



# making room

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The Human Face of Housing Affordability  
in BC's Capital Region

OCTOBER 2003

## PREFACE

The intention of this booklet is to give voice and strength to the many people living in BC's Capital Region who are living on low income. Many have shared very personal stories of their housing realities. The information in this booklet is for those who want to find solutions to these housing challenges - neighbourhood associations, builders and developers, elected officials, planners, and community groups. There is something for all of us to do to find good solutions to our housing challenges.

At the time of publication the Capital Regional District and its partners are concluding the thorough and inclusive process of developing a Regional Housing Affordability Strategy. Many organizations from all sectors are supporting the Regional Housing Affordability Strategy through the Housing Affordability Partnership. Together we can find ways to remove the barriers so that more housing options will be available and affordable for everyone.

*Imagine a community where everyone has a safe, decent, and affordable place to call home. The Quality of Life CHALLENGE complements the work of the Regional Housing Affordability Strategy and the Housing Affordability Partnership. It challenges everyone in this region to give thought and take action so that together we can achieve our goal. If we can imagine it we can do it.*

## ACKNOWLEDGEMENTS

The Community Social Planning Council is responsible for the content, and any errors or omissions in this publication. However, this booklet could not have been produced without the partnership and support of many individuals and organizations.

To the 90 individuals who opened their homes and shared personal experiences - thank you. Your stories made this publication possible. May your courage to speak move us to action.

The research was funded by the Vancouver Island Health Authority. It was conducted by Community Council staff, with the assistance of volunteers and students: Marci Labey, Sarah Dingle, Suzy Blown, Colleen Kasting and Jenny Holder. Valuable work was done by practicum students from the University of Victoria School of Nursing - Jen Fitterer, Christine Havers, Nadine Palliser, Aspen Viets, Alyssa Watson and Colleen Hoath. The Capital Regional District's Regional Planning Services provided much of the data.

A number of agencies assisted in finding people who were willing to be interviewed, including Burnside Gorge Community Association, M'Akola Housing Society, The Salvation Army, the Single Parent Resource Centre, Status of Women Action Group, and the YM-YWCA.

With skill, compassion and generosity, Holly Nathan transferred the research findings into powerful writing, Don Gosse of Myriad did the graphic design and Jeremy Tate took the photographs. Production was funded by the Regional Housing Affordability Strategy and the Quality of Life CHALLENGE.

Community Council staff - Jane Worton, Andrea Wilmot, Janine Bandcroft and Mabel Jean Rawlins-Brannan - greatly appreciated the creative energy and vision, and the invaluable direction and editing provided by Chris Goldburn, Veronica Doyle, Lianne Peterson, Jeremy Tate, and Karasima Brands.

Our community is stronger because many people took up the challenge to work together on this project and to share resources in new ways. We pass that challenge along to everyone that reads this booklet.



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## MORE THAN A ROOF

This document is about making room in B.C.'s Capital Region: for Marvin who is looking for work while living in a rooming house with five other men; for Beryl, widowed and trying to make ends meet; for Joanne, struggling to give a decent life to her five children in possibly the only place in the city that can accommodate her family's special needs.

The critical shortage of housing that is decent and affordable is affecting parents and their children, people with disabilities, young people struggling to make it on their own, seniors, Aboriginal families, single men looking for work. This booklet highlights research conducted by the Community Social Planning Council to better understand the perspectives of people who live on low incomes about their housing situations. Ninety people living in every part of BC's Capital Region opened their doors to a team of researchers and invited them into their living rooms, trailers, houseboats, cramped kitchens, back porches - or street corners. To protect their privacy, names have been changed and identifying information has been removed. Nevertheless their voices form the basis of this work. They shared their daily experiences with us, their neighbours.

There are critical reasons for doing so in BC's Capital Region:

- More than 22,000 households were in "core housing need" - meaning they could not find decent, affordable housing without spending more than 30% of income on shelter (1996). That's the equivalent of the 1996 populations of Esquimalt, Oak Bay and Langford together.
- Nearly 5,600 renter families in BC's Capital Region spent half or more of their income on rent.

- Half the people aged 25 to 54 who are living below the poverty line are employed.
- Housing prices are among the highest in Canada, while vacancy rates are among the lowest.

Many of these statistics are well-known and often quoted. But they do not tell the whole story. "Making Room" shows housing as more than a roof over one's head: it's about people's daily lives – in doing their laundry, getting around, making connections in the community, being assured of safety in their homes, living in healthy conditions. Many of the residents of the Capital Region are struggling with the hidden costs of housing that can drain energy and well-being. Some are demoralized by the lack of choices in neighbourhoods and amenities. Others fear for their own or their children's safety. Many feel powerless in their dealings with their landlords.

These struggles reflect a growing national trend: poverty and housing difficulties increasingly go hand in hand. On a national scale, one-third of Canadians are renters: that's 4.6 million renter households, or 12 million people. Two-thirds of renter households can't afford market rents. Across the country, the supply of affordable housing is dwindling, rents are increasing, and median incomes for renters are falling. Most homeowners, on the other hand, are seeing their median worth increase, clearly indicating the gap between owners and renters is widening. So evident is the disparity between government support provided to homeowners and the falling government support for subsidized housing, that it's been called a "perverse form of housing apartheid."

Beginning in 2002, the Community Council's research team conducted 15 interviews in each of six population groups known to be in particular need of housing that is affordable in the Capital Region: the elderly, people with disabilities, families, single people, youth and the homeless. The interview samples represent proportionately the number of low-income people living in each of the municipalities of the Capital Regional District. **Of the 90 residents interviewed:**

- **more than three-quarters (78%) were living on annual incomes under \$14,999.**
- **half were paying more than \$400 a month for their shelter.**
- **on average, participants reported paying 45% of their incomes on rent. Four out of 10 spent more than 50%. Some paid as much as 81%.**
- **34% were employed, 40% received income from government and 13% found support from both employment and government sources.**

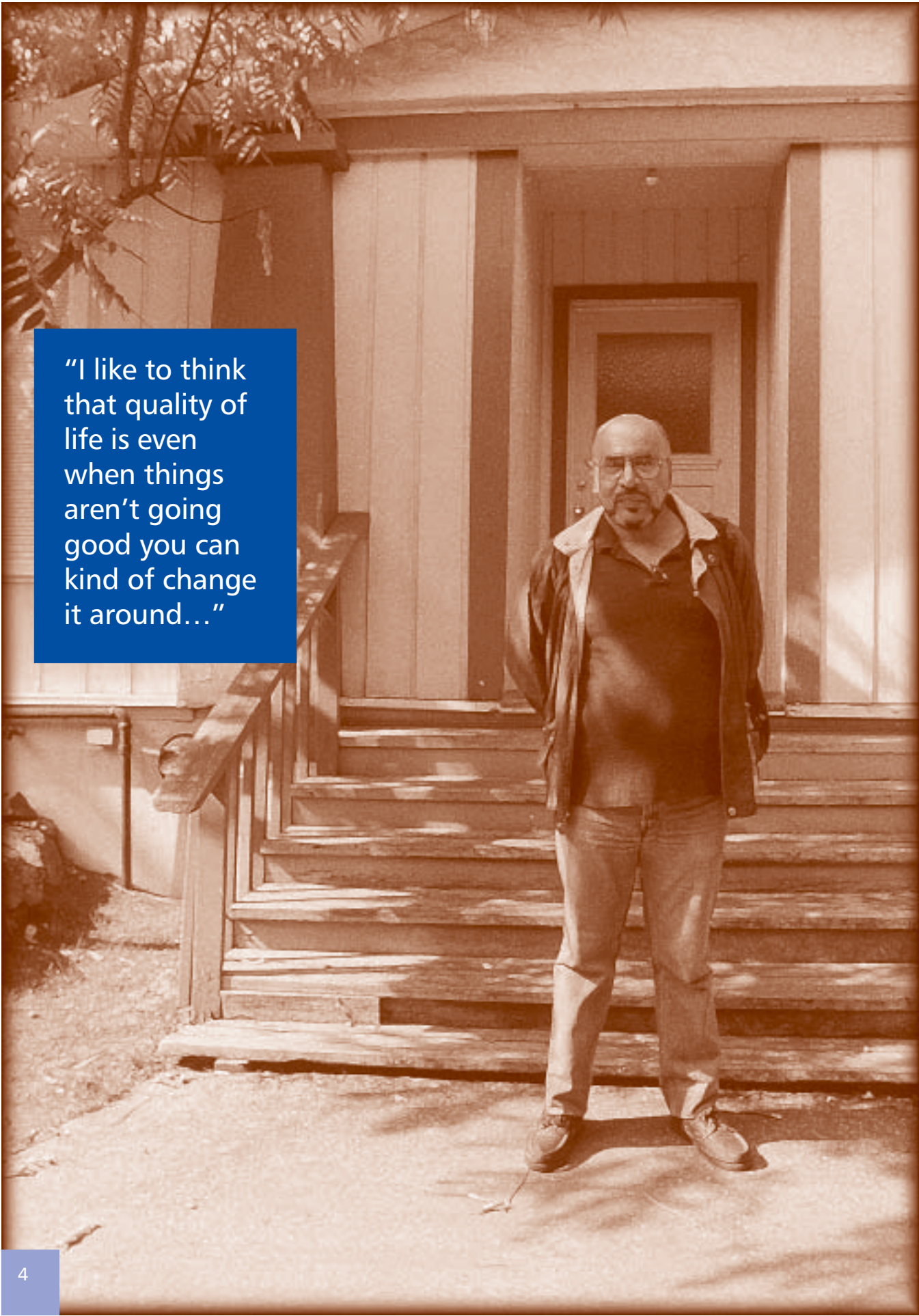
Researchers asked questions to systematically address qualitative aspects of people's living conditions, including quality of life, transportation, connections to the community, safety, proximity to services, housing and health, and work. The responses show just how profoundly the issue of stable, decent housing is at the root of healthy communities – and the difficulties so many of our neighbours are facing as they struggle to find a place in the Capital Region.

## Who is Experiencing Poverty in our Community?

- Over 50,000 people.
- 9,000 children aged 0 - 14.
- 41,200 people aged 15 and up live below the low-income cut-off line.

