

CAN'T STAY AND CAN'T GO

PARTICIPATORY RESEARCH ON HOUSING
INSTABILITY FOR RENTERS IN GREATER VICTORIA



RESULTS OF THE 2018 RENTERS SURVEY

MARCH 2019

A COLLABORATIVE PROJECT BY:



COMMUNITY SOCIAL PLANNING COUNCIL
research·insights·solutions



ACKNOWLEDGEMENTS

RELATIONSHIP BETWEEN DISPLACEMENT AND COLONIALISM

This project concerns the housing instability and displacement experienced by renters in what we refer to colonially as Greater Victoria or the capital region of British Columbia. We would like to acknowledge this work was conducted on the unceded territory of the Lekwungen people. Furthermore, we wish to acknowledge the relationship between the displacement of Indigenous people from their traditional lands and onto reserves, and the imposition of the colonial private property system in which we live today, which produces housing instability for Indigenous and settler renters.

PROJECT TEAM

Cameron Welch, Victoria Tenant Action Group

Gavin Torvik, Victoria Tenant Action Group

Stefanie Hardman, Community Social Planning Council of Greater Victoria

Project Advisory Committee (Victoria Tenant Action Group): Barrett Blackwood and Chica; Megan Billings; Leslie Robinson

Together Against Poverty Society, Tenant Legal Advocates: Emily Rogers and Yuka Kurokawa

We would like to thank all renters who participated in this project through the online survey and Renter Roundtable discussion events. Thank you for sharing your voices and experiences.=

This project was made possible by the generous support of the Victoria Foundation



CONTENTS

Executive Summary.....	3
I. INTRODUCTION	5
About this project	5
Why renters voices and experiences matter	6
Housing as a right.....	7
What is rental housing instability?	9
Greater Victoria’s rental housing crisis	11
Building rental housing stability.....	12
Policy landscape	12
II. ABOUT THE PROJECT.....	13
Research methodology	13
Highlights of Key findings.....	16
III. FINDINGS.....	18
Finding a Home	18
Keeping a home	26
Concerns about current housing	30
Ending tenancies.....	31
The Residential Tenancy Branch	35
Impacts of rental housing instability.....	39
Policy change	41
IV. CONCLUDING REMARKS	45
References	46
Appendix A: Data on Greater Victoria’s Housing affordability crisis	47

EXECUTIVE SUMMARY

Greater Victoria, like many other communities across Canada, is facing a housing affordability crisis. Renters, who make up about 40% of households in the capital region and over 60% of households in the City of Victoria, are particularly challenged by the current circumstances, as they are grappling with:

- a severe shortage of available, affordable housing options;
- a lower average household income than homeowners;
- paying a high proportion of their income on shelter costs;
- consistently increasing rents;
- a rental market with high demand and high competition for the low number of units that are available;
- evictions relating to renovations ('renoviction'), demolition and redevelopment ('demoviction'); and
- inadequate legal protections for tenants that are not always followed and not always enforced.

Renters may consider Greater Victoria to be home, but these factors combine to erode a sense of housing stability and security for renters.

Despite this acknowledged housing crisis, there is a lack of reliable information about experiences of rental housing instability. How prevalent of an issue is it? What are the factors that contribute to it? What is the impact on tenants, on communities, and on the region? How can this issue be addressed and prevented?

This study is an introductory investigation into these questions, centering the voices and experiences of renters. This is a community-based, participatory action research project led by renters who make up the Community Social Planning Council (CSPC) and the Victoria Tenant Action Group (VTAG).

We engaged renters in providing insight on these questions through an online survey and through in-person renter roundtable discussions, engaging with nearly 500 renters in Greater Victoria. The high degree of renter engagement with our survey demonstrates the urgency of this issue for renters. We believe that renters' voices and experiences should inform decision-making, program design and policy development.

Rental housing instability refers, simply yet with profound consequences, to having limited stability and security in one's home. It refers to the difficulty of finding and keeping a place to live, experiencing stress and uncertainty due to these circumstances, and to the feelings of powerlessness that result. While the contributing factors may be structural in nature – relating to external social, political, and economic circumstances – the experiences are very personalized, impacting people and their lives, their current realities and their prospects for the future.

This study found that:**This study found that in Greater Victoria:**

- The majority of renters (77%) consider Greater Victoria to be their home and want to continue living here, but 76% fear that affordability issues will push them out of the region.
- Renters face significant obstacles to housing stability, including: affordability, lack of availability of housing, housing market with a high level of competition, eviction due to renovictions and demovictions, and experiences of discrimination.
- The tight housing market means some renters face additional barriers to housing access and stability, including discrimination (for example, renters with pets, families with young children, and youth). Nearly three quarters (72%) of survey respondents who have young kids reported this as an obstacle to finding housing.
- Rental housing instability is having profound impacts on the physical and mental health and well-being of individuals, families, communities, and the region as a whole.
- Renters top three concerns about where they live are: 1) affordability; 2) fear of eviction; and 3) housing doesn't meet current or expected future needs.
- Affordability is a key factor that impacts renters, 95% identified cost of housing as a barrier while 56% reported their income was too low.
- Being a renter feels like a vulnerable, disempowering, and unprotected position.
- Renovictions and demovictions are a significant factor contributing to rental housing instability, and are issues that renters anticipate with fear.
- Renters often make sacrifices in their lives – tolerating subpar housing, mistreatment, and more – for the sake of attempting to maintain a sense of housing stability; 47% report that they have not asked for repairs or maintenance because they were concerned this would impact their tenancy.
- Renters fear the future and having to interact with the housing market in Greater Victoria.
- Renters' experiences of moving have become increasingly stressful in recent years.
- The Residential Tenancy Branch and Residential Tenancy Act are inadequate in protecting renters.
- Renters want to see more government action to address renters' needs, including policy in areas such as: affordability, standards of maintenance, rent control, development and building, and more.

“We are now afraid to request any repairs because it is obvious the landlords will sell the house instead of improving the conditions which would leave us homeless.”

– Survey Respondent

I. INTRODUCTION

ABOUT THIS PROJECT

This report is the culmination of a community-based participatory action research project that has been led by renters to investigate the challenges of renting in the Capital region. The project is a collaboration between the Community Social Planning Council of Greater Victoria (CSPC) and the Victoria Tenant Action Group (VTAG).

The intention of this report is to express the urgency of the current moment: summarizing data about the rental housing crisis in Greater Victoria, and centering it with the voices of Greater Victoria renters themselves to speak to their experiences, their challenges, and their ideas about how to address the current rental housing crisis. We believe that renters' voices and experiences should inform decision-making, program design and policy development.

This report contributes important data on the factors that leave tenants vulnerable to housing instability in the region, highlights the impacts on tenants themselves, on communities, and on the region, and offer recommendations about what might help ease these conditions and issues.

The central questions examined in this study are:

- **What are the factors that leave tenants vulnerable to housing instability in our region?**
 - Particular provincial and municipal policies? Housing market conditions, such as aging rental stock, high costs of rents, and low vacancy rates that make it difficult to find or retain housing? Actions like demovictions and renovictions that contribute to displacing renters?
- **How do these factors affect renters?**
 - In the ways renters approach their tenancies? In their feelings of security in home? In various aspects of their lives, such as personal, family, professional, and community? In terms of their health, well-being, and safety?
- **Do tenants feel a power imbalance as renters?**
 - In relation to their landlords? In relation to the rental housing market? In relation to the Residential Tenancy Act and/or Residential Tenancy Branch?
- **Are some groups of tenants disproportionately impacted by these issues?**
 - Does discrimination exacerbate housing instability for some tenants? Do structural and systemic factors contribute to some renters experiencing housing instability disproportionately?
- **What are potential solutions to address these issues?**
 - What provincial and municipal policies could better protect renters from housing instability?

WHY RENTERS VOICES AND EXPERIENCES MATTER

While much attention has been paid to the housing crisis in BC generally and Greater Victoria in particular, there is a tendency for this attention and its resulting recommendations and actions to take on a technocratic, top-down approach that fails to center the voices and experiences of renters. This project addresses this gap by capturing the voices and experiences of renters and profiling their perspectives on the housing crisis.

*"I'm glad you're doing this. Any time I go to community meetings, renters are a small minority; I often ask how many renters are in the room. **I'm concerned that our voices are not heard enough.**" – Survey respondent*

RENTERS AS VALUABLE COMMUNITY MEMBERS

Renters are valuable community members, making up a large proportion of the population in Greater Victoria, and renters perform important roles that communities and the region rely on. Renters make up about 40% of households in the capital region. Renters make up a larger proportion of some areas in the region including City of Victoria (where 61% of households are renter households) and Esquimalt (51%).¹ Renters contribute to our region as employees and employers in sectors the region relies on, like early childhood education and childcare, food service and hospitality, and working in government and educational institutions, including post-secondary institutions.

DIFFERENCE BETWEEN "HOUSING" AND A "HOME"

Planning and policy development, particularly when it comes to a pressing and resource-intensive area like housing, can often be dominated by technocratic expertise. Housing is a crucial, foundational element of people's health, wellbeing, and quality of life – it is a lived experience and it becomes people's homes. Planning and policy development can be more effective in meeting existing needs if people's lived realities are meaningfully taken into account in these processes.

This project provides a fuller picture of what rental housing means to the people who live in it; it is their homes.

ACCESSIBLE AND MEANINGFUL INCLUSION OF RENTERS' VOICES

According to the International Association for Public Participation (IAP2), "Public participation is based on the belief that those who are affected by a decision have a right to be involved in the decision-making process."

Decision-making and planning processes should include renters' voices, but this needs to be done in such a way that this consultation is accessible and meaningful.

¹ Canadian Rental Housing Index.

IAP2 has developed three pillars for effective public participation processes: Core Values, Code of Ethics, and a Spectrum of Public Participation.

IAP2 notes within its core values of public participation input should be sought from participants in designing how they participate. Furthermore, public participation should provide participants with the information they need to participate in a meaningful way.

The spectrum of types of participation can range from lesser degrees of participation to stronger degrees. IAP2's spectrum outlines increasing degrees of public power from informing, to consulting, to involving, to collaborating, to empowering.

Sherry Arnstein, writing in 1969 about citizen involvement in planning processes, described a spectrum from non-participation (manipulation and therapy), to tokenism (informing, consultation, placation), to citizen control (partnership, delegation, citizen control).²

In their report "Nothing about us without us: Seven principles for leadership & inclusion of people with lived experience of homelessness"³ the Lived Experience Advisory Council of the Canadian Alliance to End Homelessness notes:

"Decades of top-down research, service provision, and policy-making have not ended homelessness, because ending homelessness requires fundamental changes to our economic and social system. These changes will only be possible if our priorities and insights are brought to the forefront."

Their seven principles are as follows:

1. Bring the perspective of our lived experience to the forefront
2. Include people with lived experience at all levels of the organization
3. Value our time and provide appropriate supports
4. Challenge stigma, confront oppression and promote dignity
5. Recognize our expertise and engage us in decision-making
6. Work together towards our equitable representation
7. Build authentic relationships between people with and without lived experience

Decision-making and policy development, as it relates to rental housing, should be informed by and include meaningful involvement of renters.

HOUSING AS A RIGHT

Having safe and secure housing is a foundational need for healthy individuals, families, and communities.

² Arnstein, Sherry (1969). "A Ladder of Citizen Participation," *Journal of the American Planning Association*, Vol. 35, No. 4, pp. 216-224.

³ Lived Experience Advisory Council (2016). *Nothing about us without us: Seven principles for leadership and inclusion of people with lived experience of homelessness*. Toronto: The Homeless Hub Press. www.homelesshub.ca/NothingAboutUsWithoutUs

Housing is recognized as a right by the UN Declaration of Human Rights, and by Canada's newly developed and first ever National Housing Strategy (2017) which is founded on a human rights-based approach to housing.⁴

The UN Universal Declaration of Human Rights:

Article 25(1): "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."

HOUSING AND HEALTH

In the survey and focus groups, renters readily expressed the connections between housing and their mental and physical health and well-being. Housing can be a source of stress for renters, particularly the feeling of instability and potential displacement that seems to lurk beneath the surface for many renters in Greater Victoria.

The literature confirms that housing has profound consequences on health. According to the National Collaborating Centre for Determinants of Health:

"Health and housing are strongly correlated through a complex web of affordability, access, availability, habitability, stability and socioeconomic inequities. The physical and mental health consequences of inadequate and unhealthy housing are disproportionately experienced by vulnerable and marginalized populations."⁵

HOUSING AS A SOCIAL NEED VS HOUSING AS A MARKET COMMODITY

There is a tension between being able to provide housing for all, as a human right, and the current provision of housing that positions it as a market commodity.

"Canada's housing system, unlike most Western nations, relies almost exclusively on the market mechanism for the provision, allocation, and maintenance of housing. This is a problem for households too poor to pay market rents for appropriate housing. These households generate a 'social need' for housing rather than a 'market demand' for it. **A housing system based on the market mechanism cannot respond to social need.**"⁶

Non-market housing may refer to government-owned public housing, non-profit housing, and non-profit housing cooperatives.⁷

While non-market housing options have been significantly developed in other western nations – such as in Vienna, Austria, where over 60% of residents live in city-built, sponsored or managed housing⁸ –

⁴ Government of Canada (2017). National Housing Strategy: A place to call home. <https://www.placetocallhome.ca/>

⁵ National Collaborating Centre for Determinants of Health (2018). Towards healthy homes for all: What the RentSafe findings mean for public health in Canada.

⁶ Hulchanski (2007).

⁷ Hulchanski (2007).

Canada's and Greater Victoria's non-market housing options currently remain limited, as demonstrated within this report in the housing supply data. Although there has been an increased commitment to affordable housing by both the municipal and provincial governments, the development of housing and access to housing in Greater Victoria still largely relies on real estate development and the housing market.

WHAT IS RENTAL HOUSING INSTABILITY?

Rental housing instability refers, simply yet with profound consequences, to having limited stability and security in one's home. It refers to the difficulty of finding and keeping a place to live, experiencing stress and uncertainty due to these circumstances, and to the feelings of powerlessness that result. While the contributing factors may be structural in nature – relating to social, political, and economic circumstances – the experiences are very personal, impacting people's lives, their health and their prospects for the future.

DISPLACEMENT, IN THE CONTEXT OF COLONIALISM

The land that we refer to as Greater Victoria is a colonial settlement upon the unceded, unsurrendered traditional territory of the Lekwungen people, represented today by several First Nations: the Songhees, Esquimalt, Pauquachin, Tseycym, Tsartlip, Tsawout, T'Sou-ke, Beecher Bay, and Pacheedaht First Nations.

