

2. Housing

Housing is a key indicator of quality of life. Adequate and affordable housing is necessary for our general well-being. The provision of housing is mainly left to the private sector in Canada although the federal and provincial governments have and are still contributing funds for the construction and operation of supportive housing for the mentally and physically ill, seniors and other special populations. That said, the federal government does not have a national housing policy much to the consternation of many people in the business of trying to house marginalized people in our country and communities, the homeless and low income working people. This section of the report considers housing tenure and the ratio between home owners and renters, housing costs, housing starts, vacancy rates and rents, affordable and non-market housing as well as homelessness and emergency shelter use.

2.1 Housing Tenure (=)

Statistics Canada reports that the total number of dwellings in the Comox Valley Regional District as indicated from the National Housing Survey, part of the 2011 Canadian census, is 30,156, up from 25,585 in 2006. (Stats Can, 2011b) This amounts to an 8.4% increase since 2006. As Table 2.1 shows there is a significant difference between the number of renters in the rural and urban areas. Not surprisingly, Courtenay has the highest number and percentage of renters because that's where we find concentrations of multi-family rental accommodations. The Comox Valley by and large is in step with the rest of Canada where 69.5% of households are owned, 30% rented.

Table 2.1: Housing Tenure in the Comox Valley in 2011

Area	Owners	%	Renters	%	Totals
RDA	2760	85.7	460	14.3	3225
RDB	2555	87.4	370	12.6	2925
RDC	2890	85.8	485	14.4	3370
Comox	4655	77.9	1320	22.1	5975
Courtenay	7570	69.5	3320	30.5	10890
Cumberland	1150	81.8	255	18.2	1405
Totals	21580	81.35	6210	18.68	27790 ¹

Source: Stats Can, National Housing Survey Geography Series, released 2013.

There is a discrepancy between the number of households (27,790) and dwellings (30,156) in the Valley. This means that 2316 dwellings are not occupied by the principle occupants most of the time. They may be occupied by temporary or foreign residents or are unoccupied. In Regional District Electoral Area A (RDA), for example, there were over 800 dwellings in this category.

2.2 Housing Costs (+?)

The average price of a house in Canada is \$378,369. (CREA, 2013) That's an 8.1% rise from the previous year. In Vancouver the average price of a house was \$784,567 in 2013. To compare over time, the average price of a house in Canada in 2004 was \$204,467. (CVSPS, 2004) So housing prices vary over time and place in Canada. Of course, housing prices considered in isolation don't mean much. To be a significant indicator of affordability they need to be considered in the context of inflation, interest rates, the cost of living and incomes over time. Table 2.2 shows that the median sale price in the Comox Valley has fluctuated a lot in the last 10 years with a peak in 2008 when the median house sale price was \$340,000. The median is calculated by adding up the unit sales and finding the value that is in the middle, that is where 50% of the units sold are above this value and 50% below. The average price of \$347,298 in 2012 is calculated by adding up all the sales prices of all units sold and dividing that dollar amount by the number of units sold.

Averages are not as reliable a measure of relative price as medians because they can be skewed by extremes when very expensive houses are sold. It may take four or five 'cheaper' homes to equal the value of one 'mansion.' (CVSPS, 2009) Another statistical measure that is never used but would give us a truer picture of the actual situation in the housing market and that is the mode. The mode is the number that occurs most frequently in a distribution and is arrived at by looking at a large number of home sales then asking which sale price is most common, in increments, say, of \$30,000. But there is no such calculation available at this time.



Table 2.2 MLS® Unit Sales, Average and Median Prices for the Comox Valley, 2001 to 2012

Vancouver Island Real Estate Board Single Family Residential Unit Sales, Averages and Median Prices in the Comox Valley in the Multiple Listing Service			
Year	Unit Sales	Average Sale Price in \$	Median Sale Price in \$
2012	699	347,298	335,000
2011	699	350,509	
2010	724	342,481	330,000
2009	770	336,541	
2008	734	354,307	340,000
2007	1,054	329,271	
2006	972	278,803	273,000
2005	1,012	236,325	
2004	983	211,308	192,000
2003	969	169,153	
2002	776	156,962	151,500
2001	694	142,903	

Source: Vancouver Island Real Estate Board. (VIREB, 2013) Compiled by editor.

The Vancouver Island Real Estate Board (VIREB) has realized the problems associated with using medians and averages to give a picture of what's going on in the housing market. It's come up with the Home Price Index (HPI) or 'benchmark' price. The VIREB reports that the HPI "mirrored after the Consumer Price Index... calculates the value for a typical 'benchmark home', which is a notional dwelling that shares a specific set of qualitative and quantitative attributes that are typical for the type of residential dwelling in question." (VIREB, 2013) If you're interested in this sort of thing, it's worth a visit to the VIREB site to check out the press release accompanying the adoption of this new measure of calculating market sales activity: http://www.vireb.com/assets/uploads/10oct_13_sales_summary_news_release_6640.pdf. The press release goes on to report the situation here in the Valley in comparison with Campbell River and Duncan for October 2013:

"Benchmark prices tend to be slightly lower than corresponding medians and averages. MLS® HPI estimates the values of our typical homes, whereas medians and averages reflect the overall selling prices of the unique mix of homes that sold in a given month.

The benchmark price for a single-family home in the Campbell River area was \$260,000, up 1.1 per cent over last year; in the Comox Valley the benchmark price was \$312,300, down 0.8 per cent over last year; Duncan reports a benchmark price of \$281,600, dropping 4.3 per cent from last year; Nanaimo's benchmark price was \$325,600."