While the following are not mutually exclusive categories, the numbers in each group are:

- Women – 23,500
- Youth – 10,000
- Aged 55+ – 9,900
- Recent Immigrants – 2,900
- First Nations people – 2,400
- People with Disabilities – 9,400
- Lone Parents – 4,300
- 21,400 people who are employed – the working poor.
- 3,600 are temporarily unemployed
- 4,132 are persistently unemployed
- 12,000 are dependent poor.

A sepia-toned photograph of a man standing on the wooden steps of a house. The man is bald, has a goatee, and wears glasses. He is dressed in a dark jacket over a dark shirt and light-colored jeans. The house behind him has a wooden door and shutters. A blue rectangular box with white text is overlaid on the left side of the image.

"I like to think  
that quality of  
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## MARVIN Single Male

### Home: Rooming House

AGE: 54

EMPLOYMENT: Former home support worker (17+ years). Diagnosed with degenerative disc disease several years ago and can no longer lift patients.

GOAL: Work with seniors in leisure activities

INCOME: \$510 a month Income Assistance

"I moved here in September of last year, and when I did come over it was a place in Esquimalt – just a rooming house. I would say probably 6 or 8 guys. It was supposed to be a clean and sober place. It was anything but. They are heavy smokers in there, heavy drinkers in there, and they are partiers. And that is hard. I have 11 years of sobriety behind me, and many times since moving into these rooming houses I have nearly gone off it. It gets you that bad. If the house gets too rambunctious I will just leave. The library has been a real sanctuary - I will spend hours researching or reading...

I find when you are on social assistance... you can only afford a room that is \$325 or \$350. So you are forced into these situations. When you are not used to it, it's quite an eye-opener. I honestly believe there needs to be more clean and sober places for men to be. And I am still looking, but these low-cost places have waiting lists from here to Vancouver.

This one rooming house we had to share a fridge. Your food goes missing. If there are three or four guys at a table and they are all smoking or drinking and you are out there cooking your food, you just eat in your room. You should

be able to eat at a kitchen table. Who wants to eat in their rooms?

I am a person with a lot of patience and probably more mature than a lot of the people there. I like to think that quality of life is even when things aren't going good you can kind of change it around....To have a good quality of life: that is good food, a good roof over your head and no stress factor, or minimal stress. And in rooming houses, because of the mechanism of the personalities, I find it very stressful. You can't go out and have friends in, because you bring them into a little room.

I have always house-sat or had my own. I have always worked. I don't know where I will be going but I know I don't want to come back to rooming houses. I would go on the street before I would go back in there, it's that bad. It's worse than a jail. Man it sucks. If my rent increased, what I would have to do – and I am seriously thinking about it – is to get a tent, insure my car and live in a tent in a campsite. I might have no choice. It's tough for someone who is trying to get ahead."


## The reality for single men in the Capital Region:

In 2002, only 214 bachelor units were available for under \$399/mo. in the region (not counting secondary suites).

Social housing programs rarely provide accommodation for single males.

In 2000, over 44% of unattached males lived with incomes below Statistics Canada's low-income cut-off line, which takes into account household size and geographic location.





"When you don't have a roof over your head, it's hard to think about anything like self-esteem or spirituality."



## VYVIEN Single Female

### Home: Temporary

AGE: 46

HEALTH: Suffers from osteoporosis, chronic fatigue and fibromyalgia.

TEMPORARY ACCOMODATION:

With Grandmother, 95, in a Fairfield suite.

RENT: \$200

INCOME: Disability Benefits

"For the last six months, I've slept here with my 95-year-old grandmother. Between 9 and 4, sometimes between 9 and 9, I have to find something to do. My grandmother will be cooking in the kitchen, so there's no room for me, or she's watching TV with the volume really loud so I don't even want to be in there. Or the temperature's at 85 degrees so I can't even breathe. It's not a place for me to feel at home, to lay down, to hang out, to look after myself.

It's cramped. I have my bed in my grandmother's bedroom, beside her bed. I need to lay down for my health because I'm in a lot of pain every day. I have a lot of medications in storage. I have no idea what the future holds, so I have to make sure I'm strong enough. I'm in worse shape than I've been for a long time.

I have a vehicle; that's my only saving grace. I can't do buses. On buses, I'm in a lot of pain. I eat in my car. I make coffee at my grandmother's in the morning, and maybe eat one meal at the house. In my car I've got two or three layers of clothes with me. I know where the public washrooms are in the parks – I have to go and change, sometimes two or three times a day, just to get out of wet clothes. I take care to watch where I am, and don't like to

be out after dark. I feel like right now I'm putting myself into risky situations because I don't have a home to go to.

It's my grandmother's place so it's her name on the line, so I don't complain about anything. It's very hard to feel you don't have any rights at all. I'm afraid if I ask too much, I'm going to be asked to leave. I feel a little bit like I'm living with a stranger.

I chatted with the manager down in the laundry and we got along, so I called to ask if she'd be a reference for me, and she said she'd be more than happy to. I couldn't believe how much of a relief that was. I need to find a place soon. My relationship with my grandmother is suffering. I have to be careful of everything I do, because I have nowhere else to go.

When you don't have a roof over your head, it's hard to think about anything like self-esteem or spirituality. You're focused on survival."

### Invisible Homelessness:

- Homeless women and children tend to be invisible.
- Of 141 drop-in clients at Sandy Merriman House for women, 29% were absolutely homeless and 57% had problems with their housing.
- There are no shelters in Victoria for women and children or women who do not want to be near substance misuse.
- Many services for the homeless are male dominated, and can be intimidating for a woman alone or inappropriate for children.

## KNOCKING ON DOORS

The lack of housing options for people on low or moderate incomes is taking its toll both in human terms and in posing a risk to the larger community – by tipping more and more people from inadequate housing into homelessness. More than a third (37%) of the people interviewed for the study told researchers that at some point, either currently or in the recent past, they had found themselves living in the streets or in temporary housing such as a trailer, a transition house, an emergency shelter, a rooming house or a motel.

Three women, ranging in age from their 30s to their 50s, told researchers they had lived in their vans – for months. Two middle-aged women moved into rental accommodation with friends or acquaintances, living “invisibly” by hiding their presence from landlords. Young people found temporary accommodation in overcrowded and temporary conditions - in two cases, in a crackhouse. While individual circumstances varied, housing realities in the Capital Region help explain such difficulties:

- Almost no new rental accommodation has been built in the Capital Region in the last 25 years.
- Of the 23,793 rental units on the market in October 2002, only 354 were vacant.
- BC Housing's waiting lists for social housing tripled in the first five months of 2002 compared to the same period in 2001. In the Capital Region, there are some 3000 applications for social housing, according to seven housing providers.
- The number of people living in poverty increased by 19% between 1991 and 1996, and by 28% for those under age 65.

People on Income Assistance expressed frustration they are often last in line in competing for rental suites. Sometimes they faced landlord discrimination based on their source of income; in other instances they were unable to easily provide damage deposits or references. Several ended up staying in a motel until they were able to find housing. An unemployed painter who three years earlier helped renovate a downtown hotel turned to it as a last resort after he spent four nights in an emergency shelter and – when the shelter was full – two nights on the streets.

While the Human Rights Act legally prevents discrimination in tenancy matters, some groups are particularly vulnerable to exclusion in such a tight housing market, including First Nations households, recent immigrants, people just entering the workforce, seniors, students, families, and people living in institutions, rooming houses or who are homeless.

- A young, single mother with a toddler told her interviewers more than 15 places refused her request to view the rental unit because she had a child. “We’ve had five places since the baby was born. We move once every 4 months, which is a bit excessive.”
- A single woman of First Nations ancestry, aged 32, came from Kamloops to Victoria to be with her son. “I looked and I looked and there was absolutely nothing. There was so many of us girls out there on the street with nowhere to go. People were getting into these horrible situations; people were going on the street and getting sick.”

Again and again, people interviewed relayed how they found themselves in vulnerable situations without a safety net. Some had lost spouses and jobs, or were forced to sell their homes at a loss; many had suffered health setbacks. Pressure on emergency shelters, transition facilities and other crisis housing options to accommodate their needs is growing in the Capital Region. Sandy Merriman House, offering transition support for women, has had to turn away clients on a nightly basis for months; Cool Aid emergency shelter is turning away more than 20 people a night; and Burnside Gorge Community Association's Homeless Families Outreach program has served 187 families in the past year. **Without adequate social, medical and economic support to make the transition out of their circumstances, more and more people are at risk of experiencing homelessness as a long-term reality.**

