

# Housing & Homelessness



Committee of the Whole  
11-FEB-2019

# Agenda

1. Karin Kronstal – Affordable Housing
2. John Horn – Homelessness
3. Signy Madden – Nanaimo Coalition on Homelessness
4. Lisa Bhopalsingh – Temporary Modular Housing
5. Dave LaBerge – Parks Bylaw
6. Cameron Miller – Community-wide safety

# Provincial Context

## The share of income a household would need to cover ownership costs (in %)

Canada	Vancouver	Calgary	Edmonton	Toronto	Ottawa	Montreal
53.9	86.9	43.4	28.2	75.3	38.6	45.2

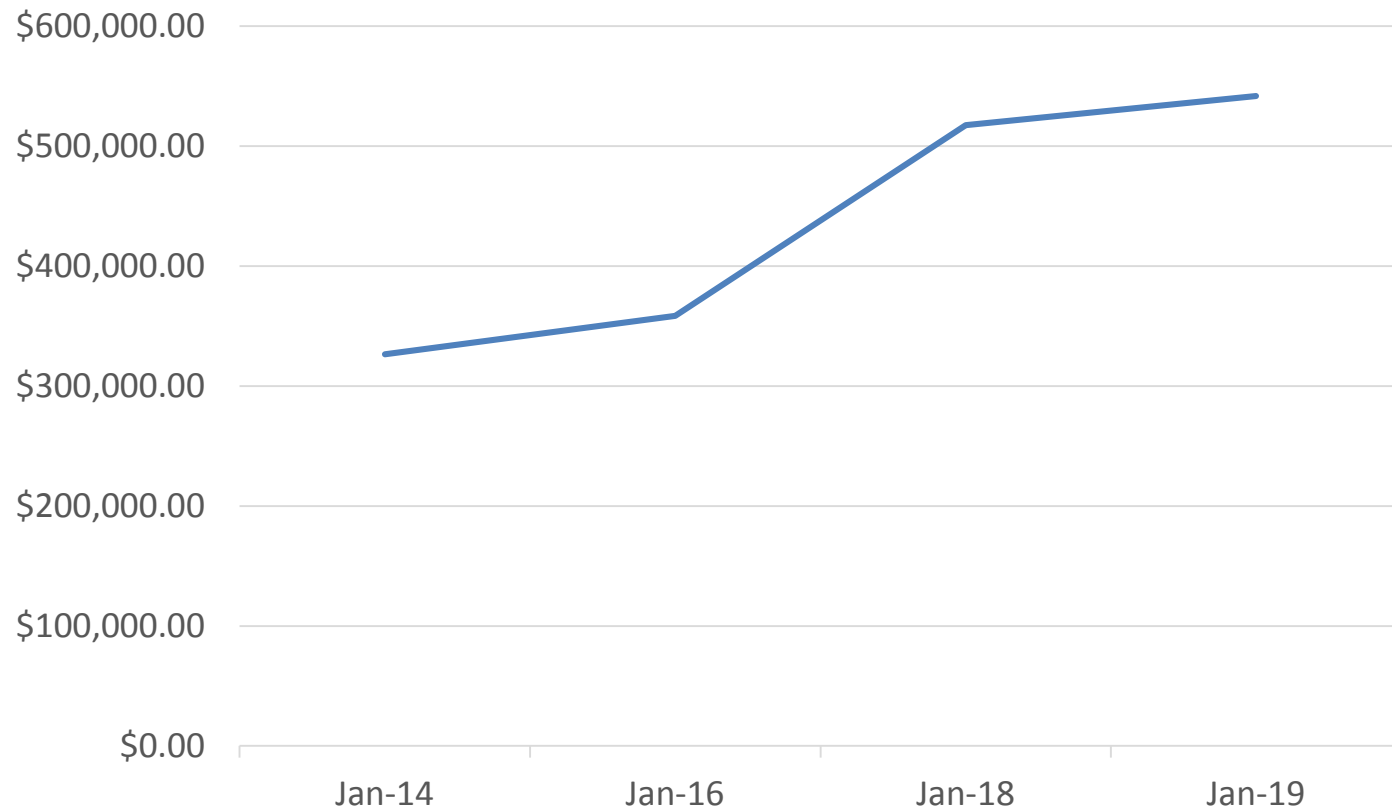
Third quarter 2018

RBC Housing Affordability Measures

- Vancouver has the most unaffordable housing market in Canada
- Victoria has the third most unaffordable market as of 2018
- Anticipated further interest rate hikes in 2019 will keep pressure on ownership costs, though prices may soften

