

# Creating Homes:

## A Community Guide to Affordable and Supportive Housing Development



# THE COALITION TO END HOMELESSNESS

The solutions to end homelessness are as diverse as homelessness itself, and we all have a role to play in ending homelessness. The Greater Victoria Coalition to End Homelessness Society (Coalition) was formed in 2008 with a mission to end homelessness in Greater Victoria. The Coalition consists of service providers, non-profit organizations, all levels of government, businesses, post-secondary institutions, the faith community, people with a lived experience of homelessness, and members of the community. This diverse membership is referred to as Coalition Stakeholders.

## Our Vision:

A Region Without Homelessness

## Our Mission:

1. To ensure appropriate solutions are in place to serve those individuals experiencing chronic homelessness in the capital region.
2. To ensure all people facing homelessness in the Capital Region have access to safe, affordable, appropriate, long-term housing.



greater victoria  
coalition to end  
homelessness  

---

**hope has found a home**

In a 2001 survey conducted by the Canadian Mortgage and Housing Corporation (CMHC) with the support of the Federation of Canadian Municipalities (FCM), municipalities across Canada identified a **lack of housing affordability and choice for specific groups as the key issue** related to housing challenges in their communities.<sup>1</sup> Since that study, housing affordability has worsened in many parts of the country, including the Capital Regional District.

That same study identified that community concerns about affordable housing and infill development can be a significant barrier to developing additional affordable housing options.

Non-market housing developers across Greater Victoria are not alone in terms of the challenges faced in gaining community support for proposed projects designed to address various types of community need.

The information in this guide is designed to support conversations between project proponents, elected officials, community members and the media to encourage collaboration and dialogue between stakeholders in support of the development of additional housing options throughout the region.

As new information becomes available, this guide will be updated to reflect current knowledge and practice.

## Areas of concern:

In public discussions about infill development and building affordable housing, the following themes are often touched upon:

- **Human Rights**
- **Stigma**
- **Safety and Crime Rates**
- **Property Values**
- **Density and Infrastructure Strain**
- **Saturation**
- **Neighbourhood Character**

Each of these concerns is addressed in this guide.

The key issue across the region is housing affordability.

For the purposes of this guide, the types of housing will be separated into

### Affordable Housing

Costs **less than 30% of before-tax household income** including shelter costs such as electricity, water, and other municipal services.<sup>2</sup>

### Affordable Housing with Support Services

This housing costs less than 30% of before-tax household income including shelter costs and **includes the provision of clinical and/or specialized support services** to ensure the ongoing health and stability of the resident.

## Examples of Affordability in the CRD

Household Type	Gross Annual Income	Affordable Monthly Rent
Single person on income assistance	\$8,520 <sup>3</sup>	\$375.00
Single person making minimum wage	\$20,657 <sup>4</sup>	\$516.43
Median household income	\$44,456 <sup>5</sup>	\$1,111.40



# TABLE OF CONTENTS

About this Guide	i
Human Rights	1
Stigma and Non-discrimination	2
Safety and Crime Rates	3
Density: Traffic	4
Density: Infrastructure Strain	5
Property Value	6
Saturation	7
Neighbourhood Character	8
References	9



On November 17, 2017, the Canadian Government released Canada's first National Housing Strategy,<sup>6</sup> and in doing so affirmed the United Nations declaration that Housing is a Human Right, first included in the Universal Declaration on Human Rights<sup>7</sup> in 1948.

Article 25.1 highlights the importance of the right to a standard of living:

“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, **housing** and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”

The National Housing Strategy is grounded in the principles of

- **inclusion,**
- **accountability,**
- **participation, and**
- **non-discrimination.**



The BC Human Rights Code<sup>8</sup> also requires that municipal governments (which includes regional districts) and their designates deliver services in a way that does not discriminate on the basis of

- |                   |                                 |                                 |
|-------------------|---------------------------------|---------------------------------|
| • race            | • religion                      | • sex                           |
| • colour          | • marital status                | • sexual orientation            |
| • ancestry        | • family status                 | • gender identity or expression |
| • place of origin | • physical or mental disability | • age                           |

The City of Victoria has committed to recognizing additional human rights including protection against discrimination based on perceptions of social condition and disability, discrimination based on stereotypical physical markers of poverty, and illicit drug use.