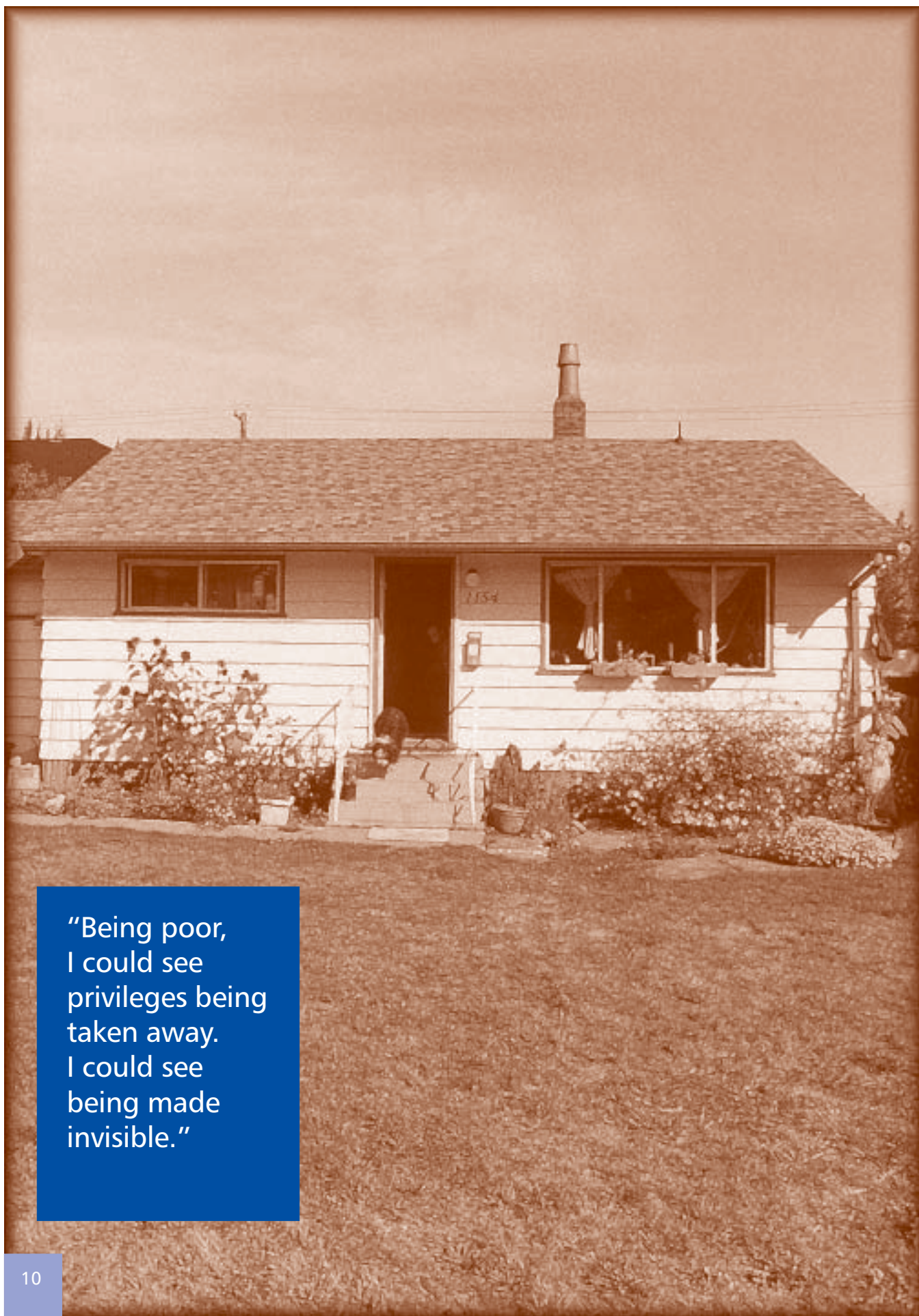
In Canada, the understanding of homelessness is evolving to include not only those who are absolutely or temporarily without shelter, but also "as a condition of people who spend most of their income on rent, or live in overcrowded, substandard conditions, and are therefore at serious risk of becoming homeless."

In the Capital Region, developers find land costs are too high and rental revenue too low to make it economically



viable to construct new rental units that are affordable; land costs are extremely high; and the tax structure does not favour apartment buildings as an investment. But without action, the risk for this community, as for most jurisdictions with inadequate low-cost housing, is a higher rate of homelessness and greater instability – over and above the human toll it exacts on so many vulnerable people.





"Being poor,  
I could see  
privileges being  
taken away.  
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## BERYL Single Widowed Female

### Home: Secondary Suite

AGE: 65

LIVING WITH A DISABILITY: Fibromyalgia

PREVIOUS ADDRESS: Former homeowner

RENT: \$200

INCOME: Disability Benefits

"I had a home between Parksville and Nanaimo. The price there had really plummeted. I couldn't really afford to live there after my husband died, and my health was bad... I had a bit of savings and I took it all out to make the move here, close to Wal-Mart and Tillicum. I moved in and since then there have been three owners.

This place, if it was affordable, would be fine. But it's the cost. For somebody on a fixed income, I just find it so hard to afford some things. It just drains me. There are transportation costs to getting to the store and getting the groceries home. My \$20 for gas has to last me the whole month, so I divide my time between walking and bussing and driving because once that gas runs out, that's it. The reason I keep the car is that I find the bus difficult. It pitches me a bit and I have had some incidents where I have fallen. I have the bus pass and I use it and I hang on for dear life. That's why I'm keeping the car and it's probably idiotic.

My late husband didn't have insurance or benefits. There was a survivor's benefit from the Canada Pension Plan which at this point is \$223. If that were not deducted from

the welfare cheque, my life would just open with \$200 more a month. I'd have some kind of a life. It's not right they deduct that. It's like a poverty trap.

[When the new owner came in] I asked that the rent remain the same, and she pointed to the market value in rent, which doesn't mean a thing to anyone on low income. She was going to raise the rent \$50 and we compromised and brought it to \$20. There are owners who consider long-term tenants a good investment. I'd like that kind of an owner. Then we could help each other.

My social life is volunteering. But I would like to go to a movie; there's poetry readings with \$3 admission, so I can go a couple of times. But there are things that are happening that I can't go to. Being poor, I could see privileges being taken away. I could see being made invisible."

## Seniors On Their Own:

- In 1996 there were 4,436 senior renters in core housing need.
- In February 2002, the Capital Region Housing Corporation waiting list for 333 seniors' apartments was up 48% from the previous year.
- Seniors' health is linked to loneliness and isolation; housing is needed that provides support services and access to social options.
- There are about 4,500 seniors with incomes between \$15,000 and \$22,000 a year who cannot afford to pay more than \$400 to \$499 a month for housing.

## HIDDEN COSTS OF HOUSING

When money goes to accommodation that people can't afford, other essentials such as food, clothing, day care and transportation must be paid for out of a household's remaining income. Renters must also pay for security deposits, the laundry, utilities such as gas and hydro, parking, cable, and all other aspects of living in the community. For many, it's an impossible balancing act. Several people told interviewers they lived without hydro or heat; two women cooked on woodstoves and used no electricity; at least three used outhouses and lived in otherwise primitive conditions. Again, the reasons are clear:

- The average rent for an apartment in Greater Victoria is \$648. A single person would have to earn in the neighbourhood of \$26,000 a year to afford to pay that and still have income to cover basic minimal costs of living in B.C.
- 43% of taxfilers in the Capital Regional District earned less than \$20,000.
- A person working full time on minimum wage six days a week earns maximum \$19,960 – before tax – putting the average rent in the region out of reach.
- A single man living on \$510 a month Income Assistance payments earns under \$7,000 a year. The average bachelor apartment rents for \$501.
- Rents in the Capital Region are forecast to increase 2.9% in 2003. Rent increases have historically exceeded increases in income for most renters.
- A mother in a two-parent family of four living in a market rental duplex in Saanich is constantly anxious about making ends meet, especially now that their rent is up from \$600 to \$800. "The bills are too much. I can't keep up in the winter and it takes me all year to pay off the oil. The hydro bill for two months is \$220. It's a lot. Sometimes I don't think we can afford to live here." The duplex has been their home for more than five years, and they feel there are no alternatives in the area other than illegal suites.
- A 64-year-old man, a former homeowner living in a James Bay apartment complex, receives \$480 a month in Disability Benefits. He can't afford a phone. His clothes come from thrift stores. The rest of his money goes toward food. His ability to earn a few extra dollars allows him to pay for a bus pass. "With just \$200 a month more I could have had reasonable accommodation and a choice of decent places. I've never lived in an apartment before and I'm not used to it."
- A 57-year-old woman living in social housing in Victoria said: "If welfare rates were higher, if welfare rates reflected the true cost of living, I would be able to make a decision about where I want to live. But I can't, so I am trapped."

The burden of managing such financial constraints is impacting those who are employed and raising families, as well as those living on Income Assistance, no matter where they live:

**The amount of money people receive in government income support is too low to cover the monthly minimum costs of living in B.C. A 2003 study by the Social Planning and Research Council of B.C. indicates Income Assistance meets only 44% of the costs incurred by a single adult and 60% of the minimum**



**expenses for a single parent of a three-year-old. Benefit reductions, tightened eligibility requirements, time limits and other changes have all added up to increasing pressure on people to make ends meet.**

As for the working poor, many jobs in the region are in the service sector and tourism, with people finding work in hotels, stores, restaurants and offices. These are often low-paying, part-time or seasonal. The incomes earned by most workers in these sectors are at or below the region's median income. The number of evictions because people cannot pay their rent has more than quadrupled in the past year – an indication that many cannot afford daily living costs. Indeed, not-for-profit agencies are reporting a 61% increase in the number of clients coming for help with basic survival needs.

The most significant expense after rent, for a majority of those interviewed, was food. In BC in 2002 the costs for basic food are estimated to range from nearly \$200 a month for a person aged 19 to 24 to \$166 a month per person for a family of four (based on the ability to buy in bulk) – all of which represent increases over the year before. Foodbanks as a result are seeing increasing demand for services, with a 33% increase at the Society of St. Vincent de Paul, and a 40% increase over the last year at the Mustard Seed Food Bank.

