities and one municipality is questioning their membership in MHF.

Q8 Role Clarity

1. Each member has had an orientation presentation with the executive director, although I personally don't know much about the personal development opportunities. I do feel the board has only one employee which is the Executive Director.
2. I believe we only listen to reports from our Executive Director and offer support when asked.
3. The experience of being municipal councillors has given each of us the advantage of understanding these roles. We are involved with professional development with ASCHA and the annual conferences.

Q9 Environmental Awareness

1. As information comes through our Executive Director.
2. Because of our involvement in Seniors Housing issues, I'm confident the MHF Board is aware of external factors impacting the organization.

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Q10 Governance Structure

1. I believe having 4 elected officials from very diverse populations gives the board many opportunities to hear different ideas, thoughts and concerns and take all of that into the decision-making process.
2. Financial contributions from municipalities are very different. Due to the equalized assessment one municipality is paying over 40%, allowing the 3 others to make a financial decision that will very much affect the residents of that municipality. Lack of diversity. All municipalities are represented.
3. I believe this structure is good. Some wonder as to board expertise but I believe a good board can hire for expertise. I do think it might be worth looking into adding more members such as public members.
4. Con: there are only 4 members and we have similar backgrounds so sometimes discussion is not as robust or thorough as I've seen on other boards. If the Board recruited a variety of members, the ideas and experience of others might help in discussions. Pro: We have experience in governance, understanding strategic planning, and working in boards. If other community members were recruited, a very strong orientation process and a strong leader to run meetings efficiently and effectively would be needed.

Q11 Finance

1. We look at the financials to ensure we are running responsibly; we work on the information given and the business decisions of the Executive Director and staff. We make financial decisions that keep our organization moving forward. Until this new building (our affordable housing project) and the capital requisition requests to our municipalities, I believe we were always informed and made good decisions. We have had to change our finance plan on the fly for the AHP, as using our reserve funds cannot be done as per our first information told us. I feel like our plan was not as solid as it should have been.
2. I think for day to day operations of the current facilities this is great. Where we lack ability is for future planning on capital campaign uncertainty for the affordable project and also on requisitioning for future lodge facilities.

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3. In my opinion, we rely heavily on the financial skills of administration. We do have checks and balances in place, we are provided with financial information, but except for setting the yearly budget, the staff provide the expertise in this area.

Q12 Leadership

1. I feel we are good at looking forward as to what may be needed for our seniors, we are bad at supporting data, we are influenced by our municipalities without supporting data. We forget that our actions can affect whole municipalities not just our seniors. We all mean well and work with the information we have, sometimes it's just not enough.
2. I have felt confident in the past with my role as a board member of MHF. With the changing government and trends in seniors housing, I just want to be sure we have the best information to make decisions and govern effectively. Since one municipality has questioned our authority and effectiveness, I want to make sure that we can defend our decisions and be the best housing authority we can be, to expand the mandate and meet the future [needs for] seniors who will be relying on having safe and secure housing when they need it.

2. Stakeholder Comments

Q1a Vision

1. Meridian Housing Foundation does a great job focusing on the need for Seniors housing in Stony Plain targeting mainstream. However, being inclusive means including a broader demographic (individuals and families) and providing options according to geographical and cultural population demographics.
2. Vision statement is currently being reviewed.
3. In looking at the facilities Meridian operates they are all focused on seniors, wonder if that focus needs to be identified in the vision as the main target.

Q1b Mission Statement

1. Same as above. There is a clearly identified need in the Tri-Region to address a range of housing options for adults, families, and persons with disabilities beyond the senior's demographic.
2. Mission statement is currently being reviewed to better align with what MHF does.
3. Same comment as with the Vision. The focus is on older folks and that should be reflected in the mission; unless that historical focus is changing?
4. The goal of resident safety may be challenged by adding affordable housing initiatives.
5. Needs to be more connection to the municipalities and what we are working on.
6. The municipalities have a responsibility to reach out and foster a relationship with MHF.

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Q1c Values

1. The basic model provides very good services for the mainstream seniors' population. However seniors who do not fit within standard regular social norms often do not receive services in relation to the identified values listed above. This is not an inclusive model of service.

Q2a Current Governance Structure

1. Elected officials are not subject matter experts in the delivery of housing and support services. Politics rather than research and identified needs are the driver of projects. Transparency of process is lacking.
2. Each October, Mayors of contributing municipalities assign an elected official to sit on the board of MHF. This can be a weakness in terms of continuity and growth for MHF.
3. Structure is a 'Consequence' and trying to fix an issue by changing the governance structure wont work. People have to see a vision.

Q2b Alternative Board Composition

1. Administration from each of the municipalities, qualified community members that would apply for board positions based on their knowledge, skill sets and personal assets they would bring to the organization based [on] successfully meeting goals and objectives identified through consultation and research.
2. Add members at large to the existing composition.
3. Four public members with background in housing as well as four elected officials
4. Similar, maybe entertain a public member or two and a resident.
5. I wonder if there needs to be Admin connection/representation in an ex-officio capacity to provide assistance, advice and/or support to their respected elected representatives.

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6. Possible mix of Elected Officials, Public members and social agencies.
7. Have had success with having public members on boards, Tri-leisure.