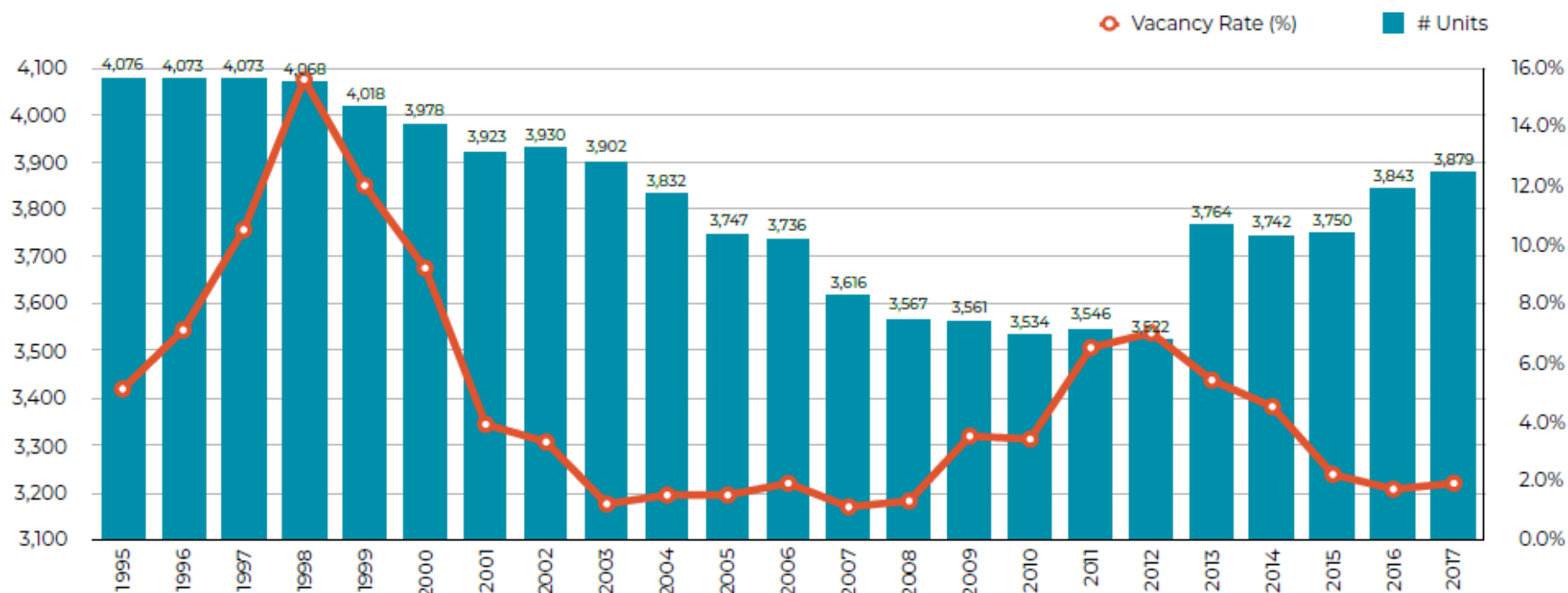
# Nanaimo's Affordability Challenge

## Benchmark Price of Single Family Dwelling



# Nanaimo's Affordability Challenge

Figure 13: Purpose Built Rental Housing Universe and Vacancy Rates, 1995-2017



Source: CMHC Rental Market Survey

# Nanaimo's Affordability Challenge

Table 5: Household Income Categories, City of Nanaimo, 2015

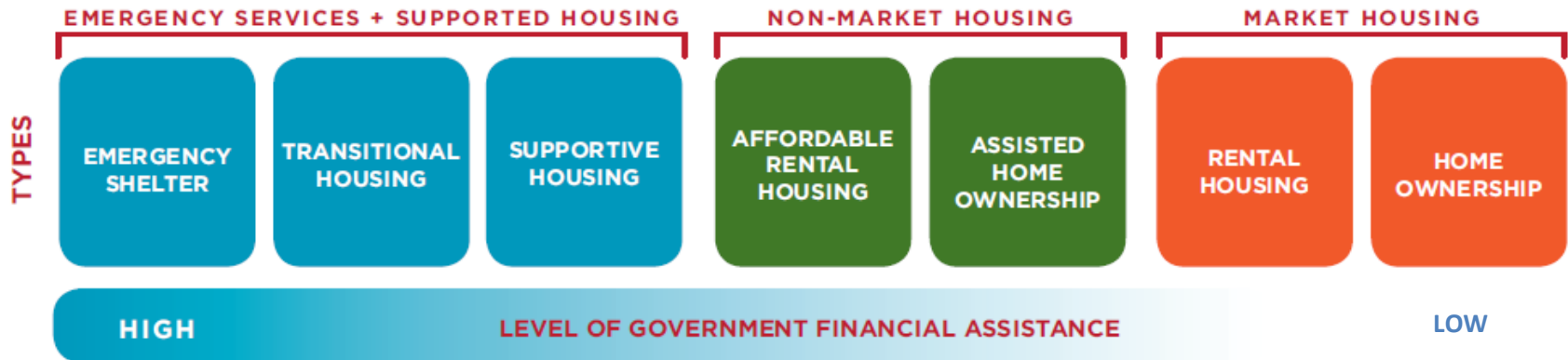
Household Types	Families With or Without Children	Lone Parent Families	Living Alone or with Non Relatives
Median Household Income	\$83,730	\$38,450	\$27,850
Earning <\$25,000	5.1%	29.0%	45.5%
\$25,000-\$49,999	17.9%	35.1%	31.5%
\$50,000-\$99,999	38.6%	28.1%	19.2%
\$100,000+	38.5%	7.8%	3.8%

Source: Statistics Canada, Family and Individual Taxfiler Data

- Recent study found average Nanaimo home costs **7.2x** the median annual gross household income (Victoria = 8.5x)
- Nearly half of all renters are in core housing need, spending >30% of income on housing costs



# Housing Continuum



# Federal Government Investment

- Partners with the provincial government and invests in affordable and social housing through \$ transfers
- Provides financial assistance through tax credits and exemptions (e.g. the First Time Home Buyer's Tax Credit)
- Researches the housing market and related topics through the Canada Mortgage and Housing Corporation (CMHC)
- CMHC provides mortgage loan insurance and loans \$ to municipalities for purpose-built rental units (low interest)
- 2018 National Housing Strategy, a 10-year commitment to reinvest in affordable and social housing



# Homeless Partnering Strategy

- Federal Government has been funding Nanaimo as a Designated Community through Service Canada since 2001
- Nanaimo's Community Advisory Board (Nanaimo Homeless Coalition), allocates the \$811,000 in federal dollars received annually under the HPS
- There are two streams of funding: Aboriginal (\$256,000) and Designated streams (\$555,000)