As you can see, the benchmark price is well below the reported average and median prices for the Comox Valley of \$347,298 and \$335, respectively that are evident in Table 2.2.

The Vancouver Island Real Estate Board collects data in an ongoing way to provide comprehensive up-to-date information for people working in the business, but also for buyers and sellers of real estate. On this website you get numbers of properties listed, sold, average and median sale prices, reported sales dollars, days to sell and active listings for lots, single family homes and condos (apartment, townhouse and patio). Average sales are broken down into neighbourhoods so we know that from January 1st 2014 until March 31st, there were 130 single family sales in the Valley, 38 of those in Comox, 16 in Courtenay City and 18 in Courtenay East. There were 10 sales in Crown Isle and a smattering of sales elsewhere in the Valley. See this website: <http://comox-valley-realty.com/assets/files/ComoxValleyGraphstats.pdf>.

It's interesting to note, too, that 43% of single family homes sold were between \$250,000 and \$350,000, and 32% between \$350,000 and \$500,000. Only 8.5% sold for over \$500,000.

Related Indicators: food security, incomes, health

2.3 Housing Starts (-)

The Comox Valley Economic Development Society (CVEDS), on its website states:

There has been a wealth of construction activity occurring in the Comox Valley over the past five years. Housing starts, average price, unit sales, and permit value activity has all more than doubled and these indicators are available on our [Statistics and Reports](#). With large project such as Raven Ridge, Kensington Coastal Pointe, Hospital, and Trilogy on the horizon the development opportunities in the area are a plenty. (CVEDS, 2010)

It's understandable that CVEDS would put a positive spin on the housing construction situation in the Valley, but the evidence is clear that housing starts in the Valley have declined significantly in the past 5 years from 657 in 2007 to 265 in 2011 and there's been a marked decline in the CVRD from a high of 1, 471 units in 1993 to 265 in 2011.

Table 2.3: Housing Starts in the Comox Valley 2005 to 2011

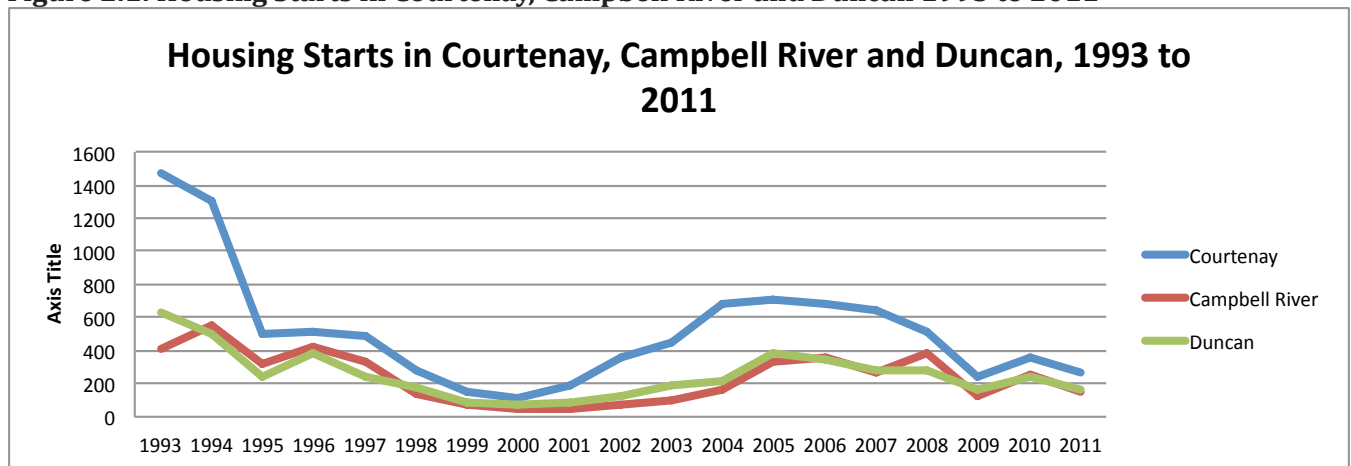
Year	Comox	Area A	Area B	Courtenay	Cumberland	Other
2005	114	nd	nd	475	33	173
2006	87	nd	nd	471	62	94
2007	210	nd	nd	324	58	65
2008	189	nd	nd	115	135	58
2009	98	14	19	89	25	78
2010	132	30	38	130	31	0
2011	57	0	27	120	18	43

Source: BC Stats. Compiled from a table you can find at: <http://www.bcstats.gov.bc.ca/StatisticsBySubject/Economy/BuildingPermitsHousingStartsandSales.aspx>. The table looks at housing starts starting in 1983 comparing many BC communities. Worth a look.

Compare the Comox Valley with other Island locations with regard to housing starts and this is what you get. Figure 2.1 shows that from high numbers in the mid-1990s, there's been a steady decline in housing starts in the Valley with the exception of an upward blip in 2007/8. By the way, big, grand housing projects have not gotten off the ground yet in the Valley. Sage Hills, one of the mega developments slated to build over 3000 housing units and a university south of Cumberland went bankrupt in 2012. Trilogy has not produced a single unit of housing as of yet. John Evans, the president of Trilogy, reported in Western Investor that

building would start in early 2012 for the development now called CAYET. (O'Brian, 2011) It seems that was optimistic. Kensington has yet to break ground. The hospital is going ahead, though, on a site adjacent to North Island College. It should be completed in 2017 or 2018.