The recognition of housing as a human right means that governments are accountable for providing safe, secure, affordable housing for all residents. They also have the responsibility to ensure that processes are inclusive, safe for all participants and free from discrimination at any official land use committees and meetings.

# STIGMA AND NON-DISCRIMINATION

Many of the factors that contribute to an individual experiencing homelessness, for example mental illness, problematic substance use, criminal convictions or poverty, and the experience of homelessness itself, often have social stigma attached. The word “stigma” originates from the Latin language and represents the concept of tattooing or branding, and like a tattoo it can be hard to erase once a person wears it. However, stigma must be put aside in considerations of land use and housing development.

Discrimination is treating persons differently because of any associated stigma, and it is illegal.

## All community members are expected to:

- know what constitutes discrimination
- not engage in or support discrimination
- model respectful behaviours
- educate others on discrimination
- work together to develop solutions
- report complaints.

The difference between legitimate objection and discrimination often can be discerned through the Cringe Test:

## THE CRINGE TEST:

If it sounds wrong to say the same thing about a racial, ethnic or religious minority, then it clear the statement is discriminatory and in violation of the BC Human Rights Code.

### WOULD YOU SAY ...

I don't want any more **low-income people** in my neighbourhood.

This neighbourhood already has enough **drug addicts**.

This site isn't appropriate for the **mentally ill**.

### IF IT MAKES YOU CRINGE TO SAY ...

I don't want any more **Jews** in my neighbourhood.

This neighbourhood already has enough **Black** people.

This site isn't appropriate for **homosexuals**.



Neighbourhood concerns about safety and speculation of increased crime that could accompany facilities and residents entering a neighbourhood are ultimately based on the negative stereotypes of the perspective residents of a building.<sup>9</sup> In fact, most research suggests that low-income housing development, and the associated revitalization of neighbourhoods, brings with it significant reductions in violent crime with no detectable effects on smaller crimes such as property crime.<sup>10</sup>

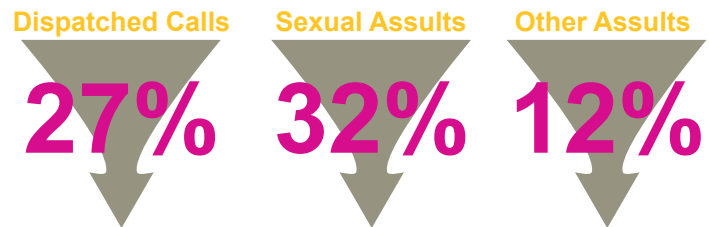
## Does Affordable Housing Impact Crime Rates?

The imagined link between certain types of housing and crime ranks as one of the strongest perceived negative consequences of affordable housing projects and is cited in 61% of cases where there is opposition to an affordable housing project.<sup>11, 12</sup>

One implication of this is that instances of successful community opposition may, in fact, create more crime by reducing the number of options open to those individuals who would otherwise have resided and received care in the proposed facilities.<sup>13</sup>

In a study in Denver, residential facilities over 53 units reported some increases in violent and total crimes in close proximity to the housing facility. It was found, however, that it was not the residents perpetrating these crimes. Rather, they were victims of crime as this group is traditionally more vulnerable and therefore become targets for others.<sup>14</sup> In other words, to more effectively manage incidences of crime within our communities, we must first work to end homelessness through more effective housing and treatment programs that are available to those who are most in-need of the safe, secure, affordable housing that the rest of the community enjoys.