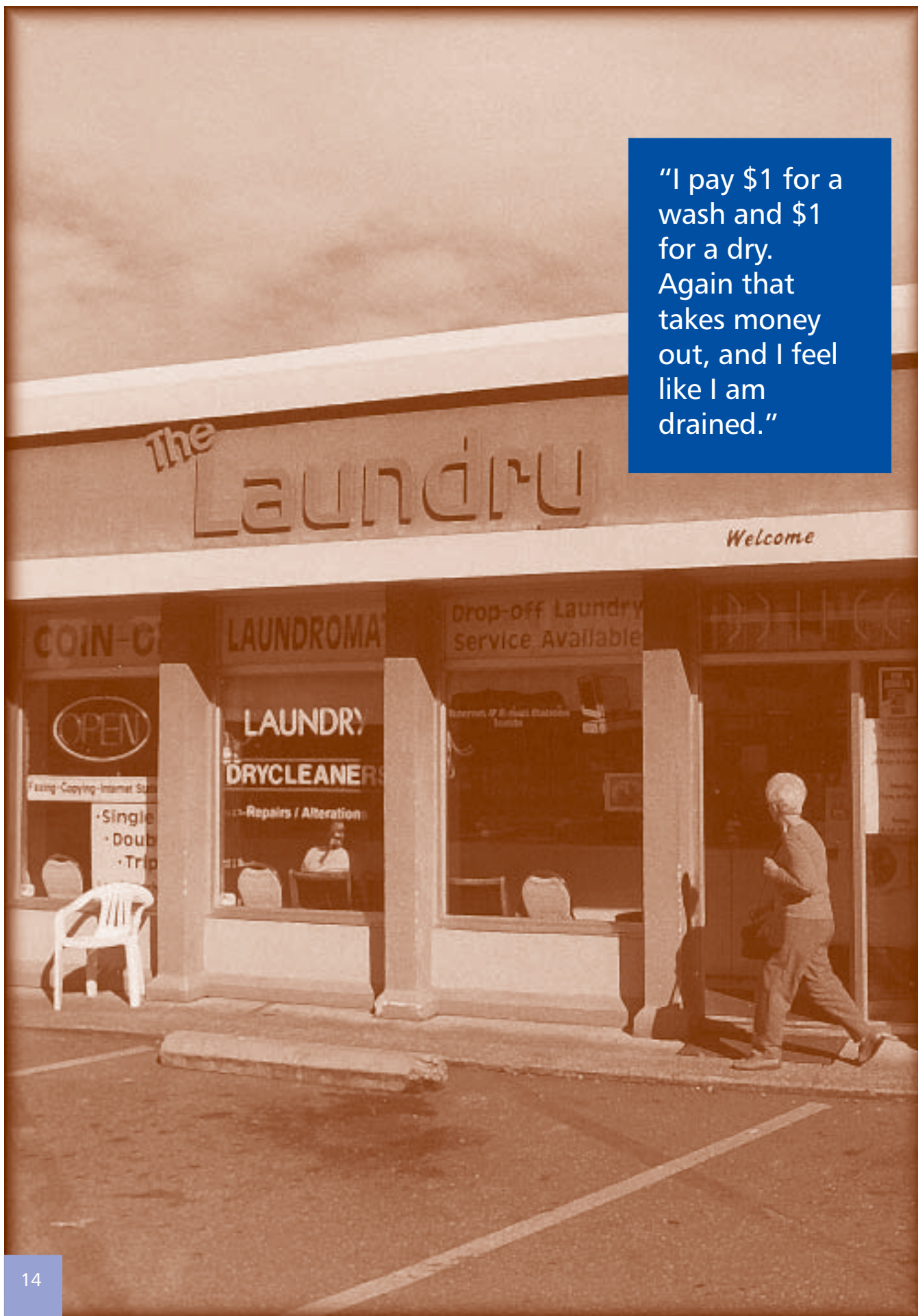
Even the most basic aspects of daily living take their toll. This was evident in the litany of stories regarding the expense and effort of doing laundry. The struggle to make ends meet is aggravated by the reality that many housing



situations do not provide laundry facilities, are not near public transportation, and do not include electricity or other costs in rental payments.

In short, without sufficient income to meet their basic needs, or housing that is reasonably priced, people are virtually cut off from participating in and contributing to the community at large. The consequences can include declining health, more unstable families, and increased risk of homelessness.

"I pay \$1 for a wash and \$1 for a dry. Again that takes money out, and I feel like I am drained."



## NICKLES AND DIMES: Doing the Laundry

For many of the interview subjects living on severely restricted income, every aspect of daily life poses a challenge – from the \$2.50 in extra garbage costs for large families, to the necessity of washing the clothes. The price paid is in both monetary terms and effort.

"I pay \$1 for a wash and \$1 for a dry. Again that takes money out, and I feel like I am drained. So I have to put it in the wash and then I hang it up to dry. I just feel like the whole commotion is too much for me," said a single woman living in a rental suite and receiving Disability Benefits.

Similarly, a 64-year-old senior living on disability payments of \$480 a month simply cannot afford any extra expenses, and says he does small washes and dries his clothes in his apartment.

A 24-year-old woman tries to "keep the laundry down. I can't afford it. I am not opposed to wash laundry by hand, but it is such a hassle. It takes a long time, and there is not always a place to hang it."

A young woman living on a farm in Sooke, who shares an outhouse with three people and has no medical coverage, notes there is no laundromat in Sooke. She takes her laundry to Langford.

A single mother living in Fernwood with another young parent puts five loads of laundry in two strollers, and has her child push the smaller one to the Laundromat. She couldn't do the laundry without the baby's help, she said.

## FINDING A BALANCE

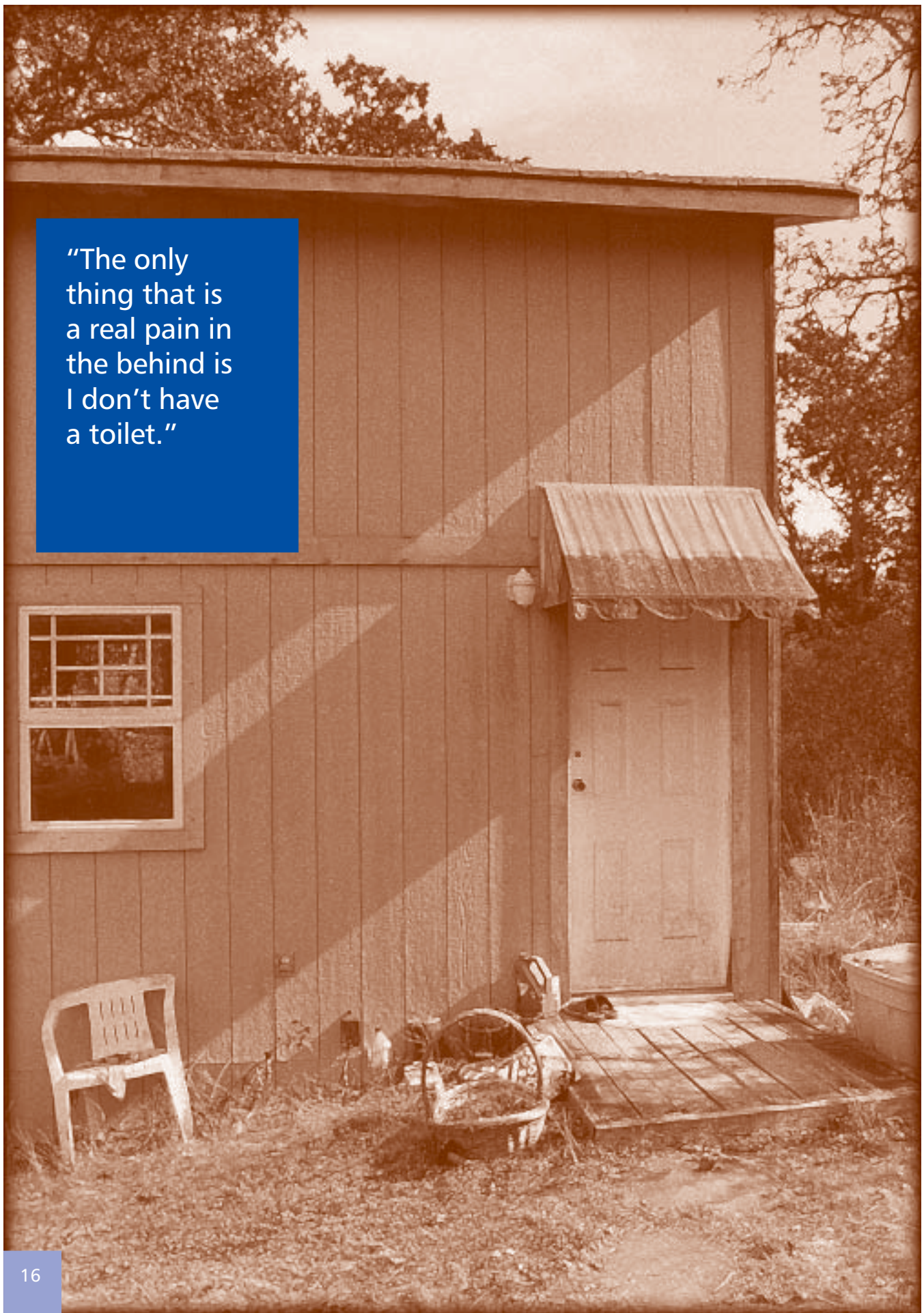
In contrast, housing that costs no more than 30% of a household's income – no matter what that might be – made the lives of seniors, families, single parents, and people with disabilities appreciably better.

Because social housing is geared to a household's income, a single person in a bachelor accommodation living on BC Benefits, for example, pays \$125 to \$200 in the Capital Region's social housing system. Similarly, while the average rent for a one-bedroom apartment on the market is \$605, in social housing, a couple living on BC Benefits would pay \$190 to \$255.

After waiting three years to get into a Fernwood co-op, a 29-year-old single mother and her nine-year-old son were accepted, partly due to the leaking roof, the mould and the high rental costs of her previous apartment. She now pays 24% of her income to the co-op. She has space to herself within the apartment, as does her son; they can have pets, they have storage, and they live in a safe neighbourhood with friendly people around them. "It is so much better than what we were living in before that I can't even notice anything that is bad, really. I can't think of anything that I would change. I really love it here."



"The only thing that is a real pain in the behind is I don't have a toilet."



## KAREN Young Single Female

### Home: Backyard Cabin

AGE: 30s

LOCATION: Saanich

EMPLOYED: Part-time, looking

RENT: \$400

INCOME: \$907 after taxes. \$607 from Disability Benefits and about \$300 from work.

"I lived in my van for a long time. And then I lived in a place that was about the size of two furnace rooms. And then the last place that I lived in was great except the people weren't. I went to my aunt and my sister's house. My uncle and aunt have what they call a sugar shack out the back of their house. My uncle had been talking and talking to me about making it liveable. So I asked him if I could move in there for a reasonable rent. And he said sure. And I made it liveable. He said, when you get a little more money, pay a little more rent. So I am paying a little more rent now than I was before.

I've lived here not quite a year. I looked after my niece in the summer time. I got paid for that. I am responsible to look after the house. And sometimes I am responsible for looking after the dogs or the horses. This has probably been the best place I have lived so far. This is private. I am the lord of my own castle.

