by Seth Klein and **Lorraine Copas** SEPTEMBER 2010 sparc bc CANADIAN CENTRE for POLICY ALTERNATIVES

Unpacking the Housing Numbers

How much new social housing is BC building?

KEY FINDINGS

THIS SHORT PAPER DRAWS ON DATA in the BC government's own service plans to put together a picture of where we have seen concrete action on the housing front and where action has been in short supply.

Most of the increased government support in recent years has been focused in three areas: rental assistance supplements, new emergency shelter beds, and the purchase of existing SRO (single room occupancy) hotels. While these initiatives are helpful and laudable, they do not create actual new low-income housing units.

Overall, the number of households assisted by provincial housing programs increased by approximately 11,530 over the last five years. However:

- Of this increase, 63 per cent (7,270 households) can be attributed to rental assistance to families through the Rental Assistance Program, while another 1,010 are individuals assisted through the Homeless Rent Supplement;
- Another 1,420 of the total increase are new emergency shelter beds (not housing units); and
- 1,550 of the "new" supportive housing units for homeless people with mental health and addiction problems are in the purchased SRO hotels (rather than actual new low-income housing supply).

There has been genuine growth of supply in some areas, such as about 1,500 units of new supportive housing for the homeless, and housing for frail seniors. But against these increases, the province has seen a loss of 2,820 independent social housing units.

Taken together, the government's own data indicate an overall net increase of only 280 actual social housing units over the past five years, a sobering and concerning finding.

In contrast, between the mid-1970s and early 1990s, with the help of the federal government, BC created between 1,000 and 1,500 new units of social housing per year.

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THE CONTEXT

British Columbians are distressed by the rise in homelessness in our society, yet we too often feel resigned. Older British Columbians remember a time when homelessness was unusual, but nevertheless, we have accepted today's reality as the new normal, as somehow inevitable.

But there is no great mystery behind the emergence of widespread homelessness in BC. While many factors are at play—a high-cost rental housing market, a private sector market that works better for high-end condo development, low wages, addiction and mental health problems, and gaps in the social safety net¹—there is also the simple fact that as a society we used to be considerably better at bringing new affordable housing units on-line every year.

The need for a greater supply of social, supportive, low-income and affordable housing is

- housing far outweighs the supply—BC Housing, the provider of social housing across BC, had over 13,400 applicants on its waitlist in May 2008.²

Waiting lists for social housing indicate that the demand for publicly subsidized

- In Metro Vancouver alone more than 2,600 individuals were homeless on the night of the last count (a "snapshot" based on a single night and therefore no doubt an under-count) in March 2008, a 22 per cent increase since the previous count in 2005, and a 137 per cent increase over 2002.³
- In the province as a whole, according to a 2008 study by SFU's Centre for Applied Research in Mental Health and Addictions, BC had 11,750 people with severe addictions and/or mental illness who were "absolutely homeless."4
- Many families and individuals with housing are in a precarious situation, paying a very large share of their income on shelter. According to the most recent Census, BC has the worst record of housing affordability in Canada, with almost one in three renter households spending 30 per cent or more of their gross household income on housing costs.⁵ Core housing need estimates prepared by Canada Mortgage and Housing Corporation (CMHC) show there are more than 133,000 renter households across BC in core housing need (i.e. spending at least 30 per cent of their income on shelter) with almost half of these households spending 50 per cent or more of their income on shelter.⁶

The simple fact is that as a society we used to be considerably better at bringing new affordable housing units on-line every year.

SO, WHAT HAS CHANGED?

BC Housing's service plan shows 95,450 households and individuals assisted in BC in the current year (2010/11). However, this figure combines a wide range of services, not just traditional social housing programs, but also rent assistance for households in the private market and emergency shelter beds.

One of the major challenges today is that the demand for social housing far exceeds the supply of new units being created. From the mid-1960s to the mid-1990s the federal government was a major partner in providing funding for new public and social housing programs. Information published by CMHC shows that in the 10 to 15 years prior to the 1993 withdrawal of federal funding for new social housing development, there were an average of 15,000 to 16,000 new social housing units added *each year* across Canada—1,000 to 1,500 of them in BC (not including co-op units and special needs housing).⁷

To a large extent, we still live with the legacy of that era. However, since 1993 two significant shifts have contributed to the housing affordability and homelessness crisis we see today: the way we define subsidized housing and the type of investments being made.

