

Solving the Crisis of Homelessness & Affordable Housing in Greater Vancouver

A Working Paper
for the Christian Community & Its Partners

August 2007

Prepared for City In Focus

“No one really knows what it is like until they experience living in a dark, damp room with no refrigeration, no heat and no rights. At the time I felt fortunate just to have a roof over my head and a bed to sleep in. I paid \$550 a month for this, a cockroach-, a mouse-infested room with the bed springs that scratched my body.

The bed springs made it impossible for me to sleep, so I changed mattresses only to find the new mattress loaded with bed bugs. As horrible as this picture may seem, it was actually worse than I could describe. I was suffering from severe depression and finding myself in and out of hospital repeatedly. I lived in places like this for a good part of my life. ...

When I first saw my one bedroom apartment, I could not believe it was mine. I did not think that I deserved such a beautiful place. I actually thought it might have been a mistake and it would be taken away from me. I had windows, they opened, and I could see out; oh, the light, the sun. I could smell the grass and hear the birds. I had my own bedroom, my own washroom. I have a full kitchen with a stove and a refrigerator. Now I am able to cook my own meals and I can entertain with pride. ...

My life has completely changed since I moved into my own apartment. It is not just an apartment. It is my home. I am now a productive member of society.”

-- Linda Chamberlain, to the Standing Senate Committee on Social Affairs, Science and Technology¹

¹ Quoted in Kirby and Keon (2006), p 11.

Preface

This working paper was commissioned by City in Focus subsequent to the Church & Affordable Housing Conference held in Vancouver on 14 October 2006. The expense and complexity of best practice affordable housing requires broad partnerships. Therefore, the purpose of the conference was (1) to inspire the Christian community, governments, and secular agencies with what is possible through partnerships within the Church as well as beyond it and (2) to start the dialogue on how best to proceed. Members of Parliament and the Provincial Legislature, mayors and councillors, and senior bureaucrats with CMHC and BC Housing shared with us their perspectives and encouragement – as did the leaders of some of the most experienced and influential housing organizations, Christian and secular. The conference program and audio recordings of a number of the sessions are available at www.shalomseekers.ca. This process was further informed by a dialogue with Philip Mangano, Executive Director for the United States Interagency Council on Homelessness, following a breakfast presentation he made to Vancouver's Board of Trade that was sponsored by City In Focus.

The conference revealed a great deal of interest within the Christian community and among its partners, including philanthropists. It also revealed a need for a clear rationale and strategy for engagement in broader efforts to end homelessness and supply affordable housing. Consequently, with this working paper we attempt to answer the following questions. It is written for two audiences, the Christian community and our philanthropic partners.

- What is the current status of the homelessness and housing crisis?
- What are the necessary basic components of any plan to resolve the crisis?
- What are key immediate priorities and long-term strategies?
- What are the options for philanthropists looking to help solve poverty and homelessness?
- Why should the Christian community be involved?
- What distinctives ought to mark Christian involvement?
- What role could the Christian community play?
- How best can we build upon the current capacities of the Christian community?
- What are the strengths of the Christian community as partners for both Government and private donors?

This working paper contains little new research. We have attempted to create a synopsis of key homelessness and housing research and plans published by the three levels of government and various advocates. However, we have also drawn in proven solutions from other jurisdictions. We would like to express our deep appreciation to our Christian and secular colleagues – not least those who authored the documents we have cited – who continue to teach us how best to respond to our homeless and poorly housed neighbours. We trust we have added something of value to the public dialogue through our commentary informed by our Christian commitments. This working paper is by no means exhaustive and we apologize to our readers for the many situations and issues that it fails to address adequately. Our intent is simply to provide interested parties with insights and a suggested scheme for mobilizing action leading to solutions.

This working paper has a very broad scope. As both a practical strategy and a policy statement, it argues that a regional crisis requires a regional response. Because it urges that this response must include the full spectrum of housing and holistic supports, this working paper risks overwhelming its audience or making it more difficult to achieve consensus. But we are convinced that nothing less will adequately address the underlying causes of the crisis. At the very least, we hope the breadth of this paper helps to identify action items that could enjoy wide support among stakeholders and thus contribute to a growing consensus.

Finally, this working paper has been revised based on feedback from Christian, government, non-profit, and marketplace stakeholders. This is a living document and will need to be revised and updated regularly. We welcome your dialogue and perspectives.

Respectfully,

Jonathan Bird – City in Focus
604.687.7292

Doug Peat – Union Gospel Mission
604.253.3323

Table of Contents

| | |
|---|-----------|
| Executive Summary | 1 |
| The Housing Crisis & Biblical Well-Being | 8 |
| The Scope of the Crisis | 8 |
| The People in Crisis | 9 |
| From Crisis to Stability to Sustainability | 10 |
| A Judeo-Christian Vision of Sustainability | 10 |
| A Call to Community | 11 |
| The Housing Continuum: A Place for All | 13 |
| Emergency Shelter | 14 |
| Transitional Housing | 15 |
| Supportive Long-Term Housing | 16 |
| Independent Affordable Housing | 18 |
| Support Services for People at Risk | 20 |
| Poverty Is More than Lack of Money | 20 |
| Supporting the Poor through Social Networks | 21 |
| Adequate Income | 23 |
| Social Sustainability: Opportunities for All | 23 |
| Community Development: Transforming the Community from Within | 25 |
| Recommended Short-Term Priorities & Long-Term Strategies | 26 |
| Priority: Enhance Regional Plan to End Chronic Homelessness in 10 Years | 27 |
| Priority: Increase Emergency Shelters to Meet the Existing Need | 29 |
| Priority: Provide Housing for the Hard to House | 29 |
| Priority: Provide Supportive Housing and Supports for Other At-Risk Populations | 30 |
| Priority: Protect Existing Affordable Housing Stock | 31 |
| Strategy: Build New Affordable Rental & Co-Operative Housing | 32 |
| Strategy: Generate Equity to End Generational Poverty | 35 |
| Strategy: New Funding Streams | 37 |
| Strategy: Regional Christian Housing Trust | 40 |
| Strategy: Metro Vancouver Leadership Foundation | 47 |
| Partnering with the Christian Community | 49 |
| References | 51 |
| Appendices | 52 |
| Appendix A. Draft Greater Vancouver Manifesto | 52 |
| Appendix B. Draft Matrix for Evaluating Housing Proposals | 55 |
| Appendix C. Shalom, Justice and Salvation | 56 |
| Appendix D. A Strategy for Ending Vancouver's Street Homelessness | 59 |
| Appendix E. Portland 10-Year Plan, 2006 Report Card | 64 |
| Appendix F. Print & Internet Resources | 65 |
| Appendix G: Projects for Philanthropic Consideration | 68 |