It is important to recognize the relationship between the displacement of Indigenous people from their traditional land and onto reserves, and the imposition of the colonial private property system in which we live today which produces housing instability for renters. The Alliance Against Displacement acknowledges the connections between these issues in their "Basis of Unity" statement:

"The current displacement and housing crisis in British Columbia is just one result of the ongoing policies of dispossession that have been imposed on Indigenous communities since colonization began. When white settlers came to what we now call Canada, they forcibly removed Indigenous communities from their lands and their homes. Over time, many Indigenous nations were confined to small reserves and isolated from traditional, non-capitalist economies and ways of living. The reserve system made large areas of land available to the Canadian government for settlement, natural resource extraction, and the development of a real estate market."⁹

Scholar Nicholas Blomley calls attention to the way in which the concept of "property" masquerades as apolitical and objective, obscuring the social conditions and relations of power that have produced it.¹⁰

⁸ Condon, Patrick. "How Vienna Cracked the Case of Housing Affordability." *The Tyee*. June 6, 2018. <https://thetyee.ca/Solutions/2018/06/06/Vienna-Housing-Affordability-Case-Cracked/>

⁹ Alliance Against Displacement. Basis of Unity. <http://www.stopdisplacement.ca/about/basis-of-unity/>

¹⁰ Blomley, Nicholas (2004). *Unsettling the City: Urban Land and the Politics of Property*. Routledge.

The rental housing crisis, and its attendant displacement, is not new nor an anomaly. This report positions it as part of an ongoing chain of profit-seeking and displacement that has been occurring on this land since the dawn of settler colonialism and its commodified, private property systems and later the development of the real estate market.

RENTAL HOUSING INSTABILITY AND HOMELESSNESS

Rental housing instability is linked to experiences of homelessness. The Canadian Definition of Homelessness, produced by the Canadian Observatory on Homelessness, includes the category “**at risk of homelessness**” in their typologies of homelessness. They note:

“Although not technically homeless, this includes individuals or families whose **current housing situations are dangerously lacking security or stability, and so are considered to be at risk of homelessness**. They are living in housing that is intended for permanent human habitation, and could potentially be permanent (as opposed to those who are provisionally accommodated). However, as a result of **external hardship, poverty, personal crisis, discrimination, a lack of other available and affordable housing, insecurity of tenure and / or the inappropriateness** of their current housing (which may be overcrowded or does not meet public health and safety standards) residents may be “at risk” of homelessness.”¹¹

The Canadian Observatory on Homelessness also notes that a combination of individual and structural factors may combine to contribute to putting someone at imminent risk of homelessness. These factors may relate to:

- Precarious employment or sudden unemployment – low-wage employment, particularly work that is precarious, makes it difficult to meet the basic costs of living. Those in such an employment situation may struggle to maintain housing if faced with an unanticipated expense, increases in living costs, or a change in employment status;
- Facing eviction;
- Division of household – changes in family situation;
- Violence / abuse (or direct fear of) in current housing situation.¹²

The experience of rental housing instability is a very serious concern because it may put individuals at increased risk of homelessness, where a circumstance, whether personal or structural, may leave someone without a home entirely.

LACK OF INFORMATION ABOUT RENTAL HOUSING INSTABILITY

There is currently a dearth of reliable data to indicate the frequency and impacts of experiences of rental housing instability. Although there is wide acknowledgement of a housing crisis, we are left without an understanding of how prevalent an issue rental housing instability is, and what the impacts are.

Even evictions – perhaps the most obvious form of rental housing instability – are not adequately tracked and counted. A recent preliminary report notes: “There is a lack of reliable data concerning

¹¹ Canadian Observatory on Homelessness. Canadian Definition of Homelessness.

¹² Canadian Observatory on Homelessness. Canadian Definition of Homelessness.

landlord/tenant relations, particularly associated with evictions, in the private rental housing market in Metro Vancouver”¹³ – and the same is the case for Greater Victoria. Their report accessed non-public data from the Residential Tenancy Branch (RTB) and the Tenant Resource Advisory Centre (TRAC). But not all evictions and displacement occur formally, through the proper legal avenues, and not all evictions are disputed, so the data from the RTB and the TRAC still do not portray the full sense of the issue.

Furthermore, it is difficult to gather information about other types of factors that may have contributed to instability – such as affordability, discrimination, or being tacitly pushed out of housing by landlords.

This report gathers evidence from renters themselves about their experiences, the challenges they’ve faced, and how rental housing instability impacts their lives, examining a variety of factors including: quality of life, health and safety, maintenance issues, discrimination, economic factors, and policy change.

GREATER VICTORIA’S RENTAL HOUSING CRISIS

While there is not currently reliable data to provide a full and accurate picture of rental housing instability in Greater Victoria, there is data that illuminates various features of the rental housing crisis in Greater Victoria, including:

- Increasing rental housing costs, skyrocketing in recent years;
- The inadequacy of minimum wage compared to the cost of living in the region, as demonstrated by the Living Wage Rate;
- The inadequacy of social assistance rates, including income assistance and disability support, to meet the costs of living;
- The prevalence of experiences of homelessness in the region, and the structural and systemic factors, including rental housing instability, that contribute to experiences of homelessness;
- The extreme undersupply of housing that would be affordable to the income distribution in the region;
- The extremely low vacancy rate in Greater Victoria’s rental housing market; and more.

For a specific and more detailed presentation of this data, please see Appendix A of this report.

¹³ Blomley, Nicholas, Natalia Perez and Andy Yan (2018). Evictions in the private rental housing market in Metro Vancouver, preliminary report.

BUILDING RENTAL HOUSING STABILITY

As rental housing instability features a variety of contributing factors and impacts, building rental housing stability requires an integrated approach. Renters require, as basic components to housing stability: improved security of tenure; higher quality of housing; and greater housing affordability.



POLICY LANDSCAPE

All levels of government have different responsibilities, powers, and jurisdiction over housing issues as they relate to rental housing. Technically, the constitutional authority for housing is vested in provincial governments. But they may delegate housing responsibility to regional and city governments.¹⁴

The table below illustrates the different areas of responsibility from municipal (local) government, to provincial (British Columbia), to national (Canada).

Municipal	Provincial	National
<ul style="list-style-type: none"> • Development permits for new building (but provincial regulations) • Zoning bylaws and land-use planning (within the jurisdiction allowed for by the Province) • Standards of Maintenance of buildings • Capital Region Housing Corporation 	<ul style="list-style-type: none"> • Housing Policy and Programs (in the Canadian Constitution) • Residential Tenancy Branch and Residential Tenancy Act - legislation that covers the relationship between renters and tenants • BC Housing 	<ul style="list-style-type: none"> • Canada Mortgage and Housing Corporation • National Housing Strategy (NHS) 2017 • Funding (formerly provided more funding than it does now, but NHS 2017 starts to reverse that)

¹⁴ The Canadian Encyclopedia (2015). "Housing and Housing Policy."

<https://www.thecanadianencyclopedia.ca/en/article/housing-and-housing-policy>

II. ABOUT THE PROJECT

RESEARCH METHODOLOGY

COMMUNITY-BASED & PARTICIPATORY ACTION RESEARCH

This project is a community-based, participatory action research project. The project is a collaborative partnership between renters who make up the Community Social Planning Council (CSPC) and the Victoria Tenant Action Group (VTAG).

Community-based research is meant to arise from the community impacted by the issue of the research, identifying their own research needs. The participatory element means community members are directly involved in driving the research process. Community-based participatory research (CBPR) “facilitates a collaborative, equitable partnership in all phases of research, involving an empowering and power-sharing process that attends to social inequalities” (Hacker, 2013, p. 12). Its processes attempt to mitigate traditionally unequal power relations of research, which can sometimes be research *on* rather than research *with*. In CBPR, there is an emphasis on the “colearning” – the reciprocal nature of knowledge production – and an emphasis on capacity building among partners in the research process.

This project was collaboratively created by current renters in Greater Victoria with an experiential understanding of renting in the region. A Project Advisory Committee was involved in the initial phases of conceiving of and designing the project, including identifying research questions and selected data collection tools, was actively involved in the data collection process as peer-researchers, and advised on project development intermittently throughout. A smaller project team then analyzed and interpreted the data and authored this report.

This research will help to inform and strengthen VTAG’s advocacy efforts.

KEY RESEARCH QUESTIONS

The methodology of the project was designed in order to centralize the voices and experiences of renters to address the key project questions:

- **What are the factors that leave tenants vulnerable to housing instability in our region?**
 - Particular provincial and municipal policies? Housing market conditions, like aging rental stock, high costs of rents, and low vacancy rates that make it difficult to find or retain housing? Actions like demovictions and renovictions that contribute to displacing renters?
- **How do these factors affect renters?**
 - In the ways they approach their tenancy? In their feelings of security in home? In various aspects of their lives, such as personal, family, professional, and community? In terms of their health, well-being, and safety?
- **Do tenants feel a power imbalance as renters?**

- In relation to their landlords? In relation to the rental housing market? In relation to the Residential Tenancy Act and/or Residential Tenancy Branch?
- **Are some groups of tenants disproportionately impacted by these issues?**
 - Does discrimination exacerbate housing instability for some tenants? Do structural and systemic factors contribute to some renters experiencing housing instability disproportionately?
- **What are potential solutions to address these issues?**
 - What provincial and municipal policies could better protect renters from housing instability?

RESEARCH TOOLS

RENTER ROUNDTABLE DISCUSSION EVENTS

We held two Renter Roundtable discussion events attended by renter participants. These events were focus group style events that involved brief presentations about tenant legal rights and regional housing data, and were comprised largely of vibrant conversation by the renter participants about their experiences and challenges of renting in the region.

This format was chosen because of its conversational nature, allowing the opportunity for participants to identify and define related problems themselves, choose what is relevant or significant, and how to express it. The aim of these events was not simply about extracting information, but about building relationships and connecting renters with resources.

GREATER VICTORIA RENTER SURVEY

To gather information about various aspects of renting in the region from as many renters as possible, we developed a survey tool. The project team and advisory committee worked together to develop questions that would allow us to gather information about various aspects of renting in the region, without the survey being too long and onerous to fill out. There are many more questions we would like to hear from renters about.

The survey was comprised of 26 questions relating to:

- Demographic information
- Various aspects of being a renter in Greater Victoria, such as:
 - Finding a home
 - Keeping a home
 - Ending a tenancy
- The Residential Tenancy Branch
- Desired policy changes

The survey questions featured a combination of multiple-choice selections and open-ended responses, often used in tandem. This way, we could collect quantifiable information to highlight trends and common responses, and provide a more complete and nuanced picture of housing instability in the region.

The survey was made available online, and also on paper at our Renter Roundtable events and at various community centres and service agencies.

The response rate to the survey exceeded our expectations. While we were hoping to connect with as many renters in the region as possible, and promoted the survey largely through social media channels of our respective organizations, we did not anticipate how widely shared the survey would be through these channels. We had more than 500 respondents fill out the survey between August and November 2018.

We monitored the demographic composition of our survey population and made efforts to ensure our survey population matched the regional renter population as best as possible. We did this by extending our initial deadline to allow for targeted outreach strategies, contacting organizations that served particular populations we hoped to represent as effectively and accurately as possible including renters who are Indigenous, seniors, students, and people of colour.

Survey responses were cleaned to eliminate duplicate responses, ineligible surveys, or largely incomplete surveys without any valuable data. This process left us with 481 valid, unique responses to the survey.

The popularity and uptake of this survey demonstrates the **urgency and the desire for renters to have their issues heard and addressed**. It is particularly important to have renters' experiences heard and validated, bringing tangibility and weight to experiences that may go unseen, unrecognized, or unaddressed within the existing systems.

We would like to thank all of the participating renters for taking the time to engage with the survey and contribute their experiences and perspectives of issues facing renters in the capital region.

GEOGRAPHY

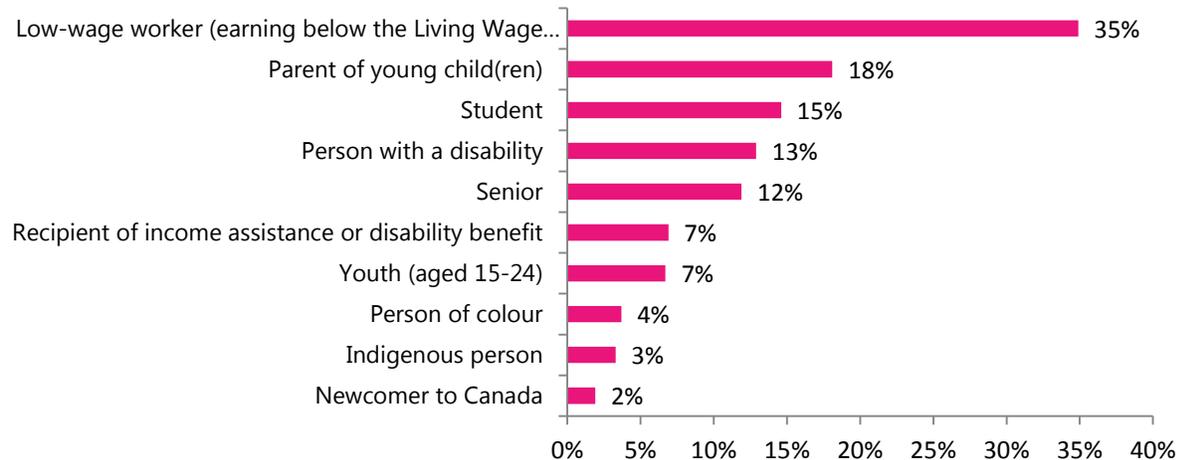
We heard from a wide variety of renters across the region. Our renter survey connected with renters in 12 of the 13 municipalities that made up Greater Victoria. Our representation of renters geographically is relatively reflective of the distribution of renters in the region, but with a slight over representation within the City of Victoria – where nearly half of the region's renters live and nearly 60% of our survey respondents live – and a slight under representation of renters in the District of Saanich and the City of Langford.

TYPES OF RENTERS

Our definition of renter essentially included those that are not property owners of any type (including homeowners, condo owners, or co-op members). Within the renter category, the overwhelming majority (about 94%) indicated they are tenants within a private market building, house, or secondary suite. Just over 3% of respondents indicated they are tenants in social, supportive, or transitional housing, and just under 3% of respondents lived in other types of situations, including: couch surfing, living in a manufactured home in a mobile home park, living in a van on a driveway, living in student housing, tenting, and other arrangements.

DEMOGRAPHICS AND IDENTITY

We asked respondents if they identified with any of the following demographic or identity categories, and they responded with the following:



Over one-third of renter respondents are low-wage workers, earning below the 2018 Living Wage of \$20.50 per hour, and nearly 7% indicated they receive income assistance or a disability benefit. These sources and levels of income proved to be relevant in findings around experiences of renting in the region, including affordability and discrimination in the housing market.

Parents with young child(ren) made up over 18% of the renter survey population. Within the survey, respondents identified information we did not offer particular categories for, but is important to consider: being a single parent, in particular, or being a parent of an older child, both of which have an impact on the experience of renting in the region, according to these respondents.