The only thing that is a real pain in the behind is I don't have a toilet. I have a porta-potty that I have to empty every three days. But other than that...He's going to try to put a toilet in. But of course it's in the back yard. It's illegal to have built it in the first place. So anything he does as far

as a toilet is illegal. I have a sink and cable and electricity. I don't have a telephone which would be helpful, but I can't afford one. I don't have a shower. I have to go to the house for a shower. I have a half-sized fridge and a hot plate and a microwave.

I use a scooter to get my groceries, the way I have done it all my life. In the winter time, the scooter is not always convenient. When it is really cold and icy, I have to take the bus. That's how I go to work, is taking the bus. For a bus, it's not that bad. I have to bike about a mile to get to the bus stop. It is inconvenient at night when you come home at 4:30 and you have to ride your bike home.

There are no fire escapes. I have to keep a constant watch downstairs while I am cooking. It's a wood house. I have to watch it. A toilet would be great, and a shower actually. He's probably going to put a shower in for me. These are all things that we slowly are working on. In the last 15 or 20 years, this has been the best place.

There is one thing I always find with renting, which is, sometimes a van is better than renting, because you are always thinking, oh well, they can kick me out in a month."

- There are 10,000 to 20,000 secondary suites in the Capital Region.
- Many suites do not meet building or fire code requirements.
- Eight of 14 municipalities have provisions for legal secondary suites.
- Secondary suites can be mortgage helpers for homeowners and at the same time increase the supply of affordable housing options.

## OBSTACLES TO WORK

Many of the people interviewed found piecemeal, under-the-table or short term work which allowed them to pay for bus passes, supplement their incomes or improve their diets. They sold Amway in the hallways of their buildings, worked in pubs and non-profits, filled nightshifts at “dishpits,” worked as babysitters, housesitters, farmworkers, or did odd jobs.

A key requirement for those on Income Assistance is that they look for work. However, many encountered obstacles in accessing transportation, or purchasing basic amenities (such as work clothes, or work boots or other requirements); nearly 30% told interviewers they could not afford telephones and made do without, while still others had no fixed address to provide employers. Of the 15 homeless people interviewed for this study, the average length of time without a fixed address was 14 months.

- A 58-year-old woman said she would like to be employed, but that at her age, there's a stigma. “There aren't quite as many jobs as there need to be. And if I had a car I could get around better. Bicycle or bus is hard.”
- A man living in a downtown hotel says he walks everywhere to save money, but uses the bus if he has to go two or more miles, “or if it's a job interview, because of the attire that I am wearing - especially if it's raining. I don't want to get to a job interview wet and tired out.”

- A single mother living in Fernwood has just got a job but has nowhere to leave her child because of the lack of daycare openings. She relies on friends, and her child is on the waiting list, but a lot of places won't take a child under two years old. In fact, parents are finding it more difficult to access child care following tighter restrictions on eligibility for subsidies – with the result that more are turning to cheaper, unlicensed, and unregulated child care arrangements.

- A single mother living on a First Nations reserve said the bus schedule is “basically the reason I am not full-time employed” – there is no bus between 7:20 a.m. and 9 a.m. She just got another job for two hours a day – but “they won't give me transportation money, so for 2 hours, I make \$24 minus my daycare, minus \$7 a day in bus tickets. **Basically I am paying to work.** They just don't care. Transportation is your problem, not theirs.”

The Capital Region is facing an economic decline, one that is reflected in rising regional poverty levels and compounded by government funding cuts to community services and programs. Some 12,100 people, 6.6% of the workforce, are unemployed – not including discouraged workers and part-time workers who want full-time work. In March of 2003, the Ministry of Human Resources reported 563 job postings at Destinations and JobWave in Victoria – 18 unemployed people for every job available.



As well, eligibility requirements for Income Assistance have been tightened, reducing the amount of cash assets people are permitted to have. The result is that people have even fewer resources to fall back on to make ends meet, or to support their efforts to access education or job training. In the Capital Region, several employment assistance agencies have been cut back or shut down altogether in the past year.

**New Income Assistance restrictions are clearly intended to usher people into the workforce. But a shortage of affordable housing, and the lack of adequate employment opportunities, particularly for youth, First Nations, older, and low-skilled workers, are proving fundamental obstacles to full participation.**

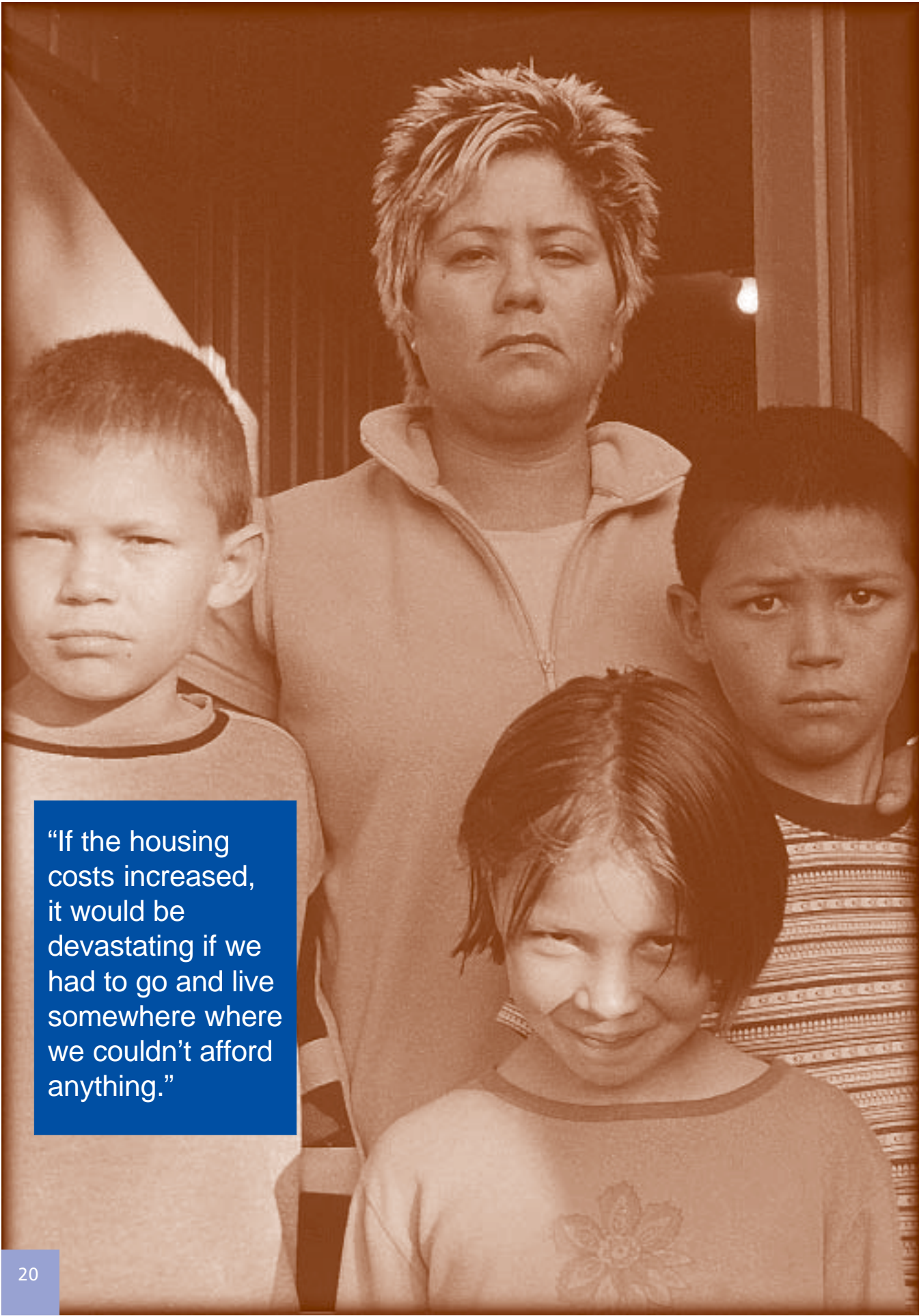
As well, the service industry is the major source of employment in the region, but provides relatively low-paying work. About 40,600 people worked part-time in 2002 – leaving those households that depend on low wage, seasonal or part-time jobs in the service sector particularly vulnerable to fluctuations in housing and rental costs.

Conventional approaches to economic development typically concentrate on such issues as improving tourism or promoting high-tech industries. But they risk failing to meet the challenges faced by the high numbers of underemployed and unemployed who cannot afford to live here while working here. Economic initiatives must also address entrenched social development issues, destined to

become even more challenging as people are cut off from Income Assistance altogether in the next year (in Victoria, 4,377 adult recipients were expected to work as of January 2003, while Human Resources Development Canada notes the number of Employment Insurance claimants has started to climb for the first time in six years).

## Working Wages:

- A hotel desk clerk makes \$8 to \$15 an hour – totalling \$16,000 to \$30,000 annually.
- A grocery clerk earns \$8 to \$11 an hour – totalling \$16,000 to \$22,000 annually.
- Servers make \$9 to \$13 an hour, totalling \$18,000 to \$26,000 with tips.
- A person entering the work force for the first time earns a training wage of \$6 an hour or \$12,000 over the course of a year.



“If the housing costs increased, it would be devastating if we had to go and live somewhere where we couldn’t afford anything.”

## DERYL, JOANNE and their Five Children Family Home: Social Housing

AGE: 30s

CHILDREN: Two with special needs, one child is Autistic.

PARENTS: Father has a learning disability and is taking literacy classes.

INCOME: \$2000/month from Child Tax Benefits and child support.

"This is better for the kids here: they have their own rooms. They have a big back yard. They get to play outside. This is a low-income house. But we tell the kids we are pretty lucky.

We pay \$355 a month for rent, \$100 for hydro, \$50 for phone and \$80 for cable. If the housing costs increased, it would be devastating if we had to go and live somewhere where we couldn't afford anything.

I want to work but I can't because the health of our five-year-old autistic son, Albert, is very frail. He is sick a lot of the time and has seizures. And Deryl (my husband) has a learning disability that inhibits his ability to work as well, so he is going to go to school. We have tried so hard to stay off the welfare system; we are trying to make do. Deryl has only got grade three reading and grade five math, but welfare told us we didn't qualify for disability.

