HOUSING LOW-INCOME PEOPLE
IN BC's CAPITAL REGION

A report for the United Way of Greater Victoria

COMMUNITY
COUNCIL

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Acknowledgements

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Section 1: Introduction

With an average home price in the greater Victoria region of $560,000 and average condo price of $307,000 in May 2007, purchasing a home is now out of the reach for many mid-income households. Renting an affordable place to live is almost as difficult. The vacancy rate is less than 1% and competition for those few available units is stiff.

People who are homeless or at risk of homelessness have little chance of finding a place to live, especially if they have mental health issues, addictions, or other challenging behaviours. Many stay in sub-standard places, shelters, couch surf with friends, or live on the street. Clearly, a full range of housing type and tenure is needed to ensure that everyone can find a safe, accessible place to live.

The traditional approaches to housing development are no longer enough. The private, public and non-profit sectors all need to look for alternative, innovative solutions to the housing needs of the region.

Within the past 5 years, much has been done to add to the housing stock and/or support homeless people. Although limited, funding has been made available and used effectively to lever further funds.

Still, the housing crisis looms ever larger. This report will help to inform key funders as they determine how to allocate resources in order to increase housing and/or shelter options in this region.

Other research and planning projects are happening simultaneously. Urban Aspects is updating the Victoria Community Plan for homelessness and will include details on available shelter and housing. This will be completed early July 2007. The Capital Regional District's (CRD) Regional Housing Affordability Strategy (March 2007), Regional Housing Trust Fund and subsequent changes to the CRD's housing mandate will change the way the CRD responds to housing affordability. This should help coordinate the region's response to the housing crisis. As well, new players are coming to the table with energy and a vision to create new opportunities.

This report can be used as a framework for an ever-changing scene. It contains a compendium of information that provides an overview of housing affordability specific to BC's Capital Region, including:
- The Housing Continuum
- Details of Users, Programs, and Housing Types along the Continuum
- Housing Issues and Gaps
- Preferred Areas of Interest and/or Involvement along the continuum by Key Players
- Areas of Influence by Key Players
- Priority Demographic Groups by Key Players
- Housing needs and priorities identified by the Federal, Provincial and Regional governments
- Bibliography of Local Research & Relevant Reports

Section 2: The Housing Continuum[1]

Levels of public assistance (financial subsidies, support services, dependence)

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Levels of housing stability and independence

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2.1 Steps to Independence and Housing Stability

	Crisis	**Short Term/ Transitional**	**Supportive**	**Independent Subsidized**	**Creative ownership**	**Market/ Long term no subsidy**
Type	Emergency shelter (≤ 30 days)	Limited term (≤ 2 years)	Long term with supports	Long term rental or co-op	Partially funded to help people "get into" the market Co-op housing	Private rental or owned
Descrip- tion	Highly subsidized Few supports Limited private space Referral to other services	Subsidized housing and supports Shared or Self-contained	Subsidized housing and services Common amenities Self-contained	Subsidized unit or rent allowance Few services Self-contained	Innovative solutions that move people into the market (there may be covenants on their own control	Not subsidized No services Self-contained
Typical Users	Homeless Detox Women leaving abuse	Hard to house Leaving abuse Health/detox Students	Frail elders Mentally ill Disabled	Families, singles, elders with low incomes	Lower income and motivated people. Generally families	Moderate to high income households

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[1]Adapted from *Closing the Gap: Housing Needs and Priorities of BC's Urban Aboriginal People.* Volume I p.7

2.2 Role of housing programs

1. They provide stable shelter, a <u>precondition</u> for addressing social, economic and health problems.

2. They can provide the <u>site</u> for an entire range of supports that enable people to heal, learn, and develop the strength and skills to take charge of their own lives.

3. They provide information to help people find the housing and related services they need to fit their circumstances.

4. They provide ways to ensure that affordable housing is available to the various sectors of the community

5. They provide ways to ensure housing affordability is possible within the CRD. (regulations, mortgages, land tenure, timely opportunities