HIGHLIGHTS OF KEY FINDINGS

- Renters consider Greater Victoria to be their home and want to continue living here, but they fear that affordability issues will push them out of the region.
- Renters face significant obstacles to housing stability, including: affordability, lack of availability of housing, housing market with a high level of competition, eviction due to renovations and demovictions, and experiences of discrimination.
 - Particular types of renters face additional barriers to housing access and stability, including discrimination (for example, renters with pets, families with young children, and youth).
- Rental housing instability is having profound impacts on the physical and mental health and well-being of individuals, families, communities, and the region as a whole.
- Renters top three concerns about where they live are: 1) affordability; 2) fear of eviction; 3) housing doesn't meet current or expected future needs.
- Affordability is a key factor that impacts renters, and it relates both to the cost of housing as well as to level of income.
- Being a renter feels like a vulnerable, disempowering, and unprotected position.
- Renovictions and demovictions are a significant factor contributing to rental housing instability, and are issues that renters anticipate with fear.
- Renters often make sacrifices in their lives – tolerating subpar housing, mistreatment, and more – for the sake of attempting to maintain a sense of housing stability.

- Renters fear the future and having to interact with the housing market in Greater Victoria
- Renters' experiences of moving have become increasingly stressful in recent years.
- The Residential Tenancy Branch and Residential Tenancy Act are inadequate in protecting renters.
- Renters want to see more government action to address renters' needs, including policy in areas like: affordability, rent control, standards of maintenance, development and building, and more.

III. FINDINGS

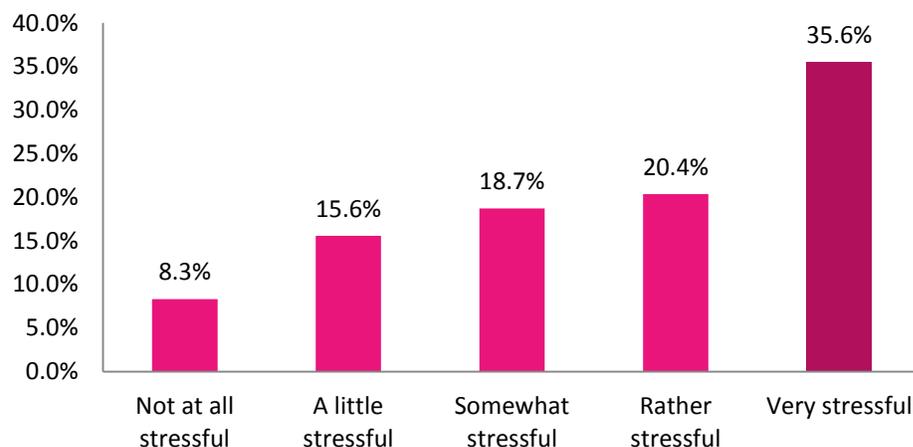
FINDING A HOME

The first step in being able to establish housing stability is being able to find a home. In a rental market like Greater Victoria, with a shortage of affordable housing options and an extremely low vacancy rate, this can represent great challenges and great stress. **The greatest obstacles to finding a home are structural, with affordability as a primary issue faced by nearly all renters.**

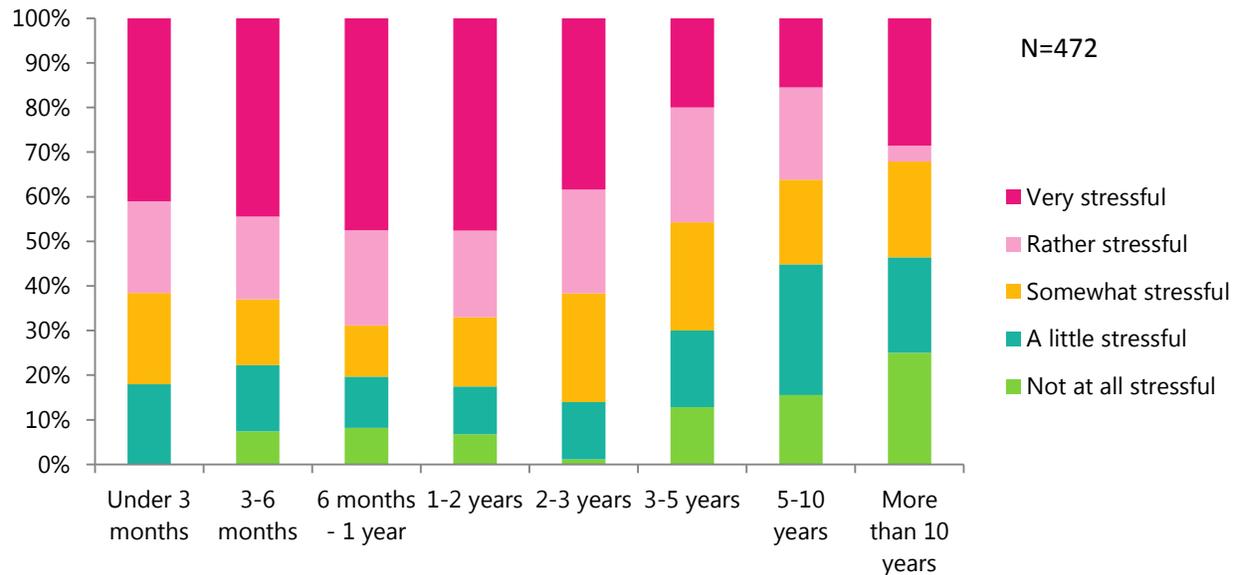
THE PROCESS OF FINDING A HOME IS STRESSFUL

- The process of finding a home has become **increasingly stressful within the past three years**, according to our survey results.
- Stress seems to be **alleviated when people have social connections**. The move was rated as less stressful by those who provided information that they moved into a friend's place or moved in with a partner.
- **More than half of respondents (56%) indicated a high rate of stress** for the process of finding their most recent home, rating it as rather or very stressful.

How stressful was the process of finding your most recent home?ⁿ⁼⁴⁷⁴



Stress of finding home, by when that move happened



- The chart above is organized by how long respondents have been in their most recent home (i.e. when the last time they moved was) and displays the percentage of respondents that rated the stress of their recent move from the spectrum of “not at all stressful” to “very stressful”
- Those who moved within the past three years rated their move as more stressful than those who moved more than three years ago.
 - Of the 316 renters that indicated they **moved in the last three years, a large proportion – about two thirds (65%) rated the process of finding their most recent home either “very stressful” or “rather stressful.”** Of those who moved more than three years ago, a smaller proportion (about 40%) rated the process of finding their home at that same level of stress.
 - Under one-fifth (17%) of respondents who moved within the past three years rated their move as “not at all” stressful or “a little stressful”

FINDING A HOME IN UNCONVENTIONAL PLACES

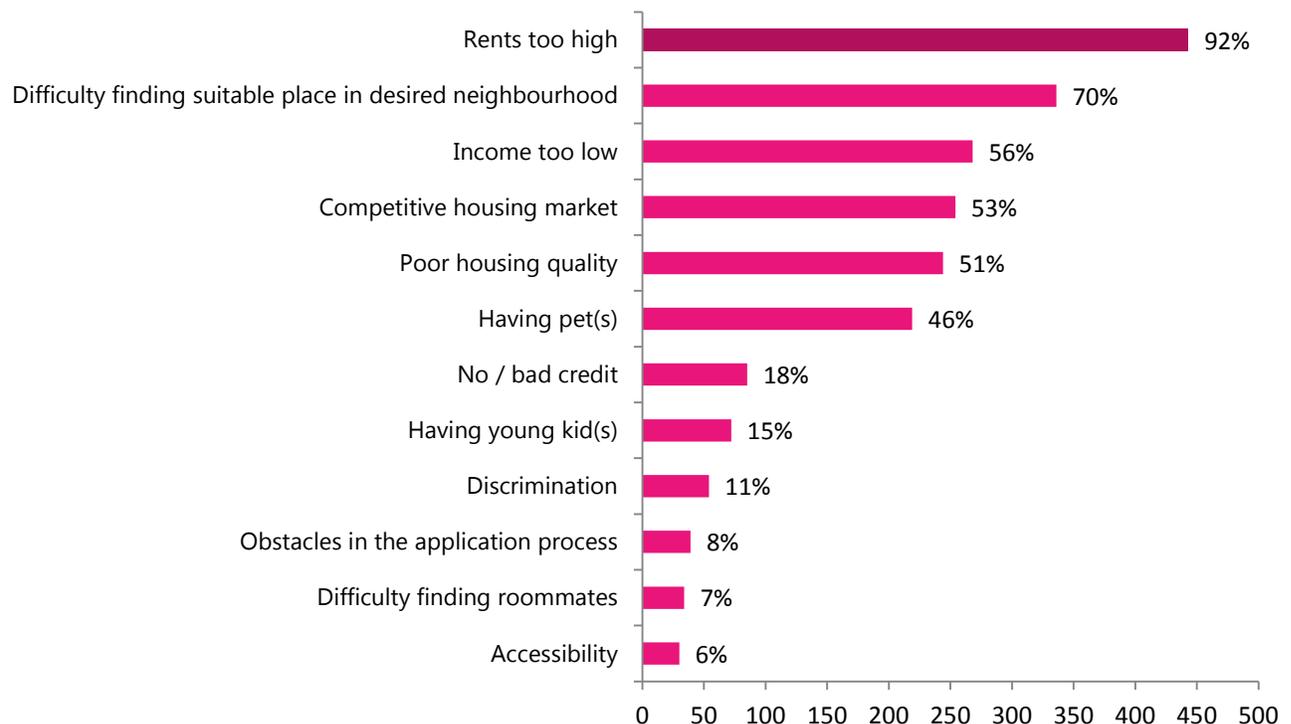
While the majority of respondents to our renter survey live in the private rental market, about 3% of respondents indicated they lived in other types of arrangements, which might be **couch surfing, staying at someone else’s place, short-term housing options, tenting**, or other options.

*“I returned from a trip overseas and realized that I could **no longer afford to rent in my city.** After a stressful period of **couch surfing** a friend finally lent me her **van which I now live in.**”*

THE GREATEST OBSTACLES TO FINDING A HOME ARE STRUCTURAL

Survey respondents were asked about obstacles they have encountered in their search for homes in Greater Victoria. They were presented with a list of options, and the ability to select all that apply, as well as an open-ended field to submit their own response. **The top barriers faced by renters, indicated as a concern to more than half of the survey population, are all structural in nature, relating to the current housing market.**

Obstacles renters have encountered in searching for homes in Greater Victoria



- **Affordability is a nearly unanimous barrier**, as 92% of survey respondents indicated that the **rents are too high**. A lower proportion (56%) indicated that they felt their **income was too low**. In the comments, several renters explained that they felt they made a substantial wage, yet they still found themselves unable to afford a decent place. Other renters commented that their wages fall short of a Living Wage, and it is this shortfall of income that serves as a barrier to accessing housing.
- The second most common obstacle renters have faced in their search for homes in Greater Victoria is the **difficulty finding a place in a suitable neighbourhood**, selected by 70% of respondents. While renters certainly do want a roof over their head, the location matters. **Renters want to be members of neighbourhoods and communities**, have access to important amenities such as grocery stores and public transit, and be proximate to their children's school and to their jobs.

- Renters are challenged finding a place that meets their needs, or finding a place at all, in such a **housing market with a high level of competition for the low number of units available**. Renters comments spoke to the challenges of having to take time off work to go visit units, the challenges of the process of landlord selection of ‘desirable’ tenants (and experiences of discrimination as a result), and practices like bidding wars where renters offer more than the asking price.
- **Poor housing quality** was an obstacle that more than half (51%) of renters have encountered. Housing that was available, or within their price range, was not up to standard. Many renters commented about the mismatch between price and the quality of the housing.
- While the obstacles of **discrimination and accessibility** appear to be indicated by a small proportion of the survey population (11% and 6% respectively), it is important to consider that only a smaller portion of renters would find themselves subject to such obstacles. When looking at particular populations, the percentages are much higher.
 - **Accessibility was identified as an obstacle for one-fifth (20%) of survey respondents who identified as a person with a disability.**
 - While 11% of respondents indicated they had experienced discrimination as a barrier to accessing housing, a majority could identify bases on which they have experienced discrimination in the housing market – whether searching for housing or while housed.
- **Having pets** was identified as an obstacle to finding a home for nearly half (46%) of renter respondents. Further in the survey, respondents also identified that having or wanting pets was the most common basis of discrimination experienced by renters.

EXPERIENCES WITH (UN)AFFORDABILITY

Housing affordability is an issue of extreme magnitude for renters, experienced as a barrier to housing by nearly all (92%) of respondents to the survey. Renters shared a variety of experiences, detailing their situations, challenges, sacrifices they’ve had to make, and anxieties about what they’d face if their circumstances change slightly.

The Canadian Observatory on Homelessness notes the links between income and the availability of affordable housing, and explains how these factors can put a household **at risk of homelessness**:

“Many individuals and families experience severe housing affordability problems, due to their income, the local economy and / or the lack of availability of affordable housing that meets their needs in the local market. The income of these households is not sufficient to cover the household’s basic shelter and non-shelter costs. ... The greater the shortfall of income in covering basic costs, the more at risk of homelessness the household is.”¹⁵

If households with such a strained shelter cost to income ratio are able to retain their housing, it is often at the expense of meeting their nutritional needs, heating their homes, providing proper child care, and other expenses that contribute to health and well-being. Renters who participated in the survey were well aware of these issues, and spoke to them poignantly.

Speaking to the precarity produced by rents being disproportionate to income, and the consideration of being at-risk of homelessness, one participant stated the following:

¹⁵ Canadian Observatory on Homelessness. Canadian Definition on Homelessness.

*"The prices should reflect minimum wage. **People can't rent a one bedroom on a full time minimum wage job and still have money for food and bills. I know I'm one bad day from being homeless on the streets, even though I have two jobs.**"*

Minimum wage is certainly inadequate to meet the costs of living in the region. According to the Victoria Foundation's 2018 Vital Signs report, a person working full-time (35 hours a week) at BC minimum hourly wage of \$12.65, would have to spend 48% of gross monthly income spent to rent a bachelor apartment (\$850 – avg. according to CMHC Rental Market Survey) – far exceeding the 30% threshold of affordability, which puts a household at risk of homelessness. To affordably rent this apartment (i.e. spend no more than 30% of household income on rent) a person would need to work 56 hours a week at minimum wage.¹⁶

One respondent who makes above minimum wage, yet struggles with housing affordability, commented on the **impact that housing affordability has and will have on the local economy** and local businesses:

*"This is a city of elderly pensioners and college students. Both have very limited incomes. Minimum wage is \$8 below a living wage and as someone who makes \$17 it is still a struggle. My rent is 60% of my take home income and I live in a small, older, simple apartment. Just walking downtown every third store/restaurant is hiring. **Without affordable housing in the city center there will be no one to work lower income jobs and many businesses will have to close.**"*

Some tenants have had to make decisions to move to more affordable areas within the region:

*"**We were priced out of Victoria and I now live in Sooke, commuting to Saanich 5 days/week. Having pets made it very difficult to find anything and compete with other renters.**"*

Renters also commented about the housing market producing a mismatch between the price asked for the rent and the **quality of housing**:

*"With a lack of rentals, demand is at an all-time high so people are charging **ridiculous, exorbitant amounts of money for sub-standard housing.**"*

¹⁶ Victoria Foundation (2018). Vital Signs: Greater Victoria's 2018 Annual Check-Up.