- The current agreement expires March 31, 2019 and the federal government has renewed the program for 10 years under the name "Reaching Home"

# Role of Provincial Government

- Partners with local governments, non-profit agencies and housing stakeholders through **BC Housing**, a crown corporation with the mandate to develop affordable and supportive housing across BC
- Offers strategic funding programs based on strategic priorities
- Provides the legislative framework for land use planning, landlord-tenant relations and strata housing
- Funds Island Health services and health promotion activities
- Maintains the BC Building Code, ensuring safe housing

# Current BC Housing Projects (2019)

Address	Operator	Unit Count
20 Prideaux St.	Nanaimo Affordable Housing Society	57 Units
3425 Uplands Dr.	Nanaimo Association for Community Living	28 Units
10 Buttertubs Dr.	Nanaimo Affordable Housing Society	159 Units
285 Rosehill St.	Vancouver Island Mental Health Association	23 Units
2020 Estevan	United Church of Canada	38/76 Units
2103 Bowen Rd	NAHS	36 Units
595 Fifth Street	Nanaimo Aboriginal Centre	35 Units

# **Role of Municipal Government**

- Adopting growth strategies and plans that encourage affordable housing units (e.g. RGS, OCP, AHS)
- Housing-friendly zoning bylaws
- Offering property tax incentives, W&S and/or DCC reductions for supported and affordable housing projects (e.g. 2020 Estevan)
- Provision of land and/or buildings
- Can play a leadership role in planning and tackling homelessness/affordable housing with other funders/partners (e.g. Nanaimo Action Plan 2008)

## City of Nanaimo Actions

- Participation on Nanaimo Homeless Coalition
- \$36,000 grant to Homeless Coalition (January 2019) for communications and co-ordination
- Allow secondary suites, density bonus, rooming houses
- Rent supplements to John Howard Society for allocation to homeless individuals
- Parking variances for social housing projects
- DCC relief for affordable and supported housing
- Contribution of Works and Services costs for supported housing