We find that since we moved here we are sicker. Albert has asthma. We had to get the carpet removed and put the floor in. We were wondering if we have black mould here making the kids sick, and put several complaints in. When I asked them about it they said you have to keep your windows open all the time and you have to have your bathroom fan on all the time. I have never known a place where you had to have your bathroom fan on all the time.

I don't think the place is big enough for us, with Albert's equipment. He has equipment we can't use because we don't have the room for it. Two of the brothers share a room. And Albert can't stay in that room because of the flying ants – fifty of them in that bedroom. There is a crack under the baseboard where they are settling. Albert sleeps with me because of the ants in his room. Deryl sleeps on the couch."

### Families in Need:

About 9,000 children – about one in five – aged 0 to 14 years live in households below the low-income cut off line.

About 2,320 two-parent families in the Capital Region are poor.

Vacancies in family-size rental housing are rare.

A family with children needs space and a safe environment, leading to higher housing costs.



## GETTING AROUND

It's a common assumption that people on low income use public transit as their main form of transportation. And yet, many of the people interviewed found it too expensive, inconvenient or impractical, and went to extraordinary lengths to find alternatives. Or they were so frustrated with the bus system they withdrew from activities that might otherwise have provided connection to the community. Researchers noted that nearly one in four people in the study relied on the bus as a primary form of transportation; half of those interviewed actually used it. Total dependency on the transit system clearly evokes frustration for most people and raises the question as to what degree the transport system contributes to inequity and social exclusion.

- A middle-aged woman on Disability Benefits who is losing her eyesight lives in Sooke, about 45 to 50 minutes from the grocery store. She walks up hill from home, to save the bus fare.
- A woman in her 80s who used to use transit to go from her subsidized housing in Sidney to Victoria, doesn't anymore because she can't lift her walker onto the bus.
- A couple in their 50s, whose elderly parent lives in the Saanich Peninsula Hospital, finds the bus ride so long they don't go to visit often.
- A 48-year-old woman in a Langford trailer park living on Disability Benefits doesn't go out to dinners with friends because of the bus schedule. She has to wait at Canwest mall for at least half an hour for the bus, and faces a 20-minute walk in the dark with no lights. "Not safe for a woman," she said.
- A Sidney woman uses her scooter to access services in her community. "I have had a long history in the past of trying to use Handi-Dart and found much of it was unsuccessful and entirely frustrating, particularly when my husband first died. It wasn't very accommodating, flexible, or workable."

Transit is a critical link to mobility for the young, the elderly, and people with disabilities. It's the way many people access medical services, needed food supplies, and work. And yet, households are often forced to move further away from work or schools in order to find housing that is affordable – usually located on the urban fringe. Sooke, for instance, offers cheaper rents than Victoria. In short, lower income households face a choice between unaffordable housing or excessive transport expenses and reduced accessibility.

For many, the bus is simply too expensive: a trip into town and back costs \$3.50 a day for an adult. On a daily basis that's \$17.50 a five-day week or \$70 a month. A return trip from the Western Communities or the Peninsula into the core costs \$5 which is \$25 a week. Bus passes are \$55 a month.

The BC Transit Ticket Assistance Program, in partnership with the Victoria Regional Transit Commission, distributes bus tickets to agencies that provide support services to people with urgent transportation needs. In 2001/02 the program distributed 7,900 tickets for employment-related travel. In 2002/03, it will give out a total of 40,000 tickets. As well, bus passes for seniors or people receiving Disability Benefits are available through the Ministry of Human Resources for \$45 a year (about 5,400 people in Greater Victoria use the pass). However, many low-income people who are not eligible still find access to transit prohibitive. And while Handi-Dart provides 42 vans on a \$5 million annual budget, it still cannot meet the demand from the frail, elderly, and those with disabilities.

From the perspective of low and middle-income people, housing, transportation and economic development must be considered part of the same puzzle. It means revitalizing a regional transit system to do more than address the environmental and commuting concerns of people seeking alternatives to car use. The Regional Growth Strategy for the CRD aims to revitalize communities as walkable, transit-focused neighbourhood centres with a dense mix of business, housing, services and public open space.



**While the transit system in Greater Victoria is guided by the principle of social inclusion as a factor in its planning, the community as a whole must work in partnership to help address the need for equity.**

A sepia-toned photograph of a woman standing in a kitchen. She is wearing a dark, long-sleeved V-neck top and light-colored trousers. She is holding the back of a wooden chair with her right hand. The kitchen has white cabinets, a sink, and various items on the counter and shelves. A blue text box is overlaid on the left side of the image.

“There’s  
mildew  
growing on  
the windowsills  
because the  
place isn’t  
properly  
ventilated.”



## FRANCES Youth

## Home: Rental Suite in a House

AGE: 21, living with partner

RENT: \$750

HOUSEHOLD INCOME: About \$1800/month

"Renting is renting, right? I've never rented before I moved to the city and I just hate it. It's just the standard: they could sell the house from right under us, and there's not a damn thing we can do about it. You would think that people would realize that they're making their money from people's homes, and treat it like a home.

I've never met our landlord. He lives in Bermuda and he owns a bunch of apartment buildings. If something needs fixing I have to phone someone, and then wait....I needed mouldings replaced in the bathroom; the floor is uneven and they didn't caulk the baseboards so there is mould growing underneath where I can't get it. There's mildew growing on the windowsills because the place isn't properly ventilated. The front door has a big space underneath it, and worms crawl in. Oh, we also have mice. They have it a lot more upstairs because I have a cat, which is great. Jennifer upstairs has killed a lot; Sunday she caught four, Friday, three and Monday four more. The landlord can't do anything about the fact that the workmanship is shoddy; they were just slapping it together as a rental to make some money off it.

I was in school three years ago. I just finished a contract. We were getting paid eight dollars an hour. It was only because it was such a great project that I took it, but 30 hours a week at \$8 bucks an hour is not enough to live on. I'm unemployed but not collecting any benefits, and looking and hoping for some work.

There's no way my boyfriend and I could afford anything else other than this. Obviously no pride was taken in the workmanship of building this place at all. It was 'slap it together' as cheaply and quickly as possible. But I would like to increase that feeling that this is actually a home, not just a place where I'm just keeping my stuff. It's still the feeling of living in someone else's house."

## Youthful Struggles:

- One quarter of the youth population (9,555 youth between ages 15 and 24) lived on low incomes in 1996. The percentage of youth in poverty is increasing faster than any other age group.
- There is very little cheap or subsidized housing for youth and students. Most rent secondary suites and share houses on the private market.
- As of April 2002, 19-year-olds are no longer eligible for Income Assistance until they have lived away from their parents or guardians for two years.

## HOUSING AND HEALTH

Health and housing are clearly linked: studies increasingly show that people with inadequate housing who are also on low incomes tend to be less healthy.

### OVERCROWDING

When people's housing options involve moving in with friends, families, roommates and even strangers in dwellings not designed to accommodate them, the health of the household can be at stake. Families reported children and parents sleeping on living room floors and couches, with mattresses stacked on top of one another; and many of the youth interviewed said they "couch-surf" in crowded, substandard dwellings. As well, immigrants and refugees tend to experience overcrowding as they often cannot find shelter without references, established credit, knowledge of the local situation or a command of the English language. Many rely on sharing cramped quarters with others.

Crowded housing involving insufficient bedrooms is known to contribute to the spread of viral and bacterial infections; it can also lead to poor mental health and the subsequent use of medical services. Noisy, chaotic accommodation can lead to sleep deprivation in children, and difficulty functioning in school. The Canadian Council on Social Development has shown there is a correlation between housing that is crowded and in disrepair and children's lower success at school and more aggressive behaviour. Locally, Burnside Gorge Community School saw 38% of its students move in one year, in part because parents could not find and provide decent housing.

### National Occupancy Standards:

Societal expectations are reflected in a definition of what is suitable, adequate, affordable and situated in a healthy community. These standards state:

- there shall be no more than 2 or less than 1 person per bedroom
- spouses and couples share a bedroom
- parents do not share a bedroom with children
- dependants aged 18 or more do not share a bedroom
- dependants aged 5 or more of the opposite sex do not share a bedroom

These standards provide guidelines for social housing decisions, indicating that single applicants, for instance, are eligible to apply for bachelor and one-bedroom units. Couples (two individuals) are only eligible to apply for one-bedroom units, as they would be under-housed in a bachelor unit.

### HOUSING CONDITIONS

Much of the rental stock in the Capital Region is aging. The average bachelor unit is likely to have been built in 1976 or earlier, as are 77% of all rental suites excluding secondary suites. Housing in need of repair is another factor increasing the risk of injury for occupants and is associated with cold, damp and other threats to health. Mouldy interiors are linked to higher risk of respiratory disease and asthma. Indeed, many subjects told researchers the substandard environments in which they were living lead to illness and difficulties breathing.

Poor living conditions and poor sanitation, as well as irregular and inadequate maintenance of the electricity,

plumbing, heat, roof, flooring, and appliances, are all indicators that housing is impoverished. The burden of responsibility to address such concerns falls on landlords' shoulders. However, tenants also fear that if landlords upgrade units, they may see an increase in rent as a result. For those who do not know or understand their legal rights, or the mutual responsibilities of landlord and tenant, the situation can leave them feeling vulnerable and powerless.

Secondary suites in the Capital Region number anywhere from 10,000 to 20,000. Eight of 14 municipalities have provisions for legal secondary suites. However, individuals living in secondary suites are not always aware they may be illegal, or that if they are substandard, landlords may not be forced to act on complaints. In B.C., tenants' rights organizations are calling for a review of secondary suite policies and housing inspection practices so that inspections will occur on a complaint basis. In the Capital Region, a 1996 survey found that 2,610 or 8.5% of the dwellings occupied by persons living below the low-income cut-off line were self-reported as in need of major repair.