Executive Summary

Vancouver is known globally for the beauty of its natural setting and the innovative success of its urban planning. The place we call home is consistently hailed as one of the “most liveable” urban areas on the planet. As we prepare to host the world for the 2010 Winter Olympics, it is therefore all the more startling to see so many of our neighbours struggling with poverty and homelessness. An estimated one-third of the households in Greater Vancouver are struggling to secure housing that is in liveable condition, appropriate in size and affordable in relation to their income. Worse, six years ago homelessness was an imminent risk for an estimated 56,215 households or 126,515 people (updated Census data won't be available until 2009). That risk is becoming tragic reality at an alarming rate. Between 2002 and 2005, the number of people living on the street or in shelters *doubled*, amounting to more than 2,100 for the region and 1,291 in Vancouver alone. Surrey had the next highest number, and the trend was accelerating fastest in the suburbs. The number of homeless persons sleeping outside in the City of Vancouver is presently estimated at between 1,600 and 2,000. This number is predicted to reach as high as 3,000 by 2010. Figures for the region tend to be about twice those cited for Vancouver itself.

People at greatest risk tend to be

- suffering a serious mental illness
- addicted to alcohol or drugs
- low income seniors living alone
- refugees or immigrants
- abused or sexually exploited women and youth
- single parent families
- Aboriginal
- youth from the foster care system.

Homelessness and lack of affordable housing are inexorably linked. Housing in Greater Vancouver has become unaffordable as property values have doubled since 2000, real earnings among the lowest paid workers have declined 25% since 1980, and poverty rates are higher here than in any of the 26 other Canadian metro regions. Housing and homelessness set families and individuals adrift in a complex world of challenges. Low-income households are forced to pay rent that exceed their means, leaving too little for food, clothing, daycare, transportation, education, and other essentials. Many households are compelled to move frequently, uprooting children from their schools and communities. They struggle to attain the essentials of life that provide emotional, physical and social stability for adults and children alike. The compounded effects of homelessness, unemployment and addictive lifestyles places burdens on families, communities and the government – a heavy price tag of ill-health, increasing crime, and lost human potential.

The concept at the core of the GVRD's homeless and affordable housing plans is “sustainability.” This social planning concept is neatly summarized by City of Vancouver policy: the City is to be “a place where people live, work and prosper in a vibrant community of communities. In such a community, sustainability is achieved through community participation and the reconciliation of short and long term economic, social and ecological well-being.” Such policy resonates deeply with biblical notions of community and justice captured in the word *shalom*, referring to the holistic well-being that results from the equitable interdependency of everyone and everything in a given place. Careful study of Scripture reveals that personal compassion and systemic justice for society's most vulnerable members are integral aspects of the gospel Jesus preached and lived: Poverty is an ugly blight that robs a person of hope, a sense of self-worth and the ability to engage in positive relationships that foster community, creativity and achievement. Christians have a clear mandate to end poverty rather than to manage it. The point is not simply to bring marginal people into the centre but to allow their experience and talent to improve it. The goal is *mutual* transformation.

The Continuum of Housing & Support

To stabilize people in crisis and then lead them into sustainable living situations, various regional and municipal homelessness plans follow the GVRD's plan *Three Ways to Home* by calling for "a continuum of housing and support" that consists of three elements:

- a continuum of safe, affordable housing
- a range of support services
- adequate income.

We stress that these elements are interdependent. If only selected parts of this service continuum receive attention, their efficacy will be sharply reduced both for individual households and the region as a whole. We encourage those who are looking to fund solutions to poverty and homelessness to carefully investment in all three areas.

The **continuum of housing** includes the following types and numbers of units.

| Housing Needs to 2015 | # needed in City of Vancouver alone | # needed in Greater Vancouver |
|---|-------------------------------------|-------------------------------|
| emergency housing (short stays of 10 to 30 days) | 69 | 452 |
| transitional , or second stage, housing (30 days to 2-3 years, plus support services on or off site) | 600 | 900+ |
| supportive housing (no limit on length of stay) | 4,745 | 4,945+ |
| independent housing (to meet present, not projected, need) | | 25,000 |

These numbers are conservative estimates because (1) they are inherently difficult to determine, (2) relevant statistics are gathered too infrequently, (3) efforts to collect and update data are under-coordinated, and (4) development of units in one category can affect need in others. Figures for transitional and supportive housing are based largely on needs assessments for only two municipalities, Vancouver and Surrey. Most other municipalities have yet to complete such assessments according to these categories set by *Three Ways to Home*. Despite fuzzy and missing data, a rapidly accelerating upward trend is discernable.

Support services experiencing critical gaps identified in *Three Ways to Home*, include

- Prevention services
- Outreach services
- Drop-in centres
- Health services
- Mental health services
- Addiction treatment and services.

By including support services as a fundamental aspect of affordable housing, the various homelessness strategies acknowledge that poverty is far more complex than mere low income or net worth. World Vision Canada defines poverty as "a surmountable human condition of deprivation and broken relationships which often threatens human survival and involves unacceptable human suffering, preventing people from fulfilling their God-given potential." From this statement four dimensions of poverty have been elaborated: material deprivation (having); social exclusion (relating); capabilities deprivation (doing); diminished life chances (ultimately being). At every point along the continuum, best practice affordable housing offers supports in each of these dimensions, and does so relationally. We urge that these relational supports should include yet go beyond the clinical and professional to involve friendships and social networks of mutual aid which intentionally cross socio-economic

boundaries. Without strategic public/private investment in support services and the organizations which have proven successful in providing them, people needing support won't be stabilized.

The only permanent solution to housing need and poverty is to ensure that people have access to **adequate income**. The crucial first stage in achieving this goal is to enact legislation guaranteeing workers a living wage and welfare recipients a shelter allowance that reflects the actual cost of their regional housing market. Between 1980 and 2000, Vancouver was the only metro area in Canada where poverty rates climbed significantly. Presently, we have the highest rates of after-tax poverty among the general population (17.0%) and among children (22.2%). Real wages among middle income earners are still at pre-1990 levels, and the least paid workers have seen their earnings fall 25% since 1980. In general, people are poor because they are poorly paid.

