

# Taking Action on Homelessness in Saanich

## Discussion paper for Gorge Tillicum Community Association

### The rationale for an action plan

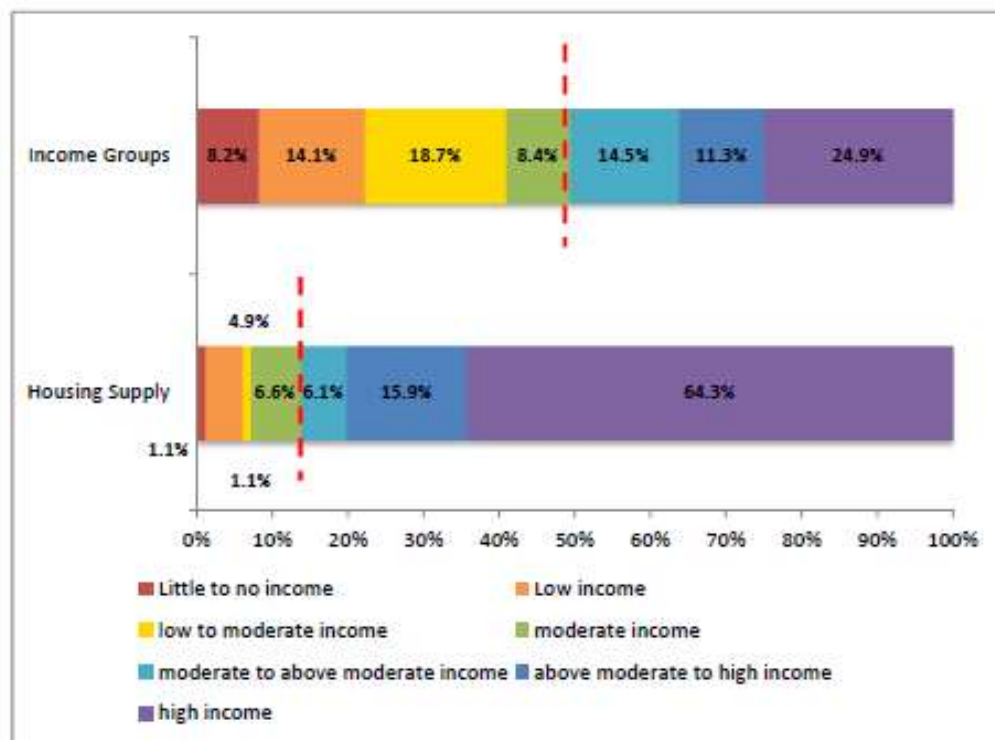
The Canadian Homelessness Research Network defines four types of homelessness: unsheltered, emergency sheltered, provisionally accommodated, and insecurely housed. People who are **unsheltered** are living outside or in a place not intended for human habitation (e.g., car, abandoned building). Individuals who are **emergency sheltered** are staying in crisis housing such as a homeless shelter or transition house. Those who are **provisionally accommodated** are staying in a temporary situation without their own housing or security of housing (e.g., couch surfing). People who are **insecurely housed** are living in housing that is overcrowded, in disrepair, or otherwise not meeting health and safety standards, or in housing that is economically precarious. In Canada, the Canada Mortgage and Housing Corporation considers housing economically precarious if a household spends more than 30% of its gross income on shelter costs.

Data on homelessness specific to Saanich is very limited. We know however from data pertaining to the Capital Regional District (CRD) as a whole and income and housing data specific to each municipality in the CRD that there is reason to be concerned about homelessness and affordable housing in Saanich.

### Homelessness and affordable housing in the CRD

Figure 1 shows the discrepancy between income distribution in the CRD and housing supply in the CRD.<sup>7</sup> The upper chart shows income groups, with the lower chart showing CRD housing supply by income required to afford shelter. The dashed red line indicates the divide between non-market (left of line) and market housing (right of line). As this figure shows there is an over-supply of high income market ownership housing in the CRD, with an insufficient supply of housing for the 41% of people in the CRD who have little to low-moderate income. Those with the lowest incomes have the fewest options, with 8.2% (13,095) of CRD households having annual incomes < \$14,999 but housing accessible at that income range comprising only 1.1% of housing in the CRD.