TODAY'S DEFINITION OF SUBSIDIZED HOUSING

To a large extent, the continuum of housing shown in BC Housing's service plan no longer represents what was traditionally understood as social housing. Rather, many of the numbers set out in Table 1 (see page 6) reflect a much broader set of initiatives, including the purchase of single room occupancy hotel units, assisted living, supported housing, emergency shelter beds and rent assistance for households living in the private market, as well as independent social housing.

The province has also shifted towards a "housing-plus" approach. Meaning, all funding for new units has gone toward housing with supports—either supportive housing for homeless people with addictions and/or mental health challenges, or assisted living for seniors. Moreover, this shift has resulted in a transfer of costs previously provided by other ministries, such as health. This means that limited housing dollars are now being directed toward these more intensive types of housing.

The need for such supported/assisted housing is clear. But it has come at the expense of basic (and less costly) social housing for those who simply struggle with low incomes. Indeed, not only have there been limited investments in increasing the supply of basic social housing available for low-income families and seniors, but (as noted below) some of the new supportive/assisted housing represents the conversion of basic social housing into "housing-plus"—leaving even fewer units for low-income families and seniors in need of housing.

Ironically, social service providers have also reported that the lack of available independent social housing units has meant some people stay in more costly supportive housing for longer than they need to because there are no basic affordable housing units into which they can "graduate." For example, after a period of crisis and the need for higher-intensity services and supports, many individuals with mental health or addiction challenges would be able to live independently with a lower level of support if these units were available.

In the 10 to 15 years prior to the 1993 withdrawal of federal funding for new social housing development, there were an average of 15,000 to 16,000 new social housing units added *each year* across Canada—1,000 to 1,500 of them in BC.

While there is a perception that the last few years have seen considerable government activity (there is certainly no shortage of public announcements) it is necessary to look at the type of housing being created and the extent to which this housing is successful at addressing the current gaps or deficits within the housing system.

To answer that question, this short paper draws on the data in BC Housing's own service plans to put together a picture of where we have seen progress relative to the need and where we have not; where we have seen concrete action, and where action has been in short supply.

Glossary of Social Housing Terms

ASSISTED LIVING: Housing for people, mainly seniors, with low to moderate levels of disability who require daily personal assistance to live independently.

BC HOUSING: The Crown corporation responsible for the delivery of provincial housing programs, and the direct management of some of the social housing stock. Non-profit and co-op providers also play an important role, with non-profit societies owning and/or operating housing with support from BC Housing.

EMERGENCY SHELTERS: Short-term beds for homeless people, some with meals and other services.

HOMELESS RENT SUPPLEMENT: After a pilot stage, the homeless rent supplement was made permanent in 2007, when the province announced "750 rent supplement units to assist the homeless in the private market." See www.bchousing.org/programs/ Homeless_Outreach_Program

RENTAL ASSISTANCE PROGRAM (RAP): Provides assistance to help with monthly rent payments. Families must have a gross annual household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year. See www.bchousing.org/programs/RAP

SENIORS' SUPPORTIVE HOUSING: Provides housing plus support services for seniors, and can include assisted living and independent living units. More recently BC initiated a program in selected subsidized housing developments to retrofit existing stock to provide enhanced services and supports, targeted primarily to low-income seniors who need assistance to live independently. See www.bchousing.org/programs/SSH

SHELTER AID FOR ELDERLY RENTERS (SAFER):

Provides monthly financial assistance to low-income seniors (60 and older). See www.bchousing.org/programs/SAFER

SINGLE ROOM OCCUPANCY (SRO) HOTELS: Provide short-term or long-term accommodation in small single rooms, typically without private bathrooms or kitchens. See www.bchousing.org/programs/SRO

SOCIAL HOUSING AND SUBSIDIZED HOUSING:

Social housing typically refers to traditional public, non-profit and co-op housing programs developed with federal and/or provincial funding; can include public housing (managed by BC Housing) as well as non-profit and co-op housing stock. Under more recent program/language changes, subsidized housing is often used to indicate any housing that gets a provincial subsidy, and therefore may include, for example, an emergency shelter bed or a renter in the private market receiving a rent subsidy. See www. bchousing.org/applicants/affordable