### Crime Trends Around Supportive Housing 1997 - 2006



Crime rates in a Toronto neighbourhood surrounding a supportive housing facility.<sup>18</sup>

It is important to note that, in general, arrest rates are higher for individuals and families experiencing homelessness when compared to the general population. However, the link between crime and this very vulnerable group is exacerbated by the lack of access to appropriate types of support and the criminalization of homelessness.<sup>15</sup> Unfortunately, as many homeless people spend much of their lives in public spaces, the day-to-day behaviours that would normally occur in private are often treated as criminal when they must take place in public (e.g. sleeping, substance use, urination, etc.).<sup>16</sup>

### Three Kinds of Offenses<sup>17</sup>

**Summary offences** – These are less serious offences. The maximum penalty for a summary offence is usually a \$5,000 fine and/or six months in jail. Some summary offences have higher maximum sentences. They include breaches of a probation order.

**Indictable offences** – These are more serious offences and include theft over \$5,000, break and enter, aggravated sexual assault and murder. Maximum penalties for indictable offences vary and include life in prison. Some indictable offences have minimum penalties.

**Hybrid offences** - These are offences that can be dealt with as either summary or indictable. Crown counsel makes the decision about how the offence will be handled.

# DENSITY: TRAFFIC

The third most commonly cited concern regarding affordable housing is density.<sup>28</sup> Increasing the number of units per acre decreases land costs per unit, so to provide meaningful affordability, developers produce smaller units. However, density alone does not ensure affordability; local governments must intervene with programs and additional concessions to ensure higher-density developments are affordable to those in-need.<sup>29</sup>

This concern presents in two distinct ways:

## 1. Traffic

Residents often worry that increased density will lead to increased road congestion. There is nothing to suggest that residential intensification leads to congestion and increased travel times within neighbourhoods.<sup>30</sup> This may seem somewhat counter intuitive as the assumption is that more households equal more cars.

### Why increased residential density does not lead to increased traffic:

- With any new development, housing must meet certain municipal planning and engineering standards.<sup>31</sup> This ensures there is a degree of harmony between a proposed residential development and the surrounding community.
- Affordable multiple-family dwellings near high-quality mass transit provide numerous alternatives to car travel.
- Low-income households own fewer cars and drive less.<sup>32</sup>

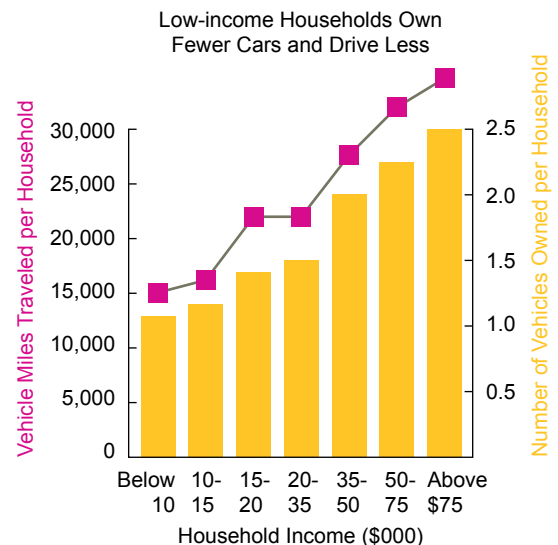
High-density housing can encourage the creation of nearby amenities, including retail development, professional offices, and recreation buildings, thereby encouraging walking and transit usage. It is worth noting that transit only became cost-effective at densities above eight to ten units per acre.<sup>33</sup>

### Additional points to consider:

75% of households below the poverty line own one or fewer cars compared to 54% for all households.<sup>34</sup>

Low-income households make 40% fewer trips per household than other households.<sup>35</sup>

For every doubling of neighbourhood density, vehicle miles travelled are reduced by 20% - 30%.<sup>36</sup>



Source: U.S. Energy Information Administration, Residential Transportation Energy Consumption Survey, Household Vehicles Energy Consumption, 1994

## 2. Infrastructure Strain

Residents are often concerned that increases in neighbourhood density will strain infrastructure and public services. In truth, there are numerous advantages to encouraging a higher degree of residential diversity across communities, which could include medium to high-density residential development.