2.3 Details of Users, Programs and Housing Types on the Housing Continuum

Crisis	Short Term/ Transitional	Supportive	Independent Subsidized	Creative ownership	Market/Long term no subsidy
Users	Users	Users	Users	Housing types or programs	Housing types
Singles men	Hard to house and those at-risk of homelessness	Frail elderly and/or complex care for seniors	Single and two parent low income families	Habitat for Humanity	Home ownership
Single women	Women leaving abuse but need longer term supports	Disabled and those with mobility problems	Youth	Langford Affordable Housing Program	Flex housing
Families	People moving towards stable housing	Addictions and Mental Health	Low income singles	Family Self-Sufficiency	Co-op housing
Women leaving abusive relationships	Post-detox, mental health/ or attempted suicide	People moving on and off reserve	Low income seniors, and baby boomers - no supports	Coop housing (ex Roots and Roofs Coop)	Co-housing
Mental Health	Medical stay (e.g. post operative, high risk pregnancy)	Developmental disabilities including FAS and FASD	Foster families	Adapted dwellings for seniors – new housing arrangements	Home ownership/leased land
Detox – those in crisis	Relief and respite for foster parents	Women at risk who may lose children to care	Grandparents with legal custody or not	Regulation changes via pilot projects	
Those with low barriers but have no housing	Very young pregnant girls/or at-risk pregnant girls	"Discarded people", older people with addictions who live outside	Large and extended families needed 4+ bedrooms	Mortgage helper programs	
Unhoused – street people	Post-detox substance use (no MH issues)	Post-jail	Rent sups		
Street youth	Aboriginal people moving from reserve into the city	Independent living for youth	Aboriginal people – including cultural supports and understanding	Other Innovative & creative programs	
Behavioural issues – FASD, head injuries	Immigrant and Refugee families				
Street workers	Students				
Seniors who need next level care immediately	"Back Door" youth				
People who live in motels/hotels					

Section 3: Housing Issues and Gaps in the CRD

Much has been accomplished in the past few years as many begin to understand the implications of homelessness and affordable housing shortage on the region. This needs to be celebrated. However, it is not enough. The number of homeless people and those living on low incomes is increasing as is the scope of their problems. The lack of affordable housing puts pressure on the whole community.

There is a wide range of organizations and individuals who work towards increasing the stock of affordable housing and/or shelters in the CRD. Many have become "key players" and are able to have influence on local housing affordability and/or homelessness issues in the region.

A number of "key players" commented on housing issues and gaps in the region and offered suggestions for change. The following is a compilation of their comments.

3.1 General Gaps

Leadership
- "People are working in silos". Although they may sit on many committees together, the work and the decisions made are individual. Better coordination would increase their influence and overall ability to create more housing.
- The CRD has taken a major step by setting up a homelessness secretariat and a housing secretariat. Communication between the CRD and others as well as having their "buy-in" is critical.
- "We have lots of ideas, but we don't have a well-thought out project we can consider funding."
- Co-planning - To speed up decisions and allow developments to proceed, one person suggested that all players be brought to a room to discuss the project together and work out solutions on the spot.

Funding
- There is not enough funding available to produce the number of units needed to relieve the housing pressure for low income people. Senior levels of government including VIHA need to come to the table. With housing costs so high, and the need for housing so great, more funding is needed for both capital and related housing support.
- Municipalities need to be pro-active in offering opportunities to increase affordable housing. They have access to a number of tools which could lower housing costs. These include, but are not limited to Development Cost Charges, land, bonus density. Local and regional housing trusts are one solution, but each municipality could do more to help the full housing needs. Publicly owned land can also be made available by donation, selling below market value or long term land lease.

Innovation
- Because housing costs are so high and the living situation of many people is so desperate, the answer is not to continue to do more of what has already been done, although that is also needed. The answer is to create innovative projects that have support from the funders, the regulators, and the public.

Awareness
- The general public does not understand what the impact of high housing costs are to the community. Nor do they understand the degree to which mental health and addiction issues affect the whole community.
- They also do not understand the financial costs of building, which, ultimately affect housing/shelter costs within the CRD.
- Neighbourhoods resisting change – neighbourhoods need to be asked to help find solutions.

Timeliness
- In most municipalities, the time it takes to procure funding, develop a project, and have it go through the proper process before approvals, can often be years. Costs continue to rise each year and many projects have been subsequently cancelled.
- Immediate housing needs cannot be solved in a timely manner.

Regulations
- Many government regulations regarding zoning, permits, secondary suite by-laws, limit options for affordable accommodation. Working with municipal councils and developing innovative examples of how some regulation changes can have a positive impact on housing costs can lead to more long term, sustainable solutions for housing affordability. For example, changing secondary suite by-laws opens the door for many new legal units and also acts as mortgage helpers for those living on limited incomes.

Development Realities
- Neighbourhoods, planners, and elected officials need to understand the financial realities of producing housing. A course on development for everyone could be useful so that, when people argue for or against a project, they do with full knowledge of what is involved.