COMPETITION IN THE HOUSING MARKET

In a housing market like Greater Victoria's, with a shortage of affordable housing options, and an extremely low vacancy rate, renters commented about the challenges of finding a place in such a housing market with such a **high level of competition for the few units available**.

Renter survey respondents commented on the difficulty of taking time off work to view available units in such a competitive housing market:

*"I had to **take time off work in order to view suites**. Very competitive for affordable suites."*

*"I was renovicted and needed to find another home ASAP. I was working full time and **trying to view houses in a competitive market when you work full time is impossible**."*

Another renter commenting on observing **bidding practices – offering above asking rental rates** – happening in the competition for rental housing, a practice which has been observed in other studies. Vancity's survey of renters found that 11% of their survey respondents have engaged in a bidding war.¹⁷ Many renters are unable to do so, as they cannot afford to offer above the asking rent.

*"One place I viewed, **other potential tenants offered more rent than was being charged** - and this was a one bedroom suite for \$1400 plus utilities."*

Respondents also commented about how this **competitive housing market gives landlords power** – giving them the ability to charge whatever the market will bear, and select from within a narrow profile of 'desired tenants':

*"There's no fair process. **Landlords have so much power**, can charge so much, can select only "young professional" types. Also landlords want to see that you've been a stable tenant, but **with sublets and short term housing being the only option, it doesn't look good on an application**."*

Renters repeatedly commented about **attempting to avoid the market out of fear**.

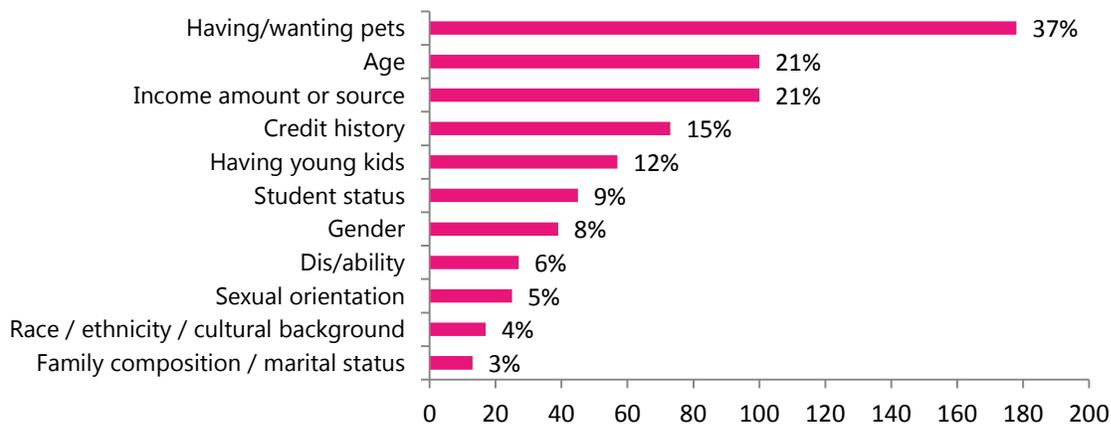
EXPERIENCES OF DISCRIMINATION IN THE HOUSING MARKET

Particularly in light of the previous acknowledgement of heightened landlord power in a housing market with a high level of competition, we sought to investigate whether renters have experienced discrimination within the housing market. According to our results, **most renters have experienced discrimination in the rental housing market**.

¹⁷ Vancity (2016). Results: Vancity renter survey. <https://blog.vancity.com/results-vancity-renter-survey/>

- When asked specifically about whether they have experienced discrimination in housing, a **majority (65.7%) of renter respondents indicated at least one basis on which they have experienced discrimination in the housing market.**
- Survey respondents also indicated, through their comments, that they felt discrimination was encouraged by the high competition which allows landlords increased discretion in the selection of tenants.

Basis on which renters have experienced discrimination



- **The most common basis of discrimination experienced among Greater Victoria renters is having (or wanting) pets**
 - Pets are a major barrier for accessing housing for nearly half (46%) of respondents while having pets was experienced as basis of discrimination for 37% of respondents.
- **Discrimination based on age is prevalent in the housing market.**
 - A majority of youth 15 to 24 (nearly 60%) who responded to the survey indicated they have experienced discrimination based on age.
- **Economic discrimination is the third most common-type of discrimination.**
 - More than a fifth (21%) of respondents have experienced discrimination based on income amount or source (i.e. receiving social assistance).
 - Credit history was a basis of discrimination for 15% of respondents
- **Parents with young kid(s) experience high rates of discrimination.** While 12% of the broad survey population identified this as a basis of discrimination, nearly half (47%) of those who identified as a parent with young kid(s) indicate they have experienced discrimination in housing on this basis, and nearly three-quarters (72%) have experienced this as an obstacle to accessing housing.

Some tenants with structural privileges recognized their preferential treatment by landlords:

"I watched the property manager explicitly prefer me to other applicants because I was the whitest/most middle class seeming person at the open house."

DISCRIMINATION AGAINST PET OWNERS

BC has no protections against discrimination against pet owners, unlike other jurisdictions, which means landlords are legally entitled to not allow pets in their units. Pets OK BC is a group advocating on this issue locally and provincially.

Pets OK BC presented to the BC Rental Housing Task Force about the importance of pets for mental health.¹⁸ Survey respondents also spoke to how vital pets can be for mental health:

***"Pets are so important.** I would literally be dead without my cat and I have such a hard time finding housing because I have her."*

*"After being diagnosed with PTSD, my dog has been invaluable to my mental health. I'd rather be homeless than without my dog. **The accommodation of pets would improve the mental health and stress regarding housing for many.**"*

ECONOMIC DISCRIMINATION - BASED ON INCOME AMOUNTS OR SOURCES

Credit checks, often used to screen tenants, can feel invasive to renters and are not an accurate gauge of the ability to pay rent:

***"Credit checks should not be allowed.** I had bad credit partly because I would forego other debts for rent!"*

One tenant spoke to the judgement they've experienced relating to a variety of factors, including receiving social assistance, contributing to an incorrect, assumed criminal history:

*"People think wrongly I am something I am not. The **assumed criminal history** due to the way I dress, act, and talk because of history around "the streets" and on the **Social Assistance** system."*

DISCRIMINATION AGAINST PARENT(S) WITH YOUNG KID(S)

- Having young kids has also been a basis of discrimination, identified by 12% of the broad survey population. The discrimination and obstacles faced by parents with young kid(s) is more pronounced when looking specifically within the survey respondents who identified themselves as currently a parent with young kid(s):
 - **Nearly half (47%)** of survey respondents who currently have young kids have **experienced discrimination on this basis.**
 - **Nearly three quarters (72%)** of survey respondents who currently have young kids have experienced this as an **obstacle to finding housing.**

¹⁸ Pets OK BC (2018). Pet and Family Friendly Housing Considerations for BC. <http://petsok.ca/policyreport2018/>

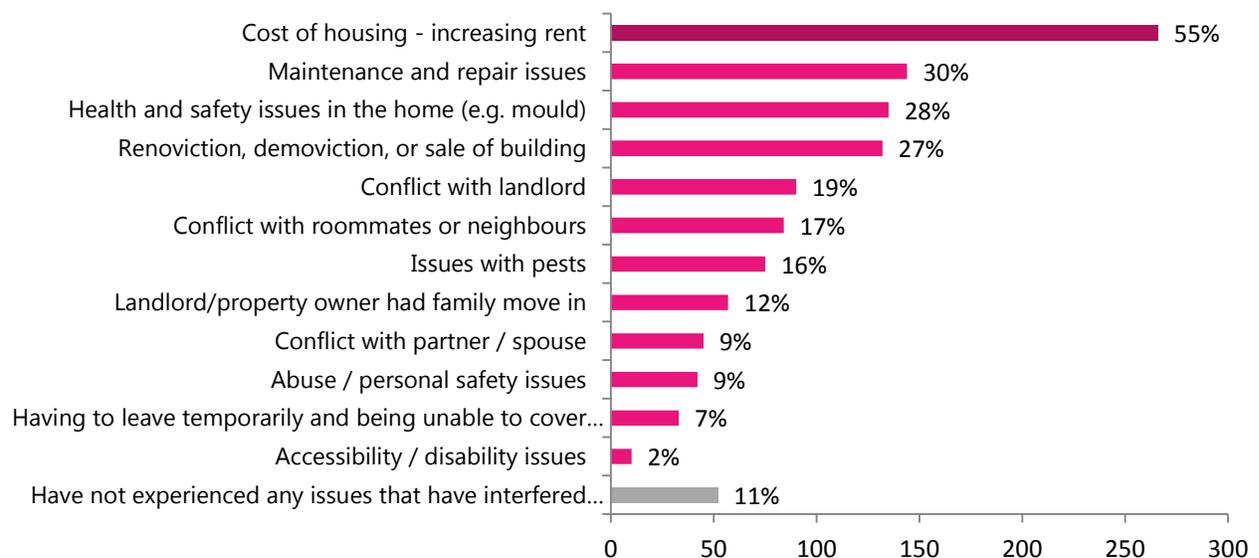
*"We could not find anyone who would rent to us as we had small children. **People would just say straight to our faces that they don't rent to people with kids.** Or they would suggest we rent a house rather than a suite because "kids need room". We could not afford a house."*

KEEPING A HOME

Once a tenant takes up residence in a home, there may be a number of issues that impact housing stability. This section investigates some of those **issues that emerge throughout a tenancy and may interfere with a tenant's ability to stay in their home.**

THE HOUSING MARKET PRODUCES THREATS TO BEING ABLE TO STAY IN HOME

Threats to being able to stay in home



The **most prominent issues** that threaten tenants' ability to stay in their home and maintain housing stability are all **structural, having to do with the housing market.**

The top threat to tenants being able to stay in their homes is the cost of housing, the increasing rent, indicated by more than half of the respondents. Even though there is a limit to how much landlords can increase rents – once a year, and only up to a certain percentage¹⁹ – tenants report this remains too high for them to handle. If tenants' incomes (and/or social assistance amounts) are not increasing at the same rate, the financial strain on tenants increases year after year. Landlords may also attempt to secure increases beyond the allowed yearly amount.

¹⁹ BC's Annual Allowance Rent Increase formula was 2% plus inflation until 2019, and it is now limited to the rate of inflation.

The two next most common threats to tenants being able to stay in their homes both have to do with **poor housing quality**: maintenance and repair issues (30%) and health and safety issues in the home (28%).

Renoviction, demoviction, or sale of building was also indicated as a threat for more than a quarter of respondents (27%). This is an important piece of information. As expressed within this report, there is very little data about the rate of incidence of eviction based on renoviction, as this may not occur through formal eviction processes.

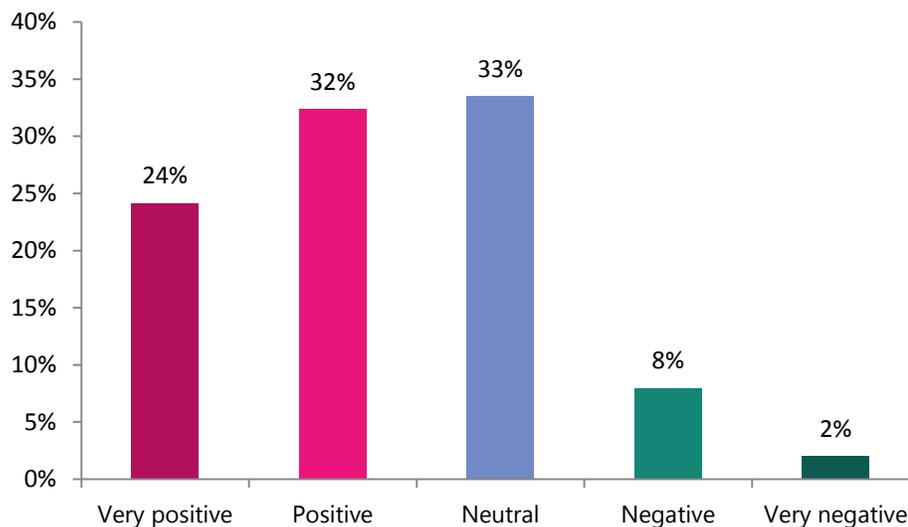
It is also important to note that while **accessibility issues** were identified as a threat to being able to stay in their home for 2% of overall respondents, this represents **11% of respondents who identified as a person with a disability**.

TENANT-LANDLORD RELATIONSHIPS

RELATIONSHIPS WITH LANDLORDS: STRUCTURAL, RATHER THAN PERSONAL ISSUES

Tenants rely on their landlords to provide and maintain housing to meet adequate quality and safety standards, as well as uphold responsibilities and respect tenants' legislated rights, as outlined in the Residential Tenancy Act. While tenants largely characterized their relationships with landlords as positive, they also provided responses that indicated that the structural imbalance of power in the landlord-tenant relationship and the precarious position of the tenant (inherent in the fact that the tenant relies on the landlord to provide something as vital as housing) can produce vulnerabilities and issues for tenants.

How would you characterize your relationship with your landlord / property manager? (N=451)

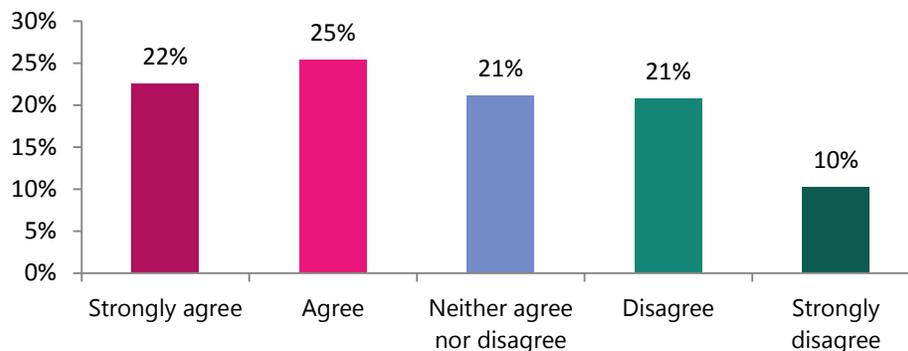


- Renters characterized their relationships with landlords to be, on the whole, quite positive.