## IMPACTS ON THE HEALTH SYSTEM

For the homeless, the health consequences are significant: people who have no housing or inadequate housing are at much greater risk for infectious disease, premature death, acute illness, suicide, mental health, and alcohol and drug problems than the general population. In fact, up to 40% of homeless people have chronic disorders, and tuberculosis can range from 25 to 100 times higher for the homeless than the general urban population. Homeless people frequently use hospital emergency rooms as their point of contact with the medical system – resulting in more costly treatment for health issues that have often been delayed and may be more serious than if treated earlier.

Evidence in both Canada and the U.S. indicates that hospitals are used by the homeless for longer periods, and more frequently than those who have homes and higher incomes.

People without adequate housing, and especially the homeless, are often dependent on emergency health services for their basic survival. Such stop-gap measures usually fail to address in a comprehensive or systematic way the health issues that might help them exit their cycle of ill-health and poverty.

Several people interviewed for this study felt they were living in conditions that put their health at risk and trapped them in a cycle of poverty. A 48-year-old woman in a Langford trailer park has been sober for four years and is struggling with diabetes, a condition which is worsening. She is worried about the coming hardships of winter, describing her housing conditions as “camping,” and says she needs to get into social housing or her health will deteriorate further. “I have had four years of sobriety and I wouldn't trade that for anything. But if I am stuck here, I'll take the risk of falling back into it.”

There is a growing recognition that **health is determined by a range of factors, most notably income which “affects living conditions such as safe housing and the ability to buy sufficient, nutritious food”** according to Health Canada. The determinants of health include social support networks, education, employment and social environments that provide stability, a recognition of diversity, and safety from crime and violence in cohesive communities. All of these factors are undermined in the experience of being poor.



And yet, adequate housing can lead to better health for individuals and reductions in health expenditures for society at large. Emerging evidence shows that affordable, adequate, secure and supported housing can help reduce hospitalization rates for people with mental illness, as well as reduce symptoms. For the elderly, housing that provides health support is proving less expensive than residential nursing home care. While research is still in the beginning stages, evidence suggests housing interventions will be most effective when targeted to those at highest risk for adverse health outcomes or those who have the greatest exposure to risk factors.

## SAFETY

Safety is not only about the home environment – it's also about the neighbourhood. A key theme emerging from the 90 interviews was a concern about the environment in which many – women, families, seniors, or single men – were living.

- A 29-year-old single mother with a nine-year-old son was living in a “very poor area of town” where she said, “I was subjected to seeing drug addicts and prostitutes on a regular basis outside of the apartment.”
- A woman used to live in a Bay Street apartment building that served as the setting for “shootings and stabbings... I had no idea that this was going on when I moved in. It turned out there were drug dealers and the really bad side of prostitution. We learned to lock our doors – and you just had to wear shoes in the hall, for needles.”

For others, unhealthy surroundings perpetuated their own unhealthy behaviours. Such was the case for a homeless man who moved to the region most recently from Duncan, after working for 25 years:

- “I spend a lot of time outside, but I don't always feel safe. There is a covered area behind Value Village I spend some time in where they did some landscaping, and there is a gazebo by the church. I need housing so I don't have to go to the soup kitchen and I can stay clear of drugs.” The man is receiving counselling and is often disoriented. He receives \$826 in pension payments and Disability Benefits and is looking for housing under \$500. “I want to live out of the downtown core. If the apartment was subsidized I could afford to stay away from agencies where their clients are drug users, so I could stay clean,” he said.

### **The social conditions associated with the surrounding community must be taken into**

**consideration when assessing the quality of people's housing.** Living in a neighbourhood that includes drug or alcohol addicts in or close to the building; living in isolation from local conveniences such as public transportation and social support networks; and living in an area where there is a level of crime within and close to the housing complex, are all factors that significantly impact the quality of life.

## GERALDINE Single Mother

### Home: First Nations Subsidized Housing

AGE: 20s

CHILD: Son, 3 1/2 years old

INCOME: Under \$10,000

"I left my son's dad when he was four months old. We were living on my mom's couch. Luckily I put my name on the waiting list when I was pregnant. You have to be of First Nations descent and have a child to live here.

I'm very thankful for the space that I have. We have two bedrooms. Just the space has really helped the quality of our life. We can have people over and people say we're lucky. It makes us feel good about our family when we can have people over.

This is a dry complex. I enjoy a glass of wine but you don't have that option. I see the vision of a dry complex as a good one for people who don't know how to manage their drinking. For me, I find it offensive that I am told whether I can drink or not. I know from the history of First Nations people that there are lots of problems with drinking but I see this as just putting a band-aid over the situation. You need to get down to the core issues.

I am lucky that I have a vehicle. I have told my other single mother friends that if their baby needs anything in the middle of the night to call me. I can give them a ride to the hospital or whatever. Having a vehicle is a real blessing when you're low income. I have the freedom of choice and I don't have to go to the dentist that is closest. I took my son to the dentist by Beaver Lake - he specializes in children.

When I first moved in here I invited Lifecycles to come and help me start a garden. Ever since I've been gardening. I also took another course from Capital Families. I have tomatoes, zucchinis, kale, strawberries, lettuce, peas, broccoli and sunflowers. It was dry and barren when I first arrived and it cost me a lot of money but it's worth it. My son and I work in the garden together."

"Just the space has really helped the quality of our life."

## MEETING DIVERSE NEEDS

A dynamic and healthy community embraces a variety of people, ethnic backgrounds, incomes, ages, and family structures. Ideally, the diversity of people's needs can be met in such a fully inclusive society. But the complexities of income assistance programs, categories of employment, levels of disabilities, definitions of income, and shortage of housing options, are conspiring to limit and determine people's living arrangements in the Capital Region.

- A family of four, whose father has Multiple Sclerosis, had particular needs that were hard to meet. "For us, the need for one-level housing was painfully needed, but it was very hard to find. My big beef is that there is no middle income housing for handicap families." While the family earns \$50,000, about \$22,000 goes to equipment and medicine.
- A woman in her 70s living in Sooke is active in the seniors' movement and notes a "real shortage of housing for seniors" there. "They desperately need more affordable housing. There are no long-term care facilities in Sooke and seniors have to move away if they need this type of care. The closest hospital is Victoria General, which is an issue for seniors."
- A single mother of a toddler living in a basement suite in Victoria argued there "needs to be more affordable housing set aside for families that need it. I wasn't eligible for one complex because I made too much for the welfare units, but not enough for the low income working units. You had to make \$30,000 for the working units, but I made less than that. We don't qualify as an emergency because we are not living in a hotel or escaping from an abusive spouse. We're not

finding needles in the mailbox. But on the other hand, I can't afford to pay leases and loans, or buy a new car, or put a down payment on a new house."

Households consisting of recent immigrants make up 6% of all households in Greater Victoria. A recent report on the immigrant experience in the Victoria Metropolitan Area noted that many immigrants do not immediately access long-term jobs that match their formal education, and their first years are marked by relatively low income, large households and crowded housing. Their needs require dedicated resources.

M'Akola Housing is an agency that works to meet the needs of families of First Nations ancestry in the Capital Region. It provides about 500 units of safe affordable rental housing mainly through local landlords. Staff link tenants with community resources to build a sense of connectedness in the complexes. Cultural and social realities are recognized; for instance, many Aboriginal people provide care for extended family members, with implications for family size and housing.

### **The region requires not only sufficient affordable housing, but a range and diversity of housing options.**

Social housing units, and rental units in general, are not equally distributed among the municipalities. More choice can be offered by allowing for granny flats and secondary suites, single- and multi-family dwellings, townhouses, row housing, cluster developments, duplexes, patio homes.

A new approach is needed to make room for the various needs of our diverse neighbours, as well as a new way of thinking about our neighbourhoods.



## HOMEBASE

The voices heard here indicate that a lack of affordable housing is quietly preventing many people from living to their full potential as members of the community, wherever they live in the region. They are cut off from essential services, from access to employment and training, and from cultural and social participation. Housing has been reduced, for many, to little more than a place to sleep.

And yet, when safe, affordable housing was within people's grasp, it became the platform for fundamental transformation. Evidence suggests income support and subsidized housing were the two most important factors involved with people moving from being homeless to being housed in a stable fashion.

When residents have access to decent housing that they can afford, the community as a whole gains. There is a sense of stability, of individual health, of social and economic well-being.

In contrast to the sense of despair running throughout so many of the stories people shared with researchers about their housing experiences in secondary suites, rooming houses, houseboats, vans, shacks, trailer parks and substandard apartment complexes – those people living in supportive living arrangements were content.

**Imagine a community where everyone has a safe, decent and affordable place to call home. Too many of our neighbours are paying a high price for the Capital Region's lack of housing options. Together we can build an inclusive community.**

**Together, we can make room for everyone.**

A young First Nations woman says her life was turned around simply by finding decent housing. She was helped from the streets to a women's transition shelter and finally, to her present subsidized rental apartment. "I am in school and I want to get somewhere. And it makes me feel like I am going to get to that place. It just kind of goes with my goals that I have for myself because I am not going back to a dirty old dump. I have a place where I can invite people over for coffee. That makes a real difference. I am more involved in my community. With my school I am actually getting somewhere and I never thought I would. I have got my Math and English. It's been step by step – going from the street and getting to where my goals are nearly finished now, and still having this place to come home to – you know it does something. It makes me feel better. It does a lot."

# MARGARET

Single Mother

## Home: Townhouse

AGE: 40s

LOCATION: Central Saanich

EMPLOYMENT: School District employee

INCOME: \$30,000 before taxes

HOMEOWNER: \$600/month mortgage

"I moved here from Toronto when my daughter was about six months old. My goal at that time had been to find a job in the Victoria area, but I didn't. I'm a library technician and there were no jobs. I got work doing rural route mail delivery for a while and there was this little street that was sort of hidden away and then I saw this particular unit. Five and a half years later, I had this job interview at the school district and I started looking around. We went to places that were completely out of my price range. But there happened to be a For Sale sign on this unit.

It's a pleasant house, it's a nice neighbourhood, and convenient to walk to all the shops. The house itself is small and easily maintained. You have to pay a lot for a mortgage and the mortgage payments are pretty high. I've got very close neighbours and there are restrictions on what we're allowed to do in the common property part, so it's hard to have get-togethers to play ball and stuff like that. I had a party for my daughter's birthday once and we got a slap on the wrist, because I hadn't read the by-laws.