SUPPORTIVE HOUSING: Long-term (over 90 days) housing and on-site support services for people who are homeless or are at risk of homelessness, who are affected by mental illness, or who have or are recovering from addictions. See www.housing.gov. bc.ca/housing/supportivehousing.htm

TRANSITIONAL HOUSING FOR WOMEN: Includes transition houses, safe homes and second stage (longer term) housing for women and their children fleeing abuse. www.bchousing.org/programs/transition_housing

WHERE WE HAVE SEEN PROGRESS, AND WHERE NOT

Under the *Budget Transparency and Accountability Act*, provincial ministries and agencies are required to develop and submit annual services plans, intended to set out the government's plans for the year in terms of the delivery of programs and services and the related budget provisions.

Table 1 on page 6 is produced entirely from the annual service plans produced by BC Housing over the past five years. By unpacking the information in the service plans, it is possible to get a more complete picture of where government housing investments have been targeted. The following picture emerges.

Emergency Shelters and Housing for the Homeless

Initiatives in this category focus on reducing the number of individuals living on the streets. These include emergency shelter spaces; supported housing for homeless people with mental illness, addictions and other challenges; and rent supplements for homeless people to aid them in securing housing in the private market.

In 2009/2010, BC Housing's service plan shows there were 8,370 of these services for homeless people. In 2010/2011, this number increases by 780, including approximately 380 more spaces in emergency shelters and 520 new transitional/supportive housing units for those who are homeless and at risk. At the same time, Table 1 shows an expected decrease in the number of homeless rent supplements available.

As can be seen in the table, BC witnessed a sizable shift as of 2008/09. That year saw an increase in the number of emergency shelter beds (from 1,320 spaces to 2,170), with continuing but slower growth into 2010/2011. The quality of these emergency shelter spaces varies significantly. For example, at Bridge Shelter in Vancouver, women have their own rooms and shared kitchen facilities, whereas at Vancouver HEAT (Homeless Emergency Action Team) shelters, people are simply provided a mat on the floor.

Similarly, the table shows a significant increase in housing for the homeless since 2007/2008. This supportive housing jumped from 2,500 units in 2007/08 to 4,200 units in 2008/09 and to 5,530 units this year. Importantly, however, much of this growth does not represent an increase in the actual stock of low-income housing units, but instead reflects the provincial government's decision, starting in 2007, to purchase 26 single-room occupancy hotels (24 of which are in Vancouver), at a cost of \$86 million. This policy, covering 1,550 rooms (or about half of the increase in this category), is certainly welcome as it has preserved housing that may have been lost to conversion to tourist hotels, gentrification in the Downtown Eastside, or more expensive housing (particularly in the lead-up to the Olympics), and has resulted in some much-needed renovations (according to the provincial government, it is spending \$54 million on renovations to these units). These SROs are also now operated by non-profit societies (an improvement over private landlords who sometimes stole from their tenants and often allowed the SROs to fall into terrible disrepair). But while this shows as an increase in the government's service plan numbers, it is not new housing.

The increase in the number of emergency shelter spaces and housing for the homeless is important, and the federal and provincial governments should be acknowledged for

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investments made in this area. However, shelter operators remain strong advocates for permanent housing resources rather than adding additional shelter capacity, and the SROs (even when cleaned up) are far from ideal housing (they are tiny units generally without kitchens or private washrooms) and are already occupied by individuals who without this housing would themselves be living on the streets.

Furthermore, the anticipated decrease in the number of individuals being assisted through the government's homeless rent supplement assistance means that ultimately fewer homeless individuals will receive the assistance they need to move into permanent housing.

There remains a deep need to add new affordable housing units if we are to succeed in breaking the cycle of homelessness and poverty we see today. The activity seen in this broad "homeless" category is certainly positive. But over five years, only about 1,500 units of supportive housing represents actual new low-income housing stock. Ultimately, affordable housing is the solution to homelessness.