Welfare rates were not raised for 16 years, even to adjust for inflation, until April 2007, when both the shelter and living allowances were bumped up \$50, for a total of \$610 for single “employable” adults. These increases are welcome but not very meaningful, since they amount to only 35% of the poverty line and will afford recipients less than 1% of the rental units in Greater Vancouver..

Community economic development creates jobs, businesses and markets by acting like a specialized support service to a neighbourhood as a whole, applying holistic concern for restored relationships and mutual aid. Building opportunities for all members of the community leads to the overall health of the neighbourhood. This is an area where the skill set of entrepreneurial businessmen shines. It is also an area where the Church can deepen its commitment to serve the community.

Short-Term Priorities & Long-Term Strategies

In pursuing these interrelated elements of a sustainable plan to solve our housing crisis, we further recommend five short-term priorities and five long-term strategies. These ideas are not original to us. Most appear in some form in one or more local reports. The remainder are culled from proven examples outside our region.

These must be considered interdependent. If only selected parts of this service continuum are addressed (such as only emergency shelter and transition housing), the long term support of individuals gets broken. This would prevent the ability of people to move from crisis to stability.

Priority: Enhance Regional Plan to End Chronic Homelessness in 10 Years – Like Toronto, Calgary, and Portland, Greater Vancouver should join the hundreds of North American cities which are eliminating homelessness through 10-Year Plans. In doing so we would need to introduce much stronger accountability structures and measures for *Three Ways to Home*, reporting quarterly to the public on progress made toward detailed milestones and target dates. A non-partisan regional Community Champion needs to be appointed with a cross-jurisdictional mandate (1) to ensure public confidence in the process, (2) to align government agencies with the implementation goals and forge multi-sectoral collaboration, and (3) generally to sustain the Plan through changes in political leadership and priorities as well as to attract untapped resources, especially through new private-sector commitments.

Community Champions achieve their mandate through broadly representative implementation teams, not by fiat or secret negotiation. Therefore, we urge that the GVRD's Regional Steering Committee on Homelessness be strengthened to include the broadest possible spectrum of stakeholders (e.g., business and civic leaders, academia, financial institutions, Boards of Trade and tourism, housing developers, faith communities). We encourage the GVRD to fund homeless counts at sufficient frequency and to underwrite the expansion of activities around Homeless Awareness Week, as part of their 10 year plan.

Priority: Increase emergency shelters to meet the existing need - A conservative estimate of additional emergency shelters needed to meet the present level of need is 452 shelter beds, located

mostly in the suburbs. Successful models focus on moving clients out of shelters into permanent housing through a continuum of services offered at 24-hour centres of holistic care. Due to the complex needs of those who use emergency shelters, philanthropists are advised to partner with existing service providers who have the necessary expertise. “Best practices” recommends caring for people in their own communities - this is now the policy of the Province. Municipalities which do not currently have emergency shelters are encouraged to develop them with experienced service providers who have the capacity to expand.

Priority: Provide Housing for the Hard to House – Compassion, civic pride, and sheer cost-benefit analysis require that we provide supportive housing for the rapidly growing numbers of the hard to house and recurrently homeless through a Housing First approach. Expanding on the Province’s Outreach Pilot Project, unsheltered homeless people need to be brought into small, indestructible, purpose-built units that are linked to the full spectrum of on site and external supports. These new buildings and the accompanying supports should be located wherever significant concentrations of the street homeless are found, rather than concentrated in the downtown core. *Most importantly, all waitlists of any kind need to be bypassed or else there will be no appreciable effect on street homelessness regardless of how many units are built.* Because it will take years to construct these new buildings, an interim solution that avoids “warehousing” must be devised immediately.

Priority: Provide Supportive Housing and Supports for at-risk Populations – Transitional housing provides a high level of support for up to 2 years, while residents rebuild the personal capacities and the social networks they need to live healthily on their own. Supportive housing is affordable housing for residents who are unable to live alone or who require ongoing support to do so. Most are not expected to become fully self sufficient. Groups requiring specialized supports include

- people with mental illness or physical disabilities and their families
- women with or without children fleeing domestic abuse or sexual exploitation
- Refugees and recent immigrants
- Youth exiting foster care or the street
- Aboriginal youth

Of particular pressing concern is the need for more addiction recovery options for all age groups.

Philanthropists are encouraged to partner with housing providers which have proven expertise in supporting their target groups. Fledgling agencies should demonstrate strong links to more experienced organizations. Staffing these supportive units is expensive. Philanthropists are encouraged to cover the high costs of all capital development in order to leverage public/private partnerships to maximize the impact of other funding partners on operational budgets.

Priority: Protect Existing Affordable Housing Stock – Rental units for low-income singles and families are being lost at alarming rates due to condo conversions, rent increases, and closure. All municipalities should follow Vancouver’s example of placing a moratorium on converting rental units to condos and SRO hotels to other uses until after the Olympics. We applaud the Province’s recent purchase of 10 SROs (595 rooms), and many more of these units need to be bought into non-market status. It would be particularly cost-effective to acquire older family-oriented stock. We urge universities and colleges to develop student housing when building new campuses, so that students won’t displace low-income tenants, particularly in the downtown core. We also note that the design of SRO accommodation makes this form of housing sustainable only when external supports such as community meals and gathering spaces are available nearby. Funding these external supports is integral to protecting much of the low income singles stock.

Strategy: Build New Affordable Rental and Co-Operative Housing – We recommend that multi-bedroom units be given more priority, because the largest number of persons in core housing need belong to family households, and unattached persons would have more options for shared accommodation and cost splitting. We encourage more subsidized independent housing through BC Housing and suggest that the most cost effective and immediate means for doing this is through a loan/grant program for secondary suite conversions. This is a highly adaptable model, suitable for a variety target populations and amenable to multi-sectoral partnerships. It is self-sustaining in that homeowners can repay the capital costs through a line of credit on the increased equity or through a second mortgage repayable upon resale. New zoning measures such as Vancouver’s EcoDensity initiative make housing more expensive and impractical for families unless pegged to new, stronger criteria for affordability and bedroom counts. We recommend that new construction emphasize a mix of income and tenure as well as a mix of residential and commercial uses where permitted. This model, which has worked extremely well in the planned communities of south False Creek and Champlain Heights, defrays construction costs, prevents ghettos of both poor and rich, and promotes social sustainability. Housing co-operatives are prime examples of mixed developments and represent what many consider to be the most successful government housing strategy yet undertaken in Canada. Very few have been launched since federal funding was cut in 1993.