Q3a Impact of MHF on the Region

1. Interconnection with service providers is very good and they are responsive to housing individuals that fit within their practice framework (as opposed to their stated mandate). However, the framework is very limited, leaving huge gaps in services for many residents requiring individuals who don't quite fit to be housed outside of the region.
2. Only agency in area addressing the large senior population with subsidized housing, having no vacancies and dealing with long wait lists.
3. I think the foundation has a great impact on and value to the older population in the region that makes use of its services and facilities.

Q4a Opportunities and Strengths

1. Their administrative structure is strong, they have strong connections with regional service providers, and they have identified the need and intention to expand and diversify their housing continuum. Municipalities have also recognized the need for a wider range of housing and are supportive to broadening the scope of housing services within the region. There may be opportunities to find alternate subsidy structures and resources to supplement costs and serve more people.
2. Awareness in community, social media presence and good financial position.
3. Focus on this important need in the region.
4. Provide unified view of the entire region.
5. Aging population means consistent increasing demand for services and facilities.

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6. Affordable Housing initiatives were successful in Banff, Whitecourt ~\$10M projects using CMHC loans and organized through the Rural Development Network (RDN).
7. If someone had a really solid business plan and innovative idea, could create partnerships, upfront capital. Create a partnership with a commercial centre on a bottom floor. Takes some risk off of MHF side. Share the risk with developer.

Q4b Challenges and Issues

1. Housing is complex. The current governance structure does not include subject matter experts in exploring, navigating, and developing diverse housing options in communities. There is a lack of appropriate stakeholder consultation when determining housing projects, including location. Growth of the community and the economic downturn means residents are experiencing a higher need, while at the same time resources are more difficult to obtain.
2. New government, lack of municipality support, lack of admin staff and space.
3. Getting acceptance of the Municipalities to be able to requisition for future capital.
4. Having to deal with four stakeholders, all with different visions and capacity.
5. Clarification of vision and mission - historical focus has been on seniors now it sounds like there may be a wish to expand beyond that focus to affordable housing for all; important that all partners are clear and on board with what future vision and mission is to be.

Q4c MHF Successful Project Example

1. All are successful within their practice model in that they are at capacity, well-maintained, and operated efficiently within the limited scope of service.
2. Increase MHF public awareness, any new facilities added to portfolio.
3. Not sure which one stands out.

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4. Forest Ridge
5. All services Meridian provides to older adults in the region are valued and successful.

Q4d Factors Contributing to Success

1. MHF serves a range of seniors who fit within a defined model and the operational structure is easily managed and replicated in serving that particular demographic. Staff connections with service providers ensure that residents needs are met. Strong relationships with levels of government allow for land acquisition and capital grants.
2. We have a good reputation in the community. Reaching out to general public and educating, mail outs, article in paper, attendance at fairs which has resulted in more inquiries or walk-ins wanting to know more. Additions have addressed some of the wait list numbers we face.
3. Supporting the board Development and the ongoing municipal effort to the MF.
4. Funding from other levels of government and debentures borrowing to lessen the burden [on] our taxpayers.
5. Older adults eventually need housing and servicing supports, Meridian recognized this and has options in place to address those needs.

Q5a Funding Adequacy

1. There is a need for funding to expand capital projects in areas of the Tri-Region where there have been high needs identified, but no projects. There is also the need to expand the service model to be able to adequately deal with more complex needs and a wider demographic (i.e.: adults, families, Indigenous populations, etc.). This requires subject matter expertise and resources, not only in planning and governance, but in implementation of direct service provision. MHF identified inclusion as part of the Mission statement; however the scope of

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services remains limited at this time. Different subsidy models may be researched and implemented in order to increase the number and scope of residents being served. For example, direct rent subsidies do not require capital investment and can serve anyone.

2. It would be great if we had unanimous municipal support and capital requisition our residents to be more in a position to be able to serve them.
3. No, it needs more funding for future capital.

Q5b Options to Diversify Funding Base

1. Alberta Health Services, Justice and Solicitor General, Community and Social Services, Reaching Home, Alberta Children's Services, National Housing Strategy, Seniors and Housing all offer funding opportunities for both capital and operational expenditures in order to address a range of needs. Private donors are another source.
2. Look at entrepreneurship ideas to generate additional revenue.
3. Grants are tough to come by and sponsorships are drying up.
4. Include capital component to their requisition.
5. Increased support from Provincial and Federal governments.
6. Need Planning for the future. Need to do this in small steps, so communities don't feel a 3% tax increase. We have capacity but need to do it incrementally.

Q6a Possible Governance Review Outcomes

1. Change in structure of the board to include a recruitment process that attracts subject matter experts in order to balance the political element that is currently influencing decisions. Increased diversity of service models and decision-making based on best practice methodology, including transparent analysis of data, research, and stakeholder engagement.

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2. Overall effectiveness of existing board and change in board composition to ensure a continuous strong voice. Should MHF be going one step further and registering as a society or part nine company to protect its owned assets in order to avoid government interfering in our affairs?
3. Clearer understanding of roles and responsibilities.
4. Moving forward with one voice for affordable and seniors housing for the region.
5. Clarification of, and agreement from all partners on vision and mission. Ensuring that the Board has the administrative supports they require to make the best decisions possible.

Q6b Additional Comments

1. We would like to see the Board have a more formal line of communication and consultation process with municipal administrators and community SMEs.
2. Please plan to rotate the chair between all Municipalities.
3. Include a MHF component in municipal council orientations.
4. Pathways is providing similar services for affordable housing.
5. How does the MHF project fit with what municipalities are trying to accomplish. Leverage what they have.
6. There is a gap – needs further conversations. Want to help, can help identify needs.