Figure 2.1: Housing Starts in Courtenay, Campbell River and Duncan 1993 to 2011



Source: (BC Stats, 2013b). Chart created from tabular data.

Turning to apartment construction for a moment, we find that the numbers are not particularly high since 2003. Table 2.4 below shows that residential permits for apartment unit construction peaked in 2005 as they did for single-family dwellings. Since then, there has been some activity in building apartment units, but not enough according to some people if the current demand is to be met. A new project across Cliffe Avenue from the Anfield shopping area is supposed to add 94 market rental units (mostly 2 bedroom apartments) by 2014 or so, but that has yet to be built. The mayor was quoted at the time as saying that this would be the first major apartment development in the Valley in 25-30 years. The mayor also added that at \$900 per month on average these units would seem very reasonably priced to someone looking to rent equivalent accommodations in Vancouver or Victoria. (Round, Rezoning will pave the way for big new rental housing project, 2013) There were very few affordable housing or supportive housing units built in the Valley in the last couple of decades, but we return to that shortly.

Table 2.4: Residential Building Permits (apartment units) in the Comox Valley, 2003 to 2012

Year	Comox, T	Courtenay, C	CVRDR*	Cumberland, VL	Total for CVRD
2003	18	48	nd	0	66
2004	56	80	nd	0	136
2005	191	197	nd	0	388
2006	117	264	nd	2	383
2007	36	149	nd	0	185
2008 ²	24	8	nd	24	56
2009	15	47	10	22	94
2010	33	56	3	11	103
2011	9	67	1	6	83
2012	33	26	15	10	84

Source: (BC Stats, 2013b). Table compiled from BC Stats tabular data.

*Refers to Comox Valley Regional District Rural Electoral Areas. nd means no data

Related Indicators: employment, incomes

2.4 Vacancy Rates (-), Rents (+) and Numbers of Rental Units (+ projected)

In our 2009 Quality of Life report (CVSPS, 2009, p. 12) we noted that the vacancy rates in BC remained low in 2008, however the average rent for a two-bedroom apartment increased 5.3%, about double the rate of inflation. The vacancy rates still remain low in 2013 holding steady at 3.5% across the spectrum of apartment types reflecting the situation in British Columbia as a whole although there is broad variation from community to community. (CMHC, 2013) This section compares the Courtenay Census Agglomeration (CA) with Campbell River and Duncan on Vancouver Island. When townhouses are added to the mix, the numbers go up slightly. The total vacancy rate then is 4.2% when townhouses are added to apartment units; and when availability of rental units is considered, the rates are higher yet. Availability rates are measured differently from vacancy rates.³ Again, when townhouses are added to the mix, average rents are \$753/month meaning only that townhouses generally rent for more money than apartment units. A weakness of this statistical profile is that basement suites are not taken into consideration, especially illegal ones. There is no way of determining exactly how many illegal suites and other marginal rental accommodations there are in the Valley.

Table 2.5 below clearly shows that the Comox Valley has the lowest vacancy rates when compared to Campbell River and Duncan. As a result, the rents are higher here on average at \$744 per month as compared to \$681 in Campbell River and \$675 in Duncan.

It's also interesting to note in Table 2.5 that there has been a reported decline in the number of rental units from April 2012 to April 2013 from 1737 to 1720. There was also a decline in the number of units in Duncan, but a slight increase in Campbell River. The only type of unit that didn't decline in numbers is bachelor apartments but they account for only 8.08% of total units in any case at 139. The most common unit on the market is the two-bedroom apartment. We would have expected that to be also true in Campbell River and Duncan. Interestingly enough, Duncan has a greater number of one-bedroom units than two bedroom ones. We find it a little odd that a two-bedroom apartment would rent on average for more money than a three-bedroom unit. We attribute that to the fact that two bedroom units are in greater demand than three bedroom ones despite the fact that they both have the same vacancy rates. Looking at the numbers in Table 2.5 for average rents and it's clear that the best rental option of the three communities considered on this table is Campbell River where the vacancy rate for two bedroom units was 9.8% in April, 2013 and a two bedroom apartment was \$84 per month cheaper than in the Comox Valley. The vacancy rate was higher yet in Duncan at 11.8%. As noted above, an additional 94 rental units are to be built in Courtenay in 2014, but that won't change the rental picture in Courtenay substantially.



3 CMHC: "A rental unit is considered available if the existing tenant has given, or has received, notice to move, and a new tenant has not signed a lease; or the unit is vacant." "Vacancy: A unit is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental." (CMHC 2013)

So, renting in the Comox Valley is costlier than comparable places on the island and on average there are fewer units available on the market.