### Some of these advantages include:

- High-density residential development requires less extensive infrastructure networks compared to low-density single-family housing.<sup>37</sup>
- High-density housing creates an economy of scale for the cost of providing the infrastructure with the cost savings being passed on to the resident, resulting in more affordability for all residents.<sup>38</sup>
- More affordability for all residents creates enhanced fiscal stability for a neighbourhood, resulting in fewer turnovers of residents and a higher degree of collective efficacy.<sup>39</sup>
- More density means more users of public transit making it more viable, and encourages additional routes and more frequency.<sup>40</sup>
- Communities can save taxpayers and new residents money when residential development is allowed in existing communities where the infrastructure has already been paid for and is underutilized.<sup>41</sup>
- Higher-density infill residential development can also revitalize stagnant commercial districts and spur additional community investment.<sup>42</sup>

### Strong neighbourhoods are

- **Inclusive** with active community involvement as well as a respect for diversity and a tolerance of differences.
- **Vibrant** with a strong sense of place identity, pride and opportunities for community interaction.
- **Cohesive** with a sense of mutual responsibility and trust.
- **Safe** with positive subjective and objective measures of safety.

**Supporting appropriate increases in density across neighbourhoods can help ensure these communities remain strong, healthy and affordable places for all people to call home.**

Many community members, even those who generally support affordable housing, may object to a proposal in their community because of concern about property value. Besides monetary worth, increasing property values indicate a number of positive trends for neighbourhoods: they signal that the neighbourhood has become a desirable place to live, to locate business, and to invest in for the future.

**7** studies  
found  
positive  
effects

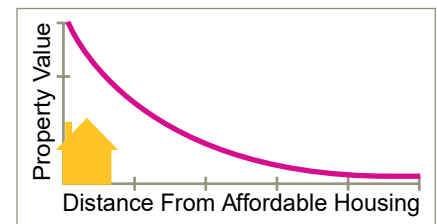
**& 19** studies  
found  
neutral  
effects

A literature review of 31 separate studies to examine if non-market (affordable) housing had a negative impact on surrounding property values in California found that seven studies documented positive property value effects and 19 had no discernible effect at all. Negative effects were found in one study and three were inconclusive.<sup>18</sup>

In a BC study, professional appraisers tracked the impact of seven social housing projects across the lower mainland, Vancouver Island and the interior. In every case, neighbours opposed the projects because they feared property values decline. The study found house prices near the projects increased as much or more than houses in the control area, in five years of tracking prices.<sup>19</sup>

## How Much Can the Value Increase?

According to a study from the University of Minnesota, for every 100 feet closer to a well-managed non-profit multi-family subsidized housing development, a property increased in value by \$86.<sup>20</sup>



### Important Considerations

Research suggests five ways to minimize both negative effects and neighbourhood opposition to affordable development:<sup>21</sup>

- 1. Design:** Research suggests the type of housing matters less than the quality of the property's design, management, and maintenance.<sup>22</sup>
- 2. Management:** Poorly maintained housing depresses neighbourhood property values. For example, proximity to an abandoned home reduces a property's assessed value by \$859.98. Locating near neglected or abandoned property can have a more significant effect on property values than locating near affordable housing.<sup>23</sup>
- 3. Revitalization:** Rehabilitation of distressed properties for affordable housing has positive effects on neighboring property values and creates significant positive effects on surrounding property values regardless of the neighbourhood's socio-economic characteristics.<sup>24</sup>
- 4. Strong Neighbourhoods:** Evidence indicates affordable housing is more likely to have no effects, or positive effects on surrounding property values in neighbourhoods that are wealthier to begin with. By contrast, when affordable housing development were located in areas where the properties were depreciating, these developments tended to result in continued negative effects on surrounding property values.<sup>25</sup>
- 5. Concentration:** When affordable housing is relatively dispersed, research suggests that the impacts on surrounding property values are neutral or positive, but can become negative once a critical mass of units or developments in a given area is reached.<sup>26</sup> Upgrading housing stock through affordable housing development may have positive impacts on surrounding property values if done at a sufficient scale and as part of a larger community revitalization strategy.<sup>27</sup>