Figure 1: Income distribution and housing supply in the CRD<sup>7</sup>



In the lower 'Housing Supply' chart non-market housing is defined as emergency shelters (red), transitional housing (orange), social (rent-geared-to-income) housing (yellow), and below-market-rate rental housing, including units subsidized by rent supplement (green); market housing is classified as market rate rental housing (light blue, includes secondary suites), high market rental/lower cost home ownership (dark blue, includes rental condos and small unit ownership), and market home ownership (purple).

Consistent with the Canadian definitions, homelessness in the CRD includes not only individuals living in emergency shelters or transitional housing (red and orange bars in preceding figure), but also those living in overcrowded or insecure housing or spending more than 30% of gross income on housing (which may occur at any point in the housing spectrum). Homelessness also includes people who are sleeping outside or in a place not intended for human habitation.

**Table 1: Homelessness in the CRD**

<b>Population</b>	<b>Prevalence (stats specific to CRD unless otherwise noted)</b>
Unsheltered	<ul style="list-style-type: none"> <li>• Total number is unknown</li> <li>• Ottawa study found 24% of people living on street did not use shelters at all in previous 12 months<sup>4</sup> (in CRD 24% of shelter users = ~400/year)</li> <li>• Some people won't use shelters (unsafe, etc.); some can't use shelters as they are full - in annual "one night" facility count, # turned away up from 35 (2012) to 78 (2014); from 86% of capacity in 2008/9 to 112% of capacity in 2014/15<sup>11</sup></li> </ul>
Emergency sheltered	<ul style="list-style-type: none"> <li>• 4,332 people used emergency shelters 2010-14, ~1700/year<sup>1</sup> (1,725 in 2014)<sup>11</sup></li> <li>• Estimated minimum 367-479 shelter users in CRD episodically/persistently homeless and need housing + supports to be able to stay housed<sup>5</sup></li> </ul>
Provisionally accommodated	<ul style="list-style-type: none"> <li>• Total number is unknown</li> <li>• Metro Vancouver study estimated 9,196 provisionally housed persons at point in time, with 23,543 over 1 year period; projected rate of 3.5 provisionally accommodated individuals for every one person living on the street or in an emergency shelter<sup>6</sup> (which in CRD &gt; 6,000/year)</li> </ul>
Insecurely housed	<ul style="list-style-type: none"> <li>• In 2011, 48,863 (31%) of CRD households in insecure housing, up from 13% in 2006, with renters twice more likely to be at risk than home owners<sup>3,7</sup></li> <li>• As of 2011, 20,870 households in core housing need (&gt; 30% of gross income on shelter costs) and core housing need for renters projected to increase by 19-27% over the next 25 years, at average annual increase of 110-154 households per year<sup>3,7</sup></li> <li>• As of 2015 there were 1,502 CRD households on the BC Housing Registry waitlist, an increase of 121 households from the previous year, with seniors comprising 40% of the waitlist<sup>7,11</sup></li> </ul>

## ***Homelessness in Saanich***

It is difficult to get an accurate picture of homelessness in Saanich. The first official count in the CRD of people who were homeless (a one-night study in 2005 of people accessing sheltering facilities, plus walk-arounds in three municipalities, including Saanich, to include people sleeping outside) and subsequent CRD-wide annual 'one night' counts from 2011-2014 (facilities only) have reported aggregate data rather than reporting results by municipality.<sup>9, 10</sup> Additionally researchers conducting facility counts have warned that such data should not be interpreted as a homeless census and that certain populations are likely to be underrepresented in these types of studies.

As in other CRD municipalities, Saanich greenspaces are used by people who are not otherwise sheltered. There are no definitive numbers but in 2015 there were anecdotal reports of people living in multiple parks in Saanich (including P'KOLS/Mount Doug, Cuthbert Holmes, Gorge, Cadboro-Gyro, Panama Flats and the forested area adjacent to Colquitz Creek). Saanich Police indicated at a November 2015 meeting with Gorge Tillicum Community Association that they were aware of "dozens" of people sleeping in parks and had recently located 16 tenting sites, some with multiple tents.