*continued...*

## **City of Nanaimo Actions (continued)**

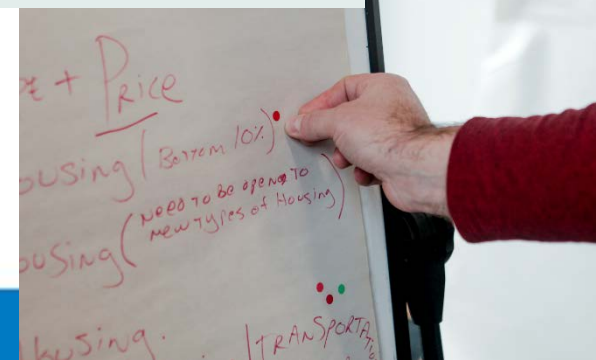
- Provided land for supported and affordable rental housing and affordable home ownership
- Social planning grants to address homelessness and related issues (e.g. food bank truck, dental clinic)
- Provided capital support to the New Hope emergency shelter for men, the renovations to Samaritan House shelter for women, and operational dollars for the Unitarian Extreme Weather Shelter from the Housing Legacy Reserve
- Additional supports from Nanaimo have included: Funding for a shower program, food bank warehouse



## Other Stakeholders

- Non-government agencies develop housing, provide social services and supports
- Private sector develops affordable units in mixed projects, can partner with non-profits





# Affordable Housing Strategy Objectives

- To increase the supply of rental housing
- To support infill and intensification in existing neighbourhoods
- To diversify housing form in all neighbourhoods
- To continue to support low income and special needs housing &
- To strengthen partnerships and connections.



# AHS Update: Current Projects

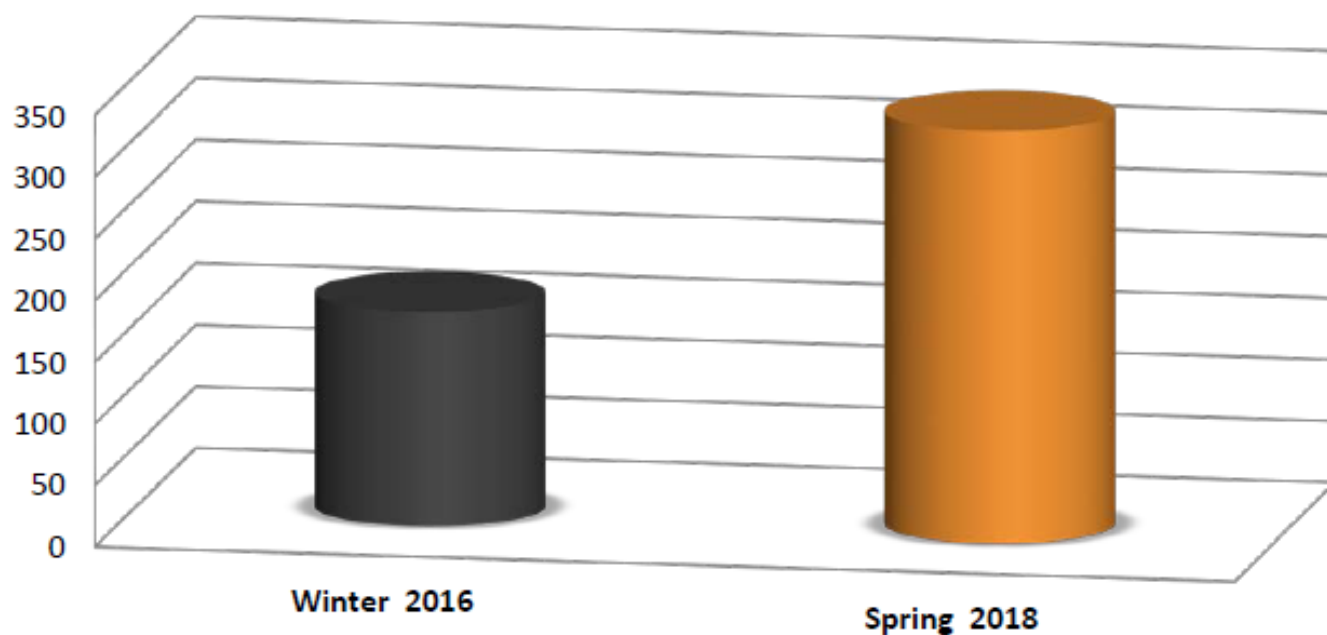
- Short-term rental accommodation regulation
- Adaptive Housing Bylaw
- Community Amenity Contribution Review
- Inventory/mapping of existing rental stock
- Rental zoning research for OCP review
- Affordable housing site acquisition criteria