- Over half of respondents characterized their relationships with their landlord as positive or very positive. Nearly one third characterized that relationship as neutral. Only a small number of respondents (9%) characterized the relationship with their landlord or property manager as negative or very negative.
- For the most part, it is the **structural, rather than the personal, relationship with landlords that are producing issues for tenants.**

"[The landlords] are fine as people, but it's an essentially antagonistic relationship, as I have to pay them for my right to survive."

**"I have not asked for repairs / maintenance (or completed my own) because I am concerned this will have a negative impact on my tenancy"
(N=449)**



- Despite the positive relationship with the landlord, many tenants are still **hesitant to ask for repairs or maintenance for fear that it would have a negative impact on their tenancy.**
- Tenants were asked how strongly the following statement resonated with them: "I have not asked for repairs / maintenance (or completed my own) because I am concerned this will have a negative impact on my tenancy"
 - **Potential negative impacts include a rent increase, end of tenancy, or being seen as a "problem tenant."**
- Nearly half (47%) of those who responded to this question indicated that they agreed or strongly agreed with the statement.
- Just under a third (31%) disagreed or strongly disagreed with the statement.
- Even though tenants may have a positive personal relationship with their landlords, they may still feel the structural power dynamics of this relationship and be hesitant to ask for maintenance or repairs for fear that this request will have a negative impact on their tenancy. **Tenants provided examples of feeling precarious given the landlord's power and economic**

interests. Tenants cited comments, indirect threats, and an unstated but perceived power dynamic that leaves the tenant with few options and in a precarious position.

- *"My landlord has said things like 'if you don't like it, lots out there will,' and 'If you don't like it...move'. Then he chuckles. He says things like that, **they're not direct threats, but you know damned well what he means.**"*

*"Because the rental market is so bad, **I often won't be assertive when dealing with landlords**, out of fear of not getting a good reference for my next place, or **fear that they will find a reason "encourage" me to move.**"*

*"I've absolutely held off unless it's a really big problem or after attempting to fix it myself and failing. **I'm definitely afraid of feeling like a problem tenant.**"*

Tenants also considered that bringing up repair issues may lead to the sale of the building, which will result in the loss of their housing.

*"We have annual rats due to the building structure and **the last time we requested pest control the landlord called an appraiser.** We have asked repeatedly the fence be fixed because people trespass and steal our belongings but they ignore this issue. **We are now afraid to request any repairs because it is obvious the landlords will sell the house instead of improving the conditions which would leave us homeless.**"*

Some tenants also provided experiences of their fears about the consequences of bringing up maintenance issues coming true.

*"**When major maintenance issues were brought up with landlord** (first faulty electrical, and then when the electrician was finally called 6 months later, asbestos was found) **the landlord gave us notice and took the property off the rental market and sold instead.**"*

CONCERNS ABOUT CURRENT HOUSING

Renter survey respondents were asked to provide their top three concerns about where they currently live, though an open-ended response field.

CONCERN #1: AFFORDABILITY

Affordability was, by far, the most common concern, mentioned by more than 80% of respondents. Affordability issues included concerns over the high shelter costs (rent and/or utilities) as well as concerns over income being too low to meet these costs.

The **high cost of shelter** appeared within the top three concerns for a **majority of respondents (69%)**. It was also ranked the number one concern by most of the respondents who listed it somewhere within their top three concerns.

An additional portion of respondents mentioned income specifically, noting that their **income is too low to meet the increasing cost of living**.

There was also a notable theme of tenants' **fear of the housing market**, anxiously anticipating having to re-enter the market to seek housing at the current moment when rental housing is so unaffordable.

"I am a 4th generation Victoria resident, who makes decent money, but as a single earner household will have to leave if my current tenancy ends. I pay 62% of my income for a 1 bedroom apartment in a 55-year-old building."

CONCERN #2: EVICTION

Potential eviction was also an incredibly common concern renters had about their current residences, mentioned by **more than a third of respondents**. Tenant respondents were concerned that they could be evicted for a **renoviction, demoviction, or the sale of a building they live in**. They were also concerned about being evicted due to the landlord's personal use or having family move in to their unit. **This fear of potential eviction for reasons outside of their control, having nothing to do with their behaviour, seems to weigh heavily on tenants.**

CONCERN #3: HOUSING DOESN'T MEET NEEDS

According to tenant respondents, **many are living in housing that does not meet their current or expected future needs**. The housing may be too small for their current or future needs, as many tenants expressed desires to build a **family** by having a live-in partner or having children.

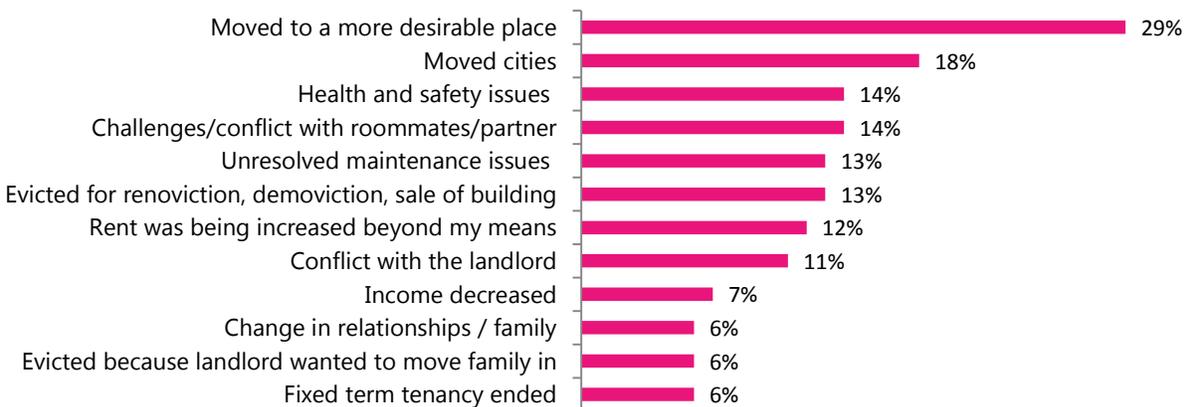
Some needs related to **physical accessibility**, with one tenant noting that their physical accessibility needs are increasing and their current unit is not suitable to accommodate them as their needs increase.

Tenants also noted that the location of their home didn't meet their needs such as **access to amenities, access to transportation, proximity to work, or living in their children's school catchment.**

ENDING TENANCIES

There are a **variety of reasons tenancies end**. It may be due to the tenant's choice (for example, a desire to move elsewhere), it may be due to the landlord's choice (for example, selling the building, having family move in, or undertaking significant renovation), it may be due to issues with the unit (health and safety or maintenance issues), it may be due to household circumstance (conflict with roommates/partner, changing relationships/family, etc.), or more. We sought to get a sense of the most common reasons renters left their last home.

Reasons tenants left their last home



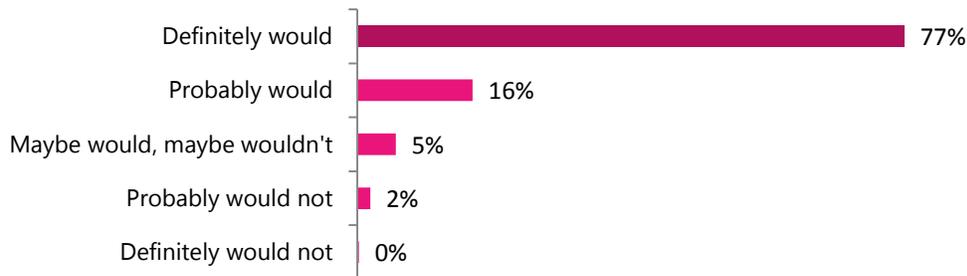
- **Tenants who left their last home did so largely for reasons of their own choosing**, rather than due to pressures related to the housing market. The most common reason tenants left their last home is because they wanted to move to a more desirable place – which might mean moving in with friends or a partner, moving to a preferred neighbourhood, or moving into a bigger or nicer place.
- There remain a **variety of factors, however, that are not of a tenant's choosing that caused them to move from their housing**. These include: health and safety issues; challenges/conflicts with roommates or a partner; unresolved maintenance issues; eviction due to renoviction, demoviction, or sale of building; rent increase; conflict with the landlord; or decrease in income.
 - This means a great deal of tenant housing loss could have been prevented through better, stronger policies and more effective enforcement.
- **Among renters who have moved within the last three years**, there are a few notable distinctions:
 - There was a **higher occurrence of evictions for renovictions, demovictions, or sale of building** (17% of tenants who moved within last three years, compared for 13% of broad survey population).

- A slightly higher incidence of those who were evicted because the landlord wanted family to move in (8% of tenants who moved within the last three years, compared to 6% of the broad survey population).
- A lower incidence of renters moving to find a more desirable place (25% of tenants who moved within the last three years, compared to 29% of broad survey population).

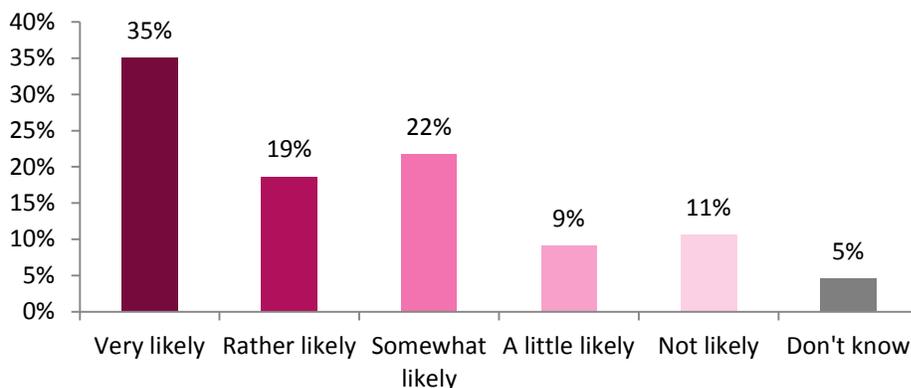
RENTERS CONSIDER GREATER VICTORIA HOME, BUT FEAR AFFORDABILITY WILL PUSH THEM OUT OF THE REGION

While at times renters are portrayed or perceived as ‘transient’, throughout this project we have heard tenants emphasize their **connections to community and desire for a strong and stable sense of home.**

Would you like to remain in the city / region if you have the choice?



How likely does it seem that housing affordability issues will pressure you to move of the city/region?



- **More than half (54%) of respondents indicated that it was very or rather likely that affordability issues will pressure them to move out of the city/region.**
 - More than one-third (35%) selected “very likely,” demonstrating a very strong fear.
- Another 22% felt that it seemed somewhat likely that affordability issues could pressure them out.

- One-fifth (20%) felt that it was only a little likely or not likely.
- More than three-quarters (77%) definitely want to stay in Greater Victoria, according to the preceding question

Some renters have already made the move outside of Greater Victoria or are actively planning on it, due to the pressures of housing affordability issues. Some of these renters expressed that they have been **long-term renters in Victoria, with histories, families, communities, and careers in Victoria – yet they feel they will have to leave these things behind.**

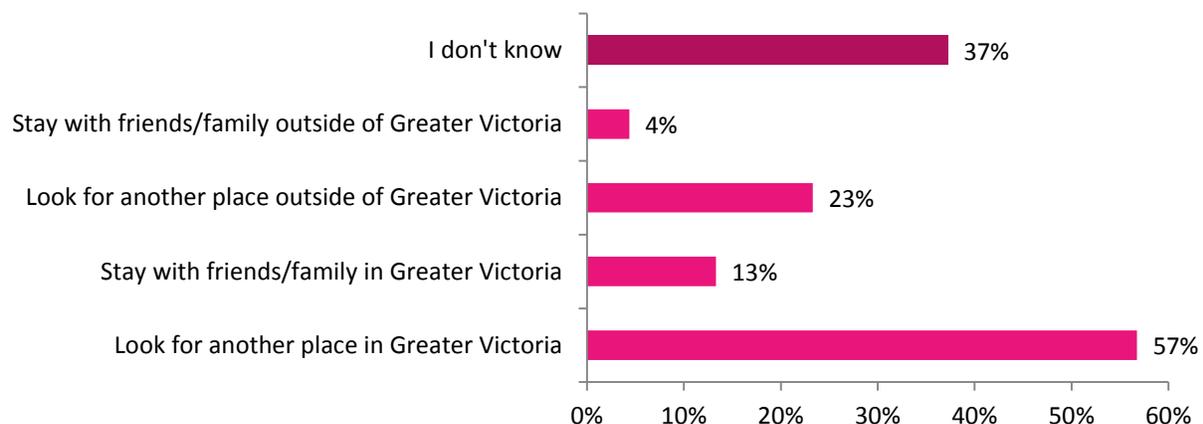
*"We already moved out of Victoria. It was a dead end city for us. **No hope to raise a family there as renters.**"*

*"I am actively looking for a home in Calgary, Canmore, Duncan – anywhere away from the lower mainland or Victoria. It's **too stressful and way beyond my price range; it's a nightmare. I literally feel like I can't live in Victoria or Vancouver ever again. I'm going to leave friends and family behind, it's crazy. For an average person, we are not wanted or valued enough to live in decent places we can take pride in – even the older places with some character are now turned into Airbnb, or fixed up, or torn down. It's awful to have no choice of where one lives after 35 years of renting.**"*

*"We are currently discussing moving to the prairies, **even though it means leaving friends, family, and our careers.**"*

*"We can't stay here, although we have very good jobs and our family is here. **We have a dog and an 8 month old baby. There is nowhere for us to live.**"*

What tenants would do if they received notice their tenancy was ending in two months



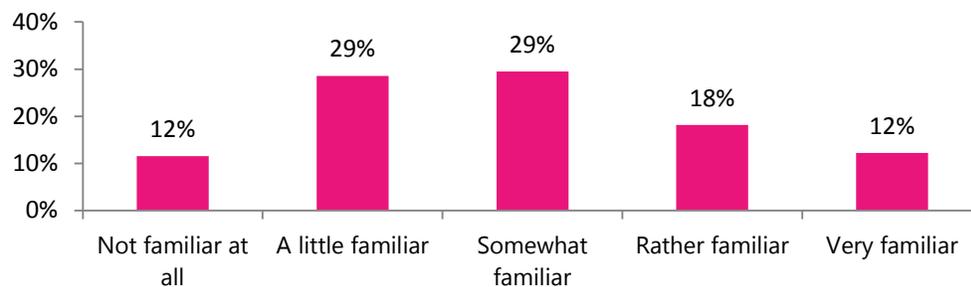
“Cry. I would cry. I have moved 6 times in the past 9 years and I am tired of it.”