Strategy: Generate Equity to End Generational Poverty – Homeownership remains the most effective way to help households secure stable housing, escape/avoid poverty, and grow roots into a neighbourhood. We call for an affordable homeownership subsidy program. Given the extreme costs and historical volatility of our local housing market, such a program would need to balance the goal of building household assets with the goal of guaranteeing perpetual affordability to future buyers. One effective way to accomplish this is through establishing Community Land Trusts (CLTs) that provide substantial down payment assistance for entry-level condominiums in exchange for a resale formula. CLTs could lease entire complexes to nonprofits, particularly to help incubate fledgling agencies. They could also serve in a brokering capacity to market developers who want to incorporate affordability into their projects. Individual municipalities might choose to establish their own CLTs, but we recommend a regional one be formed as part of the regional 10-Year Plan.

Strategy: New Funding Streams – These need to be established from all levels of government and the private sector. We encourage a collaborative funding process similar to the Funders’ Table of the Calgary Homeless Foundation. In general we call on governments to work together in reducing or eliminating taxes that discourage market rental construction and maintenance and/or which reduce affordability. New tax incentives and regulatory changes can facilitate social investment, donation of properties, and entry-level ownership. We strongly urge the Federal government to develop a National Affordable Housing Strategy on a scale at least equal to that of the 1980s, to establish a Mental Health Housing Initiative as per the Kirby report, and to enhance and promote the Rental Rehabilitation Assistance Program.

We call on the Province to invest the \$250 million Housing Endowment Fund created in the 2007 Budget in acquiring existing or building new family rental housing for low and modest income households. If supplied mortgage-free these properties would generate a positive cash flow at least equal to the current annual return of \$10 million. We recommend that 25% of the Provincial Property Transfer Tax be diverted annually into capital projects funded through BC Housing. Welfare shelter rates and rent assistance programs need to be regularly updated to reflect inflation and regional market conditions. We call upon the Province and the City of Vancouver to designate the Downtown Eastside and surrounding neighbourhoods as a Special Development Zone for 15 years.

We recommend that the GVRD establish and manage a Regional Affordable Housing Trust Fund and, along with the municipalities, remove all development charges and lease fees from affordable housing projects that secure affordability for a minimum of 20 years. Municipalities are further urged to increase

affordability requirements and FSR set asides; to allow more options for zoning, tenure, and density bonusing; and to levy a 10-year surcharge of 1.5% on existing levels of property taxes (i.e., 1.5% on the tax itself) specifically to help achieve local targets from the regional 10-Year Plan. We recommend that a regional Housing Foundation be established to facilitate philanthropy and multi-sectoral collaborations, in part through a regional Community Land Trust. Financial institutions are encouraged to create social investment vehicles for affordable housing. Philanthropists, foundations, and social investors are urged to provide turn-key social housing by donating or leasing new/converted stock to non-profit housing providers, thereby allowing revenue from the property to supply multi-year core funding for their administrative and tenant support costs. In such cases, additional operating funds should be leveraged from provincial ministries and other partners. And

Strategy: Regional Christian Housing Trust – Local Christian agencies are among the largest and finest non-market housing providers in the province. The Christian community has significant under-developed real estate holdings as well as financial resources. And we enjoy enormous social capital due to (1) the fact that through its parishioners it has expertise in every sector; (2) its ability to nurture unity while celebrating a radical degree of diversity, to be the community of healing and reconciliation par excellence; (3) its moral authority as a voice for justice; (4) the generous and compassionate involvement of many Christians in community service; and (5) the local knowledge and connections possessed by local churches and parachurch agencies.

All these factors and more, indicate that the Christian community has significant foundational assets for partnering with philanthropists and others to end homelessness and supply affordable housing. In order to capitalize on these assets by promoting a sustainable movement for deploying and building on them, we propose that a charitable **Christian Housing Trust** be established for the region. Doing so would (1) foster collaboration particularly within our faith community, (2) give us greater freedom to pursue our distinctive values and priorities, (3) nurture innovation and excellence, and (4) pool assets for greater impact. The centre piece would be a **Christian Community Land Trust** that would acquire existing family-oriented affordable rental complexes *mortgage-free*, and then use positive cash flow from these to grant down-payment subsidies for low and moderate income families to purchase entry-level condominiums in exchange for a resale agreement that would preserve the subsidy for future buyers. A **Revolving Loan Fund** would greatly aid the construction of new affordable stock by opening a way for institutions, churches, and small investors to participate in the vision. Whereas the CLT builds equity for households, the RLF builds equity for agencies. To further strengthen the equity positions and/or operating budgets of nonprofits, the Trust would offer **forgivable loans and grants** to channel donations of property and cash. These loans and grants would also be used to create incentive for deepening tenant subsidies when new projects are proposed.

We recommend launching the **Christian Community Land Trust** as a collapsible designated fund within The Vancouver Foundation, so it can begin immediately under a trusted umbrella while its permanent structure takes shape over the next 6 to 12 months. Initial disbursements could take the form of grants and/or forgivable loans.

What types of housing should the Christian community focus on providing? We can start with our considerable expertise in providing emergency shelters and safe houses, residential addiction recovery programs, transitional housing for battered and/or sexually exploited women and their children, group homes for youth at risk, and refugee settlement houses. In addition, we recommend more priority be given to supportive housing for the hard-to-house, *low-income* seniors, and the disabled. Nevertheless we are convinced that our greatest long-term impact might well be in radically expanding housing for low and moderate income *families*.

Strategy: Metro Vancouver Leadership Foundation – To fulfill a mandate as broad and complex as addressing homeless and poverty throughout Greater Vancouver, we recommend the formation of a

Metro Vancouver Leadership Foundation charged with extending the housing trust's philosophy into the full spectrum of grassroots community/economic development and urban ministry. The leadership foundation would exist to build the organizational capacity of individual agencies and the Christian community as a whole. It would do so with a concern for evidence-based excellence. It would engage the skills and expertise of committed philanthropists. And it would do all of this with the overarching goal of nurturing personal relationships that would be mutually transforming as strangers become family on the journey toward wholeness in Jesus Christ.

A recent nationwide study of Leadership Foundations in the United States has demonstrated they are making "enormous contributions to the scope, scale, and effectiveness of grassroots, faith-based social service agencies, and often do so at low cost." As a result, the quality of life for entire neighbourhoods (and in some cases whole metro regions) has measurably improved.