3.2 Specific Gaps

In the CRD, there is not enough affordable housing. People commented that more housing and shelter was needed across the full continuum of housing. However, people have different priorities. Some of the priorities are:

"Housing First"
> This policy means that people need housing so they can stabilize and move towards self-sufficiency. However, "Housing First" policy also recognizes that some people may need services to keep them in their home. In these cases, services must go hand-in-hand with housing, especially for those on the left side of the continuum.

Emergency Shelter
> The amount of shelter for those in crisis is inadequate. One person expressed the concern about those "discarded people". He said that if those with mental health issues are evicted, they also lose any services they may have. These are the ones who cause havoc on the streets. He said that services should follow the individual.

Family housing
> Some said that there is not enough housing for low income families. Nearly 1000 families are presently on the wait list for subsidized housing in the CRD. Many other families have not put their names on the wait lists as they know that they may not be offered a unit for 2-3 years.

Creative ownership
> Most people commented that innovative projects are needed. One person said that, "the private sector innovates all the time." They can play an active role in coming up with new ways to produce the housing needed." This is also the place where private and public meet. Public funding is needed to pilot innovative ideas, policies and programs.

Low waged
> Both families and individuals who are working but have low wages do not have many housing options. There are few government programs available to them. They generally live from pay check to pay check.

Low income singles with multiple barriers
> New forms of housing are needed that are safe and affordable and that fit into the neighbourhood, yet can accommodate the needs of those on low income with mental health and/or addiction issues.

3.3 Some Considerations for Funders

Leverage

There are a number of funds that can be used for housing-related projects. However, each fund in itself is limited in its overall impact on housing in the region. If they lever their funds, they could make a greater difference. One person suggested that funders meet on an annual basis to decide together on priorities and determine what is needed.

Long term impact

Projects should demonstrate how they will have long term impact in the community. This could be through policy changes, new partnerships, or a range of other long-term solutions.

Clarity

A need for open and transparent process for funding criteria and what United Way is looking for.

Pro-Active

Consideration to pro-active approach to specific projects vs. reactive. Should the United Way respond to requests and make decisions on the best projects or should it decide where the gaps are and look for an organization who can fill those gaps?

Section 4: Key Players in Housing

4.1 Areas of Interest of Key Players in Housing

	Crisis	Short Term Transitional	Supportive	Independent Subsidized	Creative Ownership	Market/ Long term no subsidy
BC Housing	X	X	X	X	X	
Burnside Gorge Community Assoc	X				X	
Capital Region Housing Corporation			X	X		
CHBA					X	X
Coast Capital				X		
Community Council	X	X	X	X	X	X
Cool Aid	X	X	X			
CRD housing & homelessness secretariat	X	X	X	X	X	X
Faith based organizations	X			X		
HAP				X	X	X
Independent Settlement Society	X	X				
M'Akola Housing			X	X		
Municipalities	X			X	X	
Beacon Community Services			X	X		
Non-profit housing providers group	X	X	X	X		
Pacifica Housing	X	X		X		
Quality of Life CHALLENGE	X	X	X	X	X	X
Victoria Steering Cttee on Homelessness	X	X				
ROMS			X	X		X
Service clubs	X		X	X	X	
UDI	X				X	X
Vancity	X				X	X

	Crisis	Short Term Transitional	Supportive	Independent Subsidized	Creative Ownership	Market/ Long term no subsidy
Victoria Real Estate Board	X				X	X
Victoria Seniors Housing Society			X	X		
VIHA	X	X	X			
United Way Impact Council, undetermined as of June 2007						

4.2 Areas of Influence of Key Players in Housing

Contributions	Enab-ler	Builder (private)	Builder (non-profit)	Service provider	Funder	Increase aware-ness	Advoc-acy	Comm-unity Mobiliz-ation	Leader	Broker	Re-search	Lever-age	Con-necting	Policy Develop-ment	Influen-cing Policy
BC Housing	X		X	X	X						X			X	X
Burnside Gorge Comm. Assoc			X	X		X	X	X							X
Capital Region Housing Corporation			X						X	X		X	X	X	X
Canadian Homebuilders Assoc.		X					X								X
Coast Capital Savings & Credit Union	X				X				X				X		
Community Council	X					X	X	X			X				X
Cool Aid Society	X		X	X					X						X
CRD - housing and homelessness secretariat	X						X	X							X
Faith based organizations				X			X	X							X
Housing Affordability Partnership (HAP)	X									X			X		X
Independent Settlement Project	X	X				X		X							X
M'Akola Housing			X	X								X			
Municipalities	X			X					X		X	X		X	