Although exact numbers of people in emergency or provisional housing in Saanich are not available and it is not known how many 'hidden homeless' are sheltering informally with family or friends rather than in a designated service, the multiple facilities in Saanich providing emergency or provisional sheltering services give some indication that there are significant numbers of individuals in Saanich who do not have stable permanent housing. In the 2014 'one night' CRD facility count, 12 multi-bed facilities in Saanich participated (including one emergency shelter, one extreme weather protocol shelter, four transitional housing facilities, one hotel/motel used for provisional sheltering, three drug treatment facilities, and two other facilities [the 'other' category included hospital emergency room beds, prison beds, police cells, halfway houses, and detox beds]).

Estimates of the numbers of people who are homeless show the downstream results of multiple causes and conditions creating vulnerability to homelessness. It is also possible to assess the upstream factors that create and perpetuate homelessness. The Greater Victoria Coalition to End Homelessness identifies three general driving forces: **structural factors**, including societal conditions leading to increased cost of living without increase in income as well as stigma and discrimination that create barriers to obtaining housing, employment, and health and social services; **systemic failures** in institutions such as those in the prison system, health care system, child welfare system and educational system, including gaps in social safety nets; and **personal circumstances** whereby individuals or families experience events such as job loss, relationship conflict, addiction, injury, illness, displacement, or incarceration of an income earner, leading to increased vulnerability to poverty and hence to homelessness.<sup>11</sup> In Saanich, as is the case elsewhere in the CRD, all three forces are important and to be effective an action plan must address all three levels; this discussion paper focuses on structural factors as those most directly related to action that can be taken at the municipal level.

Affordability of housing is a key structural issue. While no data are available specific to Saanich for people who are unsheltered, emergency sheltered, provisionally housed, or in overcrowded or unsafe housing, income and housing data provide some insight into the numbers of households in Saanich that are in economically precarious housing, also known as in “core housing need”. According to a Statistics Canada study conducted in 2011 (the most recent data available), 12,620 (28%) of the total 45,240 households in Saanich spend more than 30% of household income on housing, i.e., are insecurely housed; and 6,090 (13%) of households in Saanich spend more than 50% of household income on housing creating an extremely financially precarious situation.<sup>7</sup> As the following table from that study shows, individuals renting are more than twice as likely to be insecurely housed as those owning their own homes.

**Table 2: Economically precarious households in Saanich<sup>7</sup>**

	Households in rental housing		Home-owner households	
Total in Saanich	12,145		33,095	
Spent > 30% household income on housing	5,440	45%	7,180	22%
Spent > 50% household income on housing	2,950	24%	3,140	9%

With 84.3% of the housing supply in the CRD found in the private market, i.e., housing as a commodity,<sup>7</sup> economic precariousness in housing is directly linked to insufficient income. In Saanich 8,340 households (18% of total 45,390 households in Saanich) have gross household income under \$30,000, with 37% of renter households and 12% of owner households in this low income category.<sup>7</sup> The most vulnerable are those with extremely low incomes, e.g., people who are receiving social assistance, those who are working for low wages, or those who are only able to work part-time. In the current housing market, low income households do not have sufficient income to obtain safe and adequate housing. To spend less than 30% of gross income on housing, an individual working at minimum wage would have to work a 54-hour work week or pay \$520/month for rent,<sup>11</sup> which is not possible to do in the CRD unless sharing housing with other people. The situation is more dire for people on income assistance. Table 3 compares average rental rates in Saanich (as of October 2015) against current provincial social assistance rates for one-adult families.

**Table 3: Discrepancy between Saanich housing rental rate and income assistance<sup>8</sup>**

Unit size (# people)	Average rental rate (Saanich, inc Central Saanich)	Social assistance max shelter rate (BC)	Deficit
1	\$724 bachelor; \$870 1-bdr	\$375	\$349 bach; \$495 1-bdr
2	\$1,132 (2 bedrooms)	\$570	\$562
3	\$1,365 (3+ bedrooms)	\$660	\$705
4		\$700	\$665

To buffer against the lack of the affordability in the private market, government, not-for-profit organizations, and foundations provide a patchwork of assistance to subsidize housing costs. As of March 2015 there were 2,282 units of social housing provided for in Saanich through a combination of dedicated units for people in specific groups with high vulnerability (69 units for people who were homeless prior to obtaining the unit, 90 for frail seniors and 594 for

independent seniors, 259 for people with disabilities, 792 for low income families) and rent supplements to make it more possible for people with low incomes to obtain housing in the private rental market (providing rent supplements to 36 people who were homeless prior to receiving the supplement, 199 low income families, and 243 low income seniors).<sup>7</sup> Although these individuals are currently sheltered they will be at high risk of homelessness if the funding supporting their housing is reduced or discontinued, or if landlords increase rental rates beyond the amount being subsidized.