The form and functions of the leadership foundation would best be determined through broad consultation first within the Christian community and then with our public, private and secular non-profit partners. However, because metro Vancouver is in crisis, we suggest the foundation be launched quickly and at least as a starting point be tasked with (1) managing the housing trust and raising funds for urban ministry priorities set by the Christian community as a whole, (2) equipping congregations with theological and practical training for holistic mission, (3) conducting proactive research and facilitating inclusive planning processes, (4) nurturing best-practice collaborative projects and emerging leaders.

Finally, with this working paper we are encouraging far greater partnership between the Christian community, the philanthropic and public sectors. Partnership requires ongoing frank conversation about the distinct values, roles and performance of each partner.

The Housing Crisis & Biblical Well-Being

The Scope of the Crisis

Vancouver is known globally for the beauty of its natural setting and the innovative success of its urban planning. The place we call home is consistently hailed as one of the “most liveable” urban areas on the planet. As we prepare to host the world for the 2010 Winter Olympics, it is therefore all the more startling to see so many of our neighbours hard-pressed with poverty and homelessness.

An estimated one-third of the households in Greater Vancouver are struggling to secure housing that is in good condition, appropriate in size and affordable in relation to their income.² Worse, six years ago, homelessness was an imminent risk for an estimated 56,215 households or 126,515 people.³ These numbers have certainly grown since then, as a result of the meteoric rise of housing prices.

Vancouver has the highest market housing costs in the nation. The North American dream of owning a house is now beyond reach of the middle class: the qualifying income for an entry-level detached home in Greater Vancouver is now \$162,723 or about 326% of local median household income; a condominium with 2 or more bedrooms requires an income of \$82,213 or about 165% of the median.⁴ The situation is not more encouraging for renters. The doubling of property values since 2001, combined with historically low rental vacancy rates (0.3% for 2006), have caused rents to rise significantly. Less than 1% of rental units are available at welfare rates – even after we factor in social housing stock. About 10,500 households are waitlisted for subsidized housing and will remain so for an average of 8 years before being placed.

These pressures and others have caused dramatic increases in the number of homeless people. Between 2002 and 2005 this number doubled to 2,100 people sleeping outside or in shelters; 1,291 in Vancouver alone. Surrey had the next highest number, and the trend was accelerating fastest in the suburbs. Right now, emergency shelters and supportive housing providers in Greater Vancouver do not have enough space or funding to respond to this need.⁵ Without adequate space in emergency shelters, people are forced to sleep in the alleys and the doorways of our cities. This is tragic for the homeless, and it hurts surrounding residents and businesses also.

The number of homeless persons sleeping outside in the City of Vancouver is presently estimated at between 1,600 and 2,000. Pivot Legal Society predicts in their report *Cracks in the Foundation* that this number could reach 3,000 by 2010.

² GVRD (2007), p 1.

³ Greater Vancouver Regional Steering Committee on Homelessness (2005). That is, these renters and owners were **IN** “core need” **And** paying at **Least Half** their income on housing – INALH for short. Households are in “core housing need,” according to Canada Mortgage and Housing Corporation, when their current accommodation is unaffordable, inappropriately sized or inadequately maintained, *and* they cannot afford housing that meets all three of these standards. The City of Vancouver alone was home to 40,000 people (8% of the population) living in 20,500 households that were at risk of homelessness (Davidson and Lee 2005).

⁴ McClanaghan and Copas (2007), p 2. Based on median income reported for the 2001 Census. Data from the 2006 Census will be available in 2009. Incomes have generally risen since 2000.

⁵ Between October 2004 and April 2005, Greater Vancouver shelters recorded 26,527 turnaways – an increase of 502% from five years previous.

The People in Crisis

People most at risk of homelessness are those on social assistance, single-parent families, women (and their children) fleeing domestic abuse, refugees and recent immigrants, low-income seniors, Aboriginal Canadians, youth from the foster care system, and people with disabilities.⁶

Each homeless person has a unique history that has led to their predicament, yet certain groups are experiencing chronic homelessness more than others. Although drug users live in every neighbourhood, poor drug users are highly concentrated in Vancouver's Downtown Eastside and in the Whalley area of Surrey. According to the City of Vancouver, "There are an estimated 4,700 injection drug users living in the Downtown Eastside, and alcohol and drug use are leading causes of mortality in the neighbourhood."⁷ People are dying on the streets in their addictions. Many have been addicts for years, supporting their destructive habits through criminal activity. Fractured relationships and loneliness result, leading to despair.

"Between one third and one half of individuals who are homeless suffer from a serious mental illness such as schizophrenia or bipolar disorder."⁸ People suffering from mental illness are difficult to house, because their behaviour is challenging and because they are not easily persuaded to take and then remain on medications. The situation is compounded for those who have replaced their medication for street drugs (often because dealers seek them out as being especially vulnerable marks), leading to "dual diagnosis" – when a person is both mentally ill and addicted.

As men come to buy the sexual services of our youth and women, we witness the broken lives of those who have sold their bodies simply to survive or to support their addictions. The average age of entry into prostitution is 13 - 14 years. One study from the United States found 65% suffering from Post-Traumatic Stress Disorder.⁹ Over 80% are survivors of childhood sexual abuse, so it should not surprise if they turn to substance abuse to medicate the deep pain in their souls, the pain of being used and discarded as objects of pleasure. The estimated 500 to 1000 youth on the BC's streets each night are at risk of being caught into the cycle of prostitution and addiction.¹⁰

Women trapped in abusive situations need places of refuge where they can rebuild their lives and the lives of their children. San Diego's task force on homelessness says that victims of domestic violence:

- come from households (at every income level) with financial problems
- are isolated by the batterer to ensure dependence
- have their employment often sabotaged by their abuser.¹¹

⁶ Successive cohorts of recent immigrants are finding it harder and harder to catch up to their Canadian-born peers, but no significant disadvantage has been discerned among younger immigrants who acquire education in Canada or enter the workforce for the first time here (instead of outside the country). Of the three largest Canadian cities, Vancouver has the largest population of Aboriginals, who experience a Low Income Measure rate of 40.9%, more than twice that of non-Aboriginals. They earn one-third less than their non-Aboriginal peers, are almost twice as likely to get their income from government transfers, and Aboriginal children are 2.5 times more likely to live in a lone-parent family. Welfare recipients have had their benefits cut, even though these have not been raised since 1991. It is estimated that welfare now covers little more than half the actual cost of living in the GVRD, virtually guaranteeing poverty rather than alleviating it.

