

# HUNGRY AND HOMELESS IN GREATER VICTORIA:

Fitting the Pieces  
Together



greater victoria  
coalition to end  
homelessness



University  
of Victoria

Centre for Addictions  
Research of BC

Greater Victoria Report On Housing  
And Supports 2010/11



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The profiles in this report were prepared solely by the Greater Victoria Coalition to End Homelessness and are used to illustrate categories of research. These were created separately from the development of the report.



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# EXECUTIVE SUMMARY

**Homelessness is a complex issue, with many factors at play. There is no one profile of a person who is homeless, just as there is no one path that leads there. The objective of this report is to illustrate some of the factors that come into play.**

*Hungry and Homeless in Greater Victoria: Fitting the Pieces Together* explores six key areas: affordable housing, income, food security, emergency shelters, temporary accommodation, and housing and outreach programs. The data in this report refers to the 2010/11 fiscal year, unless otherwise noted. Data based on snapshots was extracted as of March 31, 2011. See *Data Limitations* for more information.

Progress is definitely being made. In 2010/11, 258 new units of subsidized housing opened for seniors, people with disabilities or those who were homeless; 177 rent supplements were added for low-income families and seniors. Through the collective efforts of Coalition partners, 535 people moved from homeless to housed in a mix of market housing, single room occupancy (SROs) and subsidized units.

The disparity between income and the costs of housing, food and other necessities is too great for many people. People staying in temporary accommodations – such as emergency shelters, motels or transitional housing – highlight the housing insecurity of many Greater Victoria residents. They are temporarily sheltered and have roofs, but continue to lack safe, affordable permanent housing.

In 2010/11, five of Greater Victoria's six shelters provided beds to 1,958 unique individuals, an increase of 7.4% in two years. Some are employed. This is not a transient population; 51% of shelter users have lived in Greater Victoria for at least three years.

It is important to understand what “homeless” means. At the Greater Victoria Coalition to End Homelessness, we embrace the European Typology of Homelessness and Housing Exclusion (ETHOS), which describes homelessness and housing insecurity:

- rooflessness (without a shelter of any kind, e.g. sleeping outdoors)
- houselessness (temporary, e.g. institution or shelter)
- insecurely housed (e.g. insecure tenancies, eviction, domestic violence)
- inadequately housed (e.g. substandard housing, mould infestation, overcrowding).

On February 2, 2011, a point-in-time facility count was conducted to provide a one-time snapshot of people staying in temporary accommodation on that night only. Such counts are underestimates, as they do not include people who are sleeping outdoors, couch surfing or living in overcrowded accommodation. The count found 1,143 people who were sheltered by 63 facilities throughout Greater Victoria. Among them were men, women, youth and children, including 79 families with a total of 112 children.

Finding and keeping housing can be a daunting task, especially when faced with factors like illness, unstable or inadequate income, and a challenging housing market. For some people, an outreach program can provide a hand up to accomplish the transition from homeless to housed. These programs are making a difference in the lives of Greater Victorians.

Greater Victoria is used in this report to refer to both the Capital Regional District (CRD) and the Victoria Census Metropolitan Area (CMA). The CRD includes the southern Gulf Islands and the Juan de Fuca electoral area, while the Victoria CMA does not. Data was collected from about 18 data providers and numerous public sources. As it is drawn from existing sources, there are implications for data availability, validity and quality. For more information, please see *Data Limitations*.

*Hungry and Homeless in Greater Victoria: Fitting the Pieces Together* shows that while we have made progress, the need is still great and there is still much work to be done.

For additional information, please also read the Coalition's 2010/11 Annual Report and visit: **[www.solvehomelessness.ca](http://www.solvehomelessness.ca)**.



# AFFORDABLE HOUSING IN THE CAPITAL REGION: A Scarce Commodity

**Greater Victoria continues to be one of the most challenging rental markets in Canada. Rents are high, vacancies are low. There are 18,305 households in core housing need.**

Four communities in Greater Victoria have higher levels of core housing need than the provincial average (14.6%): Salt Spring Island (23.5%); City of Victoria (20.1%); Southern Gulf Islands (18.5%) and Esquimalt (17.9%).

With 1,377 Greater Victoria households on the Housing Registry in need of affordable housing, it is clear there is an affordable housing crisis in Greater Victoria.

## BY THE NUMBERS: HOUSING

<b>2.9%</b>	increase in bachelor unit rental prices
<b>\$665</b>	cheapest rental option (bachelor unit)
<b>0.8%</b>	vacancy rate for cheapest rental option
<b>18,305</b>	households in core housing need
<b>435</b>	new housing subsidies (units and rent supplements)
<b>7,751</b>	total non-market subsidized housing stock <sup>1</sup>
<b>2,235</b>	households receiving rent supplements for seniors and low-income families
<b>1,377</b>	number of households on Housing Registry

<sup>1</sup> Includes both BC Housing units and units without funding or operating agreements with BC Housing, as identified by BC Non-Profit Housing Association. Because of data restrictions, there may be some Homeless Outreach Program rent supplements included in unit totals.

**Core Housing Need (definition):  
A household is in core housing need if its housing requires major repair, is overcrowded, or uses more than 30% of the household's income for rent/mortgage costs. (Canada Mortgage and Housing Corporation, 2009).**



## AVERAGE RENTS INCREASING

Across all rental types, average rents in Greater Victoria increased 2.1% over 2009, from \$858 to \$876.<sup>2</sup> Average monthly rents in Greater Victoria for apartments and townhouses range from \$665 for bachelor suites to \$1,368 for three-bedroom units.

The average rent of a one-bedroom unit has increased 2.0% from \$789 in 2009 to \$805 in 2010. The average one-bedroom unit rents for \$687 on the West Shore and \$863 in James Bay.

The average rent for a two-bedroom apartment/townhouse increased 2.5% to \$1,025.00 from 2009 to 2010, making Greater Victoria Canada's 5th most expensive region in which to rent a two-bedroom unit.<sup>3</sup> Figure 1 illustrates rents for bachelor, one-bedroom, two-bedroom and 3+ bedroom units in Greater Victoria. Figure 2 trends these increases over time.

Rent levels are expected to increase in 2011 in keeping with inflation.<sup>4</sup>

**FIGURE 1: Average Rent, Greater Victoria**

VICTORIA CMA	2009	2010	% CHANGE
<b>Bachelor</b>	646	665	+2.9%
<b>1 Bedroom</b>	789	805	+2.0%
<b>2 Bedroom</b>	1000	1025	+2.5%
<b>3+ Bedroom</b>	1357	1368	+0.8%

Data source: Canada Mortgage and Housing Corporation. (2010). *Rental Market Report – Victoria CMA*

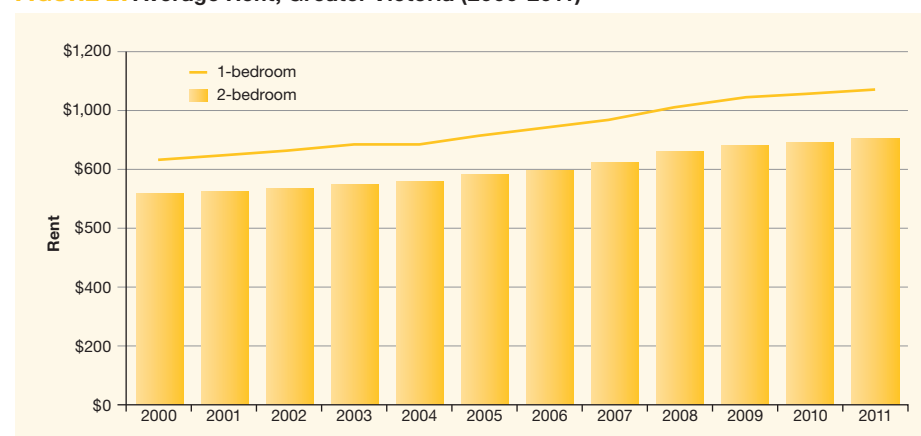
## RENTAL AFFORDABILITY

Rent is considered affordable when households are not required to pay more than 30% of their before-tax income each month for housing that is in good repair and free of overcrowding. CMHC measures affordability on a scale where 100 represents affordable rent (at 30% of a median household's income required for shelter costs), and lower than 100 represents a less affordable market.

Affordability in Greater Victoria has declined dramatically over the past three years, from a rental affordability score<sup>5</sup> of 102 in 2007 to 85 in 2010 (Figure 3). In general, as the rental affordability score declines, the market becomes less affordable. The score dropped 5 points, or 5.6%, between 2009 and 2010 alone.

Greater Victoria's housing market is amongst the most challenging in Canada, ranking 21st out of 23 centres on the CMHC Rental Affordability Indicators, above only Oshawa and Thunder Bay (Figure 4). By contrast, Halifax, a city of similar composition and population, rates 108 on the scale and is considered affordable.

**FIGURE 2: Average Rent, Greater Victoria (2000-2011)**



Data source: Canada Mortgage and Housing Corporation. (2010). *Rental Market Report – Victoria CMA*.

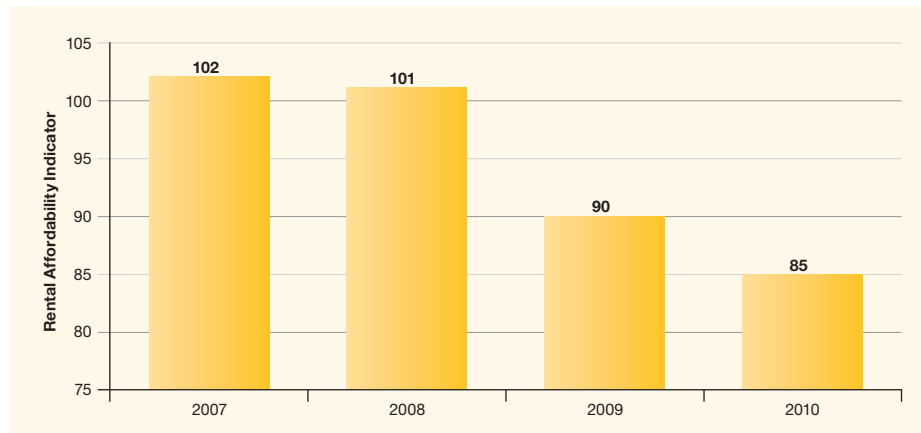
<sup>2</sup> Canada Mortgage and Housing Corporation (CMHC). (2010). *Rental Market Report, Victoria CMA*.