Table 2.5: Apartment Vacancy Rates, Average Rents and Numbers of Units

Private Apartment Vacancy Rates, Rents and Numbers of Units										
Vacancy Rates by Bedroom Type										
	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom		Total	
	April 2012	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012	April 2013	April 2012	April 2013
Courtenay (CA)	3.8	5	2.2	2.9	3.8	3.6	2.9	3.6	3.3	3.5
Campbell River	5.7	5.6	5.6	9.1	9.7	9.8	2.4	2.8	7.8	9.1
Duncan	3	1.6	7.3	7.4	7.9	11.8	2.9	10.4	7.2	8.9
Average Rents by Bedroom Type										
Courtenay (CA)	549	582	649	671	790	809	735	749	725	744
Campbell River	512	530	608	616	701	725	826	821	666	681
Duncan	529	532	631	639	733	736	832	837	670	675
Number of Units by Bedroom Type										
Courtenay (CA)	139	139	493	489	990	981	115	111	1737	1720
Campbell River	35	36	364	356	593	617	40	37	1032	1046
Duncan	66	67	658	650	495	495	34	29	1253	1241

Source: Adapted from CMHC, Rental Market Report: British Columbia Highlights, 2013, Spring 2013

Related Indicators: families, incomes, food security

2.5 Affordable Housing (+ and -)

In the 1980s the Central Mortgage and Housing Corporation (CMHC) determined that housing affordability exists when people pay 30% or less of their generated income on shelter. Shelter costs include:

For renters: rent and any payments for electricity, fuel, water and other municipal services;

For owners: mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services. (CMHC, 2010)

From the data presented in Table 2.6 it's obvious that most renters in the Valley are spending on average a big percentage of their earned income on shelter costs. With half the population of renters in the Valley living in Courtenay (3300 out of 6210 in the regional district) it's clear that renters on average are spending more than 50% of their before-tax incomes on shelter costs. In Cumberland, the 255 renters identified in Table 2.1 above are spending on average close to 57% of their incomes on shelter costs. Given that their incomes are comparatively lower than those of homeowners, that leaves little money left for other expenses

like food and transportation. So, if my before tax income is \$30,000 per year and I spend 50% of that on shelter costs leaving just over \$1000 per month for other expenses, I'm in a very different situation than someone who makes \$100,000 per year who for the sake of argument also pays 50% of their income on shelter costs. They still have \$50,000 to spend on other expenses. The percentages are the same for these two scenarios, but the reality is very different. The squeeze on families on limited incomes, who have to spend more and more on housing while their incomes stagnate, is getting tighter and tighter. Of course we are all facing higher shelter costs with rapidly rising Hydro rates and few of our incomes are moving upward. Exceptions exist of course but they don't disprove the rule. That's why the CMHC has adopted the concept of **Core Housing Need**, which considers more than affordability alone. "A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards **and** it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three [housing standards](#))."⁴ (CMHC, 2010)⁴

A household is not in core housing need if its housing meets all of the adequacy, suitability and affordability standards OR, if its housing does not meet one or more of these standards, but it has sufficient income to obtain alternative local housing that is acceptable (meets all three standards). They add: **NOTE:** Regardless of their circumstances, non-family households led by maintainers 15 to 29 years of age attending school full-time are considered to be in a transitional stage of life and therefore not in core housing need. (CMHC, 2010)

We consider housing suitability and adequacy in section 2.6 of this report.

As we noted in our 2009 report (CVSPS, 2009, p. 15), the City of Courtenay (in 2007), the Village of Cumberland and the Town of Comox and the CVRD have all adopted affordable housing policies and/or strategies. Courtenay's and Comox's are available online:

<http://www.courtenay.ca/media/99451/affordable%20housing%20policy.pdf>

<http://comox.ca/online/documents/planning-documents/housing-affordability-strategy/>

The Town of Comox's affordable housing planning strategy includes many provisions such as the legalization of secondary suites and permission to build coach houses. It (wisely) echoes the comment above about the importance of considering income levels in discussions of affordable housing. It doesn't matter what it is, housing is always affordable for someone:

Market home ownership is "affordable" for some households. For other households, particularly households of low to moderate income (households having incomes less than 80% of the average household income in the Town), affordable housing may be limited to market rental housing and below-market subsidized housing. This household segment includes a broad cross section of the community, including persons with disabilities, the elderly, single-parent families, students, and young workers. (Town of Comox, 2013).

Average before tax household income in 2010 was \$80,384 in Comox. (Stats Can, 2011b) Eighty percent of that is \$64,307. Because approximately 48% of households in Comox in 2010 had average incomes less than \$60,000 it follows that many households, including homeowners can't really afford to live in the dwellings they occupy if we use the 30% affordability rate outlined above. It may seem that all is well out there. A person would be hard pressed to drive the streets of Comox and see overt poverty, but it's there. Poverty

4 CMHC provides definitions for the terms adequate, affordable and suitable:

- [Adequate](#): housing are reported by their residents as not requiring any major repairs.
- [Affordable](#): dwellings costs less than 30% of total before-tax household income.
- [Suitable](#): housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

is generally something people are ashamed of so they don't broadcast the fact and tend to try to hide it but the stress involved in trying to 'keep up with the Joneses' can be psychologically devastating and physically unhealthy. It's also very hard on relationships although effective training on how to deal with the stress can have a positive effect. (Conger, Rueter, & Elder Jr., 1999)

Looking at table 2.6 one can see that renters in BC spend 45.3% of their before-tax income on shelter costs. That's higher than in Canada as a whole but lower than in Courtenay where renters spend 52.9% of their incomes on shelter costs and renters in Cumberland 56.9%. As we pointed out earlier, renters are generally in lower income categories than homeowners so the more they spend on shelter, the more they are 'squeezed' when needing to buy gas for the car or groceries for the children. The situation is different for homeowners who not only make more money on average than renters but also spend a smaller percentage of their incomes on shelter although the actual dollar amounts are greater than for renters except in Area B of the Regional District for reasons we would only be able to speculate on at this point. Marika Albert includes in her report on affordable housing in the Capital Region a figure (Figure 8: Housing Affordability Thresholds for Economic Family Unit in the Victoria CMA, 2010) that shows a calculation for how much money a household can spend on housing (shelter costs) at various income levels. For example, someone earning \$35,000 per year will be able to afford shelter costs of \$875 per month if the affordability threshold of 30% or less of income is considered. (Albert M. , 2012, p. 21)⁵