⁷ City of Vancouver (), p 14.

⁸ GVRD (2003), p 93.

⁹ Farley 2000.

¹⁰ Green (1999).

¹¹ GVRD (2003) quotes a recent study of family homelessness in which more than 40% cited family violence as a factor leading to their homelessness (p 32).

When these places of refuge are not available, women are forced to decide between remaining in a dangerous situation or becoming homeless; both scenarios risk their children being apprehended by the authorities.

People at risk of becoming homeless and people who already are homeless require more than a roof. They require ongoing support.

From Crisis to Stability to Sustainability

Because homelessness results from many different scenarios and every person and household is unique, it is essential to respond with a broad spectrum of assistance. The various regional and municipal homelessness plans call for “a continuum of housing and support” that consists of three elements:

- a continuum of safe, affordable housing
- a range of support services and
- adequate income.¹²

When offered in a coordinated and personalized manner, these three elements not only stabilize individuals and households but also open pathways for them to thrive in the long term as valued participants in society. Although not always named explicitly, at the core of these homelessness and housing plans lies the concept of “sustainability.” In fact, this concept is becoming a central feature of public policy. Vancouver’s Olympic Organizing Committee made it the guiding theme of their successful bid. The City of Vancouver is attempting to ensure the city is “a place where people live, work and prosper in a vibrant community of communities. In such a community, sustainability is achieved through community participation and the reconciliation of short and long term economic, social and ecological well-being.”¹³

A Judeo-Christian Vision of Sustainability

The goal of sustainability resonates deeply with biblical concepts of community and justice, which are captured in the Hebrew word *shalom*.¹⁴

The Web of Relationship

Shalom points to the all-encompassing experience of well-being rooted in the awareness that God created and sustains the Earth as a place of beauty and abundance, revealing God’s gracious character. Scripture makes clear that the Earth is a place God considers home. God created humanity to help manage this household and cultivate its full potential. Economic sustainability clearly rests on ecological sustainability. Perhaps less obvious is the further implication that, since humanity is part of Creation, we cannot mistreat or ignore each other without eventually ruining both the environment and the economy. Prime evidence for this can be found in the explosive growth and confluence of grand-scale resource extraction, slums, and violent conflict in “developing countries.”

¹² Vancouver’s plan, completed in 2005, has a ten-year horizon. It calls for the creation of at least 8,000 subsidized units, which would double the share of social housing in the City’s total stock (currently 8.5%). It recommends that 4,200 of these be developed for independent living; 3,200 for supported living; and 600 transitional units to end homelessness.

¹³ City of Vancouver (2002).

¹⁴ A more comprehensive discussion of shalom and its implications for Christian mission can be found in Appendix C.

Shalom in practice maintains this tight-woven fabric of ecology, economics, and society.

Justice for the Marginal

The teachings of justice in the Old Testament focus on God's particular concern to protect and uphold the economically and socially marginal. Although temporary hardship may be inevitable, nevertheless systemic poverty and class division are evils to be eliminated.

Real estate practices probably evidence the most striking contrast between this ethic and our present cultural understanding of property. Land belongs to the Creator. God entrusted each household with a share in his property. Additional land could be "bought" (especially as a way to pay off debts) but had to be returned to its original owners in the Year of Jubilee (every fiftieth year). Roughly speaking, real estate transactions were to resemble modern leases more than outright sales.

God has promised (Deuteronomy 15) that "there will be no poor" where His laws as a whole are practiced with an "open-handed" generosity that upholds not merely the letter of the law but also extends its spirit. It should be noted that these laws specifically reference the tendency of poverty to concentrate in urban areas.

Jesus, the Christian Community, and Shalom

Jesus began his ministry by quoting Isaiah 61, a central text regarding the Jubilee Year:

"The Spirit of the Sovereign Lord is upon me,
Because he has anointed me
to bring good news to the poor.
He has sent me to proclaim release to the prisoners
and recovery of sight to the blind,
to let the oppressed go free,
to proclaim the year of the Lord's favour." (Luke 4).

The early Church understood that the gospel has *shalom* as its goal. In the months following Jesus' death and resurrection, several thousand new converts led by the Apostles took the open-handed generosity of Deuteronomy 15 to its ultimate end. Having all things in common, "they would sell their possessions and goods and distribute the proceeds to all, as any had need" (Acts 2:44). Although this may have been an extraordinary circumstance, nevertheless many Christian groups through the centuries have followed their example to surprising degrees.

In summary these teachings provide Christians with a clear mandate to end poverty rather than to manage it.

A Call to Community

It is easy to get lost in numbers and strategies and recommendations. Affordable housing, especially when dispersed evenly throughout a city, takes us to the crux of all the "us" versus "them" issues. Socio-economic divisions erect walls that produce ignorance, suspicion, and fear on *both* sides. Affordable housing in mixed-income developments and on scattered sites can help dismantle these artificial barriers, asking rich and poor alike to become different people, to become more human, *together*.

The goal of affordable housing schemes and indeed all responses to poverty ought not be to "lift" the poor into the middle class, for such elevation implies not only a higher income but more specifically a

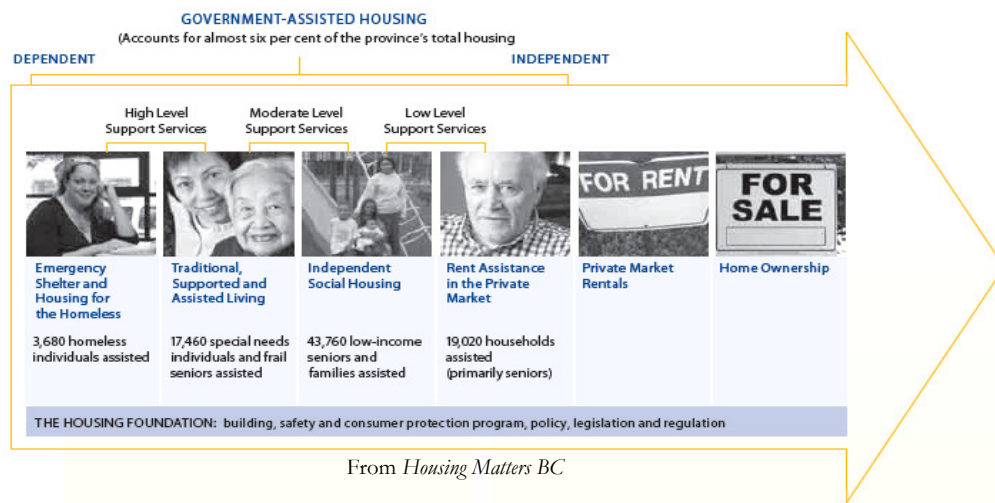
“higher” standard of cultural attitudes and practices which make people “acceptable” to dwell in the centre of society. The poor are neither more nor less moral or worthy than anyone else. But they do tend to have uniquely valuable perspectives on life, human purpose, and community. Perhaps because they inhabit the underside of society, they frequently have a better grasp of what is most foundational to it. The point is not simply to bring marginal people into the centre, but to allow their experience and talent to improve it. The goal is *mutual* transformation.

