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homelessness

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Creating Homes:

A Community Guide to Affordable and Supportive
Housing Development

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.

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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. Since that study, housing affordability has worsened in many parts of the country, including BC's 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 working to gain community support for proposed housing.

This guide is designed to support conversations and encourage collaboration and dialogue in support of developing housing throughout the region. As new research becomes available, this guide will be updated to reflect current knowledge and practice.

Topics

In public discussions about affordable housing, the following topics are often touched upon:

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

Each of these concerns is addressed in this guide.

Affordability

A key issue across the region is housing affordability.

For the purposes of this guide, housing will be separated into 2 types:

Affordable Housing
Costs **less than 30% of before-tax household income,** including shelter costs such as electricity, water, and other municipal services.[2]

Affordable Housing with Support
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.

Affordability examples in BC's capital region

Household Type and Income Source	Gross Annual Income	Affordable Monthly Rent
Single person on income assistance	$8,520[3]	$375
Single person earning minimum wage	$20,809[4]	$520
Median household income	$44,456[5]	$1,111

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

Article 25.1 of the UN declaration 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.

QUALITY OF LIFE

COMMUNITY

WELL-BEING

VALUES FOR A HUMAN RIGHTS BASED APPROACH TO HOUSING

HEALTH

INCLUSIVITY

HOUSING

The BC Human Rights Code[8] requires that municipal governments (including regional districts) and their designates deliver services in a way that does not discriminate on the basis of

- race
- colour
- ancestry
- place of origin

- religion
- marital status
- family status
- physical or mental disability

- sex
- sexual orientation
- gender identity or expression
- age

The City of Victoria has committed to recognizing additional human rights including protection against discrimination based on **perceptions of social condition**, **disability**, stereotypical **physical markers of poverty,** and **illicit drug use**.[9]

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 attendees, and free from discrimination at any official committees and meetings.

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**, have social stigma attached. The word "stigma" originates from Latin and represents the concept of tattooing or branding; like a tattoo, stigma can be hard to erase once a person wears it. Legally, 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 make the same statement about a racial, ethnic or religious minority, then it is clear the statement is discriminatory and in violation of the BC Human Rights Code.

Would you say ...	**If it makes you cringe to say ...**
I don't want any more **low-income people** in my neighbourhood.	I don't want any more **Jews** in my neighbourhood.
This neighbourhood already has enough **drug addicts**.	This neighbourhood already has enough **Black** people.
This site isn't appropriate for the **mentally ill**.	This site isn't appropriate for **homosexuals**.

Neighbourhood concerns about safety, and speculation that increased crime could accompany affordable housing and increased density, are ultimately based on the negative stereotypes of the prospective residents of a building. In fact, most research suggests that low-income housing, 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.[10]

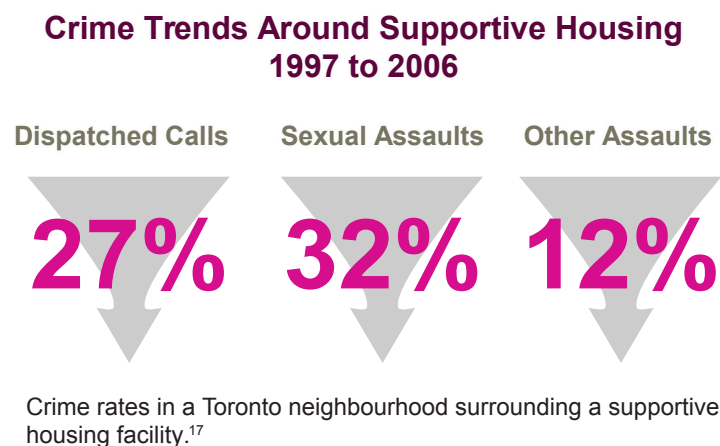## Does Affordable Housing Impact Crime Rates?

The imagined link between affordable housing and crime is one of the strongest perceived negative consequences of affordable housing projects. It is cited in 61% of cases where there is opposition to an affordable housing project.[11, 12]

One implication of this false belief 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.[13]

In a study in Denver, residential facilities with more than 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.[14]

To more effectively manage crime within 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.

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 group is exacerbated by the lack of access to appropriate support and the criminalization of poverty and homelessness.[15] 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.).[16]

Crime Trends Around Supportive Housing
1997 to 2006

Dispatched Calls   **Sexual Assaults**   **Other Assaults**

27%   **32%**   **12%**

Crime rates in a Toronto neighbourhood surrounding a supportive housing facility.[17]

One commonly cited concern regarding affordable housing is density.[18] Increasing the number of units per acre decreases land costs per unit, so to provide meaningful affordability, developers producing 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.[19] The concern about density is expressed in two distinct ways.