THE RESIDENTIAL TENANCY BRANCH

The online survey asked a series of questions relating to the respondents’ knowledge of the BC Residential Tenancy Act (RTA), and interactions with the Residential Tenancy Branch (RTB). The RTA is the provincial legislation that governs the relationship between tenants and landlords, and outlines the rights and responsibilities of tenancy. While the existing RTA is inadequate to protect tenants from rental housing instability, it remains a critical piece of legislation to protect tenants’ rights. However, **the RTA is not able to do so effectively if tenants are not made aware of their rights, and if there are not effective processes and measures to respond to tenant concerns.**

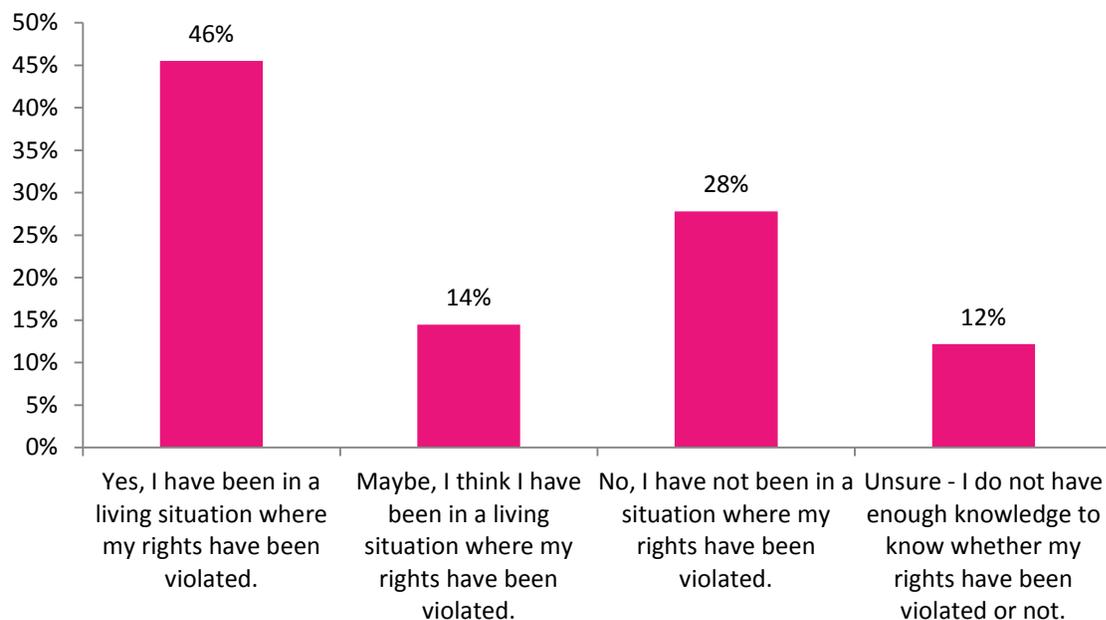
VARYING LEVEL OF KNOWLEDGE ABOUT THE RESIDENTIAL TENANCY ACT

How familiar do you feel with the BC Residential Tenancy Act? (N=441)



Tenant survey respondents indicated varying levels of knowledge about the Residential Tenancy Act, spanning from being “not familiar at all” to being “very familiar” with it.

Have you ever been in a living situation where you have been aware of your tenant rights being violated? (N=435)

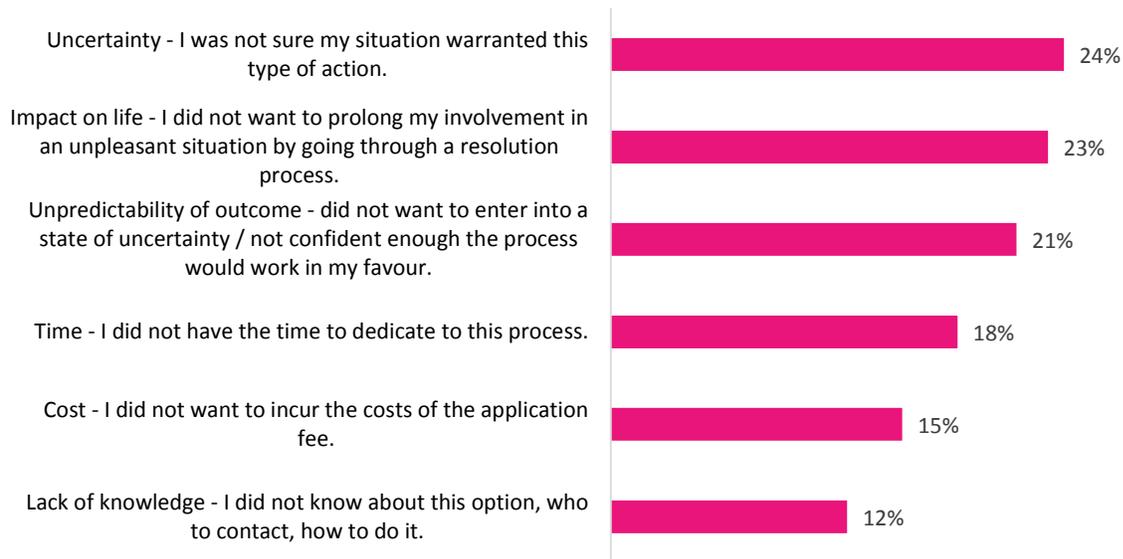


- **Nearly half (46%) of tenant respondents indicated they have been in a living situation where they were aware that their rights have been violated.**
- An additional 14% of respondents indicated that they may have been in a situation where their rights had been violated, but they are not certain.

REASONS WHY TENANTS DO NOT FILE FOR DISPUTE RESOLUTION

Only 61 of the 481 tenants we engaged with, representing 12.6% of respondents, confirmed that they have filed for dispute resolution with the Residential Tenancy Branch. However, nearly half of tenants indicated they have been in a living situation where they have been aware that their rights have been violated, and an additional 14% indicated they may have had their rights violated but they are not certain. **Only a small proportion of tenants facing violation of their rights have brought their concerns through the official processes intended to protect their rights.** The following presents reasons why tenants did not file for dispute resolution.

Reason why tenants did not file for dispute resolution

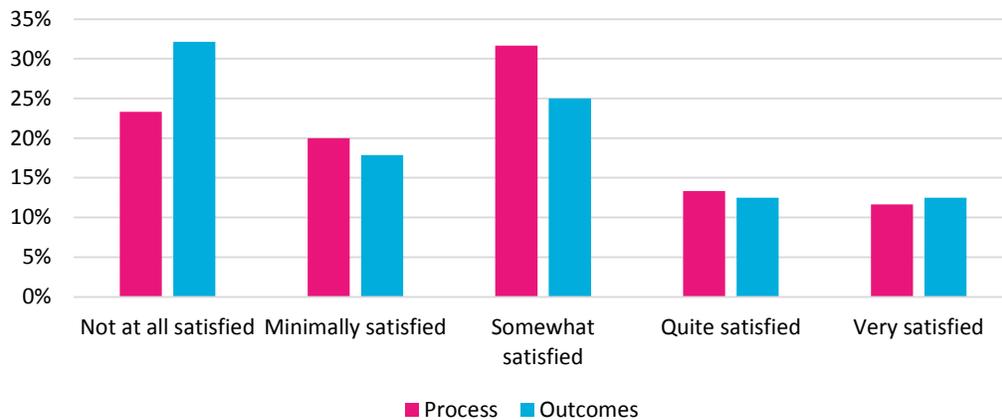


One tenant who had filed for dispute resolution explains the toll it took on their life:

*"Have fought a landlord in the past but it was **emotionally and financially draining to do so.**"*

TENANTS NOT VERY SATISFIED WITH RTB PROCESS AND OUTCOMES

Level of satisfaction with Residential Tenancy Branch process & outcomes



Our survey asked the 61 tenants who filed for dispute resolution about their level of satisfaction with the process and outcomes of their interactions with the Residential Tenancy Branch.

- About a quarter of respondents were substantially satisfied (either quite or very satisfied) with the process and outcomes of the RTB.
- Half (50%) of tenants who had experiences with the RTB rated their satisfaction with the outcomes as minimally or not at all satisfied, and 43% rated their experience with the process at that same level of (dis)satisfaction.
- Many tenants have not been satisfied with the outcomes at their dispute resolution through the Residential Tenancy Branch. This may be because the outcomes were not in their favour. But given the low ratings tenants have given to their satisfaction with the process of dispute resolution, in addition to the outcomes, this likely indicates there are structural issues within the RTB that fail to adequately support tenants.

*"Evicted (**disputed eviction but could not prove that the landlord was acting in bad faith**). Few if any affordable places to rent....a very scary situation to be thrown into!"*

Some tenants expressed the desire to have a tenant advocate, to not rely on the tenant to have expert level knowledge of the RTA and RTB in order to ensure that tenant rights are being protected:

I wish there was more ability to have aspects enforced for tenants without having to take every last thing to a hearing.** I wish you could make a complaint and there was someone who would advocate for you and make sure rules were enforced. I feel like there isn't enough support for tenants, so the onus is always on them to put pressure on their landlords. **The current system leads to uneven outcomes based on how savvy a renter is in dealing with situations, vs what is right and what is wrong.

This speaks to the importance of tenant (and landlord) education about tenancy rights: ensuring tenants are aware of their rights, and ensuring there are adequate and accessible processes for tenants to follow if their rights have been violated.

IMPACTS OF RENTAL HOUSING INSTABILITY

In several places throughout the survey, renters explained various **impacts that rental housing instability has on their lives – the current lives and their prospects for the future**. This includes impacts on their families, influence on thinking about having children, sacrifices in life choices, the fear of having to leave communities and be uprooted, and putting up with subpar conditions or treatment in current housing for fear of losing it. Tenants expressed impacts not only on themselves and their families, but on the local community and the region as a whole. This section is presented as comments directly from renters expressing this variety of impacts:

*"As I approach the inevitability of living on a fixed income and seeing no ceiling in how high rents can go, I am **very worried that my husband and I will join the growing group of homeless families** because our income will not stretch far enough to keep the landlords happy. So **we will have to choose between medicines, bus passes etc and food/rent**. SAFER may or may not be sufficient help - won't know until I have to apply to them."*

*"I was moving from Edmonton to Victoria to go to school. It took five months to find a place. **The cost of rent was so prohibitive and the occupancy rate was so low I feared I would have to decline coming here to do my PhD research**. I had already given notice on my place, declined all other university offers, and **saw my future falling apart**. We faced the additional challenge of **age discrimination**."*

*"I really don't want [to have to leave Greater Victoria]. My husband owns a business downtown, he is a part of the art culture of Victoria and **we feel strong ties to our communities here** but I have thought about leaving often to alleviate the housing security stress in my life."*

*"I would most likely leave this city but **don't want to uproot my children from their schools/ friends/ jobs/ family**. Also afraid that I wouldn't be able to find a comparable job elsewhere and eldest child would not have accessible post-secondary education. In addition, I don't know anyone in any other city so I would be completely alone with them. **The thought is quite frightening** actually because if we were to lose our housing for any reason this would be a reality. I have lived in Greater Victoria my entire life. **Everyone I know and love is here**."*

"We can't imagine being able to afford to have a child living in this city."

"I was evicted from my home of five years due to the landlords needing to do renovations. While we were offered first right of refusal, the post renovation rent was too high for us to return. I was also very ill at the time of moving and was struggling to work as a result. My aunt has let my partner and I live in her condo temporarily. My partner runs his own successful business and I am now able to work part time again, but we just got married and want to have a family and feel like the rental market puts that into question."

"I'm in my 60s, on disability, and have some health issues. I have no idea what would happen [if I had to leave my housing]. This is why I take the abuses and crap from the landlord. Same story with many other folks."

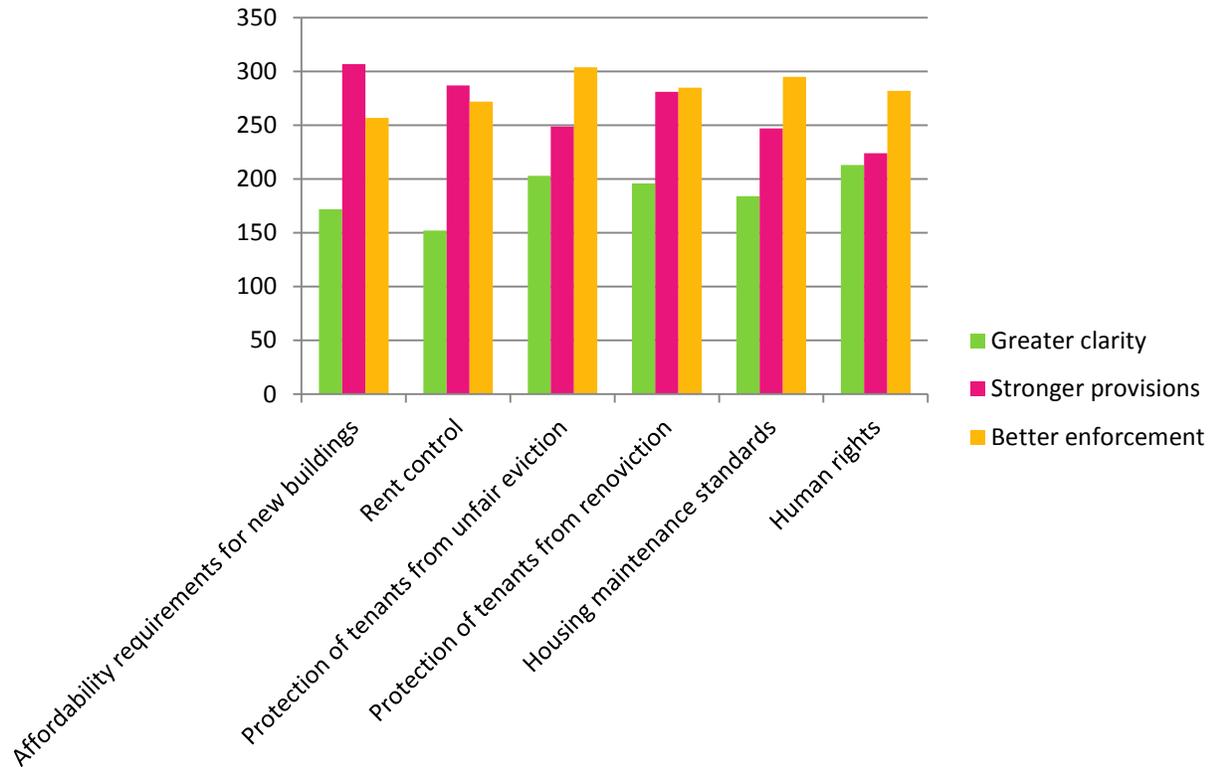
"Living in a city that depends on tourism, it doesn't make sense for people in lower level and service industry jobs to not be able to access housing and move away. Even those of us with decent jobs are in the same boat. We are seeing the implications of this everywhere in our city: retail, restaurant, schools, hospitals etc. There a massive employee shortages everywhere around here! People simply cannot afford to work and live here!!!"