Table 2.6 Affordable Housing in Canada, BC and the Comox Valley

Shelter Costs in BC, Canada and the Comox Valley as a % of income								
Housing Tenure	Jurisdiction							
	B.C.	Canada	Courtenay	Comox	Cumberland	Area A	Area B	Area C
Total %	30.3	25.2	28.1	20.3	36	18.8	21.6	20.2
Owner	23.8	18.5	17.2	13.3	31.4	16.1	17	16.7
Renter	45.3	40.1	52.9	45.2	56.9	33.7	52.1	41.1
Average Monthly Expenses								
Total %	1156	1050	887	915	n.d.	933	920	918
Owner	1228	1141	897	923	1064	818	897	939
Renter	989	848	864	889	935	645	1074	796

Source: Compiled from NHS Profiles for Canada, BC, Courtenay, Comox, Cumberland and RD electoral areas A, B and C. (Stats Can, 2011b)

2.6 Housing Suitability and Dwellings in Need of Repair (n)

Statistics Canada's National Housing Survey reports on their website (Stats Can, 2011a) that "In Courtenay, 3.2% of households lived in dwellings that were not suitable; that is, the dwelling was crowded because there were not enough bedrooms to meet the National Occupancy Standard." In a footnote the NHS notes that "This was lower than the British Columbia proportion of 6.8%. The proportion of households living in dwellings that were not suitable was lower for owners than renters (1.7% for owner households and 6.6% for renter households)." (Stats Can, 2011a)

So, both renters and homeowners can be in core housing need although it's clear from reading table 2.7 that renters are at much greater risk of being in core housing need with homes that are either unsuitable

⁵ Albert's full report is available at: http://www.communitycouncil.ca/sites/default/files/CSPC_Report_Tools_for_the_Future_FINAL_NOV15.pdf

(without enough bedrooms or space) or in need of major repairs than homeowners. A study reported in the Community Social Planning Council's report *Affordable Housing for BC's Capital Region: Tools for the Future* concludes that lone parent families in the Capital Region are the most likely (44%) to be in core housing need, living in unsuitable, inadequate and unaffordable housing according to the CMHC. We cannot imagine that the situation is any better in the Comox Valley. (Albert M., 2012, p. 20) A recent First Call report covered by Mark Hume in the Globe and Mail concludes that BC has the highest child poverty rates in Canada. (Hume, 2013) Hume cites the Minister of Families and Social Development, Stephanie Cadieux, as saying that the government is dealing with the issue of child poverty by: "growing the economy, creating jobs and providing supports where they are most needed." Adrienne Montani of First Call⁶ disagrees completely with the minister noting (using Statistics Canada data) that there were 153,000 children living in poverty in BC in 2011, up from 119,000 the year before.

Table 2.7: Adequate and Suitable Housing

Percentage of Households in Unsuitable Dwellings and Dwellings in Need of Repair										
Characteristic		Jurisdiction								
		B.C.	Canada	Area A	Area B	Area C	Courtenay	Comox	Cumberland	CVRD
Percentage of households living in dwellings that were not suitable	Total	6.8	6	3.3	2.6	6.8	3.2	1.9		
	Owners	4.3	3.8	3.6	2	4.3	1.7	1.6		
	Renters	12.6	10.6	0	6.8	12.5	6.6	3.4		
Percentage of households reporting that their dwelling was in need of major repairs	Total	7.2	7.4	7.3	5.5	9.3	5.4	4.6	2.9	6.1
	Owners	6.5	6.4	6.1	5.5	4.3	4.9	4.3		
	Renters	8.8	9.1	13	6.8	12.5	6.3	6.1		

Source: Compiled from Statistics Canada NHS Profiles, 2011

Many of the children Montani refers to are in lone parent families. Echoing the conclusions of a Smart Growth BC study,⁷ Albert argues that there is a need in the Capital Region for affordable, adequate and suitable housing responding to the full spectrum of the population at all income levels and household types including lone parent families. (Albert M., 2012, p. 17) Those conclusions apply equally well to the Comox Valley where according to a study⁸ commissioned by the CVRD there is a dearth of affordable housing in the Valley 'on the dependency side of the housing continuum.' (Butler Associates Consulting and Bazink Solutions. Inc., 2011b, p. 4)

This section of the report would be incomplete without a mention of the work done by Habitat for Humanity⁹ and its efforts to construct low cost homes for people of low income. It is currently completing a third duplex on a Piercy Road property having already completed two others on the same site. That adds to

6 Access the First Call website: <http://www.firstcallbc.org/>

7 Curran, D., & Wake, T. 2008. Creating Market and Non-Market Affordable Housing: A Smart Growth toolkit for Municipalities. SmartGrowthBC. Available at: http://www.smartgrowth.bc.ca/portals/0/downloads/sgbc_affordable_housing_toolkit.pdf

8 This report entitled BUILDING COMMUNITY CAPACITY TO ADDRESS HOUSING AFFORDABILITY AND HOMELESSNESS IN THE COMOX VALLEY was produced by Butler Associates Consulting and Bazink Solutions in 2011. It can be accessed at: <http://www.comoxvalleyrd.ca/assets/Governance/Documents/Building%20Capacity%20in%20the%20Comox%20Valley%20final.pdf>

9 Habitat's website: <http://www.habitatnorthisland.com/default.aspx>

the already existing 6 units in the Valley making a total of six duplexes and twelve homes. The low-income working people who buy these homes get them free of a down payment and with an interest-free mortgage held by Habitat for Humanity.