# Homelessness in Canada

- Historically, individuals experiencing homelessness in Canada were older, single men. The homelessness crisis we see today is much more diverse; more women, families and youth are experiencing homelessness than in the past.
- The 2016 State of Homelessness in Canada report estimated at least 235,000 Canadians experience homelessness in a given year, and 35,000 are homeless on any given night.
- This does not include the “hidden homeless” who live with friends or relatives, and do not come into contact with emergency shelters.

# Homelessness in Nanaimo

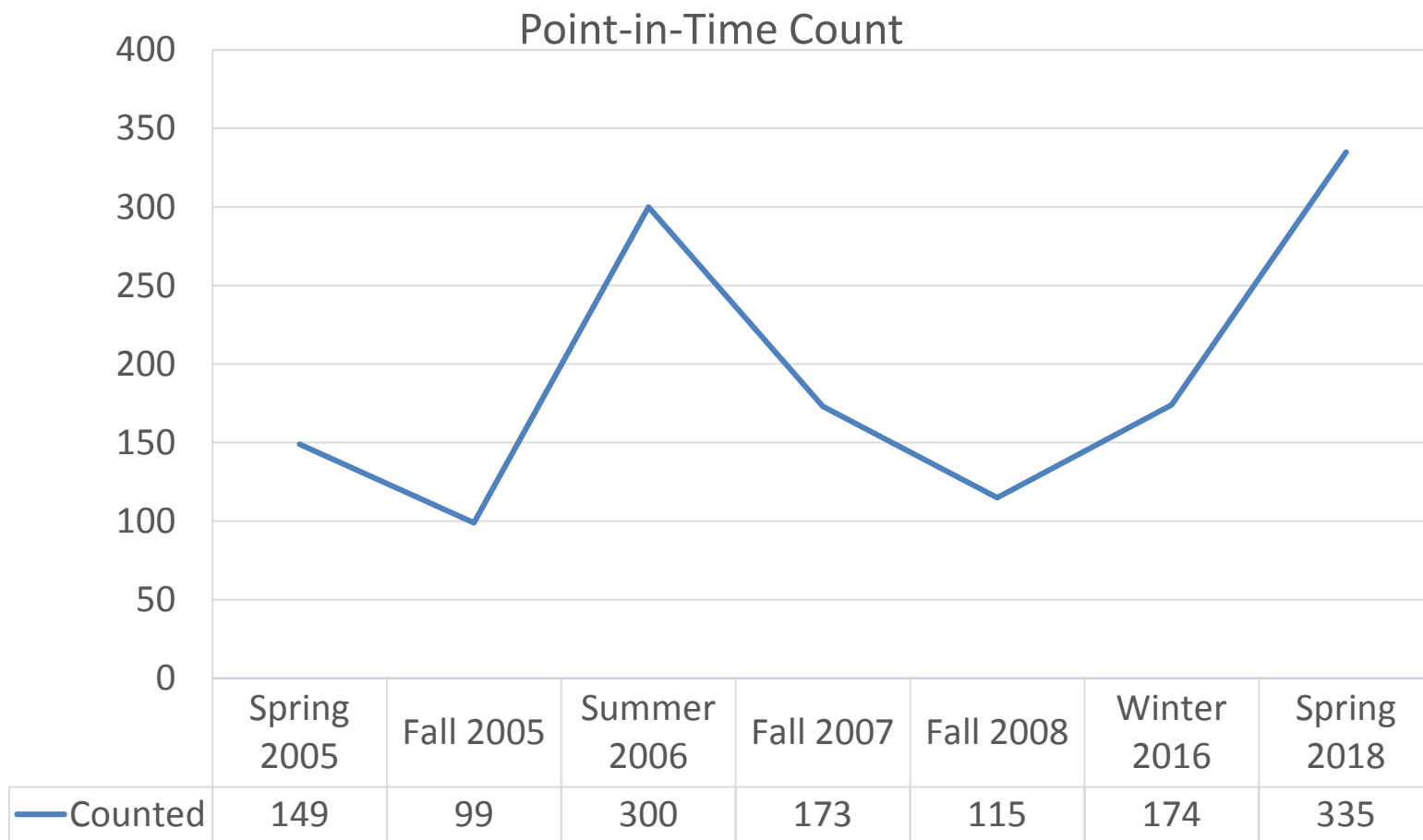
**ABSOLUTE HOMELESSNESS: NANAIMO 2016 / 2018**



