

SUSTAINABILITY HIGHLIGHTS

An important element of sustainable communities is an adequate supply of affordable homes, designed to suit a range of household types, and available for rent or purchase. Getting housing 'right' can support a vibrant local economy, attract talented individuals, reduce the environmental footprint associated with shelter, reduce pressure on social services, help to minimize the need to commute, help to create more healthy indoor environments, enhance community safety and security, and contribute to the overall livability of a community. Getting housing 'wrong' can result in affordability problems, car-dependent lifestyles, a lack of a sense of community, increased greenhouse gas emissions, and environmental degradation.

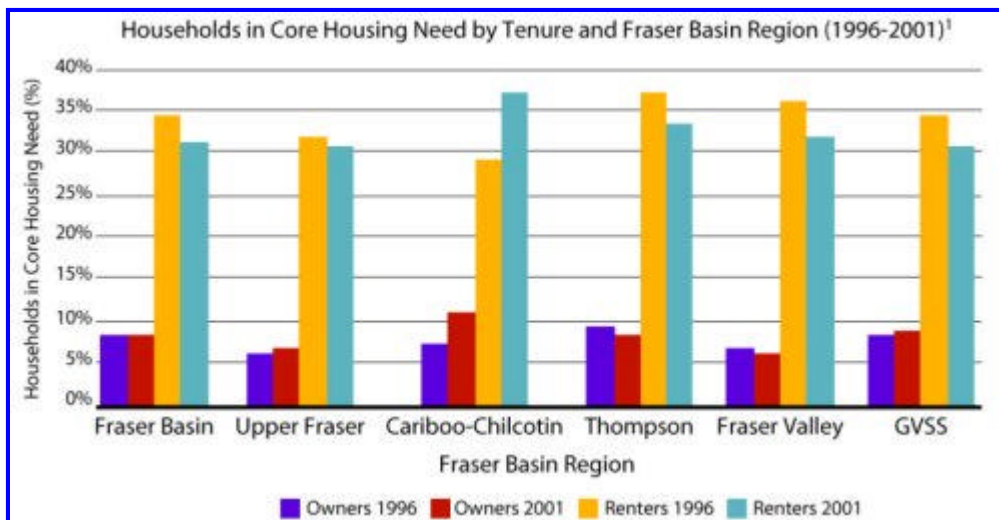
- The average Affordability Index for BC in 2006 for a standard two-storey home was 63.7%, meaning that a typical BC household would pay 63.7% of its pre-tax income to cover mortgage payments, property taxes and utilities.
- On average, there was a 33% increase in house selling prices in Prince George, 100 Mile House, Williams Lake and Quesnel between 2005-2006.

Core Housing Need		MIXED RESULTS/POOR - In 2001, 16.5% of Fraser Basin residents were in core housing need. Rates for renters ranged between 30%-40%; slight improvements since 1996 in most regions.
Housing Affordability		POOR/GETTING WORSE - Housing has become less affordable in all regions reported. Affordability in BC is the worst in Canada and even worse in Vancouver.
Homelessness and "at-risk" in Greater Vancouver		POOR/GETTING WORSE - Almost a doubling of homeless between 2002-2005 and 6.4% of the GVRD population is estimated to be at-risk of becoming homeless.