Table 1: BC Housing Initiatives, Households Assisted by the Continuum of Housing and Support Services, 2006/2007 to 2010/2011

	2006/2007	2007/2008	2008/2009	2009/2010 update	2010/2011	1 year change (2010 over 2009)	5 year change (2010 over 2006)
Homeless	3,680	3,820	7,440	8,370	9,150	780	5,470
Emergency shelters	1,190	1,320	2,170	2,230	2,610	380	1,420
Housing for the homeless	2,490	2,500	4,200	5,010	5,530	520	3,040
Homeless rent supplements (approx. \$120/month)			1,070	1,130	1,010	(120)	1,010
Transitional/supportive	17,460	17,930	16,810	18,750	19,070	320	1,610
Special needs*	14,430	14,610	4,560	6,180	6,480	300	(7,950)
Frail seniors*	3,030	3,320	12,250	11,790	11,860	70	8,830
Women and children fleeing abuse				780	730	(50)	730
Independent social housing	43,760	43,760	42,700	41,330	40,940	(390)	(2,820)
Low income seniors	23,880	23,500	21,940	20,610	21,020	410	(2,860)
Low income families	17,350	17,060	17,230	17,060	19,920	2,860	2,570
Aboriginal families	2,530	3,200	3,530	3,660	n/a (no longer listed separately)		
Rent assistance in the private market	19,020	33,160	22,960	24,980	26,290	1,310	7,270
SAFER (Shelter Aid for Elderly Renters)	19,020	18,280	15,610	15,840	15,960	120	(3,060)
RAP (Rental Assistance Program for Families)		14,880	7,350	9,140	10,330	1,190	10,330
Total households served	83,920	83,790	89,910	93,430	95,450	2,020	11,530

Note *The service plans show an odd shift in these numbers between 2007/08 and 2008/09 that may represent a transposition error.

The authors have reproduced the numbers as they appear in the service plans.

Source: BC Housing Service Plan data, 2006/2007 to 2010/2011

Transitional/Supportive Housing

Transitional and supportive housing includes a broad range of housing and support models, including special needs housing (such as group homes), as well as assisted living for frail seniors, and housing for seniors and people with disabilities who need some supports.

This category shows a net increase of approximately 2,260 units in the past two years, with a significant percentage of the increase attributed to 730 units of transitional housing for women and children fleeing abuse. However, these units are not necessarily new units and are more likely the result of the government's decision to transfer administrative responsibility for transition housing from the Ministry of Housing and Social Development to BC Housing. While this change may contribute to improved coordination, it does not add new supply.

Also in this category, there appears to be an increase of 300 units in special needs housing for 2010/2011, as well as a modest increase of 70 units of housing for frail seniors.⁹ These increases are to be expected, given the government's commitments under the Independent Living BC program and/or due to units being converted and retrofitted to provide for increased housing options for aging seniors under the government's Seniors' Supportive Housing program.¹⁰

Independent Social Housing

The independent social housing category is what most people rightly think of when they hear of social housing or affordable housing. This is the housing available to low-income families and seniors, and specialized housing programs such as Aboriginal housing. It is low-rent, non-market housing for households that would otherwise have great difficulty finding housing they can afford. But it does not include special supports. Year over year declines reported in this category suggest an alarming trend when compared to the long waiting lists for BC Housing and the chronic shortfall in the supply of units relative to demand.

Independent social housing shows a net decline in the total number of units available (a reduction of 2,820 units over five years), yet the figures for the last year suggest that both the number of units for low-income seniors and low-income families increased. These latest increases, however, are deceptive, likely attributable to a change in the way data is reported. For example, there appears to be a shift in the way Aboriginal family housing is reported: if the 3,660 Aboriginal housing units that stopped being reported separately in 2010/2011 are now part of the portfolio of family housing, the data shows there could have been a loss of as many as 800 family housing units. The loss of family units at Little Mountain in Vancouver is likely captured within this shift.

The provincial government has also initiated another program that could have a detrimental impact on this critical segment of the housing continuum. The Seniors' Supportive Housing (SSH) initiative was announced as part of the 2007/2008 budget and was implemented in 2008/2009 and 2009/2010. Through SSH the government is retrofitting and converting existing social housing stock into housing with supports specifically for frail seniors. In theory this may make sense given the increased demand for supportive housing/assisted living arising from an aging population and can help to facilitate the aging in place for some seniors living in social housing. However, the basic social housing system is

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already in deficit. Removing valuable units from the existing housing supply will only mean that low-income families and seniors who need this housing are worse off.