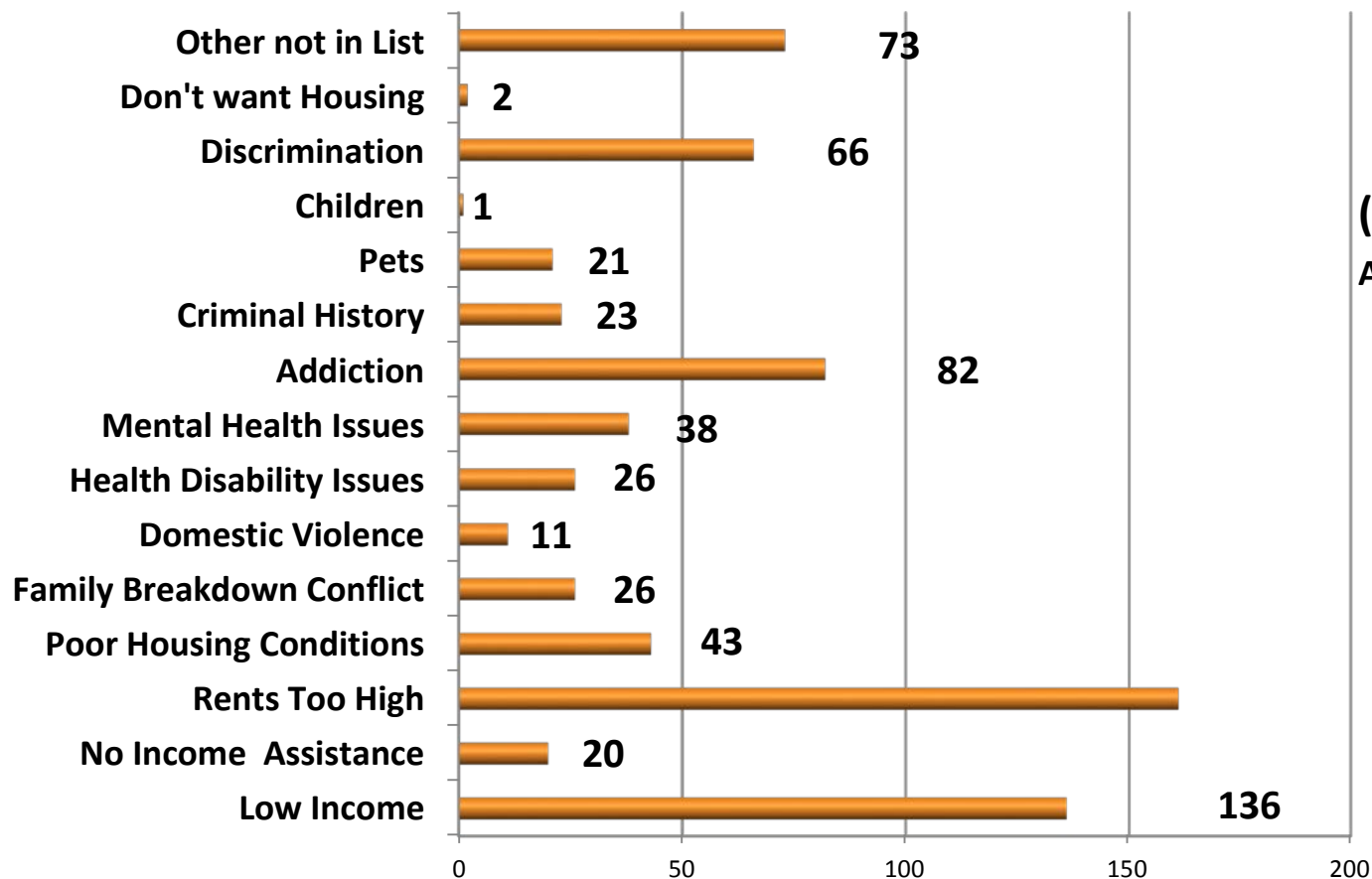
	Winter 2016	Spring 2018
Enumeration	174	335