Insufficient rental stock creates a further significant challenge in securing housing. In Saanich, as in the CRD generally, rental housing vacancy rates are extremely low. As of October 2015 vacancy rates in Saanich for purpose-built rental housing (excluding secondary suites) were 0.5% for bachelor units, 0.4% for one bedroom units, 0.3% for two bedroom units, and 0.0% for three or more bedroom units.<sup>8</sup> In this environment, even if an individual has sufficient money to pay market rate they may not be able to find housing. It is unclear whether this extremely low vacancy rate has resulted in an increase of people in provisional accommodations such as couch surfing, living in overcrowded settings, etc. but in this tight market people in marginalized groups (Aboriginal people, people of colour, transgender individuals, people on social assistance, etc.) have reported experiencing greater landlord discrimination when seeking housing. The extremely low vacancy rate means that in addition to addressing affordability (e.g., through measures such as rental supplements) the availability of rental stock and discrimination in housing provision need to be addressed.

In the CRD, as is the case in other Canadian locations, specific populations are at higher risk for homelessness with specific structural, systemic, and interpersonal factors causing the increased vulnerability to homelessness. Of particular note, within the CRD disproportionate numbers of Aboriginal people are homeless: 3.4% of the general CRD population self-identifies as Aboriginal, but among shelter users 21.5% are Aboriginal and it is estimated that 30% of the overall homeless population is Aboriginal.<sup>12</sup> Saanich's action plan should include specific, meaningful and culturally safe and appropriate initiatives regarding homelessness and affordable housing for Aboriginal individuals and families living in Saanich, starting from recognition that all housing in Saanich is built on W̱SÁNEĆ and Lekwungen territories and colonization has resulted in displacement of W̱SÁNEĆ and Lekwungen people from their own homes and lands.

## **Saanich vision regarding homelessness and affordable housing**

In November 2013 a 'Healthy Saanich Community Workshop' was attended by over 100 Saanich residents, and findings documented with the intention of the report acting "as an idea resource pool for Council, Staff, Committees of Council, Community Groups, and citizens when looking to undertake work or develop future project or policy initiatives in Saanich".<sup>13</sup> Multiple issues, opportunities and solutions were identified specific to housing, including a need for more affordable housing and rental housing, more long-term planning, aligning planning and zoning to community needs, and calling on all levels of government to invest in social housing.

The Saanich Strategic Plan includes as part of its Vision of Social Well-Being that "Housing, public services and amenities are affordable, accessible and inclusive" and sets the following targets:

- Eliminate use of emergency shelters in Greater Victoria by 2018
- Eliminate backlog of households waitlisted on regional housing registry by 2018
- Increase percentage of supported housing units in 'centres' and 'villages' to > 13% by 2016
- Reduce numbers of renters paying > 30% on rent, from 44.5% (2006) to 35% by 2036
- Reduce number of home owners paying > 30% on mortgage, from 19.5% (2006) to 15% by 2036
- Increase affordable housing stock by legalizing secondary suites in defined areas

There is currently no specific plan on how to achieve these goals and aside from the Saanich Affordable Housing Fund no specific resources dedicated to this work. To achieve the goals of the Saanich Strategic Plan we need to come together as a community to make this happen.

# Developing an action plan

In 2012 the Greater Victoria Coalition to End Homelessness published the report *Solving Homelessness in BC's Capital Region: A Community Plan* (the "Plan"). The Plan identifies five priorities for action: (a) Increase the supply of safe, decent, affordable, permanent housing, including supported housing, (b) Prevent individuals and families from becoming homeless and assist people who are at risk of homelessness, (c) Support people while they are experiencing homelessness, (d) Ensure a coordinated, comprehensive community response to homelessness, and (e) Build public and political support to end homelessness. The recommendations below reflect these five priority areas for action.