Related indicators: Incomes, health, education, population

2.7. Non-market Housing (- slightly)

Our 2009 Quality of life report notes that “Non-market housing is generally owned by government or registered societies that provide housing for those who cannot afford to pay market rents.” (CVSPS, 2009, p. 15) Non-market housing targets specific groups such as people with disabilities, low-income families and seniors. Our 2009 report lists a number of housing projects that accommodate people who qualify for subsidized housing. Not much has changed since 2009 it seems. In 2011 Butler and Bazink conducted an inventory of housing and housing related services in the Comox Valley. (Butler Associates Consulting and Bazink Solutions Inc., 2011) In this inventory they list virtually all the housing projects we report on in 2009.

Our 2009 report identifies 149 units of non-market housing for seniors and people with disabilities including units in 6 projects: D’Esterre Gardens (16 units) and Quadra Gardens (28 units) in Comox, Kiwanis Village with 62 units and Laketrail in Courtenay with 5 units. Cumberland has 2 facilities, Centennial Place (15 units) and Union Square (28 units). The Butler/Bazink reports that Kiwanis Village in fact has 64 units twenty of which are subsidized by BC Housing. (Butler Associates Consulting and Bazink Solutions. Inc., 2011b, p. 4) This was confirmed by a telephone call to Kiwanis Village. Low-income families have only two options in the Valley, Lions Valley View Estates with 32 townhouse units but there’s a long waitlist there. Some families, Butler/Bazink report, are on the waiting list for up to 5 years. (p.6) The other facility for families is Ma’Kola Housing with 42 townhouse units and 19 single detached units, 14 in Courtenay and 5 in Cumberland. (Butler Associates Consulting and Bazink Solutions. Inc., 2011b, p. 6)

The Comox Valley Seniors Village opened in 2009 and has 60 rent subsidized assisted living units, 60 independent/assisted living units and 146 residential care units. (Butler Associates Consulting and Bazink Solutions. Inc., 2011b, p. 7) Ninety of the units are subsidized by Island Health (formerly Vancouver Island Health Authority). (CVSPS, 2009, p. 17) (CBC, 2012) There is a smattering of other facilities not mentioned here yet. We won’t list them all but we should note that two of those facilities no longer operate as supported housing. They are My House and Lake Trail House (Comox Valley Understanding Men Society) with its 11 beds and the Washington Inn, which is no longer subsidized by Island Health. The best listing of social housing facilities in the Valley is by Butler and Bazink in their inventory.¹⁰ There is no need to duplicate that resource here. Aside from a listing of facilities in all the various types of housing supporting people on the lower end of the income scale or on the dependency end of the housing continuum, Butler and Bazink also include other tidbits of relevant information as well as contact information for all the organizations listed. Aside from their excellent studies of housing in the Valley, Butler and Bazink also offer up a diagram (Appendix 1) that explores where improvements in the housing stock might be accomplished particularly in terms of the number of units.

The figure in Appendix 1 should be considered in conjunction with an inventory of housing and housing related services already mentioned above. As you can see from figure 1 in Appendix 1 it seems there are possibilities all over the place for improvements in the provision of social housing.

¹⁰ Access the inventory here:

<http://www.comoxvalleyrd.ca/assets/Governance/Documents/Future%20Housing%20Development%20Capacity%20Diagram%20March2011.pdf>

To use a cliché, the bottom line is that there is a net decrease of supportive housing units in the Comox Valley since the publication of our last report in 2009. There is hope for an increase in social housing units soon as the City of Courtenay has hired a consultant to recommend to council what type of housing should be built on the recently purchased Braidwood Avenue property. It's important to note here that when Butler and Bazink submitted their report in early 2011 they mentioned a potential new site for social housing and maybe a shelter and drop-in centre on a site purchased on Cliffe Avenue across from City Hall. Hopes were high at the time that something would at last happen in the Valley with regard to social housing. Well, that deal fell through because of opposition to establishing housing and services for the homeless on that site from various quarters in the city. NIMBY¹¹ strikes again. Sometime later the City purchased a lot on Braidwood Avenue for a social housing development.

2.8 Homelessness and Emergency Shelter Usage (+)

Unlike all the other G8 countries, Canada does not have a national housing policy. (CWP, 2012) A bill (originally Bill C-340 but re-incarnated as C-400) was introduced in the House of Commons by NDP MP Marie-Claude Morin in 2012 Called *An act to secure adequate, accessible and affordable housing for Canadians* but it was defeated in a February 2013 vote. There isn't much hope that the present government will pass any kind of legislation to implement any kind of national housing strategy. However, the CMHC has a Homelessness Partnering Program and the government has created the Canadian Mental Health Commission to conduct research on homelessness in Canada mainly through five experimental projects in Canada.¹² Still, the Federal Government has basically washed its hands of social housing.