The Housing Continuum: A Place for All

The continuum of affordable housing envisioned by *Three Ways to Home* is based principally on length of tenure and includes

- emergency housing (short stays from 10 – 30 days)
- transitional, or second stage, housing (30 days to 2 or 3 years)
- supportive housing (no limit on length of stay)
- independent housing.

Varying levels of support services are offered within each form of housing. The provincial government uses a similar continuum that emphasizes the amount of government-subsidized support services required.



For several reasons, it is difficult to assess precisely how many units in each of these four categories are needed. First, by their very nature all counts of the number of people who are homeless or in need of affordable housing are in fact estimates.¹⁵

Counts also occur too infrequently. The GVRD homeless count is conducted every third year. People in “core housing need” (paying more than 30% of their gross income on shelter) are enumerated every five years through the federal Census. The number of homeless people doubled between the last two counts, taken in 2002 and 2005. Average property values in the Greater Vancouver also have doubled since 2001, yet housing data from the 2006 Census will not be available until 2009. This rate of change further complicates the complex task of forecasting trends over the 10-15 year span of most published housing strategies.

Efforts to collect and update housing data are under-coordinated. While federal (Statistics Canada, CMHC) and provincial departments (BC Statistics, BC Housing) publish numerous data and analyses

¹⁵ “All counts underestimate homelessness, because of the difficulty in finding those who do not use services or spend time where homeless people congregate. This initiative was especially challenging because of the vast geographic scope. **Thus, the Homeless Count did not enumerate every homeless person in the region on March 15, 2005, and is an undercount.** It does not include people staying in detox facilities, recovery houses⁴ or hospitals who do not have a place to go when they leave. It does not include all people who were sofa surfing. Other limitations were due to time and space. For example, youth safe houses were apparently less busy than usual on count night, because, as one worker reported, youth tend to be on their “best behaviour” just before spring break. In another example it was reported that security personnel roused a number of homeless people from their usual sleeping places in underground parking garages during the two weeks prior to count night.” Goldberg et al. (2006), p 6.

on housing, it nevertheless falls on more local shoulders to augment those reports with regard to certain housing forms (such as emergency shelters) and target populations (such as recent immigrants). Regional Health Authorities, the GVRD Policy and Planning Department, individual municipalities, regional and local advocacy groups, academic researchers, and contracted consultants – all have written key documents. Currently, the only report that combines these disparate data sets into a unified structure is *Three Ways to Home*, which heroically indicated how many units of each type of housing were required, in which sub-regions, and for which target populations. However, that document is now four years old and there is no mechanism for updating those lists in any sort of timely fashion in light of new research or new units built/converted/in development.

As a result, all numbers in this and other reports are moving targets – targets moving generally upward.

Finally, development of units in one housing category affects need in the other categories. For instance, the more we build supportive units the less we will require additional emergency/shelter beds. The addition of transitional beds, particularly for people recovering from addiction, will reduce need for both emergency and supportive housing. Yet the long term value of transitional beds presupposes the availability of more independent units so that program participants may exit into housing that does not place them back into the negative environments that aggravated their risk factors and contribute to high rates of recidivism. Deciding how to allocate funding in this scenario is a pressing matter of *policy* as much as it is matter of hard data.

Therefore we strongly urge that any strategy should attempt to balance the short term reality of increasing numbers of visible homeless people who are “hard to house” with a long term strategy that focuses more on the back end of the housing continuum. This will improve the efficiency of the continuum as a whole and address the needs of by far the larger number of GVRD households who are desperate for affordable housing.

Emergency Shelter

Shelters don’t end homelessness, new homes do. Nevertheless, shelters and safe houses are a necessary last resort and often serve as the doorway back into stable housing. While accessing emergency shelter, food, clothing and support, homeless individuals form relationships of trust with shelter staff and volunteers. On this basis it becomes possible jointly to discern what caused the person’s homelessness and to form a realistic pathway back into housing and community that is tailored to his or her situation.

However, the increasing scarcity of affordable accommodation further along the continuum defeats the flow-through rationale of emergency housing. Shelters are now functioning as permanent “residences” rather than temporary waypoints. Staff and volunteers are strained simply to maintain a minimum standard of service and are finding it more and more difficult to devote time and resources for cultivating the mutual relationships that create leverage for positive change. Despite best intentions, “warehousing” is becoming the de facto condition (which in itself reinforces the psychological and social factors that generate homelessness). The resulting traffic jam effectively diminishes the transformative value of each shelter bed and creates an expanding pool of homeless people who are taking longer and longer to find exits from the street.

How many additional emergency beds are required? The last regional homeless count found 1,130 people were sleeping outside and another 936 in shelters and safe houses during the 24-hour period of March 15th, 2005. It also discovered that shelters and safe houses were operating at 101% of capacity that day, and turned away 154 people (a few people may have been turned down by more than one shelter). Shelters recorded 28,922 turn-aways during the 2005-2006 season.¹⁶

¹⁶ Pratt (2007), p 16. This total breaks down to 26,653 turned away due to “no vacancy”; 1,213 “client not suitable”; 1,056 “facility not able to serve.”

Judy Graves, Coordinator of Tenant Assistance for the City of Vancouver, estimates that the total number of unsheltered homeless in the City alone has risen from about 600 during the 2005 Count to between 1,600 and 2,000 now. Pivot Legal Society projects that if current trends continue, that number will rise to approximately 3,000 by 2010. The next regional count will occur in March 2008.