The lack of new units in this critical segment of the housing continuum also speaks directly to the underlying housing and homelessness crisis we are experiencing in BC. Low-income individuals, families and seniors who are not dealing with acute issues of disability, addiction or illness have seen a net decline in the social housing stock available to them, and have been left to struggle on their own in the private market, even as those rents escalate. Those with children (if they are not in receipt of social assistance) and seniors can seek help from the SAFER and RAP rent assistance programs (see below), but low-income singles are completely on their own.

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Pending a policy change and an increase in the supply of units available, it is likely that many of those on BC Housing's applicant registry, including low-income seniors, working poor families and single-parent families, will continue to languish there for a very long time.

Rent Assistance in the Private Market

Of the overall increase in housing services captured in Table 1, the majority of growth has been in the rent assistance category, as a result of the introduction in late 2006 of the Rental Assistance Program (RAP) for families with children under 18. This final category also includes the Shelter Aid for Elderly Renters (SAFER) program, although data in BC Housing's service plan suggests the number of senior households receiving this assistance has actually declined over the last five years.

Rental assistance provided through the SAFER and RAP programs aims to help low-income renters housed in the private market. Theoretically, the programs are designed to help reduce the gap between what a household can afford to pay and the cost of their housing (with a ceiling on the rent level). Based on BC Housing's service plan, there are approximately 10,330 low-income families and 15,960 low-income seniors across BC receiving assistance under these programs. The service plan estimates also show that the government expects a modest increase in the number of families assisted.

Concerns have been raised, however, about the effectiveness of these programs. The RAP for families with children has seen some modest growth since its inception, although notably, the service plan figures for 2007/08 capture the fact that, when first introduced, the government anticipated a much larger take-up than actually transpired. The program is somewhat passive, in that it relies on families to apply, prompted by government advertisements. Given the importance that stable and affordable housing plays in promoting family well-being, it ought to be possible to proactively offer these grants to all families with incomes that fall below a given income level, data the government can access from income tax returns.

The RAP program also offers a maximum grant of about \$700 per month (depending on family size, although the average grant is about half this amount), and is not available to families once their gross annual household income reaches \$35,000 (an amount well below what the CCPA and First Call calculate the family living wage to be). ¹¹ Thus, families with incomes above \$35,000, while no longer qualifying for the RAP, still face considerable hardship finding affordable accommodation in much of BC. Importantly, families who rely on social assistance for their income are not eligible for RAP assistance and must struggle to

find housing they can afford within the more limited levels of assistance available to them through the shelter portion of the province's income assistance.¹²

Data from the 2006 Census shows that across BC, there are approximately 46,250 families with children who rent and who have an annual income of \$30,000 or less and an additional 20,380 families with annual incomes between \$30,000 and \$40,000. Given how many families in BC have low incomes, it is surprising there are only about 10,000 households availing themselves of, or able to access, this program—a finding that suggests many of those who most need this assistance do not know about it or are unable to get it.

One of the other challenges with rental assistance programs, as noted in housing and research literature, is that an increase in rent can negate the benefits realized under the program, especially if the income and rent ceilings are not adjusted to take this into account. Indeed, it is entirely possible that in markets with a low vacancy rate, rental assistance programs such as SAFER and RAP may even encourage rent increases.

Research published by Don Drummond of TD Economics observed that "in an environment of tight supply, the benefits [of shelter allowances] generally flow upward to the landlord in the short-to-medium term as low income tenants use the subsidy to compete for a fixed supply of rental units." Drummond also notes that there is the potential for adverse outcomes for those not eligible for assistance with those receiving the assistance having additional resources they can use to compete for a fixed supply of rental units "leaving unsubsidized households—frequently the working poor—relatively worse off." 14

While no doubt the assistance provided under the SAFER and RAP programs is important to the households being assisted, without careful consideration to program design and individual outcomes, it has the potential of leaving many families and individuals precariously housed. And in tight housing markets with low vacancies, it does nothing to increase the supply of affordable housing.

Families who rely on social assistance are not eligible for help from the Rental Assistance Program and must struggle to find housing they can afford within the more limited levels of assistance available to them through the shelter portion of the province's income assistance.