ISSUES AND TRENDS

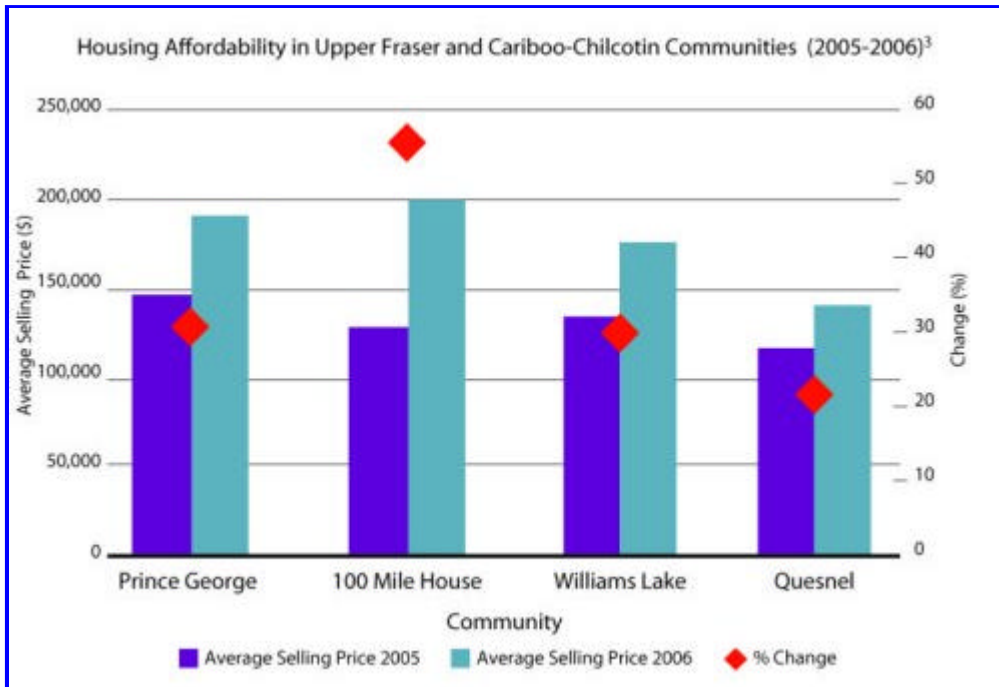
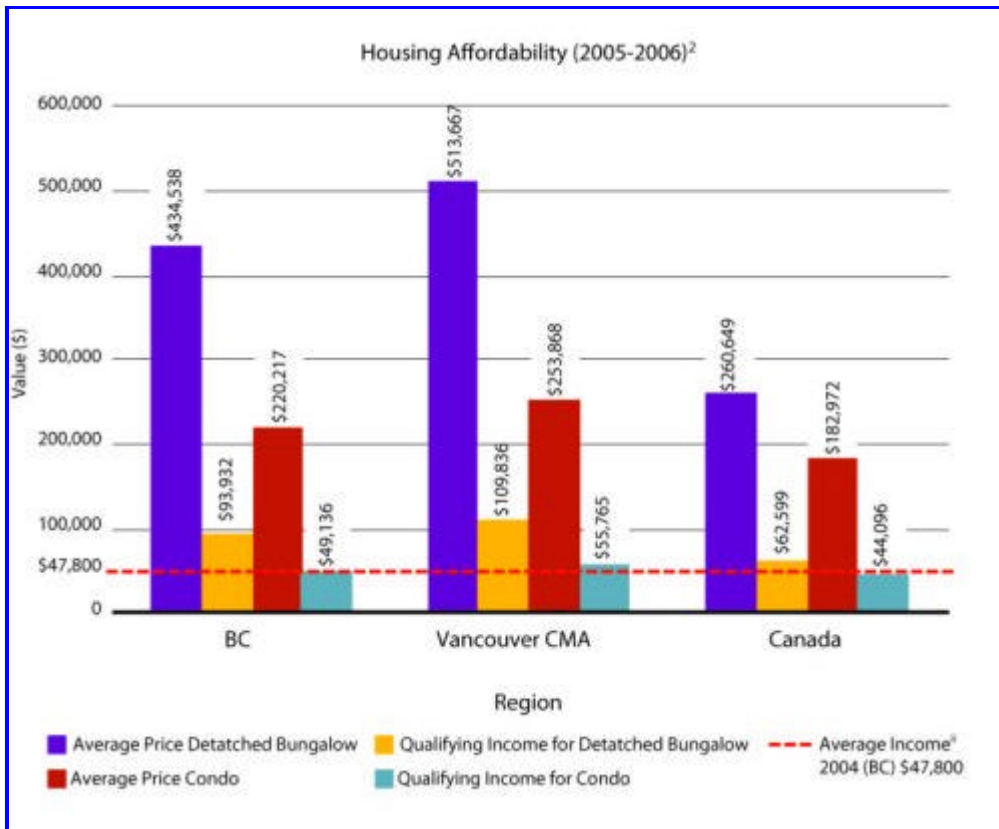
Core Housing Need (1996-2001) ^{1,i}

Core housing need is a problem for many people living in the Fraser Basin. A household is in core housing need if its housing falls below at least one of the standards for adequacy, suitability or affordability, and it spends 30% or more of its pre-tax income to pay the median rent of local housing. Census data for 1996 and 2001 reveal the housing challenges facing Basin residents. When a comparison is made between renters and owners in the Fraser Basin, it is evident that renters (31.4%) are far more likely to be in housing need than owners (8.6%). In all regions, save the Cariboo-Chilcotin, the percentage of renters in core housing need dropped between 1996 and 2001. The Cariboo-Chilcotin Region has experienced an 8% increase in the number of renters in housing need between 1996 and 2001.