Contributions	Enabler	Builder (private)	Builder (non-profit)	Service provider	Funder	Increase awareness	Advocacy	Community Mobilization	Leader	Broker	Research	Leverage	Connecting	Policy Development	Influencing Policy
Community Assoc's				X	X			X					X		X
Non-profit housing providers group	X												X		X
Pacifica Housing	X		X	X									X		
Quality of Life Challenge	X					X	X	X			X				X
Victoria Steering Cttee on Homelessness	X						X	X	X						
Rental Owners and Managers Society (ROMS)						X					X				X
Service clubs			X												
Urban Development Institute (UDI)		X				X				X			X		X
Vancity Savings & Credit Union	X				X	X				X					
Victoria Real Estate Board	X				X				X	X					X
Vancouver Island Health Authority (VIHA)			X	X	X						X			X	
United Way Impact Council, undetermined as of June 2007															

4.3 Demographic Focus of Key Players in Housing

	Youth	Singles	Seniors	Single parents	Families	Aboriginal people	New immigrants	Disabled	General
BC Housing			X	X	X	X	X	X	
Burnside Gorge Community Assoc				X	X				
Capital Region Housing Corporation			X	X	X				

	Youth	Singles	Seniors	Single parents	Families	Aboriginal people	New immigrants	Disabled	General
CHBA									X
Coast Capital									X
Community Council									X
Cool Aid	X	X				X			
CRD - housing and homelessness secretariat									X
Faith based organizations	X								
HAP									X
Independent Settlement Society	X			X	X				
M'Akola Housing			X	X	X	X			
Municipalities									X
Community Association			X	X	X				
Non-profit housing providers group			X	X	X	X			
Pacifica Housing		X		X	X		X		
Quality of Life Challenge									X
Victoria Steering Cttee on Homelessness	X	X	X	X	X	X	X	X	
ROMS									X
Service clubs			X	X				X	
UDI									X
Vancity	X					X			X
Victoria Real Estate Board									X
Victoria Seniors Housing Society			X						
VIHA		X	X					X	
United Way Impact Council, undetermined as of June 2007									

Section 5: Housing Needs and Priorities Identified by the Federal, Provincial, and Local Governments.

5.1 Federal Government

There is no national housing strategy. However, Canada Mortgage and Housing has prioritized housing needs. (Housing Observer 2006)

Those in most housing need are:
- Single parents
- Seniors living alone
- Aboriginal people
- New immigrants

Housing solutions must be found especially for those with
- Mental illness
- Drug and alcohol related problems

5.2 Provincial Government

The BC government, in Housing Matters, October 2006, outlined 6 strategies for housing priority and policy.
1. Homeless have access to stable housing with integrated support services
2. BC's most vulnerable citizens receive priority for assistance
3. Aboriginal housing is addressed
4. Low income households have improved access to affordable rental housing
5. Home ownership is supported as an avenue to self-sufficiency
6. BC's housing and building regulatory system is safe, stable, and efficient

Two policy changes to note are
1. Individual or households with special needs are given priority to subsidized housing
2. Province owned subsidized housing will be renovated to better meet needs of low income households with special needs.

5.3 Capital Regional District (CRD)

The CRD has developed housing priorities in the Regional Housing Affordability Strategy (March 2007). They are:

1. Secure more funding for non-market, low-end of market housing (including expanding the Regional Housing Trust Fund to the entire region)

2. Establish and Enhance Pro-Affordability Local Government Policies and Regulation across the Region (encouraging pro-affordability policies and regulations within each municipality)

3. Facilitate Community-Based Affordability Partnership and Initiatives (Continue collaboration with existing community-based partnership, the Housing Affordability Partnership (HAP) and the development industry)
4. Build Neighbourhood-Level Support for Housing Affordability (building awareness and support and sharing information, all in support of housing affordability)
5. Expand the Scope of the Victoria Homelessness Community Plan to the Region as a Whole (including establishment of a Regional Homelessness Task Force)

The role of the Capital Regional District's Secretariat for Housing and Homelessness is in the process of formation. It is tasked to implement the Regional Housing Strategy of the CRD.

5.4 Municipalities

The 13 municipalities that make up the Capital Regional District have a range of strategies in support of housing affordability. They include housing committees, secondary suites by-laws, affordable housing trust funds, tax breaks for affordable housing units. Detailing this work is beyond the scope of this project.

Section 6: Bibliography of Relevant Local Research Reports

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