<sup>3</sup> CMHC. (2010). *Rental Market Report, Canada Highlights*. Based on two- bedroom apartments in structures with three or more units.

<sup>4</sup> CMHC. (2010). *Rental Market Report, Victoria CMA*.

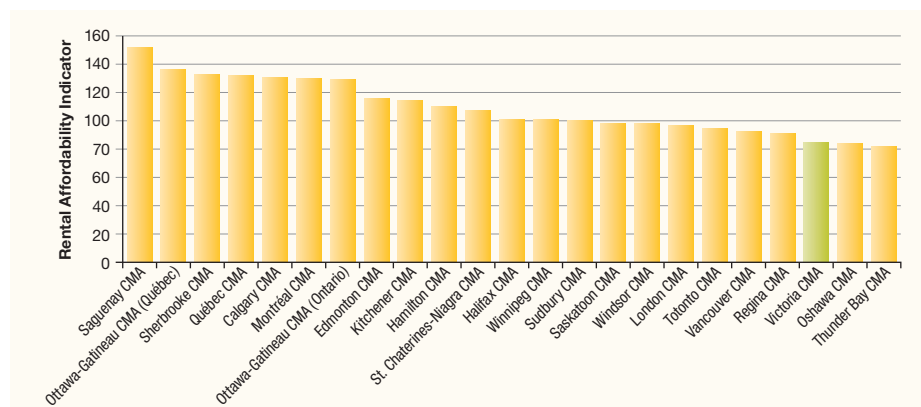
<sup>5</sup> CMHC measures average rents against median household incomes to determine how affordable a region is for its residents. On the Rental Affordability Indicator, a score of 100 represents 30% of the median income of rental households is necessary to rent a two-bedroom apartment at the median rent.

**FIGURE 3: Rental Affordability Indicator, Greater Victoria**



Data source: Canada Mortgage and Housing Corporation. (2010). *Rental Market Report – Canada Highlights*.

**FIGURE 4: Rental Affordability Indicator, Major Centres**

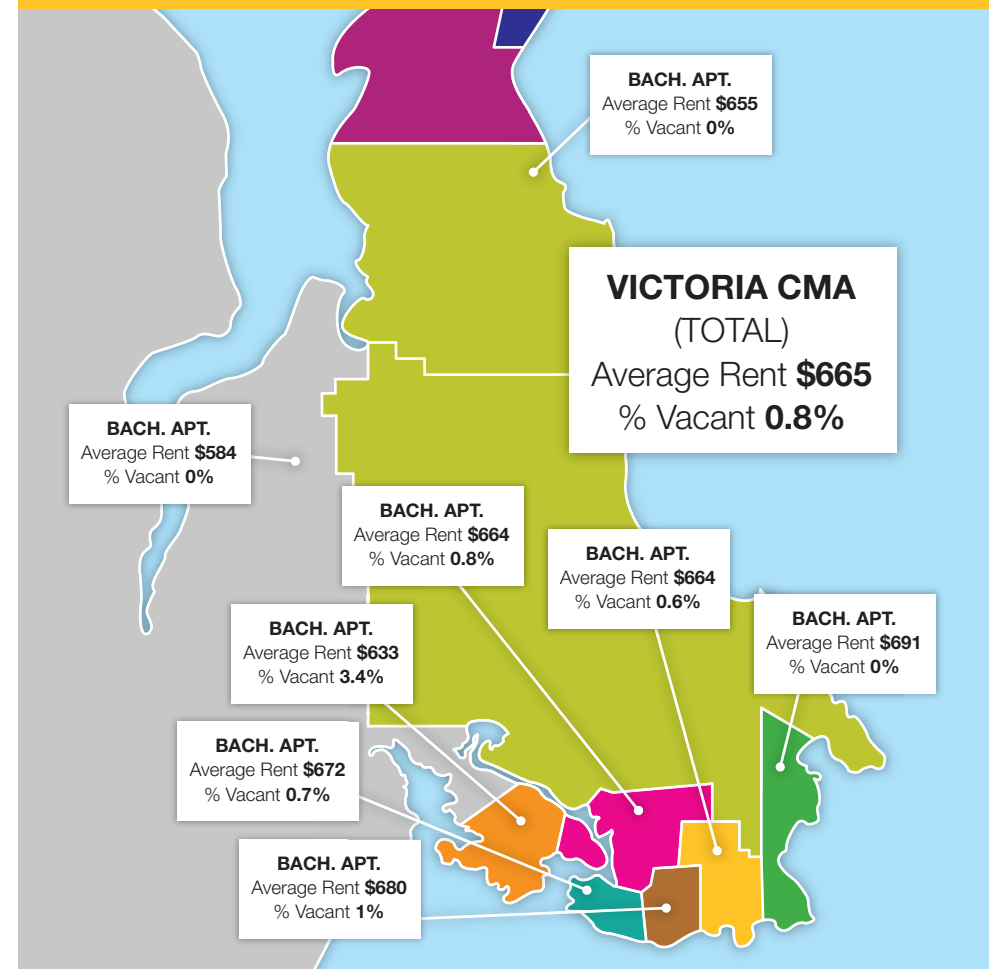


Data source: Canada Mortgage and Housing Corporation. (2010). *Rental Market Report – Canada Highlights*.

## VACANCY RATE/AVERAGE RENT

Victoria CMA zone map, and average bachelor's apartment rental prices and vacancy rates determined from: **CMHC Rental Markets Reports – 2010**

- |                         |                                   |
|-------------------------|-----------------------------------|
| Cook Street Area        | Esquimalt                         |
| Fort Street Area        | Langford/View Royal/Colwood/Sooke |
| James Bay Area          | Oak Bay                           |
| Remainder of City       | North Saanich                     |
| Saanich/Central Saanich | Sidney                            |



## VACANCY RATE: CONTINUING LOW VACANCY RATES

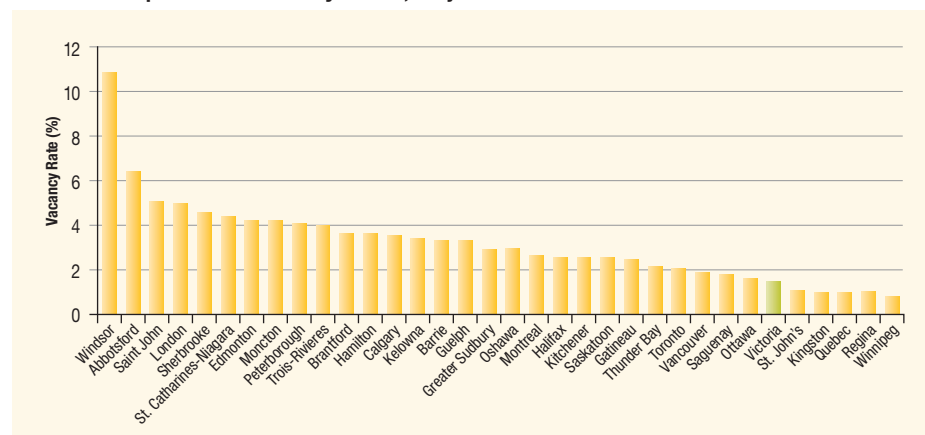
The overall vacancy rate for Greater Victoria showed a marginal increase between 2009 and 2010 (from 1.4% to 1.5%)<sup>6</sup>. However, bachelor apartments/townhouses, the most affordable option, showed a decreased vacancy from 1.3% to 0.8% during this period.

Greater Victoria's vacancy rate (1.5%) remains considerably below the Canadian average of 2.6% and is one of the lowest among 35 major centres.

Vacancy rates are expected to continue to decline in 2011. At the same time, low mortgage rates and more secondary suites will likely prevent vacancy rates from reaching the extreme levels of 2005-2008, which were at 0.5%.<sup>7</sup>

The map on page 5 compares average bachelor unit rents with vacancy rates across various Greater Victoria municipalities. The least expensive rental option – a bachelor unit in the Western Communities at \$584 – has a 0% vacancy rate. The units with the highest vacancy rate, 3.4% in Esquimalt, would rent for \$633.

**FIGURE 5: Apartment Vacancy Rates, Major Centres**



Data source: Canada Mortgage and Housing Corporation. (2010). *Rental Market Report – Victoria CMA*.

## HOUSEHOLDS IN CORE HOUSING NEED

Many factors are at play for families living in core housing need, including lack of affordable housing, working for minimum wage, job loss, illness or family conflict.

As of 2006, there were 18,305 households<sup>8</sup> in core housing need in Greater Victoria.<sup>9</sup> From 1991 to 2006, this number has remained consistently over 18,000 households. They break down as follows:

- ✚ 12.8% of households in Greater Victoria are in core housing need, slightly lower than the provincial average of 14.6%
- ✚ Renters are almost 5 times as likely to be in core housing need when compared to owners; 27.0% of all renters and 5.6% of all owners in Greater Victoria are in core housing need
- ✚ The rate of core housing need among Aboriginal households is 19.6%, more than double the rate amongst non-Aboriginal households (8.2%)
- ✚ 28.0% of lone-parent families live in core housing need
- ✚ The municipalities with the highest incidences of core housing need are:
  - Salt Spring Island (23.5%)
  - City of Victoria (20.1%)
  - Southern Gulf Islands (18.5%)
  - Esquimalt (17.9%).

<sup>6</sup> CMHC. (2010). *Rental Market Report, Victoria CMA*. All vacancy rates refer to units that were, at the time of the Rental Market Survey, physically unoccupied and available for immediate rental.

<sup>7</sup> CMHC. (2010). *Rental Market Report, Victoria CMA*.

<sup>8</sup> Households refer to all non-farm, non-band, non-reserve, private households with positive incomes.

<sup>9</sup> CMHC. (2011). *Housing in Canada Online*. Based on 2006 census data.

<sup>10</sup> BC Housing, 2007.