Opposition based on a perceived “unfair concentration” is raised by residents that feel their community has been victim to an unfair saturation of services for certain groups of people. This type of reaction does not focus on the proposed development but on the residents’ perception of the proposed incoming residents and the feeling that they as a neighbourhood have already done enough.<sup>43</sup>

This position is based on the concept of “fair share” and implies that people with mental illness or addiction are a burden that must be spread out across a region, thus allowing neighbourhoods to more effectively manage this burden.<sup>44</sup> Mental illness or problematic substance use can certainly be a burden for those suffering and their loved ones in the same way that cancer or Alzheimer’s disease can be a burden to those afflicted and those close to them. **This personal burden does not translate to the people next door, nor does it burden the neighbourhood as whole.** The same is true for mental illness and addiction.

If a neighbourhood stood up and stated it already had a large enough Greek people, Catholics, or Black people, would that message be well received? Absolutely not. This type of statement is illegal. No part of any city can be, or should be, “off limits” to any group of people.<sup>45</sup> But there is another reason we don’t object to Greek, Chinese or Caribbean communities: we see ethnic neighbourhoods as part of the richness of the city.

People with mental illness are also part of this city, whether they live in supportive housing or not. By creating opportunities for housing for people with mental illness or addiction, the community is ensuring that every person regardless of race, religion, age, wealth, or illness is afforded the same basic rights as any other resident.

There are common elements that attract most community members to a neighbourhood. These are also the qualities that a person with a mental illness or addiction looks for as well.

To help address some of the misconceptions about housing those suffering from mental illness or addiction, it is helpful to focus on what supportive or affordable housing residents are or are not through the lens of “fair share.”<sup>46</sup>

### What makes a neighbourhood attractive:

- **Affordability**
- **Suitable Housing**
- **Good Public Transit**
- **Good Amenities and Services**

### Residents of supportive or affordable housing ARE NOT:

- Scapegoats for larger or more general community problems
- Targets for people’s frustration over larger social issues surrounding homelessness
- The straw that will break the camel’s back
- A burden to be spread out across a region or “better managed”

### Residents of supportive or affordable housing ARE:

A community asset who contribute to a vibrant, dynamic, liveable, and inclusive neighbourhood that offers opportunities for all people regardless of skin colour, religion, ethnicity, mental/physical abilities, or income.

# NEIGHBOURHOOD CHARACTER

Neighbourhood residents often express a concern that affordable housing will be made of low-quality materials and that it will not be particularly well integrated in to the existing community. The fear is that the design and construction of affordable housing will undermine the character of the neighbourhood.

## What is Neighbourhood Character?

Neighbourhood character often refers to the look and feel of a particular residential area and is used to describe the uniqueness or strengths of certain areas. This concept is applied to urban planning systems that seek to identify and enhance a city that is comprised of distinct neighbourhoods, each with their own identity.

## What is Affordable Housing?

Affordable housing is not affordable because it is poorly constructed from cheap or low-quality materials. Housing is affordable because innovative non-profit housing developers, with government support, are able to keep the construction and operating costs low.<sup>47</sup> These savings are then passed along to the residents in the form of additional affordable housing options throughout the neighbourhood.

Affordable housing must comply with the same building code standards as market-rate housing and as such, the physical condition and quality is the same.<sup>48</sup> In fact, it is very common that affordable, non-profit operated rental housing is mistaken for market condo developments.<sup>49</sup>

When residential projects receive public funding, there are generally additional development restrictions and higher building standards when compared to non-funded projects.<sup>50</sup> Ultimately, this results in a higher quality building that is well designed and is effectively integrated into the community. Further, the evidence clearly fails to support the idea that subsidized rental housing can in some way undermine community.<sup>51</sup>

It is also very important to consider affordability and density do not mean high-rise developments in traditionally single-family home residential neighbourhoods. There are numerous ways that developers are enhancing, rather than detracting from, the neighbourhood character. Good design that respects planning guidelines and regulations will create a successful project that supports the existing character of a neighbourhood.