POLICY CHANGE

On the whole, **tenants want to see various levels of government enact proactive and effective policies to protect renters from housing instability.**

The survey asked respondents what policy changes (Greater clarity? Stronger provisions? Better enforcement?) in the following areas were needed to improve rental housing instability: affordability requirements for new buildings; rent control; protection of tenants from unfair evictions; housing maintenance standards; and human rights. A large proportion of respondents wanted to see action in all of the above.

Policy Changes Needed to Better Protect Renters and Improve Housing Stability



- **Stronger provisions are needed when it comes to affordability:** affordability requirements for new buildings, and for rent control, according to renter respondents.
- In certain areas, however, renter respondents felt that it is **better enforcement** that would most improve rental housing stability:
 - **Protecting tenants from unfair eviction**
 - **Housing maintenance standards**
 - **Human rights**
- In terms of clarity, renters strongly felt that **human rights would benefit from greater clarity.**

- For example, Canada now has a National Housing Strategy with a rights-based approach, but what does “housing as a right” actually mean for those in need of housing?
- Furthermore, given the other data collected in this survey around the prevalence of discrimination, can discrimination in housing be further clarified and protected against?

PARTICULAR POLICY SUGGESTIONS

Renters were offered the opportunity to provide open-ended responses about their own policy suggestions, as they related to particular aspects of rental housing, or commenting on other aspects of their choosing.

AFFORDABILITY

STRONGER DEFINITION OF AFFORDABILITY

- Survey respondents would like to see a stronger definition of affordability that is tied to people’s actual incomes and is not relative to the market.
- The definition of affordability should apply to approval for new buildings, according to tenants.

STRONGER RENT CONTROL

- In BC, landlords face **no restrictions in how much they can raise rents between tenancies**. Landlords only face restrictions in the annual allowable rent increase during an ongoing tenancy. Just this year, for 2019, the Government of BC changed the annual allowable rent increase (ARI) formula to limit the increase to the rate of inflation only. Formerly, landlords were able to increase rents by 2% plus the rate of inflation.
- In their submission to the Rental Housing Task Force, VTAG has referred to this additional 2% as a “windfall” for landlords and urged that it should be eliminated.²⁰

*Why are landlords allowed to increase rent beyond inflation? **There is no other business where the business owners are guaranteed the right to increase revenue each year.***

RENT CONTROL TIED TO UNIT

- The current system of annual allowable rent increases limits the amount a landlord can increase rents *within* a tenancy, however, there is currently no limit on the amount a landlord can increase rents *between tenancies*. These conditions create a financial incentive for property owners to displace and replace tenants, which can result in more renters searching the market at once as well as the removal of units from the pool of affordable housing.

²⁰ Victoria Tenant Action Group (2017). Rental Housing Task Force Submission.

- Tying rent control to the unit would allow for regulation on how much a landlord can increase rent between tenancies.

RENT FREEZE

- Several respondents mentioned a rent freeze; not allowing any increase on rent.

RENT GEARED TO INCOME

- Tenant respondents felt a strong consideration should be given to minimum wage rates when establishing “affordable” rental rates.

INCOME THAT IS IN LINE WITH THE COSTS OF LIVING

- In addition to rent being out of proportion with wages, some respondents singled out **income as being out of proportion with cost of living**, particularly in a region like Greater Victoria with such a high cost of living.
- Respondents expressed this in the context of both employment and social assistance, such as **income assistance, disability support, and pensions**.
- **Minimum wage rates** need to reflect the true costs of living, according to renters.
- Other ideas like **guaranteed income** were also mentioned.

WIDER AVAILABILITY OF NON-MARKET HOUSING OPTIONS

- Respondents expressed a strong desire for a variety of non-market options, specifically co-ops and government and subsidized housing.

“I don't think looking to capital to increase affordable housing stock is the right idea. We can mandate all the affordable housing and inclusively zone as much as we want but **developers have a profit motive** and just won't build. They don't turn a profit on affordable housing so they need to subsidize that by jacking the prices of the non-affordable units up, **it's a zero sum game for them**. Instead we need **tax increases to pay for a robust affordable housing** network similar to the Vienna model.”

CO-OPS

- Several tenants expressed a desire to see an establishment of more co-ops:

“I was a **single mom in a one-bedroom, with my son who was turning 8, running my own business, trying to get off welfare, going to school and put food on the table**. I was desperately trying to get into CRD, Pacifica, or any social or low-cost housing that was at all

*affordable. This was about 18 years ago. For a myriad of reasons, we were deemed not desperate enough. **Myself and my son were always one cheque away from homelessness.** It was stressful and incredibly humbling each and everyday. Affordable housing shortage is nothing new in Victoria. **We are so lucky that we were able to move into a beautiful Co-op where we have been for almost 16 years.** We have been able to live with **dignity, pride, and a real sense of community.** **Victoria needs to think outside of the box for housing for everyone.**"*

DIVERSITY OF HOUSING OPTIONS

- Respondents wanted a **greater variety of housing to meet specific needs**, particularly affordable homes with adequate space (including green or outdoor space) for families, and mixed-income developments. Renters expressed wanting to see more support for laneway houses and tiny homes.

ACCESSIBILITY

- Respondents felt that any new developments should have accessibility requirements. Incentives for accessibility upgrades and retrofits were also mentioned.

MUNICIPAL POLICIES

STANDARDS OF MAINTENANCE

- Respondents expressed a desire for clear maintenance standards for rental housing.
- Renters also expressed wanting to see a clear process and proactive enforcement by municipal government.

DEVELOPMENT INCENTIVES

- Outside of above specifics, respondents expressed a general desire for more housing of all kinds, including relaxed regulations for secondary suites and incentives for landlords and developers who build or offer affordable suites.

REGULATE SHORT-TERM RENTALS

- Many tenants wanted to see stronger regulation of short-term rentals, like Airbnb, seeing it as exacerbating housing affordability and availability issues in the region.
- Tenants also wanted to ensure there would be effective enforcement of these policies.

IV. CONCLUDING REMARKS

Housing is extremely important not only as a technical political and economic policy issue, but as a lived experience, as people's homes, as a basic foundation for meeting personal needs for safety and security as well as for building community that contributes to a healthy and thriving region.

Renters in Greater Victoria portrayed a strong picture of why the current housing crisis is untenable for individuals, families, communities, and the region of Greater Victoria. Moreover from strictly a technical issue of housing supply and development, the impacts and consequences of the structural (political, economic, social, systemic) factors that contribute to the housing crisis are manifested and felt on an intimate scale, in renters' daily lives, in their families and communities, and in their mental and physical health. The experiences and challenges of being a renter in the region, which participants shared with us, illuminate the nuance, depth, and granularity of this important issue.

While the experiences of rental housing instability may feel like an individualized and isolating experience as it is happening to an individual, it is clear that there are patterns and commonalities to experiences renters are facing in Greater Victoria.

The experiences and perspectives that renters shared throughout the survey confirm the importance of moving from isolation to collective action and empowerment, as the Victoria Tenant Action Group (VTAG) aims to help achieve.

Government action is required to address the issues that produce housing instability for renters, and this action needs to be informed first and foremost by the experiences of renters – not as a tokenistic gesture of inclusion, but as an accessible and meaningful engagement with the realities of people's lives. Affordable, appropriate housing that meets people's needs and provides a basis for a decent quality of life – rather than a factor that detracts from quality of life – is a basic human right that requires attention and concerted effort in order to ensure it becomes a reality.

REFERENCES

- Alliance Against Displacement. Basis of Unity. <http://www.stopdisplacement.ca/about/basis-of-unity/>
- Arnstein, Sherry (1969). "A Ladder of Citizen Participation," *Journal of the American Planning Association*, Vol. 35, No. 4, pp. 216-224.
- Blomley, Nicholas (2004). *Unsettling the City: Urban Land and the Politics of Property*. Routledge.
- Blomley, Nicholas, Natalia Perez and Andy Yan (2018). [Evictions in the private rental housing market in Metro Vancouver - preliminary findings](#)
- Canada Mortgage and Housing Corporation (CMHC). Housing In Canada Online Portal.
- Canadian Observatory on Homelessness. Canadian Definition of Homelessness.
- Canadian Rental Housing Index. <http://www.rentalhousingindex.ca/>
- CMHC (2018), Housing Conditions of Persons with Disabilities.
- Community Social Planning Council and the Capital Regional District (2015). Capital Region Housing Data Book and Gap Analysis.
- Condon, Patrick. "How Vienna Cracked the Case of Housing Affordability." *The Tyee*. June 6, 2018. <https://thetyee.ca/Solutions/2018/06/06/Vienna-Housing-Affordability-Case-Cracked/>
- Government of Canada (2017). National Housing Strategy: A place to call home. <https://www.placetocallhome.ca/>
- Hacker, K (2013). *Community-Based Participatory Research*. Washington, DC: Sage Publications
- Hulchanski, David (2007). *Canada's Dual Housing Policy: Assisting Owners, Neglecting Renters*. Centre for Urban and Community Studies, Research Bulletin #38. Toronto: University of Toronto. www.urbancentre.utoronto.ca
- International Association of Public Participation. Three Pillars for Effective Public Participation Processes: Core Values, Code of Ethics, Spectrum of Public Participation. <https://www.iap2.org/page/pillars>
- Lived Experience Advisory Council (2016). *Nothing about us without us: Seven principles for leadership and inclusion of people with lived experience of homelessness*. Toronto: The Homeless Hub Press. www.homelesshub.ca/NothingAboutUsWithoutUs
- National Collaborating Centre for Determinants of Health (2018). *Towards healthy homes for all: What the RentSafe findings mean for public health in Canada*.
- National Collaborating Centre for Determinants of Health (2018). *Towards healthy homes for all: What the RentSafe findings mean for public health in Canada*.
- Pets OK BC (2018). *Pet and Family Friendly Housing Considerations for BC*. <http://petsok.ca/policyreport2018/>
- Statistics Canada (2016). *Census of Canada 2016*.
- Suttor, Greg (2009). *Rental Paths from Postwar to Present*. Toronto: University of Toronto, Cities Centre.
- The Canadian Encyclopedia. "Housing and Housing Policy." <https://www.thecanadianencyclopedia.ca/en/article/housing-and-housing-policy>
- United Nations. *UN Universal Declaration of Human Rights*.
- Vancity (2016). *Results: Vancity renter survey*. <https://blog.vancity.com/results-vancity-renter-survey/>
- Victoria Foundation (2018). *Vital Signs: Greater Victoria's 2018 Annual Check-Up*.
- Victoria Tenant Action Group (2017). *Rental Housing Task Force Submission*.

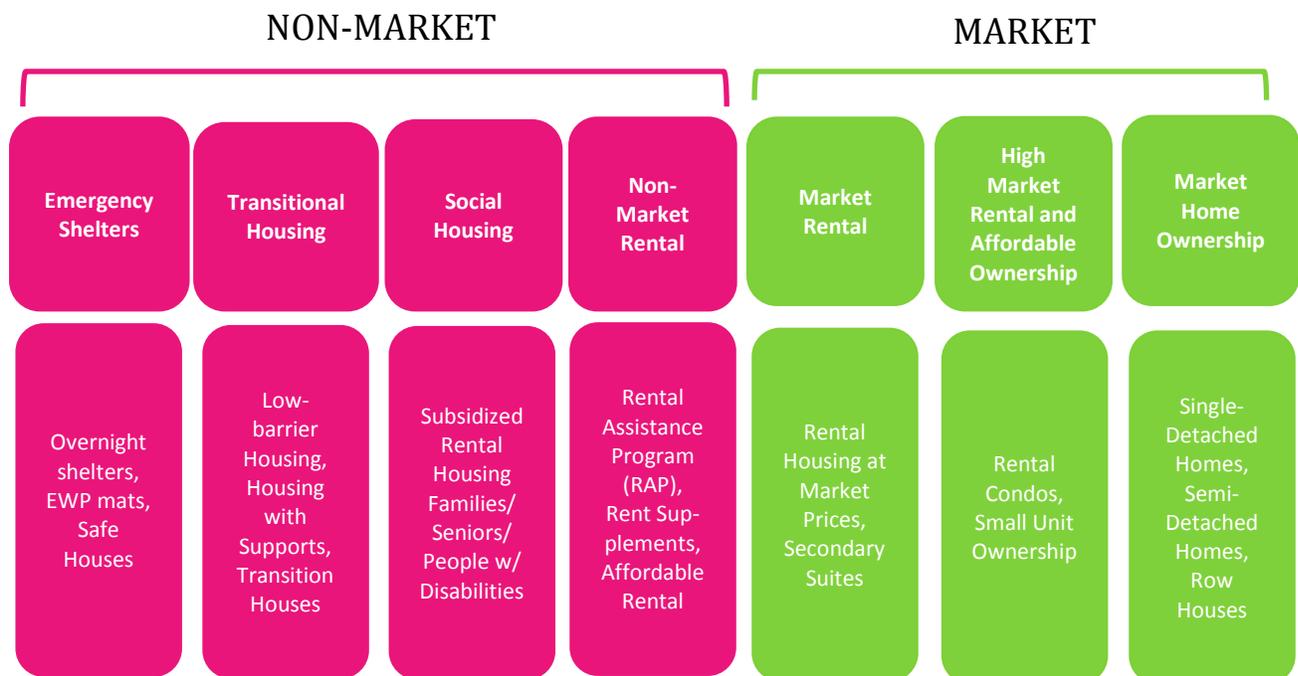
APPENDIX A: DATA ON GREATER VICTORIA’S HOUSING AFFORDABILITY CRISIS

Greater Victoria, like many other communities across Canada, is facing a housing affordability crisis. Renters are particularly challenged by the current circumstances – with a lower average household income than homeowners; a lack of available, affordable housing; a competitive rental market that skews the balance of power towards landlords; and inadequate legal protections for tenants that are not always followed and not always enforced. Renters in Greater Victoria are facing housing instability, which is having profound impacts on the health and well-being of individuals, families, communities, and the region as a whole.

RENTAL HOUSING DATA

While this report seeks to centralize the voices and experiences of renters, there is some complementary contextual data that illuminates the severity of the current rental housing crisis in Greater Victoria.