## 1. Ensure a coordinated, comprehensive community response to homelessness

- create a position titled "Senior Planner: Homelessness, Affordable Housing, and Poverty Reduction" that would be a Saanich employee under Planning who will conduct environmental scan and do gap analysis and generally be responsible for coordinating the action plan's development and implementation, and also have meaningful involvement in community area plans with respect to affordable housing (to correct current under-supply of affordable housing and over-supply of high-end homes for private ownership)
- fund an outreach/social inclusion worker to engage with people who are homeless in Saanich (either directly as a Saanich employee under Planning, or contracted through a not-for-profit agency) to build relationships, get input on priorities, and provide feedback on diverse needs within Saanich

## 2. Increase the supply of safe, decent, affordable, permanent housing, including supported housing

- take an active role in the Regional Housing First Strategy, through: supporting the CRD to create a mechanism to gather information about homelessness in Saanich to inform decisions regarding priorities for new social housing in Saanich, including input from people in Saanich who are homeless, to complement the (agency-driven) GVCEH PHPL; enhancing Saanich's participation in the GVCEH, as the GVCEH is identified by the CRD as a key partner in implementing the strategy; and identification of potential sites for new dedicated housing (including publicly owned assets as well as potentially suitable privately-owned assets that could be acquired).
- review Saanich's current infrastructure to determine whether Saanich is doing everything it can to increase the stock of affordable, safe, and decent market rental housing, based on findings from other jurisdictions about measures that can be taken at the municipal level (a library has already been developed by individuals working with the GTCA for this purpose)

## 3. Prevent homelessness and assist people at risk of homelessness

- Work with GVCEH staff to determine Saanich-specific utilization of Homelessness Prevention Fund (<http://victoriahomelessness.ca/community-resources/homelessness-prevention-fund>) and promote profile of HPF in Saanich (for donors as well as potential utilizers)
- conduct environmental scan of services being accessed by people with low incomes in Saanich and explore ways to strengthen interagency capacity
- identify early interventions available to people in Saanich who are at risk of homelessness, temporary emergency supports available to help people who are at imminent risk of losing housing, and supports to help people remain housed (gap analysis), and
- work with Aboriginal Coalition to End Homelessness, GVCEH and other stakeholder groups to identify strategies for populations in Saanich identified as disproportionately vulnerable to homelessness (e.g., Aboriginal people, LGBTQ youth, adults with cognitive disabilities, adults transitioning from institutions to the community, and children of at-risk parents).

## 4. Support people while they are experiencing homelessness

- determine outreach strategy to ensure that people who are currently shelterless in Saanich have access to essential services (e.g., food, clothing, sanitation/hygiene, health care) and work with GVCEH to create Saanich-specific street survival guide
- sheltering in parks - modify section 14 of Parks Management and Control Bylaw in light of recent court decision and create outreach worker position to work with people sleeping in parks to determine potential alternatives to sheltering in ecologically sensitive areas; work with police and parks and bylaw staff to coordinate response

regarding issues relating to sheltering in parks; and create decision tree for response to complaints about sheltering in parks that provide alternative to police intervention

- assess needs in Saanich for emergency shelter space and rapid re-housing assistance for people who are temporarily homeless (environmental scan/gap analysis)
- revise LIFE pass application process to create alternative for people who do not have a fixed address (social service vouching) and assess other Saanich benefits and programs to ensure homeless people can equitably access
- review Saanich "Ready to Rent" program

## 5. Build public and political support to end homelessness

- Publicly state Saanich's commitments and provide ways for Saanich residents to participate in ending homelessness and support people who are homeless, including web information, public education events (e.g., GVCEH Speakers Bureau member presentations, films, workshops on models from other jurisdictions), and outreach assistance volunteer positions
- Create a made-in-Saanich education program about homelessness that can be run as part of Saanich regular community programming ([http://www.saanich.ca/services/safety/Community\\_Programs.html](http://www.saanich.ca/services/safety/Community_Programs.html)) and work with GVCEH to support general education campaigns throughout the CRD, including Saanich
- take a leadership role in the CRD, FCM, and other venues with respect to championing municipal, regional, provincial, and federal action on homelessness