That leaves the provinces and local governments with responsibility to deal with housing crises in local communities. The situation is particularly dire on many First Nations reserves but it's not getting any better anywhere else either except in places where the will has been strong and there has been government support. The Alberta government has a Secretariat for Action on Homelessness. Calgary, Red Deer and other communities have made great strides in moving to end homelessness although they are not without their challenges too.

The Wellesley Institute in its report called *Precarious Housing in Canada* (Wellesley Institute, 2010) echoed the National Housing Secretariat's conclusion that there are between 150 and 300 thousand homeless people in Canada but many more people living in substandard, unaffordable and unsafe housing. They conclude that 1.5 million Canadians are in core housing need. (Wellesley Institute, 2010, p. 4) Whether we agree with those numbers or not it's clear to us that homeless individuals and families and those living in inadequate, crowded housing in need of major repair experience poorer health than the rest of us. Some people think that people become homeless because of moral weakness,

In the 1996 federal budget, a complete break was made signaling an end to the construction and subsidization of social housing although the process had been a fact for 10 years. Virtually all federally funded social housing construction happened in the 1970s and the federal government will cease to provide subsidies to those social housing projects completely in the coming years as their mortgages come to term. Additionally, the federal government entered into agreements with the provinces (BC in the early 90s) to divest itself of the management of all social and public housing projects. (Albert R., 2013, p. 2)

11 NIMBY: Not in my back yard.

12 The CMHC submitted the results of its five-year study in April, 2014. See the Commission's website: <http://www.mentalhealthcommission.ca/>

addiction, mental health issues or cognitive impairments of some sort. That may be true in some cases, but a surprising number of homeless and precariously housed individuals and families do not become homeless for those reasons. Many become homeless running away from terrible family situations, poor foster care, abuse of all kinds; and the sad reality is that if they weren't physically ill or experiencing symptoms of mental illness when they became homeless, homelessness will soon make them sick, confused, 'mentally-ill, addicted or unable to 'cope' in a number of other ways. This is all very clearly documented not only in the Wellesley study but in dozens of other publications too. It's clear: homelessness makes one sick in a myriad of ways.

So what can we say about homelessness in the Comox Valley? How many people are homeless or precariously housed in the Valley? What can we do about it?

In our 2009 Quality of Life report we paint a picture of the 'history of concern' for homelessness in the Valley. Homelessness has been a concern for a long time in Canada and in the Valley our 2002 Quality of Life report noted that there were two shelters in operation: the Comox Valley Transition Society's Lili House shelter and the Salvation Army's emergency shelter. Both are still offering emergency shelter services with about the same capacity as they had 10 years ago but we'll get to that. First, a bit of (recent) history. In 2006 AHERO (Ad Hoc Emergency Resources Organization) conducted the first homelessness and housing survey in the Valley. They surveyed 173 people. Forty two percent were 'couch surfing' and 19 % were absolutely homeless. (CVSPS, 2009, p. 18) In 2008, a Mayor's Task Force (all the rage in those days) on *Breaking the Cycle of Mental Illness, Addictions and Homelessness in the Comox Valley*, called *Homeless!*, concluded that 250 people were absolutely homeless in the Valley and over 3000 people were at risk of becoming homeless including children.

Counts of homeless people are very difficult to carry out. They more often than not count on untrained volunteers to do the interviews and actual counts. Still, evidence from frontline workers is clear albeit not very well documented statistically. They deal with the homeless and their issues every day. They know that there is a real problem in the Valley, one that could be helped substantially by the provision of adequate, safe, affordable housing with medical and other support services in place. Stephen Gaetz a very well-known Canadian researcher and activist on housing issues claims that dealing with homelessness using emergency services is much more costly than creating affordable, clean and safe housing for the homeless. (Gaetz, *The Real Cost of Homelessness: Can We Save Money by Doing Things Right?*, 2012)

What Gaetz is driving at is that emergency shelters, soup kitchens, food banks, paramedics, hospitals and all other emergency services are an expensive way to deal with the homeless. A cheaper and much more effective way is to implement a Housing First model of housing provision, an approach now advocated by the federal government in Canada and by BC Housing. At this time there is no Housing First practice in the Comox Valley but it is possible and we believe it can happen. You can read about Housing First in many publications. Just "Google" Housing First and you will be swamped with links but you might want to start with the 2013 e-book by Gaetz, Scott and Gulliver called *Housing First in Canada: Supporting Communities to End Homelessness*.¹³ Housing First gets people off the street and into housing using a harm reduction approach. Treatment for addiction, mental and physical health can then happen with supported services and follow-up.

*Gaetz writes: A more recent study of homeless people with substance abuse and mental health issues in British Columbia argues that one homeless person costs the public system in excess of \$55,000 per year (Patterson et al., 2008). Alternately, if this same population was provided with adequate housing and supports, it is estimated that the cost per person would drop to \$37,000 per year, which would save the province approximately \$211 million annually. (Gaetz, *The Real Cost of Homelessness: Can We Save Money by Doing Things Right?*, 2012, p. 5)*

So how are we doing in the Comox Valley with regard to emergency shelter? Nothing much has changed since 2002, actually. There are basically 2 shelters, Lilli House and the Salvation Army's Pidcock House. Lilli House is a "safe, comfortable shelter for women fleeing abuse, and for their children." (Butler Associates Consulting and Bazink Solutions Inc., 2011) (Butler Associates Consulting and Bazink Solutions Inc., 2011, p. 2) In its annual report for March 2012 to April 2013 the Comox Valley Transition Society, the organization that runs Lilli House reports that with its 11 beds in 6 bedrooms, in this period,