THE BIG PICTURE

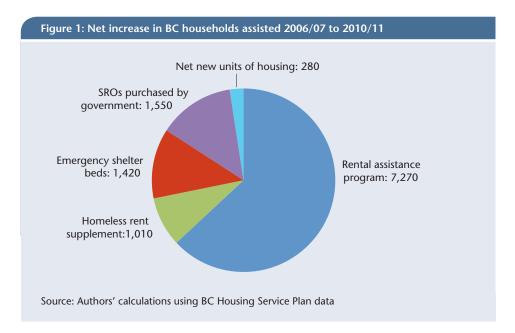
Table 1 shows that, overall, the number of households assisted by provincial housing programs increased by approximately 11,530 over the last five years. However:

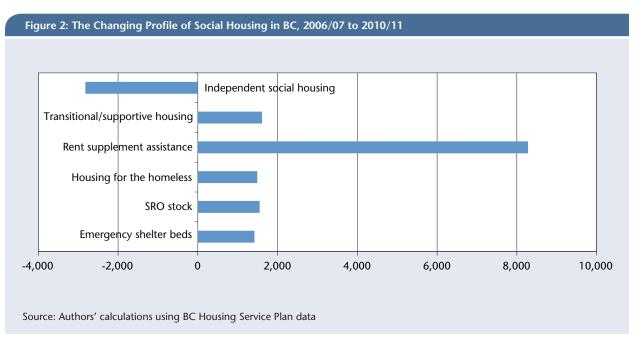
- Of this increase, 63 per cent (7,270 households) is attributable to the provision of rent assistance to families through the province's Rental Assistance Program;
- Another 1,010 of the total increase represents individuals assisted through the 2008/09 introduction of the Homeless Rent Supplement (which the service plan data suggest the government plans to scale back);
- Another 1,420 of the total increase are new emergency shelter beds (not housing units); and
- Of the "new" supportive housing units for homeless people with mental health and addiction problems, 1,550 are in purchased SRO hotels (rather than actual new low-income units).

There has been genuine growth in housing supply in some areas, such as the 1,500 units of new supportive housing for the homeless, and housing for frail seniors. But against these increases, the province has seen a loss of 2,820 independent social housing units.

If one were to adopt a more rigorous definition and count only those units that have actually contributed to a net increase in supply, the picture that emerges is both sobering and concerning: could it actually be that there has been a net increase of only 280 units of new social housing in the last five years—the figure that emerges from the government's own service plans? While it is impossible to fully confirm these numbers (as the provincial numbers are far from transparent), it does indicate a clear need to pause and ask if we are getting it right as a province.

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CONCLUSION

Set against rising housing costs, stagnant incomes, frozen welfare rates, a minimum wage that has not increased in almost a decade and is now the lowest in Canada, and a growing population, the picture that emerges through this analysis helps to explain why so many communities across BC continue to see an increase in the housing and homelessness crisis. While rental assistance grants are helpful to many, they simply do not increase the stock of low-income affordable housing. And therein lies the problem.

In May 2010, the Province of BC, City of Vancouver and Streetohome Foundation announced the welcome news that, after years of promises, funding had been committed to complete the remaining planned eight sites of new supportive housing, totaling just over 1,000 new units. This too is a positive development, but these units will not be completed until 2013.

Even with these types of efforts, it makes for a stark contrast to the previous reality of 1,000 to 1,500 new units coming on stream every year. Understood in this way, the mystery of rising homelessness no longer seems all that mysterious. These findings also make a clear case for the need for both a comprehensive provincial action plan (as the BC Auditor-General has said)¹⁶ and a strong national affordable housing strategy (as MP Libby Davies has proposed in Bill C-304 currently before Parliament).

Based on figures in the BC government's May 2010 announcement, it costs just over \$250 million (including the cost of the land provided by the City of Vancouver) to build 1,000 units of supportive housing. That means that if British Columbia wanted to add 2,000 units of new social housing per year, the annual cost would be about \$500 million. Surely in a province as wealthy as ours, that is not asking too much to end the homeless crisis in BC.

These findings make a clear case for the need for both a comprehensive provincial action plan (as the BC Auditor-General has said) and a strong national affordable housing strategy, which is currently before parliament.