# WHO LIVES IN BC HOUSING SUBSIDIZED HOUSING?<sup>10</sup>



Among the diverse households living in BC Housing's non-profit and directly managed subsidized units, many units are designated for specific types of households, such as:

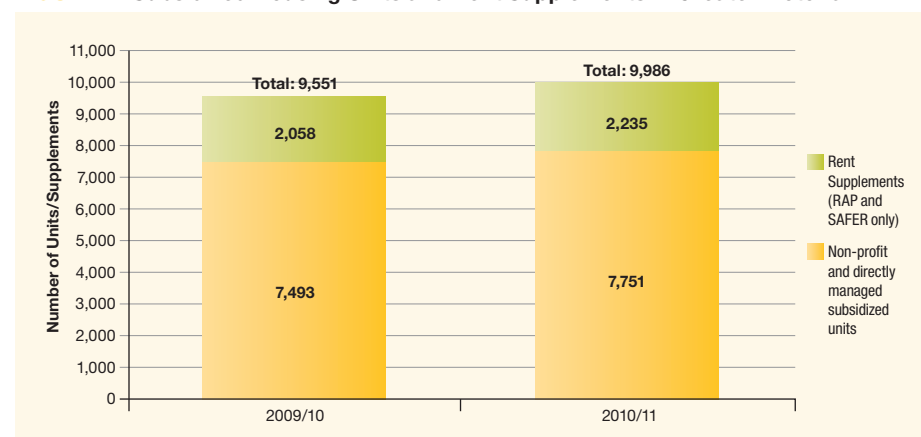
- ✚ Individuals who are at risk of homelessness or formerly homeless, provided with housing for 30 days to 2 or 3 years, with supports to help them move towards independence and self-sufficiency
- ✚ Seniors who need access to housing with ongoing supports and services
- ✚ Seniors who are independent and require minimal or no support services
- ✚ Low-to-moderate income families (at least 2 adults with 1 dependent child)
- ✚ Clients with special needs who require access to affordable housing with support services, including adults or youth with mental and/or physical disabilities.

## NEW AFFORDABLE HOUSING UNITS AND RENT SUPPLEMENTS

Subsidized housing offers affordable living accommodations for people who cannot otherwise afford market rent. Subsidized housing includes all types of housing in which some type of subsidy or assistance is provided. Social housing is a form of subsidized housing in which the unit is directly subsidized; a rent supplement is a form of subsidized housing in which the individual is subsidized.

In 2010/11, the subsidized housing stock in Greater Victoria increased by 258 units, a growth of 3.4% over the previous year.<sup>11</sup> The total affordable housing stock in Greater Victoria is approximately 7,751 units.<sup>12</sup> Of this, 403 units are targeted specifically to individuals at risk of homelessness or formerly homeless, and is provided for 30 days to 2-3 years. This does not provide permanent housing for clients because stays are time limited. In addition to subsidized units, BC Housing provided 177 new rent supplements in 2010/11 (a growth of 8.6%) through the Rental Assistance Program and Shelter Aid for Elderly Residents Program, for a total of 2,235.

**FIGURE 7: Subsidized Housing Units and Rent Supplements in Greater Victoria**

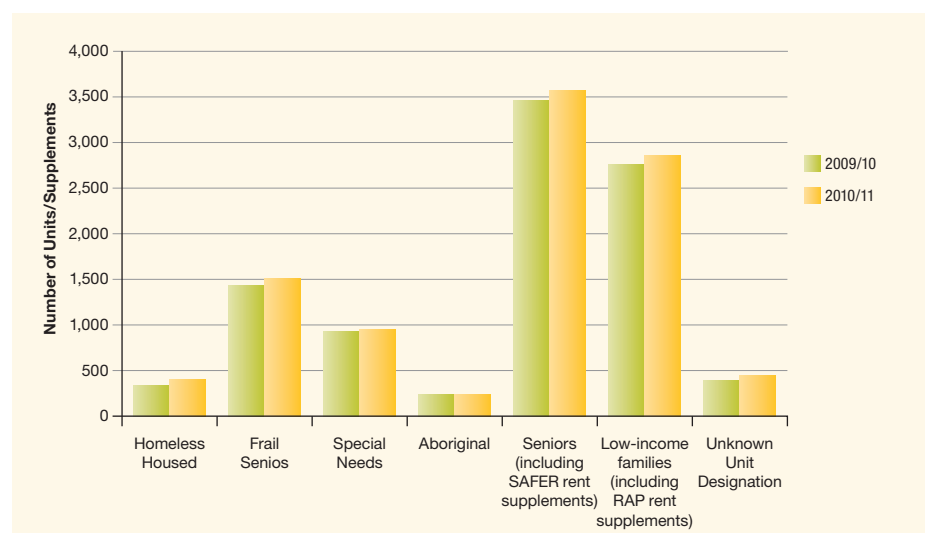


Data source: BC Housing, Unit Count Model for March 31, 2010, and March 31, 2011. BCNPHA Asset Analysis. BC Non-Profit Housing Association, Vancouver, BC.

<sup>11</sup> Total subsidized housing includes group homes, special facilities, housing operated by non-profit societies, transition houses. Totals do not include the Homeless Sheltered designation. These units are primarily emergency shelter beds and provide temporary accommodation for 30 days or less. Because of data restrictions, Homeless Outreach Program rent supplements are included in the total Homeless Housed units.

<sup>12</sup> BC Housing, Unit Count Model for March 31, 2008, March 31, 2009, March 31, 2010, and March 31, 2011. BCNPHA Research Department. (2011). BCNPHA Asset Analysis. BC Non-Profit Housing Association. Vancouver: BC.

Subsidized housing is often designated for specific types of applicants – for example, frail seniors who need housing with supports or individuals with special needs. The following chart breaks down the current subsidized housing stock and rent supplements provided in Greater Victoria by type, comparing total existing stock in 2009/2010 to 2010/11.<sup>13</sup>



Data source: BC Housing, Unit Count Model for March 31, 2010, and March 31, 2011. BCNPHA Asset Analysis. BC Non-Profit Housing Association, Vancouver, BC.

Among those 258 new units in 2010/11:<sup>14</sup>

- ✚ 71 new units with support services for individuals who are at risk of homelessness or are formerly homeless
- ✚ 80 new units for seniors, who are unable to live independently and need access to housing with ongoing supports and services
- ✚ 47 units designated for independent seniors, where minimal or no additional services are provided
- ✚ 24 units for persons with special needs.

Since 2007/08, there have been no new permanent, subsidized housing units specifically created for Aboriginal people.<sup>15</sup>

There are 403 units designated for individuals who were formerly homeless or at risk of homelessness; 71 of these units were created in 2010/11.

<sup>13</sup> Totals do not include the Homeless Sheltered designation. These units are primarily emergency shelter beds and provide temporary accommodation for 30 days or less. Because of data restrictions, Homeless Outreach Program rent supplements are included in the total Homeless Housed units.

<sup>14</sup> Some losses and gains may be a result of data clean-up and/or averaging gains/losses over several different projects.

<sup>15</sup> Aboriginal individuals may live in units with other designations as well as units specifically designated for Aboriginal persons.

<sup>16</sup> Rent contributions based on units where BC Housing tracks tenant information (representing about 51% of all households subsidized by BC Housing).

<sup>17</sup> Homeless Housed: Clients who have been provided with housing for a minimum of 30 days, and up to two or three years. The housing includes on- or off-site support services to help the clients more towards independence and self-sufficiency. This housing is targeted to individuals who are at the risk of homelessness, or formerly homeless. (BC Housing, 2011).

<sup>18</sup> Housing for Frail Seniors: Seniors who require on-going supports and services, including meals and on-site

## TENANT RENT CONTRIBUTIONS IN BC HOUSING SUBSIDIZED HOUSING

Tenants in the non-profit and directly managed subsidized units for the most part pay rent geared to income, which is set at 30% of the household income. Some households may pay a flat rent or below market rents.

The table below indicates the average monthly rental contribution made by clients in BC Housing's non-profit and directly managed subsidized units in Greater Victoria as of March 31, 2011. The cost for frail seniors includes meals and other supports.

**FIGURE 9: Average Monthly Tenant Rent Contributions<sup>16</sup> by Client Group in Greater Victoria as of March 31, 2011**

Homeless Housed <sup>17</sup>	\$330
Frail Seniors <sup>18</sup>	\$1,013
Special Needs <sup>19</sup>	\$332
Independent Seniors (excluding SAFER) <sup>20</sup>	\$389
Low Income Families (excluding RAP) <sup>21</sup>	\$540

Data source: BC Housing, *Housing Connections*, March 31, 2011

## RENT SUPPLEMENTS

In Greater Victoria, BC Housing provides 2,235 Rental Assistance Program (RAP) and Shelter Aid for Elderly Residents (SAFER) rent supplements, housing allowances paid directly to households in the private market. These rent supplements help mitigate the cost of rent in a private market characterized by high rental costs. As of March 31, 2011, BC Housing provided 177 new rent supplements over the previous year, an increase of 8.6% over March 31, 2010.

RAP provides low-income working families with cash assistance to help with their monthly rent payments. In 2010/11, RAP provided 724 supplements to families in Greater Victoria, an increase of 120 over the previous year.<sup>22</sup> The average BC RAP supplement amount is approximately \$361.

SAFER provides rent supplements to low-to-moderate income seniors to subsidize rents for eligible residents, aged 60 or over, who pay rent for their homes. In 2010/11, SAFER provided 1,511 Greater Victoria seniors with rent supplements, an increase of 57 over the previous year. The average BC SAFER rent supplement is approximately \$155.<sup>23</sup>

BC Housing also provides Homeless Outreach Program rent supplements. Due to data restrictions, these supplements cannot be reported separately from unit totals.

19 Special Needs: Clients who need access to affordable housing with support services. Clients may be adults with mental and/or physical disabilities or youth. (BC Housing, 2011)

20 Independent Seniors: Seniors who require minimal or no additional services. Seniors are usually defined as individuals who are 65 years of age and older. Excludes Shelter Aid for Elderly Residents program (SAFER). (BC Housing, 2011)

21 Low to moderate income households with a minimum of two people including at least one dependent child. Excludes Rental Assistance Program (RAP).