# Historic Trends in Homelessness

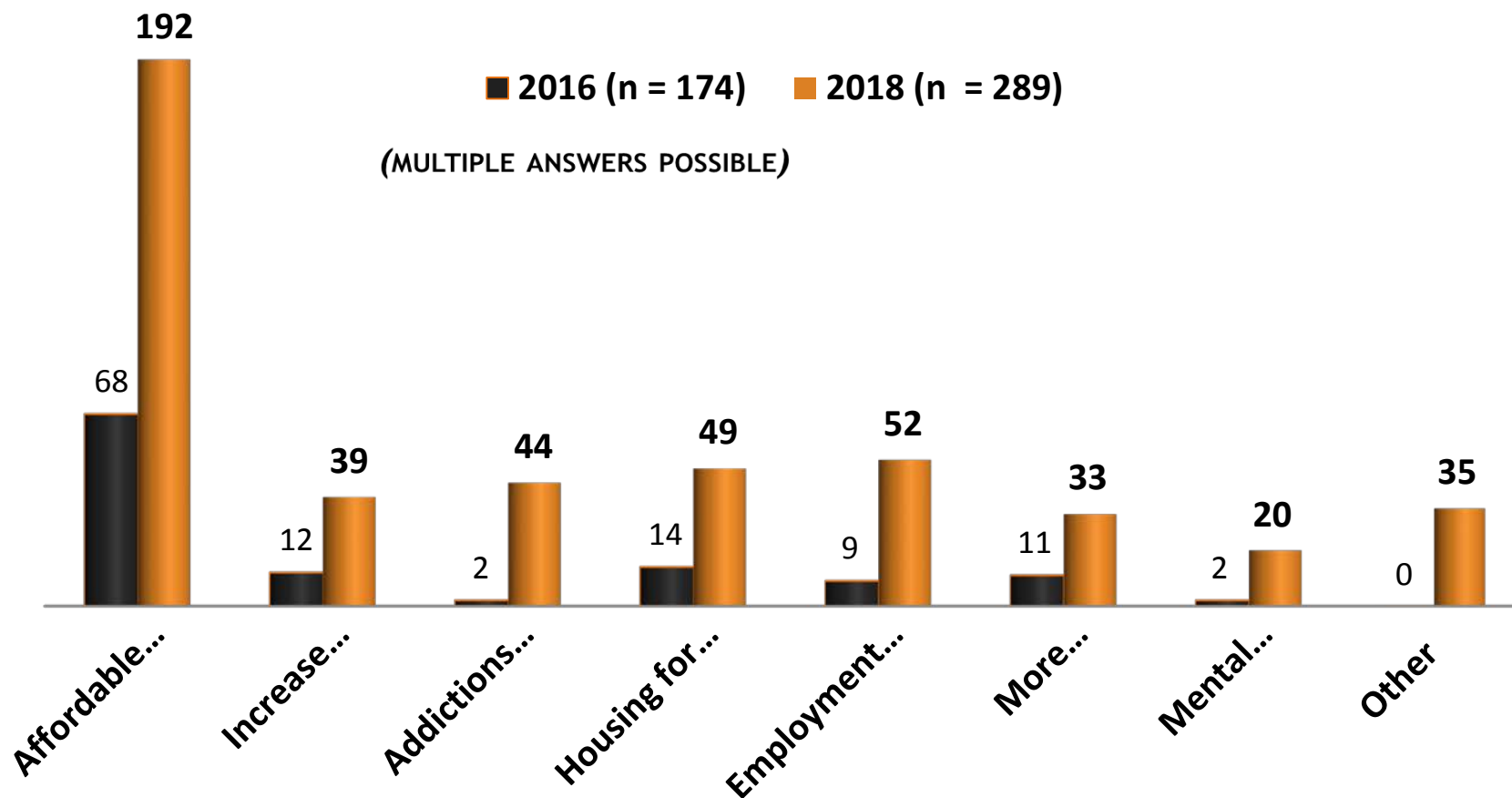


# What are barriers to housing?



(2018, N=289 MULTIPLE ANSWERS POSSIBLE)