1. CMHC. "Survey of Canadian Municipalities: Regulatory Measures for Housing Affordability and Choice." Socio-economic Series Issues, 87. 2001.
2. CMHC. "Definitions of Variables." [https://cmhc.beyond2020.com/HiCODefinitions\\_EN.html#\\_Affordable\\_dwelling\\_1](https://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Affordable_dwelling_1). 2018.
3. Government of British Columbia. "Income Assistance Rate Table." <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/income-assistance-rate-table>. October 1, 2017.
4. Government of British Columbia. "Minimum Wage Factsheet." <https://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/factsheets/minimum-wage>. May 18, 2018.
5. Canadian Rental Housing Index. "Snapshot: British Columbia, Capital Region." [http://rentalhousingindex.ca/en/#comp\\_cd](http://rentalhousingindex.ca/en/#comp_cd). May 18, 2018.
6. Government of Canada. "National Housing Strategy." <https://www.placetocallhome.ca/pdfs/Canada-National-Housing-Strategy.pdf>. November 17, 2017.
7. United Nations. "Universal Declaration of Human Rights." Paris, December 10, 1948. <http://www.un.org/en/universal-declaration-human-rights/>. May 18, 2018
8. BC Laws. "Human Rights Code." [http://www.bclaws.ca/Recon/document/ID/freeside/00\\_96210\\_01#section8](http://www.bclaws.ca/Recon/document/ID/freeside/00_96210_01#section8). May 9, 2018.
9. Wynne-Edwards. *Overcoming Opposition to Homelessness Sheltering Projects under the National Homelessness Initiative*. National Homelessness Initiative. September 2003. <http://www.urbancenter.utoronto.ca/pdfs/elibrary/NHINIMBY.pdf>
10. Freedman, Matthew & Owens, Emily G., 2011. "Low-income housing development and crime," *Journal of Urban Economics*, Elsevier, vol. 70(2), pages 115-131. <http://paa2011.princeton.edu/papers/110122>.
11. Horner, H. 2009. "Affordable Housing Research and Recommendations." Minneapolis, MN: McKnight Foundation. [http://www.cura.umn.edu/sites/cura.advantagelabs.com/files/content-docs/Research\\_MN\\_Values\\_Attitudes.pdf](http://www.cura.umn.edu/sites/cura.advantagelabs.com/files/content-docs/Research_MN_Values_Attitudes.pdf).
12. Salster, G et al. 2002. "The Impact of Supportive Housing on Neighbourhood Crime Rates." *Journal of Urban Affairs*, Volume 24, Number 3, Pages 289 – 315.
13. Wynne-Edwards.
14. Joice, Paul, "Neighborhood Effects of Public Housing: How the Level of Public Housing Concentration Influences Neighborhood Crime Levels" (2007). MPA/MPP Capstone Projects. 169. [https://uknowledge.uky.edu/mpamp\\_etds/169](https://uknowledge.uky.edu/mpamp_etds/169).
15. Wynne-Edwards.