22 BC Housing, Unit Count Model, RAP, SAFER, CPS, and HSS databases.

23 BC Housing, Unit Count Model, RAP, SAFER, CPS, and HSS databases.

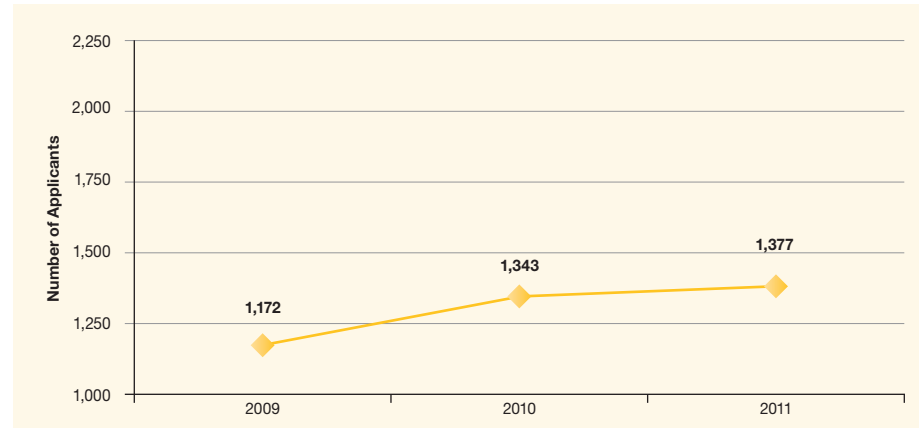
## WAITING FOR A HOME: THE HOUSING REGISTRY

The Housing Registry is a centralized database of applicant households' information and housing providers co-ordinated by BC Housing. It allows individuals to apply for subsidized housing using one application form.<sup>24</sup>

The Housing Registry provides individuals with one point of access to apply for social housing and private market rent supplements in the province managed by Housing Registry Members. The Housing Registry is a partnership between BC Housing, the BC Non-Profit Housing Association, the Co-operative Housing Federation of BC, non-profit housing providers, housing co-operatives, municipalities, information and referral service groups, and other community-based organizations.<sup>25</sup> Not all households in need of housing are represented on the Housing Registry, and not all housing providers participate in the Registry.

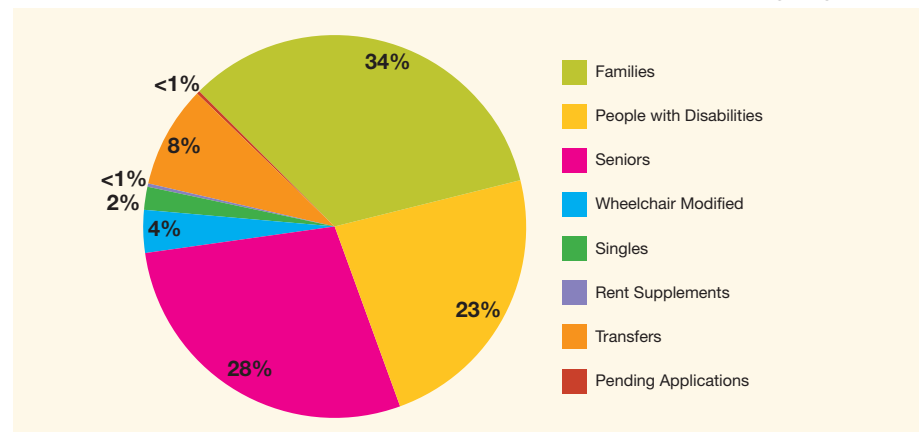
- ✚ On March 31, 2011, Greater Victoria had 1,377 applicant households<sup>26</sup> active on the Housing Registry, accounting for 11.1% of the provincial housing registry applications
- ✚ Of those applicant households in Greater Victoria, 86% were either families (465, or 34% of total), people with disabilities (322, or 23% of total), or seniors (391, or 28% of total)
- ✚ The total number of applicant households has increased from 1,172 on March 31, 2009 to 1,377 on March 31, 2011, an increase of 205 households, or 17%. This increase is consistent with general trends at the provincial level.<sup>23</sup>

**FIGURE 10: Applicant Households in Greater Victoria, Housing Registry**



Data source: BC Housing, Operations Branch, Housing Services Reporting, 4<sup>th</sup> Quarter Activity — January, February, March 2009-2011. Snapshot taken on March 31 of each year.

**FIGURE 11: Makeup of Applicant Households in Greater Victoria, Housing Registry**



Data source: BC Housing, Operations Branch, Housing Services Reporting, 4<sup>th</sup> Quarter Activity — January, February, March 31, 2011. Snapshot taken on March 31.

<sup>24</sup> BC Housing. 2007. "Glossary." <<http://www.bchousing.org/glossary>>

<sup>25</sup> BC Housing. 2007. "The Housing Registry." <<http://www.bchousing.org/providers/registry>>

<sup>26</sup> Applicant households: households who applied to the Housing Registry for public housing and private market rent supplements. Statistics are based on a snapshot for those on the waitlist on the last day of the fiscal year.





## **A PLACE TO REBUILD**

Tom never expected to need help finding housing, much less be unable to work. But after being jumped from behind, beaten and left with a brain injury, his life changed dramatically.

Tom spent months in rehabilitation relearning what he had previously taken for granted: walking, talking, taking care of himself. His marriage broke down, he couldn't work and he eventually had nowhere to live. Tom slept outdoors.

In December 2009, Clover Place opened its doors to provide subsidized, supported housing for 18 residents. Operated by Pacifica Housing Advisory Association, Clover Place has given Tom a home where he can heal, recover and build a new, stable life. With the help of his disability support worker, he now receives a disability pension, is working towards living independently once more and is learning to paint.

"My number one goal is to get my boys back," Tom says, proudly showing photos of his two young sons.

The profiles in this report were prepared solely by the Greater Victoria Coalition to End Homelessness with the informed consent of the individual. Pseudonyms have been used.



# INCOME:

## How much is enough?

### BY THE NUMBERS: INCOME

**\$5,049.33** estimated monthly cost of living for a family of four

**\$18.03** hourly wage each parent would need to cover those costs

**\$1,313.67** estimated gross monthly income for minimum wage earners (\$8/hr), including tax benefits and credits

**\$661.67** monthly basic income assistance for individuals

**\$665** average rent for bachelor unit



People who live in Greater Victoria not only face high housing costs, but also a high cost of living. A family of four requires \$65,629.20 annually to meet basic needs, yet BC has Canada's lowest minimum wage. For those who earn minimum wage or rely on income assistance, paying for housing means that food and other basic needs become options instead of necessities. There is little buffer to resist unexpected difficulties and no savings for the future.

### A LIVING WAGE FOR FAMILIES

The Affordability Index, or Hourly Living Wage, reflects the real costs of living for a two-parent, two-child family by calculating the hourly wage required to carry on “an adequate quality of life” in Greater Victoria.<sup>27</sup> The living wage is an easily understood example of how much families need to earn in order to meet their basic needs.

The most common family type in Greater Victoria is a two-parent family (84% of all families).<sup>28</sup> To calculate the Living Wage, a typical family profile is used: two parents who each work 35 hours per week, two children aged 7 and 4 years old (one of whom is in daycare). The family rents a 3-bedroom apartment or townhouse.

The hourly living wage required in Greater Victoria is \$18.03 for each parent, or \$65,629.20 gross annual income for both parents combined.<sup>29</sup> The hourly living wage increased \$0.72 from \$17.31 in 2009/10 to its current \$18.03, an increase of 4.2%. Over the past four years, the living wage increased 10%.

<sup>27</sup> Community Social Planning Council, 2011.

<sup>28</sup> Statistics Canada, 2006.

<sup>29</sup> The living wage was taken directly from the conservative, Victoria-based wage requirement calculations made by the Canadian Centre for Policy Alternatives, 2011. The living wage calculation is for a single parent with one child has also increased substantially since 2010, up \$1.15 to \$16.50 per hour.

## With a “living wage” of **\$65,629.20**, a family of four can:

- ✚ Adequately feed, clothe and shelter their household
- ✚ Maintain the health of family members
- ✚ Participate in activities that are an ordinary part of community life
- ✚ Receive up to two weeks paid time off for illness annually
- ✚ Rent rather than own a home (e.g., 3 bedroom apartment)
- ✚ Own a car and use public transit.

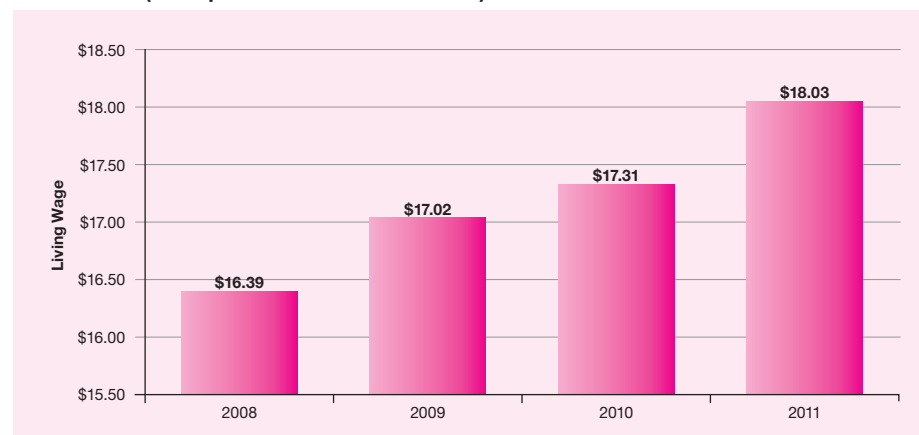
## But the same family cannot:

- ✚ Save for children's education, home, vacation or retirement
- ✚ Service loan debts or credit card bills
- ✚ Afford to care for an elderly relative or a disabled family member.<sup>30</sup>

**In Greater Victoria more than one out of four two-parent, two-child families (27.2%) earn an income that is less than required to sustain an adequate quality of life.**

– Community Social Planning Council, 2011

**FIGURE 12: Greater Victoria's Affordability Index / Hourly Living Wage**  
(each parent at 35 hours a week)



Data source: Community Social Planning Council. (2011). *Affordability Index for BC's Capital Region*.  
Victoria: Community Social Planning Council.