# How can we solve homelessness?



# Nanaimo Housing First Action Plan: 2008

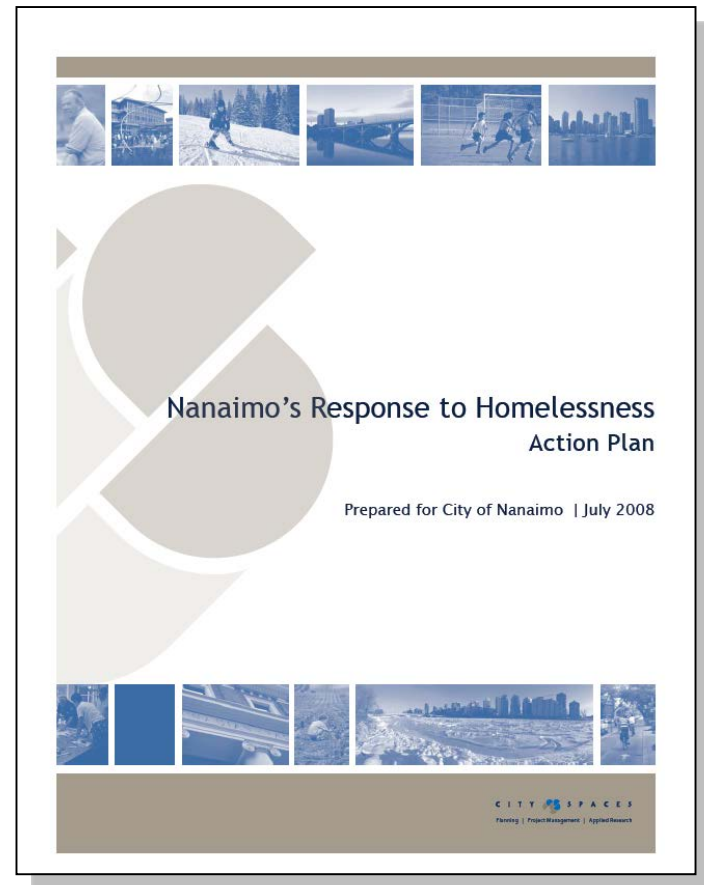
## Goal:

Strive to eliminate chronic homelessness

## Strategy:

Adopt a “Housing First” approach, a proven model that the Feds/Province support for investment

**Target:** 160 supported and affordable units



# **Housing First Action Results: 2008-2018**

## **153 Housing Units**

437 Wesley Street – 36 supported units (CMHA)

6025 Uplands Drive — 33 studio apartments (Pacifica)

1597 Boundary Crescent — 41 studio apartments (Nanaimo Affordable Housing Society, Vancouver Island Mental Health Society, Haven Society)

477 Tenth Street — 18 units (Tillicum Lelum Aboriginal Friendship Centre)

1406 Bowen Road – 25 units (Nanaimo Aboriginal Centre)

**+ \$ to Island Health for Assertive Community Treatment Team**

## Impact of Municipal Actions

- The supportive housing units have effectively housed many of Nanaimo's chronically homeless population
- Post-occupancy studies show that the impact of the **permanent** supportive housing projects on the surrounding neighbourhoods has been minimal
- Funding to the Unitarian Extreme Weather Shelter has provided hundreds of homeless individuals the opportunity to sleep indoors during the cold, wet winter months
- HPS and the City (through rent supplements) have housed up to 40 of the chronic homeless for two years (2016-18)



## Housing Legacy Reserve

- JUL-2005: Nanaimo's City Council established the Housing Legacy Reserve to support new affordable housing, from emergency shelters to affordable home ownership
- Leverages investment as opposed to financing whole project; e.g. reduction of Development Cost Charges, paying for off-site Works and Services, and renovation costs
- Could be used for land purchase
- Projects further to the left on the housing continuum (e.g. supported housing) are eligible for more support
- Annual allocation of \$165,000 from general revenue + Amenity Contributions; currently stands at **\$2,270,127**

# The Homelessness Coalition

- The Nanaimo Homeless Coalition was formed in 2015 to address the issue of homelessness; its membership includes a number of non profit agencies, government bodies, faith groups and residents of the community
- The Coalition was preceded by Nanaimo's Working Group on Homelessness, which was established in 2001

# Nanaimo's Action Plan to End Homelessness

## 2018-2023



**United Way**  
Central and Northern  
Vancouver Island

Canada 



## Next Steps

- Implementation of the Affordable Housing Strategy
- Continuing engagement on the allocations sub-committee of the Homelessness Coalition
- Council Direction on the municipality's role in addressing homelessness