1. Traffic

Residents often worry that increased density will lead to increased road congestion, but there is no evidence that residential intensification leads to congestion or increased travel times within neighbourhoods.[20] This may seem somewhat counter-intuitive, as the assumption is that more households equals 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.[21] 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.[22]

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 becomes cost-effective at densities above eight to ten units per acre.[23]

2. Infrastructure Strain

Additional points to consider:

- 75% of households below the poverty line own one or fewer cars compared to 54% for all households.[24]

- Low-income households make 40% fewer trips per household than other households.[25]

- For every doubling of neighbourhood density, vehicle miles travelled are reduced by 20% - 30%.[26]

Low-income Households Own
Fewer Cars and Drive Less
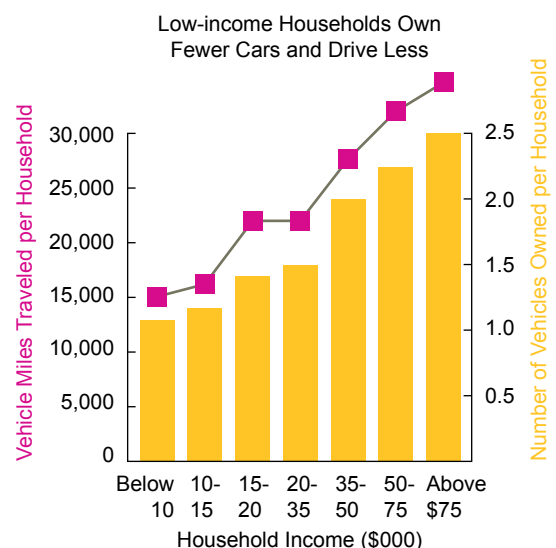
Source: U.S. Energy Information Administration, Residential Transportation Energy Consumption Survey, Household Vehicles Energy Consumption, 1994

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.[27]

- High-density housing creates an economy of scale for the cost of infrastructure, and cost savings are passed on, resulting in more affordability for all residents.[28]

- Increased affordability for all residents creates enhanced fiscal stability for a neighbourhood, resulting in less turnover of residents and a higher degree of collective success.[29]

- More density means more users of public transit, which makes it more viable and encourages additional routes and more frequency.[30]

- 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.[31]

- Higher-density infill residential development can revitalize stagnant commercial districts and spur additional community investment.[32]

Strong neighbourhoods are

- **Inclusive,** with active community involvement, a respect for diversity, and a celebration 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 anyone 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.

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 value decline. The study found house prices near the projects increased as much as or more than houses in the control area, in five years of tracking prices.[33]

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.[34]
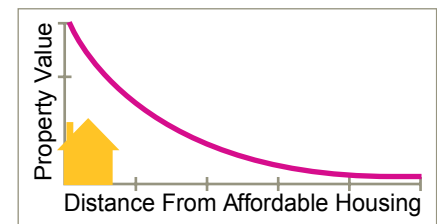
Important Considerations

Research suggests five ways to minimize both negative effects and neighbourhood opposition to affordable development:[35]

1. **Design:** Research suggests the type of housing matters less than the quality of the property's design, management, and maintenance.[36]

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. Neglected or abandoned property as a more negative effect on property values than locating near affordable housing.[37]

3. **Revitalization:** Turning distressed properties into 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.[38]

4. **Strong Neighbourhoods**: Evidence indicates that affordable housing is more likely to have either no effects or positive effects on surrounding property values in neighbourhoods that are wealthier to begin with. By contrast, when affordable housing development are located in areas where the properties were depreciating, these developments tended not to stop the negative slide.[39]

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.[40] Upgrading housing stock through affordable housing development may have positive impacts on surrounding property values if done at sufficient scale and as part of a larger community revitalization strategy.[41]

Opposition based on a perceived "unfair concentration" is raised by residents who 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.[42]

This position is based on the concept of "fair share" and implies that people with mental illness, addiction, or simply living in poverty are a burden that must be spread out across a region, thus allowing neighbourhoods to more effectively manage this burden.[43] 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. **However, in neither case does this personal burden translate to the people next door, nor does it burden the neighbourhood as whole.**

If a neighbourhood stood up and stated it already had enough Greek people, the statement would be strongly rejected. No part of any city can be, or should be, "off limits" to any group of people.[44] 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 a city.

People with mental illness are also part of a community, whether they live in affordable housing or not. By creating opportunities for housing for people experiencing or at risk of homelessness, 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.

What makes a neighbourhood attractive:

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

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 our across a region or "better managed"

Residents of supportive or affordable housing **ARE**

Community assets 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 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.[45] These savings are then passed along to residents in the form of additional affordable housing options and benefits 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.[46] In fact, it is very common that affordable, non-profit operated rental housing is mistaken for market condo developments.[47]

When residential projects receive public funding there are generally additional development restrictions and higher building standards when compared to non-funded projects.[48] Ultimately, this results in a higher quality building that is well-designed and is effectively integrated into the community. Further, the evidence clearly shows that subsidized rental housing does not undermine community.[49]

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.

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