**FIGURE 13: Monthly Costs of Living for a Family of Four in Greater Victoria**

ITEM	MONTHLY COST	% OF TOTAL EXPENSES
Shelter	1,370.77	27.1%
Food	744.19	14.7%
Clothing and footwear	185.08	3.7%
Transportation	425.96	8.4%
Other <sup>31</sup>	696.02	13.8%
Child Care	1,075.00	21.3%
Medical Services Plan (MSP)	121.00	2.4%
Non MSP Health Expenses	133.00	2.6%
Emergencies (2 weeks pay)	210.82	4.2%
Parent Education	87.50	1.7%
<b>Total</b>	<b>5049.33</b>	<b>100%</b>

Data source: Canadian Centre for Policy Alternatives. (2011). *Living Wage Calculation*.

<sup>30</sup> Community Social Planning Council. (2011) "Affordability Index 2011."

<sup>31</sup> Other expenses include personal care items, household supplies and furnishings, small appliances, recreation, laundry, banking, computer, internet, and children's toys.

## MINIMUM WAGE

Despite its relatively high cost of living, British Columbia still had the nation's lowest minimum wage on March 31, 2011<sup>32</sup> – \$8 an hour.<sup>33</sup> This is \$10.03 below the living wage of \$18.03. The average minimum wage in Canada on April 1, 2011 was \$9.50, with a maximum of \$11 in Nunavut.

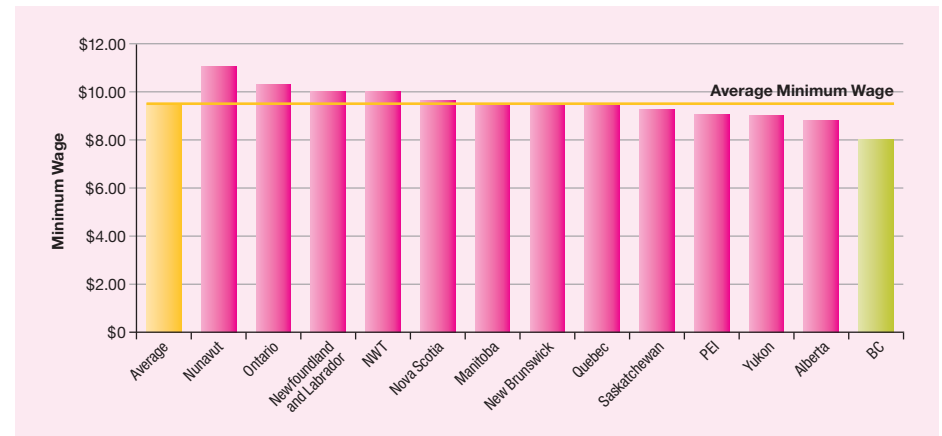
BC's hourly minimum wage increased to \$8.75 on May 1, 2011, and will increase to \$9.50 on November 1, 2011 and to \$10.25 per hour by May 2012.<sup>34</sup>

As of May 1, 2011, the training wage was also repealed and all hourly-paid employees will be entitled to the general minimum wage, regardless of how long they have been in the paid labour force.

Families who work for low wages face impossible choices between rent and food, utilities and clothing, transportation and school supplies. For every dollar of income that falls below the living wage, a basic living requirement cannot be met.

Many jobs, even those requiring technical training and education, pay above minimum wage but still remain far below the living wage. For example, the most common hourly wage in 2009 for full-time early childhood educators and assistants was \$16.46, \$0.56 below that year's living wage. Similarly, the most frequent full-time hourly wage in 2009 for grocery clerks and store shelf stockers was \$12.65, \$4.37 below that year's living wage.<sup>35</sup>

**FIGURE 14: Minimum Wage, Provincial**



Data source: Human Resources and Skills Development Canada, *Current and Forthcoming Minimum Hourly Wage Rates for Experienced Adult Workers In Canada* (2011).

## INCOME AND RENT FOR SINGLES

Just as families are struggling to pay for housing, so are individuals. People who earn minimum wage, or are on income assistance or disability assistance are also frequently in core housing need because they are required to pay more than 30% for rent.

- ✚ For individuals earning minimum wage (\$1,313.67 per month), \$395 is 30% of their income and is considered affordable rent
- ✚ Individuals receiving all types of income assistance are designated \$375 of their total monthly income for rent
- ✚ The CMHC average rent for bachelor units in Greater Victoria is \$665
- ✚ The estimated average rent paid by social assistance clients for bachelor suites is \$523.<sup>36</sup>

<sup>32</sup> Data for this report was gathered and analyzed at March 31, 2011, the end of the 2010/11 fiscal year.

<sup>33</sup> Human Resources and Skills Development Canada. (2011-03-31). Current and Forthcoming Minimum Hourly Wage Rates for Experienced Adult Workers In Canada. <http://srv116.services.gc.ca/dimt-wid/smw/rpt1.aspx?lang=eng>

<sup>34</sup> Employment Standards Branch. April 2011. "Factsheet: Minimum Wage." BC Ministry of Labour, Citizens'

Services and Open Government. Prince George: Province of British Columbia.

<sup>35</sup> BC Stats and Stats Canada, 2009 BC wage and Salary Survey: Provincial Estimates by Occupation. Wage is most frequent full time hourly wage for given occupation.

<sup>36</sup> Ministry of Social Development, 2011. This estimate is based on 2006 Census data for rent in Greater Victoria. It has been updated with the current Consumer Price Index.



## MONTHLY COSTS: SHELTER AND FOOD

Many individuals earning low incomes struggle to make ends meet. Covering the two most basic necessities – food and shelter – is a major challenge for individuals with low incomes in Greater Victoria.

Based on paying average market rent and foods costs, individuals earning minimum wage would have approximately \$345.45 remaining to cover all other costs, including transportation to work. A bus pass alone costs \$82.50 and would eat up nearly a quarter of the remaining income.

Individuals receiving Income Assistance for Persons with Disabilities (PWD) also face inadequate incomes. If paying average market rent and food costs, individuals on disability would be short \$10.13.

An individual receiving Income Assistance for Persons with Persistent and Multiple Barriers (PPMB) would not be able to cover basic rent and food. After paying average market rent, an individual on PPMB has less than \$50 remaining to cover all other expenses, including food.

Similarly, an individual on basic Income Assistance would have -\$306.55 after covering basic rent and grocery costs.

The cost of food varies according to both age and gender, ranging from \$226.48/month for an adult female (age 51-70) to \$334.31/month for an adult male (age 19-30). Because food costs are flexible, and in many cases rent and income are not, many individuals are simply unable to purchase all the food they need. They may use food banks and seek out meal programs. People face additional costs in order to cover their basic needs, including clothing and footwear, personal hygiene items, transportation, health-related expenses, household supplies and laundry, telephone, and other emergency expenditures.<sup>38</sup>

**Figure 15: The following costs only account for monthly shelter and food expenditures:**

	<b>Minimum Wage<sup>37</sup></b>	<b>Income Assistance – Disability<sup>38</sup></b>	<b>Income Assistance – PPMB<sup>38</sup></b>	<b>Basic Income Assistance<sup>38</sup></b>
<b>Monthly Income</b>	\$1,313.67	\$958.09	\$709.59	\$661.67
<b>Average Rent</b>	665	665	665	665
<b>Average Food Costs<sup>39</sup></b>	303.22	303.22	303.22	303.22
<b>Left after shelter and food</b>	<b>345.45</b>	<b>-10.13</b>	<b>-258.63</b>	<b>-306.55</b>

<sup>37</sup> Gross income earned monthly at \$8.00/hr working 35 hours/week, including: Working Income Tax Benefit, GST Credit, BC HST Credit, BC Climate Action Tax Credit. As of May 1, 2011, minimum wage will increase to \$8.75 per hour. At this wage, individuals earning minimum wage will have between 459.20 to cover all additional costs beyond food and shelter each month.

<sup>38</sup> Rates as of April 2007. Ministry of Social Development, 2011. Includes assistance rate and other available assistance for single persons: Christmas supplement, Federal GST Credit, BC Harmonized Sales Tax Credit, BC Climate Action Credit. Note that the temporary single rates (basic income assistance) are not intended to permanently replace full-time earnings from work, and requires diligent budgeting. In addition, client are eligible for up to 70 special financial supplements (e.g. Community Volunteer supplement,

special transportation supplements, medical supplements) and crisis grants are available for clients with emergency food, shelter and other needs. These supplements and crisis grants are accessed by a large proportion of single clients each month. Depending on the type of assistance, other supports are available such as bus passes (PWD) and Schedule C benefits (dental and optical) (PWD). All Income Assistance recipients receive free MSP and Pharmacare coverage.

<sup>39</sup> Dieticians of Canada. (2009, 2010). Cost of Eating in BC. Cost of food for single adult male, age 31-50. Adjusted for: Vancouver Island Health Authority, household size (single individual), and Consumer Price Index to March 2011.



# FOOD SECURITY:

## Growing Need, Limited Supply

### BY THE NUMBERS: REGIONAL FOOD BANK CLIENTS

- 21,180** individuals using Victoria food banks in March 2010
- 26.4%** increase in individuals served at Sooke Food Bank in March 2010 over last year
- 22.4%** children
- 13.7%** report employment income
- 61.2%** receive income assistance or disability-related income supports

*It's a fact that people in Greater Victoria are going hungry. Food security is something many people take for granted – but not all citizens in Canada live in households where everyone has access to safe and nutritious food for active healthy lives. Unfortunately, food banks in Greater Victoria, like other food banks in Canada, are seeing steady increases in use yearly. In March 2010, 15.5% of BC food banks ran out of food.<sup>40</sup>*

### FOOD SECURITY

Food insecurity is experienced in a number of ways, from worrying about food to not eating for a whole day.

**Figure 16: Percent and Number of Households Experiencing Food Insecurity<sup>41</sup>**

Region	Food Secure	Moderately Food Insecure without Hunger <sup>42</sup>	Moderately Food Insecure with Hunger <sup>43</sup>	Severely Food Insecure with hunger <sup>44</sup>	Total food insecure
<b>Greater Victoria (%)</b>	94.0%	4.0%	1.6%	0.5%	6.1%
<b>Greater Victoria (# of households)</b>	286,200	12,100	4,900	1,500	18,500
<b>BC (%)</b>	94.2%	3.3%	2.0%	0.5%	5.8%
<b>BC (# of households)</b>	3,310,200	114,300	70,500	19,100	203,900

40 Food Banks BC and Food Banks Canada. (2010). Hunger Count 2010: British Columbia Summary of Findings.

41 Statistics Canada. (2009). Canadian Community Health Survey. Statistics Canada determines a household's food security status as part of its Canadian Community Health Survey and examines whether a household had compromised eating patterns and reduced consumptions in the past year.