16. Dear, M. & Wilton, R. (1996, January). "Community Relations: A Resource Guide." Retrieved in April 2003 from [www.bettercommunities.org/index.cfm?method=nimby13](http://www.bettercommunities.org/index.cfm?method=nimby13).
17. Government of BC. "Glossary of Criminal Justice Terms." <https://www2.gov.bc.ca/gov/content/justice/criminal-justice/bcs-criminal-justice-system/justice-terms>. May 22, 201
18. Centre for Housing Policy. "Don't Put it Here!: Does Affordable Housing Cause Nearby Property Values to Decline." February 2009. Online at <http://www.policyarchive.org/handle/10207/95792>. May 22, 2018.
19. Government of BC. "Toward more Inclusive Neighbourhoods." [http://www.housing.gov.bc.ca/pub/htmldocs/pub\\_neighbour/p\\_value1.htm](http://www.housing.gov.bc.ca/pub/htmldocs/pub_neighbour/p_value1.htm)
20. Goetz, Edward G., Hin Kim Lam, and Anne Heitlinger. 1996. "There goes the neighborhood? The impact of subsidized multi-family housing on urban neighborhoods." Minneapolis-St. Paul: University of Minnesota, Center for Urban and Regional Affairs. <https://conservancy.umn.edu/handle/11299/119453>.
21. Centre for Housing Policy.
22. Goetz, Lam and Heitlinger.
23. Goetz, Lam and Heitlinger.
24. Ellen, I.G. and Voicu, I. 2006. "Nonprofit housing and neighborhood spill overs." New York: Furman Centre for Real Estate and Urban Policy. <https://onlinelibrary.wiley.com/doi/abs/10.1002/pam.20155>
25. Galster, G.C. 2002. "A review of existing research on the effects of federally assisted housing programs on neighboring residential property values." Washington, DC: National Association of Realtors.
26. Galster.
27. Ellen and Voicu.
28. Federation of Canadian Municipalities. 2009. *Housing in My Backyard: A Municipal Guide For Responding to NIMBY*. [https://fcm.ca/Documents/tools/ACT/Housing\\_In\\_My\\_Backyard\\_A\\_Municipal\\_Guide\\_For\\_Responding\\_To\\_NIMBY\\_EN.pdf](https://fcm.ca/Documents/tools/ACT/Housing_In_My_Backyard_A_Municipal_Guide_For_Responding_To_NIMBY_EN.pdf).
29. Wynne-Edwards.
30. Federation of Canadian Municipalities.
31. California Planning Roundtable, "Myths and Facts About Affordable & High Density Housing." California Department of Housing & Community Development. 2002. <http://www.hcd.ca.gov/community-development/community-acceptance/index/docs/mythsnfacts.pdf>
32. California Planning Roundtable.



33. California Planning Roundtable.
34. California Planning Roundtable.
35. California Planning Roundtable.
36. Cambridge Systematics and Parsons Brinckerhoff Quade & Douglas. "Making the Land Use Transportation Air Quality Connection: Analysis of Alternatives." Vol. 5. 1000 Friends of Oregon. 1997.
37. California Planning Roundtable.
38. California Planning Roundtable.
39. Federation of Canadian Municipalities.
40. California Planning Roundtable.
41. California Planning Roundtable.
42. De Wolff, A. 2008. "We Are Neighbours: The Impact of Supportive Housing on Community, Social, Economic and Attitude Changes." Wellesley Institute. 2008. <http://homelesshub.ca/sites/default/files/c3gu2sod.pdf>
43. Wynne-Edwards.
44. Connely, J. Revised 2005. *Yes, In My Backyard: A Guide for Ontario's Supportive Housing Providers*. Homecoming Community Choice Coalition. [https://www.acto.ca/assets/files/docs/HomeComing\\_YesInMyBackyard\\_2005.pdf](https://www.acto.ca/assets/files/docs/HomeComing_YesInMyBackyard_2005.pdf).
45. Connely.
46. Wynne-Edwards.
47. Federation of Canadian Municipalities.
48. Federation of Canadian Municipalities.
49. California Planning Roundtable.
50. Federation of Canadian Municipalities.
51. Ingrid Gould Ellen. March 2007. "Spillovers and Subsidized Housing: The Impact of Subsidized Rental Housing on Neighborhoods." Joint Centre for Housing Studies. Harvard University. [http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/rr07-3\\_ellen.pdf](http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/rr07-3_ellen.pdf)



greater victoria  
coalition to end  
homelessness

---

**hope has found a home**

[victoriahomelessness.ca](http://victoriahomelessness.ca)

**Hope has found a home.**