- 149 women and 58 children accessed the Transition House Program for a total of 2754 bed nights.
- 44 women stayed in the Social Detox program for a total of 420 nights.
- 31 women stayed in the Supportive Recovery Program for a total of 414 nights.
- Lilli House program was full for 215 nights in the fiscal year. (Island Health, 2013, p. 9)

The CVTS's Annual Report also notes that "Lilli House went from being full for 49 nights in 2011 to being full for 181 nights in the 2012 calendar year." (Island Health, 2013, p. 11) When the house is full, there are times when women and their children are put up in motel rooms. Jan Adams, Chair of the CVTS Board of Directors writes in her introductory note in the Annual Report that "Second stage housing for women leaving Lilli House continues as a focus for the CVTS Board." (Island Health, 2013, p. 7) The lack of secondary or transitional housing is a problem for all populations in the Comox Valley who are low income or who have a need for housing. This is also the conclusion we've reached after discussions we've had with The Salvation Army.

The John Howard Society has hopes of building housing for youth in the Valley. It currently has a staff person charged with housing as does Mental Health Services in the Valley. The John Howard Society currently has two beds available for youth who need them. Not long ago (2011) the Vancouver Island Health Authority put out a request for proposals (RFP) for a supportive housing complex in the Comox Valley. (Comox Valley Record, 2011) No one took them up on the possibility so no supportive housing was built in the Valley at that time.

The Salvation Army's Pidcock House is an emergency shelter with 12 beds for men and 6 for women. It's within easy walking distance of downtown Courtenay. The shelter has showers and a laundry facility. The kitchen serves breakfast and dinner. Serving nutritious foods can be an issue because of the poor dental health of many of the shelter clients. The shelter is 'dry' meaning that clients must not be using drugs or alcohol during their stay. From the Salvation Army's website:

The mandate of the Emergency Shelter is to provide both men and women with up to 3 days of emergency accommodation, due to unforeseen circumstances. A person's stay with us is designed to allow that person time to seek help from other community agencies or government sources. Ultimately a person's stay at the Shelter is designed to help them achieve a more stable/long term housing solution. The Emergency Shelter is not a 'hostel' in the common sense of that term. (Salvation Army, 2010)

The problem is that there is precious little secondary and supportive housing in the Comox Valley so there are few places where clients of the shelter can find more permanent accommodation. Because of that, Pidcock House becomes somewhat of a 'revolving door' where people come and go with no real resolution to their housing needs. Thirty days is the maximum shelter stay. The shelter staff tells us that there has been full occupancy at the shelter since last summer (2013) even over the Christmas season when in the past clients would find their way home to family. They've had to turn people away some nights. With a doctor's note clients can stay in their rooms during the day. Getting a good night's sleep can be difficult in the shelter because, with 4 bunks to a room, there is plenty of potential for disruption of sleep. Many clients suffer from some of mental illness compounded by drug and alcohol issues. Staff tells us that there is an immediate need for at least four more emergency beds for men. Still, a few homeless Valley residents get housing beyond their shelter stays.

Over the last few years, Dawn to Dawn¹⁴ has housed approximately 80 people and is currently housing 24 people in a scattered housing model, meaning that Dawn to Dawn secures apartments in the rental housing market and places individuals in these apartments, generally requiring people to share their accommodation with another tenant.

Dawn to Dawn Action on Homelessness Society is, according to their website:

...the only provider of transitional housing in the Comox Valley. Transitional housing is temporary housing – typically short-term, with limits on the length of stay - intended to get homeless individuals and families off the streets and into a safe living environment. Once housed, clients are provided with the services they need to gain their independence and move into long-term housing. This could be jobs or skills training, or mental and physical health treatment.

Transitional housing is a crucial component in the strategy to address homelessness in any community. It is the mid-point between emergency shelter (or the streets) and independent living, and provides the tools and opportunities for social and skills development. For many homeless individuals, transitional housing is the difference between successfully growing into independent living or falling back into the cycle of housing crisis. (Dawn to Dawn, 2014)

All the evidence from The Transition Society, Island Health, the Salvation Army, Dawn to Dawn and other organizations is that there is a pressing need for supportive housing in the Valley and for low-cost rental housing for the many residents of the Valley struggling to make ends meet living on disability pensions, income assistance or have low-wage jobs. Certainly, the housing problem for the most disadvantages among us will not be solved by itself. It will need a strong commitment from all of us.

So, housing is a complex issue. All of us need to have a safe, suitable place to live. Those of us who can afford it generally buy homes but there are exceptions to that rule. Some people simply prefer to rent. Whatever their reasons, about 30% of Valley residents rent their accommodations and they spend, on average, a much larger proportion of their incomes on housing than homeowners do. There has been steady but modest construction activity in the single-family housing market and there is now some movement too in the rental market. We don't see where the market exists yet for grandiose housing projects that promise construction of thousands of housing units. More modest projects have been built and some are in the works.

Affordable housing is an issue in the Valley as is homelessness. Shelters are now inadequate to respond fully to demand and there is precious little transitional or secondary housing. Still, there is promise of relief on the horizon for some homeless residents. Much more effort is needed to respond to the needs of the precariously housed.

Related Indicators: health, income security, public safety, education

14 Dawn to Dawn website: <http://dawntodawn.org/>