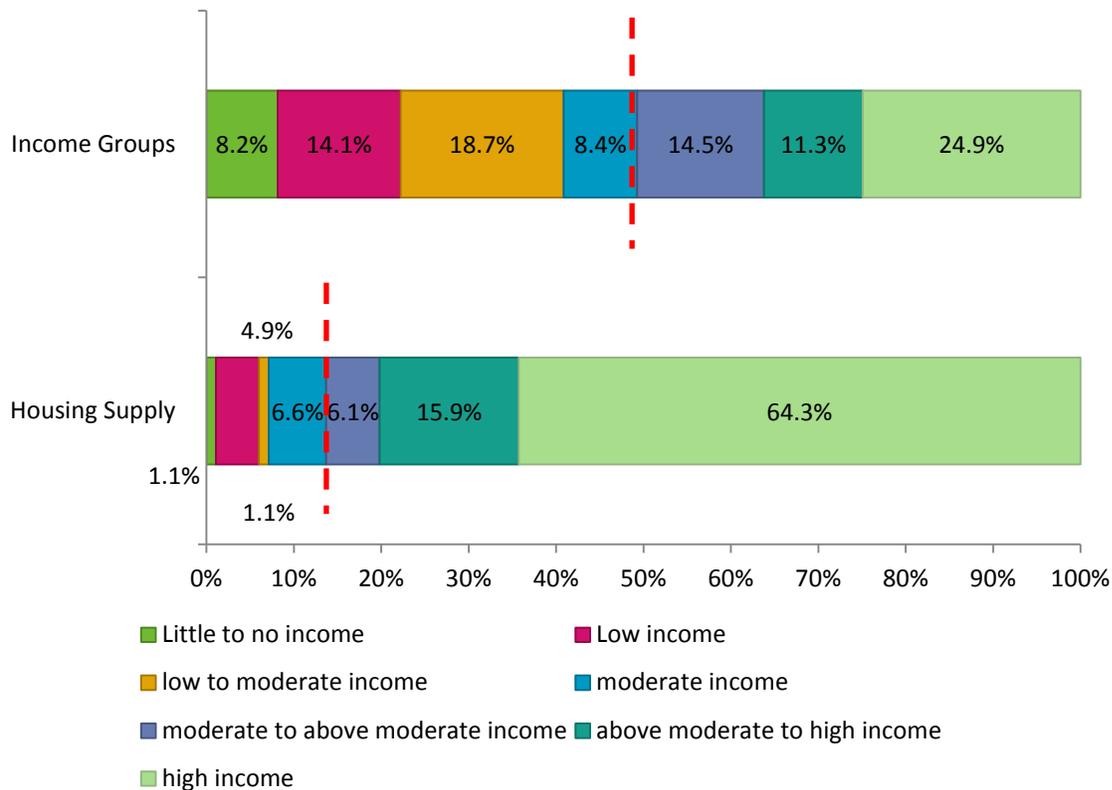
The Housing Continuum as displayed in the Capital Region Housing Data Book and Gap Analysis (2015), shown below, outlines the variety of housing options. **It is not meant to imply linear movement along the continuum**, as individuals/households may find themselves at different places on the spectrum at various times of their life. **Some individuals and households will never own property, whether out of intention or inability to access it, and will rely on rental housing and/or the non-market housing system throughout their lives.**



SHORTAGE OF AFFORDABLE HOUSING OPTIONS

The supply of housing in Greater Victoria does not provide an adequate supply of housing that would be affordable to the incomes of those who live in the region. According to the gap analysis conducted for the Capital Region Housing Data Book and Gap Analysis (2015), there is **an extreme oversupply of housing for high income households, and a shortage of housing that would be affordable to moderate to low income households.**

The housing supply that would be affordable to moderate to low income households represents only 13.7% of the region’s housing supply, compared to approximately 50% of the population who require it to be able to access affordable housing. As a result, many are living in housing that exceeds the definition of affordability.



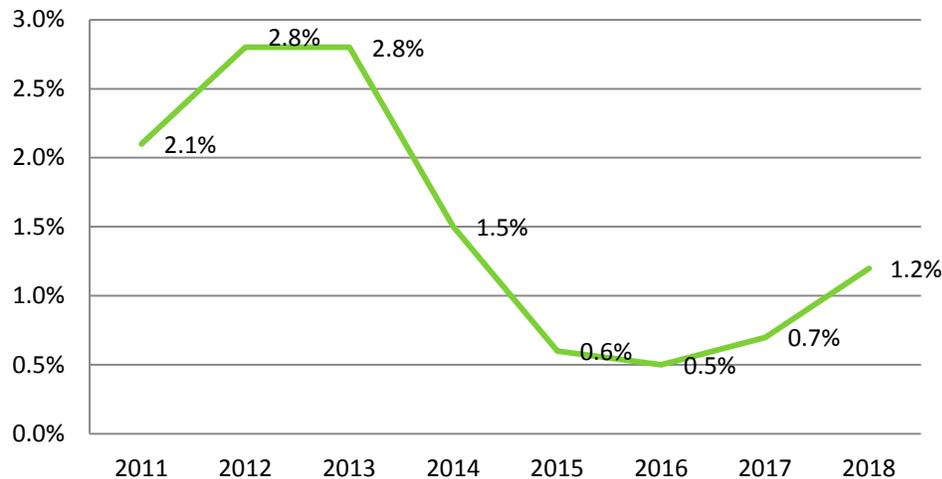
1 Household Income to Afford Shelter by Income Groups, CRD 2010 (N=160,635) and Capital Region Housing Supply (N=135,736). From the Capital Region Housing Data Book and Gap Analysis (2015).

VACANCY RATES

Vacancy rates have been chronically low in Greater Victoria. **A rental market vacancy rate of 3-5% is broadly considered to represent a healthy rental market** that will allow for some movement – that is, the opportunity to find appropriate and affordable housing. The last time the vacancy rate was above

3% in Greater Victoria was in 1999.²¹ **The vacancy rate in Greater Victoria has been under 1% for the past several years, and it remains at an unhealthy level in despite a slight increase to 1.2% in 2018.**

Rental Vacancy Rates Over Time In Victoria CMA



AFFORDABILITY

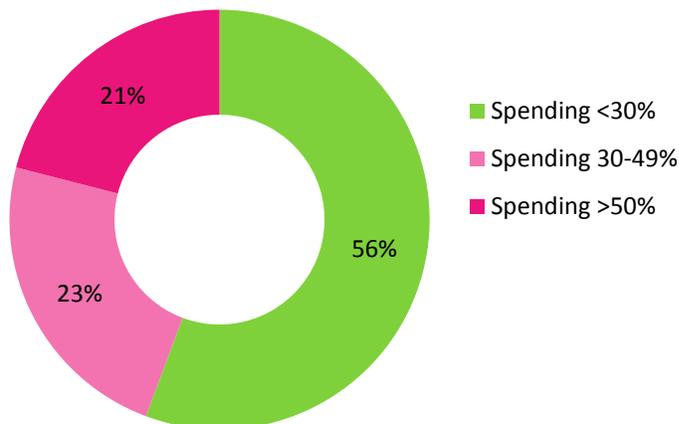
The widely used, standard definition of housing affordability considers the amount of money households spent on their shelter costs (rent and utilities) compared to their income. This proportion of income towards shelter costs is called the STIR – the shelter-cost-to-income ratio. The Canada Mortgage and Housing Corporation (CMHC) sets the **threshold of affordability at 30% of gross income on shelter costs.**

According to the 2016 Census, **44.3% of tenant households in Greater Victoria are spending more than 30% of their income on shelter costs (rent and utilities), exceeding the threshold of affordability.** Approximately 21% of renter households are spending more than 50% of their income on shelter costs, putting these households in a situation of great precarity and potentially at risk of homelessness.²²

²¹ Canada Mortgage and Housing Corporation (CMHC). Housing In Canada Online Portal.

²² Canadian Rental Housing Index.

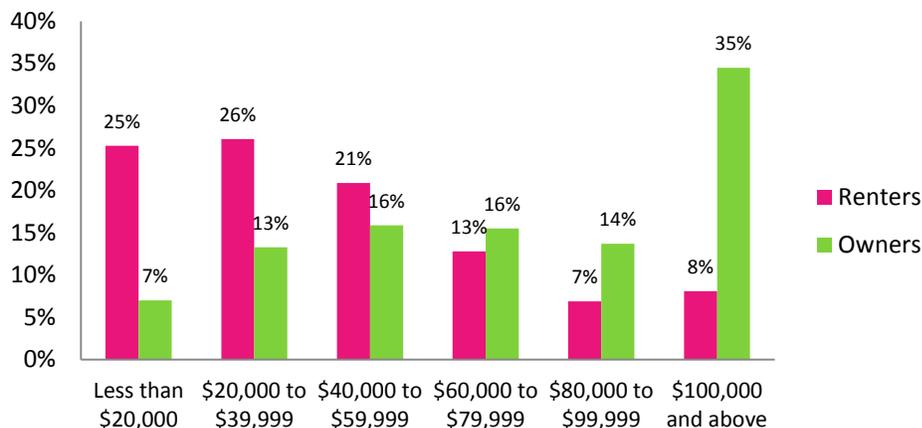
Shelter Cost-to-Income Ratio (STIR) for Greater Victoria Renters



INCOME DISPARITY BETWEEN RENTER AND OWNER HOUSEHOLDS

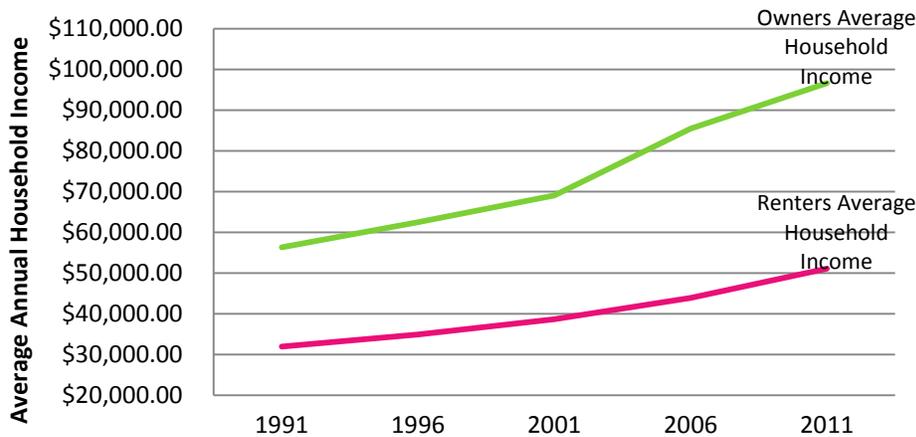
Renter households have a lower average household income, compared to owner households, in Greater Victoria.

Household Income Distribution (2011) Renter vs Owner Households in Greater Victoria



In the chart above, the distribution of renter households skews heavily towards the lower income, with **over half of renter households (51%) earning below \$40,000 annually**. Conversely, the distribution of owner households is skewed heavily towards high incomes, with **nearly half of owner households earning more than \$80,000 annually**.

Average Annual Household Income Over Time Renter vs Owner Households in Greater Victoria



The chart above displays the average annual household incomes of owner households compared to renter households in Greater Victoria, from 1991 to 2011. **Owner households have continually earned significantly more than renter households**, with a higher rate of increase for owner households, particularly between 2001 and 2011.²³

RENTAL RATES

Rental rates in Greater Victoria are continually increasing, and at an accelerated rate in recent years. The average rent in the private rental market in Greater Victoria was \$1,170 (for all bedroom types) in 2018,²⁴ a 9.1 % increase from the previous year. This is a much sharper increase than in previous years. By comparison, the 2013 to 2014 increase in total rents for all bedroom types was 2.2%.

	Bachelor	1 bdrm	2 bdrm	3 bdrm	Total	Total Annual % Change
2013 October	\$706	\$833	\$1,068	\$1,281	\$898	--
2014 October	\$723	\$849	\$1,095	\$1,317	\$918	2.2%
2015 October	\$742	\$867	\$1,128	\$1,384	\$942	2.6%
2016 October	\$785	\$912	\$1,188	\$1,485	\$994	5.5%
2017 October	\$850	\$988	\$1,288	\$1,568	\$1,072	7.8%
2018 October	\$926	\$1076	\$1,406	\$1,647	\$1,170	9.1%

²³ CMHC, Housing In Canada Online.

²⁴ CMHC, Primary Rental Market Statistics, Housing Market Information Portal.

The average rental rates displayed in the chart above are average rates in the overall housing market, **not reflective of units that are currently available for rent, which would be considerably higher**. These averages are based on what tenants are currently paying, which includes long-term tenants who are paying lower than current market rates due to the rent control provided by the BC annual rent allowance increase.

HOUSING STANDARDS

In order for housing to be able to appropriately meet the needs of the region, it must not only be available and affordable, but it also must be of a decent standard and size compared to the household composition.

The central concepts used by CMHC to determine housing standards are as follows:

- **Adequacy** – Housing does not require any major repairs, according to residents
- **Suitability** – Housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements.
- **Affordability** – Housing (rent plus utilities) costs less than 30% of before-tax household income.

More than half (58.1%) of renter households in Greater Victoria were below one or more of the aforementioned housing standards in 2011.²⁵

Furthermore, a concept called “core housing need” assesses these housing standard aspects together. According to CMHC, “a household is in core housing need if its housing is below one or more of the adequacy, suitability, and affordability standards, and it would have to spend more than 30% of its before-tax household income to access local housing that meets all three standards.”²⁶

While 7.0% of owner households in Greater Victoria were in core housing need in 2011, nearly **a third (29.7%) of renter households were in core housing need**, with lone parent renter households and senior renters living alone facing the highest rates of core housing need.²⁷

SPECIFIC GROUPS OF RENTERS FACE DISTINCT CHALLENGES

Some individuals and communities are disproportionately impacted by housing challenges due to intersecting structural and systemic issues that produce varying levels of privilege and vulnerability depending on social location. This data refers to renters across Canada, but it is important to keep in mind in Greater Victoria as well.

- According to CMHC’s report on Housing Conditions of Persons with Disabilities, persons with disabilities are more likely to live in households in “core housing need” than persons without disabilities.²⁸
- According to a table prepared by CMHC based on 2006 Census data, visible minority renter households were nearly three times more likely to be living in housing that did not meet

²⁵ CMHC. Housing Market Information Portal. Core Housing Need, 2011.

²⁶ CMHC. Housing in Canada Online definitions.

https://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Core_Housing_Need_Status

²⁷ CMHC. Housing Market Information Portal. Core Housing Need, 2011.

²⁸ CMHC (2018), Housing Conditions of Persons with Disabilities.

adequacy standards (with 33.4% of visible minority renter households living in housing below adequacy standards) compared to all renter households (11.2% of all renter households) in Canada.

RENTAL HOUSING INSTABILITY AND HOMELESSNESS

According to the Greater Victoria 2018 Point-in-Time Count, there were at least 1,525 people experiencing homelessness on the night of March 15, 2018.

This number does not include the households that are precariously housed or at-risk of homelessness, although the Canadian Observatory on Homelessness includes this category as a part of its Canadian Definition of Homelessness.

GLOSSARY OF TERMS

Acronyms related to housing in Greater Victoria:

- CSPC – Community Social Planning Council of Greater Victoria
- VTAG – Victoria Tenant Action Group
- TAPS – Together Against Poverty Society
- ARI – Annual Allowable Rent Increase
- CMHC – Canada Mortgage and Housing Corporation
- RAP – Rental Assistance Program
- RTA – Residential Tenancy Act of BC
- RTB – Residential Tenancy Branch of BC
- SAFER – Shelter Aid for Elderly Renters
- STIR – Shelter-cost-to-income ratio
- Victoria CMA – Victoria Census Metropolitan Area