42 Moderately Food Insecure without Hunger: Household members feel anxious about running out of food or compromise on the quality of foods they eat by choosing less expensive options. Little or no reduction in the household members' food intake is reported. (Statistics Canada, 2010)

43 Moderately Food Insecure with Hunger: Food intake for adults in the household has been reduced to an extent that implies the adults have repeatedly experienced the physical sensation of hunger. In most (but not all) food insecure households with children, such reductions are not observed at this stage for children. (Statistics Canada, 2010)

## FOOD BANKS: MAKING DO WITH LESS

In March 2010, 867,948 Canadians<sup>45</sup> were assisted by a food bank – 2.6% of the entire Canadian population – and the highest level on record. Of those people, 80,150 were at a food bank for the very first time.

In two years, Canadian food bank use has increased by 28%.<sup>46</sup>

In 2010, 12% of food banks across the country – more than 1 in 10 – had to turn away individuals and families asking for help (compared to 2% in 2008).<sup>47</sup>

British Columbia's food banks assisted 94,359 people in March 2010, more than the number of people assisted in Alberta and Saskatchewan combined. Overall, BC food banks saw a 5% increase in use of their grocery programs over March 2009.<sup>48</sup>

Almost three-quarters of BC food banks offer five days or less worth of groceries, and the majority are accessible to clients once per month. Unfortunately, 15.5% of BC food banks ran out of food in March 2010. When faced with shortages, almost half of food banks were forced to cut back their hamper size,

along with purchasing extra food, and/or making special appeals to the public, local churches or local service organizations.<sup>49</sup>

BC food banks report the highest level of need during the summer months, with 44.2% of food banks reporting low stocks of food during July. More than 33% of food banks report low stocks of food from June to September.<sup>50</sup>

Profile of clients at BC food banks:<sup>51</sup>

- ✚ 6.2% of adults were seniors
- ✚ 19.5% self-identified as Aboriginal
- ✚ 19.9% were two-parent families, up from 18.7% in 2009
- ✚ 30% were children.

As reported in *Hunger Count 2010* and reflected in the increase in the 2011 living wage, families in Greater Victoria working for minimum or low wages are faced with incredible challenges. When trying to manage limited income, families are often forced to choose between necessities: groceries or utility bills, rent payments or food on the table. These situations can result in both physical and mental

health challenges. In many cases, parents may work multiple jobs or long hours to cover basic costs, sacrificing time spent with their families and in their community.

In March 2010, 21,180 individuals used the five Greater Victoria food banks that participate in the annual Hunger Count.<sup>52</sup> This was a slight increase of about 1% over last year; 22.4% are children (slightly decreased over 2009).

Three of five Greater Victoria food banks served an increased number of people in March 2010 over March 2009. The Sooke Food Bank saw the biggest change: a 26.4% increase in the number of individuals assisted.

Of the households served by four Greater Victoria Food Banks:<sup>53</sup>

- ✚ 13.7% reported employment income (compared to 11% provincially and nationally)
- ✚ 6.1% receive Employment Insurance (on par with a 6% provincial and national average)
- ✚ 61.2% receive basic income assistance or disability-related income supports (lower than the provincial (65%) and national (66%) averages).

44 Severely Food Insecure with Hunger: All households with children have reduced the children's food intake to an extent that indicates children have experienced hunger. Adults in households with and without children have repeatedly experienced extensive reductions in their food intake. (Statistics Canada, 2010).

45 Food Banks Canada. (2010) *Hunger Count 2010*. Toronto, ON: Food Banks Canada. This is an annual point-in-time snapshot of food bank use in Canada.

46 Food Banks Canada. (2010) *Hunger Count 2010*.

47 Food Banks Canada. (2010) *Hunger Count 2010*.

48 Food Banks BC and Food Banks Canada. (2010). *Hunger Count 2010: British Columbia Summary of Findings*.

49 Food Banks BC and Food Banks Canada. (2010). *Hunger Count 2010: British Columbia Summary of Findings*.

50 Food Banks BC and Food Banks Canada. (2010). *Hunger Count 2010: British Columbia Summary of Findings*.

51 Food Banks BC and Food Banks Canada. (2010). *Hunger Count 2010: British Columbia Summary of Findings*.

52 Food Banks Canada. (2010). *Hunger Count 2010*. Five food banks reported are those that are members of Food Banks Canada and participants in the annual Hunger Count. These five food banks do not represent all food banks usage in Greater Victoria. Data is collected in March of each year from food banks across Canada to produce the annual Hunger Count report. March is a typical month for food banks use. Totals include only those assisted by grocery/food hamper programs, and does not include those individuals served by prepared meal programs (e.g. soup kitchens).

53 Income data not reported by Sooke Food Bank.

# What is Food Security?



“Food security exists at a household level when people have stable and sustained access, by socially acceptable means, to adequate amounts of safe and nutritious food for active healthy lives.”

(Tarasuk, 2002) In contrast, food insecurity may be moderate

to severe. Food insecurity means that people may be worried about themselves or others in their household going hungry, not being able to access the food they need, or running out of food.

(Statistics Canada, 2010).

## I WAS HUNGRY AND YOU GAVE ME SOMETHING TO EAT

Open just four days a week and five hours a day, the Mustard Seed Street Church's food bank gives out hampers to 7,000 people a month, averaging 300 a day.

There is no “typical” client, says Brent Palmer, food bank director. Many clients are from families where members work, but just don't earn enough for rent and food. While it's not carefully tracked, the number of working people seems to be rising.

The Mustard Seed feeds people in other ways too. Many food bank clients also volunteer to give out hampers, a sure sign of appreciation. They are fed lunch on the days they work. There's also a family meal twice a month on Sundays, Friday night Street Café where diners can choose from two entrées and enjoy a movie with their meals, and Saturday night dinners with entertainment.

The Mustard Seed is constantly seeking ways to meet many of the hunger needs in Greater Victoria.





# EMERGENCY SHELTERS:

## A Roof but not a Home

### BY THE NUMBERS: EMERGENCY SHELTER CLIENTS

- 1,958** unique individuals who used 5 out of 6 Greater Victoria emergency shelters
- 95%** occupancy rate of emergency shelters over the year
- 72%** males
- 28%** females
- 44%** self-identify as having disabilities
- 22%** self-identify as Aboriginal
- 14%** report employment income
- 21%** have no source of income
- 54%** receive income assistance
- 51%** lived in Greater Victoria three or more years



### UNIQUE SHELTER STAYS

Whether due to a crisis, eviction, job loss, abuse, inadequate housing, or a variety of other reasons, **at least 1,958 unique individuals in Greater Victoria found themselves in need of emergency shelter at least once in the past year.** Clients in the adult emergency shelters in 2010/11 had an average of three or more admissions per year, with an average of six nights per stay. This suggests that clients may move in and out of emergency shelters, and from homelessness to being vulnerably housed or at risk of homelessness.

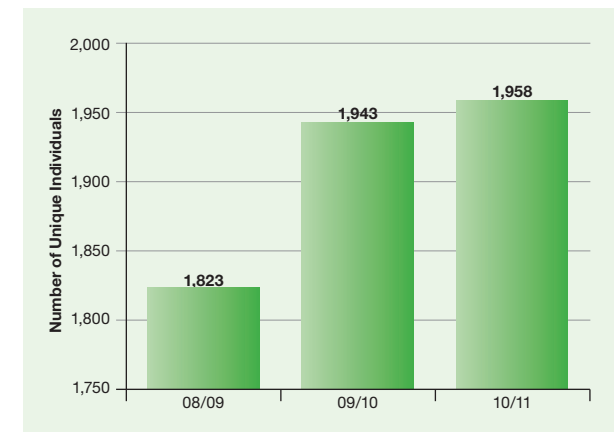
To visualize the significance of this number, 1,958 people grouped together, two feet apart, would fill a baseball diamond.<sup>54</sup>

This number is based on comparable data of five out of six Greater Victoria shelters<sup>55</sup> (4 adult, 1 youth), and has had an increase of 0.8% over last year and

7.4% since 2008/09. This figure does not include individuals in Greater Victoria staying with family or friends, couch surfing or sleeping outside.

A large number of people are accessing a limited number of emergency shelter beds. This suggests that individuals may use shelters as one source of emergency housing and move between various housing.

**FIGURE 17: Unique Individuals Accessing Victoria Shelters (Victoria Cool Aid Society and Beacon Out of the Rain)**



Data source: Victoria Cool Aid Society, Homeless Individuals and Families Information System (2011); Beacon Out of the Rain (2011).

<sup>54</sup> 2,000 people standing in a 2 ft. by 2 ft. space equals 8,000 sq. ft.; a baseball diamond is 8,100 sq. ft.

<sup>55</sup> These 5 shelters represent approximately 70% of all emergency shelter beds available in Victoria on any given night, as of January 1, 2011. Includes 4 adult shelters run by Victoria Cool Aid Society, the largest provider of adult shelter beds in Greater Victoria, and one seasonal youth shelter, run by Beacon Community Services. One major shelter was not included as it does not track unique individuals.

## SHELTER OCCUPANCY AND SHELTER NIGHT STAYS: AT CAPACITY

Shelter occupancy<sup>56</sup> is a measure of how frequently shelter beds were used in a given year. In 2010/11, the emergency shelter occupancy rate was 95%, 9% higher than the 86% occupancy rate recorded in 2008/09.<sup>57</sup>

When shelters reach high levels of occupancy and there are not enough beds to accommodate more people, operators are forced to turn people away. On the night of the February 2, 2011 facility count, 35 individuals were turned away from emergency shelters.<sup>58</sup>

## WHO USES SHELTERS<sup>59</sup>

The clients who used these five Greater Victoria emergency shelters are predominantly men between the ages of 19 and 55.