In general I walk to get groceries. I don't use public transportation because it's inconvenient. Public transport isn't quick enough for me where I work and also because I have to make a stop to drop my daughter off.

There is just this little bit of green space that is mine, and then there is a deck off the dining room door. We don't have a property manager and we don't pay for people to come and look after the grass, so we each are responsible for our little bit.

Our space is pretty good. On the whole I think this is a pretty safe complex. I am quite satisfied with the privacy from the neighbours. And we each have our own bedroom, and a spare bedroom. If I had a higher income perhaps I would prefer to live in a detached house but I would still want it pretty small.

I really think I have the ideal housing situation. I just know that I am one of the lucky ones to have found nice housing that I can afford."

"I just know that I am one of the lucky ones to have found nice housing that I can afford."

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## HOUSING RESOURCES

Aboriginal Housing Management Association, 387 Constance Avenue, Victoria, BC, V9A 6N2, Phone: 250 381-4534, Fax: 250 361-9339

Action Committee of People with Disabilities, 926 View St., Victoria, BC V8V 3L5, Phone: 250 383-4105

BC Housing, 301-3440 Douglas Street, Victoria, BC V8T 3L5, Phone: 250 475-7550, Fax: (250) 475-7551

BC Non-Profit Housing Association, Phone Vancouver toll free: 1-800-494-8859

Burnside Gorge Housing Outreach, c/o Burnside Gorge Community Association, 484 Cecelia Road, Victoria, BC V8T 4T5, Phone: 250 388-5271 or 250 388-5251, Fax: 250 388-5269

Canada Mortgage and Housing Corporation, Victoria Office, 1675 Douglas Street, Suite 150, Victoria, BC V8W 2G5, Phone and Fax: 250-363-8040 TTY: 888 841-4975

Canadian Home Builders Association, Victoria Chapter, #1, 3690 Carey Road, Victoria, BC V8Z 4C2, Phone: 250 383-5044, Fax: 250 383-9423

Capital Families Association, 1096 Goldstream Avenue, Victoria, BC V9B 2Y5, Phone: 250 478-1122, Fax: 478-9199

Capital Regional District, Regional Planning Services, 524 Yates Street, Victoria, BC V8W 2S6, Phone: 250 360-3160

Capital Regional Housing Corporation, #101, 2957 Jutland Road, Victoria, BC V8T 5J9, Phone: 250 388-6422, Fax: 250 361-4970

Capital Mental Health Association, 125 Skinner St., Victoria, BC V9A 6X4, Phone: 250 389-1211, Fax: 250 389-1263

CEDCO Victoria (Community Economic Development Corporation), 201-531 Yates Street, Victoria, BC V8W 1K7, Phone: (250) 360-0852, Fax: (250) 360-0842

Coalition of Neighbourhood Houses, 1096A Goldstream Ave., Victoria, BC V9B 2Y5, Phone: 250 478-9199, Fax: 250 478-1122

## HOUSING RESOURCES continued...

Community Social Planning Council, 1144 Fort Street,  
Victoria, BC V8V 3K8, Phone: 250 383-6166,  
Fax: 250 385-6712

Disability Resource Network, 814 Broughton Street,  
Victoria, BC V8W 1E4, Phone: 250 595-0044,  
Fax: 250 595-1512

Homelessness and Urban Partnerships, Community  
Development Division, 633 Pandora Ave., Victoria, BC  
V8W 1N8, Phone: 250 361-0290, Fax: 250 361-0385

Housing and Community Resource Development,  
Vancouver Island Health Authority, Aberdeen Hospital,  
1450 Hillside Ave., Victoria, BC V8T 2B7,  
Phone: 250 370-5613

Housing Affordability Partnership, C/o Community Social  
Planning Council, 1144 Fort Street, Victoria, BC V8V 3K8,  
Phone: 250 383-6166, Fax: 250 385-6712

M'Akola Housing Society, 2009 Fernwood Road, Victoria,  
BC V8T 2Y8, Phone: 250 384-1423, Fax: 250 381-1438

Pacifica Housing Advisory Association, 830 "E" Pembroke  
Street, Victoria, BC V8T 1H9, Phone: 250 385-2131,  
Fax: 250 385-6776

Quality of Life CHALLENGE, C/o Community Social  
Planning Council, 1144 Fort Street, Victoria, BC V8V 3K8,  
Phone: 250 383-6166, Fax: 250 385-6712

Regional Housing Affordability Strategy, Capital Regional  
District 524 Yates Street, Victoria, BC V8W 2S6,  
Phone: 250 360-3160

Rental Owners and Management Association of British  
Columbia, 830 Pembroke Street, Victoria, BC V8T 1H9,  
Phone: 250 382-6324, Fax: 250 382-6006,  
Toll Free: 1-888-330-6707

Residential Rehabilitation Assistance Program (RRAP),  
CMHC, 3<sup>rd</sup> Floor, 717 West Pender Street, Vancouver, BC  
V6C 1G9, Phone: 1-800-639-3938

St. Vincent de Paul Society, 101 - 831 Yates Street,  
Victoria, BC V8W 1M1, Phone: 250 382-2767,  
Fax: 250 382-2787

Tenant Rights Action Committee, 2681 East Hastings  
Street, Vancouver, B.C. V5K 1Z5, Phone: 604 255-0546,  
Fax: 604 255-0772

Together Against Poverty Society, 415 - 620 View Street,  
Victoria, BC V8W 1J6, Phone: 250 361-3521,  
Fax: 250 361-3541

Urban Development Institute, 101-727 Fisgard Street,  
Victoria, BC V8W 1R8, Phone: (250) 383-1072,  
Fax: (250) 383-1072

Vancouver Island Cooperative Housing Association, 1507  
Glentana Road, Victoria, BC V9Z 4K1,  
Phone: 250 384-9444, Fax: 250 384-0349

Vancouver Island Health Authority, Facilities and Tertiary  
Care, 2334 Trent Street, Victoria, BC V8R 4Z3,  
Phone: 250 370-5697

Victoria Association for Community Living, 3861 Cedar Hill  
X-Road, Victoria, BC V8P 2M7, Phone: 250 477-7231,  
Fax: 250 477-6944

Victoria Community Housing Trust, c/o CEDCO Victoria,  
201 - 531 Yates Street, Victoria, BC V8W 1K7,  
Phone: 250 360-0852, Fax: 250 360-0842

Victoria Cool Aid Society, #103-749 Pandora St., Victoria,  
BC V8W 1N9, Phone: 250 383-1977, Fax: 250 383-1639

Victoria Native Friendship Centre, 610 Johnson Street,  
Victoria, BC V8W 1M4, Phone: 250 384-3211,  
Fax: 250 384-1586

Victoria Senior Citizens Housing Society, 501-612 View  
Street, Victoria, BC V8W 1J5, Phone: 250 384-3434,  
Fax: 250 386-3434

Victoria Urban Aboriginal Committee on Homelessness ,  
C/o City of Victoria, #1 Centennial Square, Victoria, BC  
V8W 1P6, Telephone: 250 385-5711, Fax: 250 361-0214

YM-YWCA of Greater Victoria, Supportive Independent  
Living, 880 Courtney St., Victoria, BC V8W 1C4,  
Phone: 250 386-7511

## TAKE UP THE HOUSING CHALLENGE

**The target: by 2006, 1000 low-income households will have a safe, decent and affordable place to call home.**

### IN YOUR NEIGHBOURHOOD:

- Welcome and celebrate diversity in your neighbourhood
- Build a safe, decent and affordable secondary suite in your home
- Let your elected representatives know that you support the use of public land for affordable housing
- Start a non-profit housing co-op
- Encourage community land trusts for affordable housing
- Help Habitat for Humanity build a home in your neighbourhood
- Organize your neighbourhood to support "more-affordable" rental housing when rezonings arise
- Explore the environmental benefits of higher density in urban areas
- Advocate for a Regional Housing Trust Fund
- Take leadership to encourage legal secondary suites in your neighbourhood
- Support development of smaller houses on small in-fill lots

### MUNICIPALITIES:

- Apply an affordability lens to assess each new housing development
- Provide incentives for converting non-residential properties into rental housing
- Preserve existing rental housing stock
- Integrate housing policies and strategies into Official Community Plans

- Reduce or waive Development Cost Charges for "more-affordable" housing projects
- Use Development Cost Charges to increase the number of homes per area
- Create Zones for "more-affordable" housing
- Increase housing density in town and regional centres
- Adopt an "affordable housing first" policy for municipally-owned land
- Lobby senior governments for housing programs for low income households
- Agree to establish a regional Resource Network to strengthen community resources
- Monitor housing affordability in order to guide decisions



**Quality of Life  
CHALLENGE**

### DEVELOPERS AND BUILDERS:

- Apply an affordability lens when developing new housing projects
- Promote mixed-use developments in town centres.
- Use flexible housing forms
- Use "pro-housing" designs
- Use shell housing and sweat equity initiatives
- Find non-profit partners to create rental housing units
- Promote "Best Practices" in the provision of "more-affordable" housing
- Redevelop older, inefficient non-profit housing
- Fill in small lots in existing neighbourhoods
- Donate your skills and resources to help Habitat for Humanity

[www.qolchallenge.ca](http://www.qolchallenge.ca)

Leadership partners in the Quality of Life CHALLENGE:

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*Vibrant*  
COMMUNITIES



Human Resources Development Canada    Développement des ressources humaines Canada



Community Council



Supporters of the Quality of Life CHALLENGE:

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The Samuel and Saidye Bronfman Family Foundation  
City of Victoria

The Victoria Foundation  
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Crystal Garden Conservation Centre  
Susan Stovel

Stages Performing Arts School  
WCG International Consultants Ltd.





Community Council

**Community Social Planning Council of Greater Victoria**

1144 Fort Street, Victoria BC, V8V 3K8 • ph: (250) 383-6166 • fax: (250) 385-6712  
email: [info@communitycouncil.ca](mailto:info@communitycouncil.ca) • website: [www.communitycouncil.ca](http://www.communitycouncil.ca)

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