Housing Affordability (2005-2006) ^{2,3}

RBC's Housing Affordability bulletin shows that BC had the highest (worst) Affordability Index (63.7% for a standard two-storey house) in Canada in the first quarter of 2006, which means that an average BC household will pay 63.7% of its pre-tax income to cover mortgage payments, property taxes and utilitiesⁱⁱ. The index is 58.1% for a detached bungalow. Housing affordability in BC has deteriorated to levels not seen since the 1980s when the province was in a recession. Compared to figures for the first quarter of 2005, monthly payments (for a two-storey home) have increased by \$225 in 2006. The Affordability Index value for a detached bungalow in Vancouver was 64.4% in the first quarter of 2006, the highest in Canada (**See Income**).



Homelessness (2002-2005) [4](#), [5](#), [6](#)

During a 24-hour period in March 2005, 2,174 homeless people were counted in Greater Vancouver. Of particular concern is the increase in the total number of homeless-in 2005 there were over 1,000 more than in 2002. Also alarming is the number of homeless people living on the street. This number has increased 238% since 2002. 74% of homeless people in the GVRD were reported to have at least one health problem. Aboriginal people make up only 2% of the regional population yet they account for 30% of the homeless population. On the day the count was conducted, 40 families with children were enumerated. Although most were in shelters, some were among the street homeless. In the City of Vancouver alone, the cost of homelessness was estimated to be more than \$51 million in 2005. In November of 2005, 127 homeless people were counted in Kamloops. The adverse impacts of homelessness may be somewhat reduced or mitigated through the provision of emergency services and affordable housing facilities.

At-Risk of Homelessness [4](#)

In addition to the current homeless population, the population at-risk of homelessness in the Basin is a concern for all. People who are at-risk of homelessness live in housing that is inadequate or unsuitable for their needs, and spend at least 50% of their household income on shelter. 6.4% of the GVRD population is estimated to be at-risk of becoming homeless. A recently released study estimates that by 2010 there will be two and a half times the number of homeless people on the City of Vancouver's streets as there are today.

INSPIRED ACTION

What is being done?

- The new Provincial Housing Strategy, released in October 2006, creates a Rental Assistance Program targeted at low-income working families, commits to building new units of subsidized housing, includes funding for outreach projects to help the homeless access necessary services, and also addresses homelessness, affordable housing, homeownership and building safety: www.bchousing.org/news/news_releases/.
- The National Homelessness Initiative (NHI) is a federal government initiative designed to enhance community capacity to address homelessness. Within the NHI is the Supporting Communities Partnership Initiative (SCPI) through which NHI funds are distributed: www.homelessness.gc.ca/home/index_e.asp.
- The Greater Vancouver Steering Committee on Homelessness (GVSC) has been working since 2000 to bring together people and organizations operating and funding facilities, services or programs targeted toward people who are homeless or at-risk of homelessness in the GVRD. Kamloops and Prince George have established similar committees: www.gvrd.bc.ca/homelessness/.

What else can be done?

- Participate in local land use policy development processes to support housing choice.
- Encourage municipalities to create a mix of incentives and requirements for developers to incorporate affordable housing in new developments.

→ Participate in Homelessness Awareness Week activities or events planned in Vancouver, Prince George and Kamloops.

→ Vancouver residents can encourage the City of Vancouver to make its proposed 'Eco-Density Program' a reality.

A helping hand in a time of need

Each year the Harvest Project in North Vancouver helps over 2,000 people at risk of homelessness. Men and women can suddenly find themselves on low incomes because of family break-ups, illness, job loss or addiction. Many who come to Harvest Project are often going without food, medicine, dental care or clothing just to pay for accommodation. The non-profit helps them through the crisis and get back on track for self-sufficiency. Services include counselling, free grocery shopping, and the "dress for success" program that provides clients with clothing suitable for job interviews: www.harvestproject.org.



REFERENCES

1. CMHC and Statistics Canada. Custom Tabulation of Core Housing Need Data (1996-2001).
2. RBC Affordability Index. May 2006.
3. BC Northern Real Estate Board. October 2006.
4. Greater Vancouver Regional Steering Committee on Homelessness. 2005. 3 Ways to Home.
5. Social Planning & Research Council of BC. 2005. Homeless Count 2005: On Our Streets and in our Shelters.
6. True Consulting Group. 2005. Kamloops Homeless Count 2005.

FOOTNOTES:

- i. Core Housing Need data appeared in the Fraser Basin's 2004 Snapshot 2 report; however, due to a problem with misclassifying households Statistics Canada has re-issued 1996 and 2001 core housing need data. This 2006 report reflects the corrected data.
- ii See section on [Income](#).