Notes

- 1 The CCPA has published a number of reports that link inadequate and inaccessible welfare to homelessness. See for example Bruce Wallace, Seth Klein and Marge Reitsma-Street, *Denied Assistance: Closing the Front Door on Welfare in BC* (Vancouver: CCPA and the Vancouver Island Public Interest Research Group, 2006); and Seth Klein and Jane Pulkingham, *Living on Welfare in BC: Experiences of Longer-Term "Expected to Work" Recipients* (Vancouver: CCPA, 2008).
- 2 BC Housing, Applicant Waiting List Summary by Provincial Electoral District (May 2008).
- 3 Still on our streets.... Results of the 2008 Metro Vancouver Homeless Count, commissioned by Greater Vancouver Regional Steering Committee on Homelessness (May 2008).
- 4 The study also found that this group of homeless people costs the public treasury \$644 million (or \$55,000 per person) in health care, correctional and social services each year—far more than the cost of housing them. See Michelle Patterson, Julian Somers, Karen McIntosh, Alan Shiell and Charles James Frankish, *Housing and Support for Adults with Severe Addictions and/or Mental Illness in British* (Centre for Applied Research in Mental Health and Addiction, Faculty of Health Sciences, Simon Fraser University, May 2008).
- 5 Willa Rae, Devin Mackay and Sandrine LeVasseur, *Changing Patterns in Canadian Homeownership and Shelter Costs, 2006 Census* (Ottawa: Statistics Canada, Cat. 97-554-X, June 2008).
- 6 Canada Mortgage and Housing Corporation, *Housing in Canada On-Line*, based on the 2006 Census. According to CMHC, people in core housing need are those whose housing falls below the standard of: adequacy (good repair), suitability (suitable in size) and affordability (does not cost more than 30 per cent of a household's gross annual income). Of the BC households in core housing need, the majority (95 per cent) face affordability challenges.

- 7 According to the the CMHC, between 1979 and 1992 anywhere from 10,000 to 16,000 units of new social housing were built per year across Canada (CMHC, CHS Public Funds and *National Housing Act – 2008*, 2009, Table 52 on p. 65). The BC Provincial Commission on Housing Options found that from 1986 to 1992 about 1,000 to 1,300 units were added per year in BC, not including special needs housing (see Jim Woodward, Elaine Duvall and Michael Audain, Report of the Provincial Commission on Housing Options: New Directions in Affordability, December 1992, Appendix B: Table B-1).
- 8 This was mainly a product of joint efforts with the City of Vancouver to open up new shelters and to convert cold wetweather beds into "permanent" emergency shelter beds, although how permanent these will be remains contested.
- 9 It is difficult to fully know. The significant shift suggests that there may be a transposition error in the reporting of BC Housing's service plan data.
- 10 Over a longer timeframe (of about 10 years), the province has seen a significant increase in Assisted Living units for frail seniors. However, concerns have been raised that, much of this has not been new housing stock, but rather, former long-term care units or general social housing converted into assisted living units. See, for example, Marcy Cohen et al., Continuing Care Renewal or Retreat? (Vancouver: CCPA, 2005) and Marcy

- Cohen et al., An Uncertain Future for Seniors: BC's Restructuring of Home and Community Care, 2001-2008 (Vancouver: CCPA, 2009).
- 11 Tim Richards, Marcy Cohen and Seth Klein, Working for a Living Wage: Making Paid Work Meet Basic Family Needs in Metro Vancouver, 2010 (Vancouver: CCPA, First Call Child and Youth Advocacy Coalition, and the Metro Vancouver Living Wage for Families Campaign, 2010).
- 12 A single household receiving income assistance receives a basic shelter allowance of \$375 per month while a three-person household receives \$660 per month—a level below the amount needed to find suitable and appropriate housing in BC's housing market and which has not been increased in more than three years.
- 13 Don Drummond, Affordable Housing in Canada: In Search of a New Paradigm (TD Economics, Special Report, 2003, p. 27).
- 14 Drummond 2003, p. v.
- 15 Province of BC, City of Vancouver, and Streetohome Foundation, "\$225M in Housing Investments to Create 1,006 New Homes" (News release, May 25, 2010).
- 16 See Office of the Auditor General of British Columbia. Homelessness: Clear Focus Needed, March 2009, www.bcauditor. com/pubs/2009/report16/homelessness-clear-focus-needed).

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