## Endnotes

1. Rabinovitch, H., Pauly, B., & Zhao, J. (2014). *Patterns of homelessness in Greater Victoria*. <http://victoriahomelessness.ca/wp-content/uploads/2014/09/PatternsofHomelessnessFINAL.pdf>
2. Pauly, B., Jackson, N., Wynn-Williams, A., & Stiles, K. (2012). *Quiet crisis: Homelessness and at risk in Greater Victoria*. [http://victoriahomelessness.ca/wp-content/uploads/2012/09/GVCEH\\_ReportOnHousingSupports2011-12\\_FINALx.pdf](http://victoriahomelessness.ca/wp-content/uploads/2012/09/GVCEH_ReportOnHousingSupports2011-12_FINALx.pdf)
3. BC Non-Profit Housing Association. (2012). *Our home, our future: Projections of rental housing demand and core housing need – Capital Regional District to 2036*. [http://bcnpha.ca/wp\\_bcnpha/wp-content/uploads/2012/09/17\\_Capital\\_1209211.pdf](http://bcnpha.ca/wp_bcnpha/wp-content/uploads/2012/09/17_Capital_1209211.pdf)
4. Gaetz, S., Donaldson, J., Richter, T., & Gulliver, T. (2013). *The state of homelessness in Canada 2013*. <http://www.wellesleyinstitute.com/wp-content/uploads/2013/06/SOHC2103.pdf>
5. Elliott, D. (2015). *Creating homes, enhancing communities*. [http://victoriahomelessness.ca/wp-content/uploads/2015/04/GVCEH\\_CreatingHomesEnhancingCommunities\\_Apr2015.pdf](http://victoriahomelessness.ca/wp-content/uploads/2015/04/GVCEH_CreatingHomesEnhancingCommunities_Apr2015.pdf)
6. Eberle, M., Krauss, D., & Serge, L. (2009). *Results of the pilot study to estimate the size of the hidden homeless population in Metro Vancouver*. <http://homelesshub.ca/ResourceFiles/4qoegog5.pdf>
7. Community Social Planning Council of Greater Victoria (2015). *Capital Region housing data book & gap analysis*. <https://www.crd.bc.ca/docs/default-source/regional-planning-pdf/capital-region-housing-data-book-and-gap-analysis-2015.pdf>
8. Canadian Mortgage & Housing Commission (2015). *Rental market report: Victoria CMA*. [http://www.cmhc-schl.gc.ca/odpub/esub/64471/64471\\_2015\\_A01.pdf](http://www.cmhc-schl.gc.ca/odpub/esub/64471/64471_2015_A01.pdf)
9. Victoria Cool Aid Society (2005). *Homeless count – 2005, Victoria, BC*. <http://homelesshub.ca/sites/default/files/curmnyfl.pdf>
10. Albert, M., Pauly, B., Cross, G., & Cooper, T. (2014). *One night only: Report of those staying in temporary accommodation in Greater Victoria*. [http://victoriahomelessness.ca/wp-content/uploads/2014/09/FacilityCount2014\\_FINAL.pdf](http://victoriahomelessness.ca/wp-content/uploads/2014/09/FacilityCount2014_FINAL.pdf)
11. Albert, M., & Penna, T. (2015). *Homelessness in Greater Victoria: 2014/15 report on housing and supports*. [http://victoriahomelessness.ca/wp-content/uploads/2015/12/2014-15\\_RHS\\_FINAL.pdf](http://victoriahomelessness.ca/wp-content/uploads/2015/12/2014-15_RHS_FINAL.pdf)
12. Greater Victoria Coalition to End Homelessness (2011). *Finding our path: Aboriginal housing and homelessness*. <http://victoriahomelessness.ca/wp-content/uploads/2012/07/Finding-Our-Path-3.pdf>
13. City of Saanich (2014). *Healthy Saanich community workshop*. <http://saanich.ca/services/docs/stratplan/documents/HealthySaanichCommunityWorkshop.pdf>