And, while only 3.4% of Greater Victoria's population is Aboriginal, 22% of shelter users self-identify as Aboriginal.<sup>60</sup>

Here's what we know about the clients who stayed at these five year-round emergency shelters as of March 31, 2011:

- ✚ 72% male and 28% female
- ✚ 42% are ages 19-36 and 48% are ages 37-55<sup>61</sup>

- ✚ 14% reported employment income (no change from 2009/10)
- ✚ 21% reported no source of income (up 7% over 2009/10)
- ✚ 54% received income assistance<sup>62</sup> (down 13% over 2009/10)
- ✚ 44% self-identified disabilities (down 18% over 2009/10)
- ✚ 58% self-identified addictions (consistent over previous year)
- ✚ 45% self-identified mental health problems (down 5% over 2009/10)
- ✚ 51% lived in Greater Victoria three or more years (consistent over previous years).

It is important to remember that not everyone who is homeless or in need of housing stays in a shelter. Some groups, particularly families, women and youth, often do not stay in shelters because of safety concerns, specific restrictions (for example, no pets allowed) and for other reasons.

In addition to year-round shelters and seasonal shelters (open fall to spring of each year), there are Emergency Weather Protocol (EWP) mats that open only during extreme weather conditions. These EWP spots are typically mats on the floor of a basement or hall. Clients accessing EWP mats in 2010/11 are 94% male (up 15% over the past two years), and 6% female.

## A SANCTUARY TO GROW FROM

When you don't have a home, it takes a lot of work to just sleep and eat. Joanne moved between the shelter, couch surfing and sleeping outside for a full year. When she could save enough from her disability allowance, she could stay in a motel for two weeks.

"When I moved into my apartment, I cried," she says. "I don't have to get woken up at 7:15, get my clothes stolen, see people doing crack in the shelter rooms. This is my haven."

With the help of the Streets to Homes Pilot Program, this mother of four lives in private market housing with a rent supplement. Her follow-up support worker helps her with goals and getting out to buy groceries.

Today, Joanne is working hard to finish her physics, algebra and chemistry, and has her eyes on the University of Victoria. "I'm looking at studying applied chemistry and biotechnology, or becoming a radiology technician," she says. "I'm happy in my little sanctuary."

The profiles in this report were prepared solely by the Greater Victoria Coalition to End Homelessness with the informed consent of the individual. Pseudonyms have been used.

56 BC Housing, Homelessness Services System (HSS), 2008-2011. Emergency shelter refers to the Emergency Shelter Program beds only, and does not include any seasonal or Extreme Weather Protocol mats.

57 BC Housing data indicates that in 2008/2009, some emergency weather response bed night stays may have been included in the total night stays for the emergency shelter program data. This could potentially increase the occupancy rate above actual rates during that year. This data issue was resolved for 2010/11.

58 Greater Victoria Coalition to End Homelessness, 2011.

BC Housing, Research and Corporate Planning Department Databases, 2005-2008. BC Housing, Homelessness Services System (HSS), 2008-2011.

59 BC Housing, Homelessness Services System (HSS), 2008-2011. Emergency shelter refers to the Emergency Shelter Program beds only. Seasonal and Extreme Weather Protocol mats are reported separately, where noted.



# TEMPORARY ACCOMMODATION:

## No Place to Call Home

*The disparity between income and the high costs of housing, food and other necessities is proving to be too great for many people. Individuals and families staying in temporary accommodation – like emergency shelters, motels, or transitional housing – highlight the insecure housing situations of many Greater Victoria citizens who are unable to find safe, permanent, affordable housing in a challenging housing market. While these individuals are temporarily sheltered and have roofs, they continue to be houseless.*

To better understand the scope of housing need in Greater Victoria, the Greater Victoria Coalition to End Homelessness collaborated with the University of Victoria's Centre for Addictions Research of BC and the Community Council for Social

Planning. They conducted a point-in-time count of individuals staying in temporary accommodation on the night of February 2, 2011. A point-in-time estimate captures the number of people who are temporarily sheltered on one specific day in the year.

**Point-in-time counts are considered under-estimates of people in need of permanent, affordable housing. They do not include those who are sleeping outdoors, couch surfing, or living in overcrowded or inadequate accommodation and are only conducted one day of the year.**

This estimate is limited further by the number of facilities available to shelter people in need of housing.

### BY THE NUMBERS: FACILITY COUNT

- 1,143** individuals who sought shelter in temporary accommodations on February 2, 2011
- 79** families in temporary accommodations on February 2, 2011
- 112** children in temporary accommodations on February 2, 2011

### HOMELESSNESS AND INSECURE HOUSING

- Rooflessness (without a shelter of any kind, sleeping outdoors)
- Houselessness (with a place to sleep but temporary, in institutions or emergency shelter)
- Insecurely Housed (housing situation under threat due to factors like insecure tenancies, eviction, domestic violence)
- Inadequately Housed (on illegal campsites, in unfit housing, or extreme over-crowding)

European Typology of Homelessness and Housing Exclusion

60 Statistics Canada, 2006.

61 BC Housing Emergency Shelter Program has a mandate to serve adults, therefore no youth (18 and under) are represented in these figures.

62 Includes basic income assistance, as well as assistance for persons with persistent and multiple barriers, and persons with disability. All income sources are self-reported by shelter clients.

On the night of February 2, 2011, 1,143 people in Greater Victoria sought shelter in temporary accommodation; 1,052 of these individuals were sheltered in 63 facilities and 91 were turned away. Among those sheltered were men, women, youth and children, including 79 families with a total of 112 children. Of those who were turned away:

- ✚ 56 individuals were turned away from transitional housing, primarily women (26) and children (25)
- ✚ 35 individuals were turned away from emergency shelters, primarily men (33 men, 2 women).

**FIGURE 18: Estimate of people in temporary shelter and in need of permanent housing**

<b>Emergency Shelter<sup>63</sup></b>	182
<b>Transitional Housing</b>	485
<b>Hotel/Motel<sup>64</sup></b>	251
<b>Treatment/Rehab</b>	43
<b>Other Facilities<sup>65</sup></b>	91
<b>Total Sheltered</b>	1052
<b>Turned away</b>	91
<b>Total</b>	<b>1,143</b>

Data source: Greater Victoria Coalition to End Homelessness, 2011.

63 Does not include Emergency Weather Protocol mats as EWP was not in effect on the night of the facility count. Enumeration indicates that emergency shelter beds in the region were operating at 96% capacity on the night of the count.

64 Hotel/Motels: includes those hotels and motels in Greater Victoria that provided weekly or monthly rates for accommodation and were identified as providing temporary shelter for individuals and families in need of

## A COMMUNITY RESPONSE TO THE HOUSING CRISIS

Bucolic countryside and large retirement homes are only part of the story on Salt Spring Island. As retirees and professional commuters bought up real estate, affordable rentals and workforce housing became scarce. Currently, 23.5% of residents live in core housing need.

The community is pulling together. The Islands Trust spearheaded an Affordable Housing Strategy and is now determining how to proceed. The Land Bank Society secured a piece of land, had six recycled houses donated, and is in the process of creating a cluster of affordable housing.

In the past year, Salt Spring Island Community Services (SSICS) opened Murakami Gardens with 27 supported housing units and runs a house for six women. Next on the agenda is a permanent year-round emergency shelter.

“In the winter months, our offices become cold weather shelter for up to 20 people,” executive director Rob Grant says, “but we need shelter beds year-round.” Citing that locals estimate about 50 people who are completely roofless, SSICS accessed a United Way grant to confirm the need. Now SSICS is proceeding with the next stages of development.

permanent housing. This is likely an undercount, as not all hotel/motels that were approached participated in the enumeration.

65 Other: includes a care home model (1), tertiary mental health facility (1), alternate level of care beds (3), halfway houses (2) and police holding cells (5).





# HOUSING AND OUTREACH PROGRAMS:

## Breaking the Cycle of Homelessness

*Finding and keeping housing can be a daunting task, especially when faced with factors like illness, unstable or inadequate income, and a challenging housing market. For some people, outreach programs can provide a hand up to accomplish the transition from homelessness to housed.*

Through BC Housing's Emergency Shelter Program (ESP) and Homelessness Outreach Program (HOP), and VIHA's Assertive Community Treatment (ACT) teams, hundreds of people have been housed over the past three years.

Overall, these three programs moved **535 people** into housing in the past year:

✚ Individuals housed by ESP:	203 <sup>66</sup>
✚ Individuals housed by HOP:	297 <sup>67</sup>
✚ Individuals housed by ACT:	35 <sup>68</sup>
✚ Total individuals housed in 2010/11:	535

While this achievement is substantial, the number of people housed has decreased over 20% compared to the number of people housed in the previous year.

Finding housing is no easy task – but even once that challenge has been tackled, it can be tough

to stay housed. Issues like low income, insufficient supports, substance use problems and mental health challenges may create an unstable housing situation for clients who are newly housed.

Clients in these three programs are increasingly and continually maintaining their housing. 76% of ESP clients remained housed at their 6-month check-in (up 18 percentage points over last year), and 86% of HOP clients remained housed at their 6-month check-in (up 6 percentage points over last year).

With intervention and support, people can overcome the multiple barriers they face in finding and keeping housing.

### BY THE NUMBERS: HOUSING AND OUTREACH PROGRAMS

**535** people housed in 2010/11

**54** new clients admitted to ACT in 2010/11

**76%** Emergency Shelter Program clients still housed after 6 months

**86%** Homelessness Outreach Program clients still housed after 6 months

<sup>66</sup> BC Housing, Homelessness Services System (HSS), 2008-2011  
<sup>67</sup> BC Housing, Homelessness Services System (HSS), 2008-2011

<sup>68</sup> ACT is a support program. Although ACT team does house clients, many of their clients are housed by other providers.

## BC HOUSING'S EMERGENCY SHELTER PROGRAM

BC Housing's ESP program supports emergency shelters to provide gateway services to help their clients break the cycle of homelessness. Operating out of several Greater Victoria emergency shelters, ESP staff work to connect people who are homeless to housing and support services.

Of those clients housed through ESP:

- ✚ 18% self-identified Aboriginal, consistent with previous years
- ✚ 61% self-identified addictions, up 7 percentage points over 2009/10
- ✚ 50% self-identified disabilities, decreased 13 percentage points over 2009/10.

ESP housed 203 clients in:

- ✚ 32% market rental units,<sup>69</sup> down 2 percentage points over 2009/10
- ✚ 19% SROs (single room occupancy),<sup>70</sup> down 3 percentage points over 2009/10
- ✚ 23% subsidized housing, up 10 percentage points over 2009/10
- ✚ 6% recovery facilities, down 7 percentage points in 2009/10.

## BC HOUSING'S HOMELESS OUTREACH PROGRAM

BC Housing's Homeless Outreach Program partners with community-based agencies to reach out to individuals who are homeless and connect them to housing, income assistance and community-based support services.

Of those clients housed through HOP:

- ✚ 62% were male, up 8 percentage points over last year
- ✚ 57% self-identified addictions, up 13 percentage points over 2009/10
- ✚ 57% self-identified mental health conditions, up 9 percentage points over last year.

HOP housed 297 clients in:

- ✚ 64% market rental units,<sup>71</sup> up 15 percentage points over 2009/10
- ✚ 15% SROs, down 9 percentage points over 2009/10
- ✚ 15% subsidized housing, down 5 percentage points over 2009/10.

69 Rental market housing includes: an apartment in market housing, an apartment in market housing with a rent subsidy, a room in a house/apartment, and/or secondary suite.

70 A single room occupancy is a multiple tenant building that houses one or two people in individual rooms, or to the single room dwelling itself. SRO tenants typically share bathrooms and/or kitchens. The buildings are often former hotels.

71 Homeless Outreach Program provides rent supplements. Due to data restrictions, it is not known how many clients housed in market rental units received rent supplements.

## VIHA'S ASSERTIVE COMMUNITY TREATMENT (ACT) TEAMS

Assertive Community Treatment (ACT) is a mental health program that focuses on individual clients and their recovery. The program facilitates community living, psychosocial rehabilitation and recovery for persons who have the most serious mental illnesses.<sup>72</sup>

ACT serves clients with serious, complex mental illnesses and who have very significant functional impairments by specifically tailoring services to the needs of each client. ACT teams are mobile and deliver services in the community.<sup>73</sup> The three ACT teams that operate in the downtown core currently serve approximately 190 clients, with 54 admitted in 2010/11 alone. Out of its total client base, ACT housed 35 clients in 2010/11.

In 2010/11, four ACT outreach teams continued to operate in Greater Victoria. Three teams operate in the downtown core, including VICOT (Victoria Integrated Community Outreach Team), and one operates out of the Seven Oaks Tertiary Care facility in Saanich.

Of those clients participating in ACT in 2010/11:

- ✚ 65% were male and 35% female
- ✚ 13% self-identified as Aboriginal.

Forty-one per cent were housed and 59% were homeless at admission. By the 6-month check-in, 89% were housed and 11% were homeless. The majority of clients stay in the program and remain housed at their ongoing check-ins.

These clients were housed in:

- ✚ 34% low barrier housing
- ✚ 24% market rent
- ✚ 24% supported mental health housing
- ✚ 17% hotels or SROs.

For ACT clients housed in market rent units, 64% also had a VIHA or BC Housing rent supplement to mitigate rental costs.

At their most recent check-in, 79% of ACT clients were receiving disability income assistance. Of these clients, the vast majority were receiving disability payments upon their admission into the program. An additional 12% received CPP disability and 7% received basic income assistance.



## ACTING ON A NEED FOR CHANGE

Like many youth who are homeless, it's not unusual to bounce between shelters and couch surfing. By 18, Dean had been using crystal meth for 5 years. He joined the military but his addiction to "Vitamin M" as he called it ended his career. When his mother died, Dean plunged into depression. Then a weapons offence landed him in the Forensic Hospital for five years.

"I had lost my memory. I was 110 pounds. I looked in the mirror, then dreamt that I was plump and fit," he says. "I was sick of going to the hospital. It was time for a change." Upon discharge, Dean was connected to the ACT team.

Today, at 29, Dean has been clean for three years, is stabilized on medication and is devoted to a healthy, routine life that includes his fiancée and two cats. The ACT team is there for difficult days, and to help him manage his money and solve problems.

The profiles in this report were prepared solely by the Greater Victoria Coalition to End Homelessness with the informed consent of the individual. Pseudonyms have been used.

<sup>72</sup> Vancouver Island Health Authority, 2010.

<sup>73</sup> Vancouver Island Health Authority, 2010.



# FITTING THE PIECES TOGETHER:

**The evidence is clear: low-income families and many single individuals are struggling to make ends meet. A multi-pronged effort is needed to address housing need.**

**There are multiple factors at play in our community that lead to housing insecurity and homelessness. There is no doubt that progress has been made. Programs continue to move clients into housing and housing retention rates are increasing. New subsidized housing units and rent supplements are making the private market more accessible, and easing the challenges of finding and keeping housing.**

The combination of factors like low incomes, food insecurity and high costs of living remain substantial challenges. The evidence is clear: low-income families and many single individuals are struggling to make ends meet. A multi-pronged effort is needed to address housing need.

We must continue to build on the progress that is being made. While acknowledging our achievements, we simultaneously recognize that we need to increase our efforts to create affordable housing, invest in prevention, and continue to work with our partners to improve the lives of everyone in our community.



# DATA LIMITATIONS

## DATA PROVIDER-SPECIFIC LIMITATIONS

*Canada Mortgage and Housing Corporation:* CMHC data is produced by the Rental Market Survey, which targets only privately initiated structures with at least three rental units, which have been on the market for at least three months. Included are all non-farm, non-band, non-reserve, private households. CMHC reporting does not include secondary suites, rooms rented monthly in houses, or hotels.

*Food Banks Canada:* Data reported through the *Hunger Count* is based on the total number of individuals who receive groceries from food banks and their affiliated agencies during the month of March. The Hunger Count does not include people who receive food from food banks through prepared-meal programs, such as soup kitchens. March is the study period because it is an unexceptional month, without predictable high or low use patterns. Food Banks Canada requests data from all known food banks: provincially, 85% of known food banks submitted data; nationally, 94% of known food banks submitted data.

## GEOGRAPHIC DATA LIMITATIONS

Greater Victoria is used in this report to refer to both the Capital Regional District and the Victoria Census Metropolitan Area. Different data reporting structures limit the ability to report consistently.

The geographical difference between the two areas is the Capital Regional District includes the Southern Gulf Islands (Salt Spring, Pender, Mayne, Saturna, Galiano) and the Juan de Fuca electoral area, beyond the District of Sooke stretching along the southern coast of Vancouver Island to Port Renfrew. CMA does not include any Gulf Islands or any area beyond Sooke. For a direct comparison between Victoria CMA and CRD, see <http://www.crd.bc.ca/regionalplanning/maps/documents/MapVCMA.pdf>.

Data reporting based on CMA: BC Housing, BC Non-Profit Housing Association, Canadian Mortgage and Housing Corporation

Data reporting based on CRD: VIHA, Food Banks Canada, Canadian Community Health Survey, Greater Victoria Coalition to End Homelessness

Data sources not contingent on geography: shelter-specific data, VIHA ACT, Ministry of Social Development, Dieticians of Canada

## SHELTER DATA LIMITATIONS

As there is currently no integrated data information system for emergency shelters in Greater Victoria, emergency shelter indicators are based on shelters for which data is available. (Not all shelters are captured and reported for all indicators.) Because there is no single entity that collects data from all shelter data sources, there is a limited ability to attain a comprehensive picture of shelter use in Greater Victoria. BC Housing data is limited as it only tracks shelters with a financial relationship to BC Housing.

BC Housing extracts data from a live BC Housing database called the Homelessness Service System. Data in this database is entered and updated by agencies, so the accuracy of the data is dependent on provider entry. Data presented in this report was extracted as of March 31, 2011, and thus represents a snapshot in time (the data may have since been updated by the providers).



The number of shelter beds that BC Housing funds and monitors changes from year to year, meaning the data collected and reported are drawn from an annually shifting sample of the shelter population. This limits the ability to compare shelter data over time.

All emergency shelter data is based on client records, not unique individuals. Individuals get a new client ID number and record when they go to a different shelter. While the data does not represent unique individuals, the general trends revealed through the database have been validated against other sources and appear to reflect what is known about the homeless population in BC.

There have been some refinements to the data extraction methodologies to improve data reporting between 2009/10 and 2010/11. It is not believed that these changes will significantly affect comparisons between 2010/11 and previous reporting years.

All percentages are based on the total number of records where there is a response to the question being examined, not the total number of records (i.e. records missing for the indicator in question are excluded from the calculations, so as not to skew responses).

## **HOUSING OUTREACH DATA LIMITATIONS**

All housing outreach data is based on client records, not unique individuals. Because BC Housing data are taken from several housing outreach providers, there is no way to distinguish clients between different providers. It is possible that two records may come from the same individual (i.e. if the client used a different name at 2 agencies), or that an individual could potentially be housed by different sites during a year (client will get a new record if housed through a different site).

Housing information is based on the most recent incidence of housing for a particular record. Only the most recent housing placement is considered in this analysis.

## **ACT DATA LIMITATIONS**

Current ACT clients (excludes discharges and deaths) were followed over their most recent three check-ins. These check-ins are relative to the date of their admission: for clients admitted in the early years of the program, these check-ins are at 42, 48 and 56 months post-admission. For newly admitted clients, check-ins used are at admission and 6 or 12 months. Clients who have not reached three check-ins were evaluated only on the check-ins that were recorded.

This timeframe was chosen as an approximation to evaluate ACT in the last fiscal year. The third most-recent check-in is used as the baseline from which to evaluate transitions. It is recognized that the exact date of these check-ins will vary by approximately 6 months, depending on day/month of date of admission. These check-ins were also chosen as a way to follow a sub-group of clients, to illuminate the transitions that ACT helps facilitate.

## DATA SOURCES

Many people and organizations participated in the facility count and provided data for *Hungry and Homeless in Greater Victoria: Fitting the Pieces Together*. We are extremely grateful for the provision of data, availability to answer our many questions and collaborative partnerships.

BC Housing

BC Non Profit Housing Association

BC Statistics

Beacon Community Services

Canada Mortgage and Housing Corporation

Canadian Centre for Policy Alternatives

Capital Regional District

Community Social Planning Council

Dieticians of Canada

Food Banks BC

Food Banks Canada

Greater Victoria Coalition to End Homelessness

Ministry of Social Development

Participating facilities in the 2011 Facility Count

Statistics Canada

Vancouver Island Health Authority

Victoria Cool Aid Society

Victoria Police Department

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