In three scenarios outlined by *From Shelter to Home: Greater Vancouver Shelter Strategy 2006-2015*, the number of additional beds required will vary according to the number of permanent housing units that are built. The report recommends opting for medium shelter expansion to place “increased emphasis on a Housing First approach while continuing to develop capacity to address emergency shelter shortfalls for some sub-populations and sub-regions.”¹⁷

In order to meet the level of need indicated by the 2005 Count, their medium-case scenario calls for the development of an additional 452 emergency beds. Of these, 69 (or 15%) should be located in Vancouver, specifically serving Aboriginal adults, seniors (55+), youth, families, and sexual minorities. As for the rest of the new shelter beds, 191 ought be allocated to Surrey, the Langleys, and Delta; 132 to Richmond, New Westminster, and Burnaby; and 60 to Coquitlam, Port Coquitlam, Port Moody, and Maple Ridge.

| Phase 1 2006-2010 | Scenario B: Medium Shelter Expansion | |
|---|---|-----------|
| | # beds / units | Annual |
| Additional Shelter Beds | 452 | 91 |
| Newly Built Permanent “Housing First” Units | 678 | 136 |
| Transition House beds (for women with or without children fleeing violence) | 12 | 2 |
| Total Current needs | 1130 | |
| Phase 2 2011-2015 | 119 | 24 |

Last year, the Province increased funding for the shelter system so that all 266 Cold Wet Weather beds could be converted to year round use. Almost none of the permanent supportive housing built or in process has been developed for the Housing First approach (i.e., for the street homeless).

Transitional Housing

Transitional housing should not be confused with transition houses. Transition houses provide emergency shelter for up to 30 days for women and their children fleeing violence. Transitional housing offers a high level of support for up to two years for people recovering from illness, addiction or trauma or some other major life transition. This allows them to rebuild the personal capacities and social networks we all need to live healthily on their own.

The GVRD *Draft Regional Affordable Housing Strategy* calls for an undifferentiated sum of 5000 units of supportive and transitional housing to be built by 2015. It would appear this is based on the published needs of only two municipalities, Vancouver and Surrey. Of these 5000 units, 900 would be transitional. Obviously the number must be considerably higher for Greater Vancouver as a whole.

¹⁷ Woodward et al. (2006), p 11.

| Transitional Housing Need through 2015 | Units Needed |
|---|--------------|
| Vancouver (from <i>Homeless Action Plan</i>) <ul style="list-style-type: none"> • 300 units for adults with addictions (e.g., recovery houses) • 150 units for others (including youth & refugees) • 100 units for youth (16-18) with addictions • 50 units for women with or without children coming out of safe houses | 600 |
| Surrey (from <i>2005 Surrey Plan for Social Well Being</i>) | 300 |
| Rest of Greater Vancouver | ? |
| Total | 900+ |

There is a critical lack of transitional housing for women with and without children fleeing from abuse.¹⁸ The number called for above seems very low. Currently, there are 187 beds available. In 2003, these beds served 3,347 women and children. However, they turned away 9,325 women and children, and were able to serve only 26% of those seeking assistance. Based on these figures, the region requires 532 more beds, for a total of 719.

Vancouver is a major destination for sex tourism and international sex trafficking. Some transitional programs addressing family violence or addiction also take in women (and their children) escaping sexual exploitation, but more spaces which specialize in this regard are needed, and no spaces exist for trafficked illegal aliens.

Transitional housing for youth at risk is sorely lacking, especially for Aboriginals and those who have been in foster care. These youth face multiple challenges and need a place to belong, a place to learn the skills needed to thrive as adults.

According to BC Ministry of Child and Family Development figures . . . , between 500 and 700 BC youth will reach the age of majority (19 years) and leave the foster care system each year in the next several years, with the number reaching a peak in 2008, then declining. . . [T]here are no Canadian data on how many youth formerly involved with the child welfare system become homeless, but one U.S. study found that 12% of youth were living on the street or in a shelter within 12 to 18 months of their discharge from public care.¹⁹

Refugee claimants and approved refugees require highly specialized emergency and transitional housing. For at least a year they are dependant on welfare while awaiting the status which allows them to work. They also take much longer to find sustaining employment than other new Canadians, since they arrive with no social capital (significantly-sized ethnic communities or family), often unable to speak English, and universally suffering multiple symptoms of profound trauma.

Though not officially recognized as such, alcohol and drug recovery houses operate as transition houses for those who have completed a treatment program or have cleaned up through a twelve-step program. In the absence of residential recovery programs, the number of people looking for affordable housing would increase by several hundred.

Supportive Long-Term Housing

Supportive Housing is affordable housing for residents “unable to live alone or who require ongoing support to do so. Many are not expected to become fully self-sufficient. This form of housing may be located in a purpose-designed building or in scattered site apartments.”²⁰ “This group often includes . . .

¹⁸ SPARC BC (2003), p 37.

¹⁹ Kraus, Woodward, Greenberg (2007), p 16. “This information is based only on youth in care as of June 2005, not youth who may become wards in the intervening period. It also does not consider younger youth age 16 to 18 years who have not reached the age of majority but are for all intents and purposes ‘aging out’ of the child welfare system.”

²⁰ GVRD (2003), p 41.

people with mental illness or physical disabilities and their families, those with drug and alcohol addictions, women with their children fleeing violence, and the homeless or those at risk of homelessness. The term might also refer to people who have large families, youth and Aboriginal people who may face barriers to accessing housing in the private market.”²¹

We endorse the “Housing First” approach for the chronically homeless. Experience proves that, if we *first* bring people into housing, then they are in a better position to address other life issues such as addiction or mental illness. Safe, stable, supportive accommodation makes it possible for them “to become abstinent, reduce their substance use, or reduce the negative impacts of their use. . . . Central to this idea is that consumers will receive whatever individual services and assistance they need to maintain their housing choice.”²² This approach purposely presents the lowest possible barrier to homeless people facing multiple challenges: the only cause for eviction is unmanageable violence. A Christian rationale for “Housing First” goes beyond the usual arguments for harm reduction. All people are inherently worthy – created in the image of God and born to reflect the goodness and beauty of the Creator. Therefore, Christians have a two-fold reason for providing supportive housing for the “hard to house.” First, we accept people unconditionally with the same grace and perseverance God has shown toward us. Second, precisely because we have personally experienced the saving benefits of an unshakeable faith in the fact that no one is beyond hope, we meet people where they are so they might be encouraged and empowered to move toward wholeness – however slow or faltering.

We further recommend a range of supportive housing which includes housing that is abstinence-based. It is critical to provide a supportive community for those choosing a living environment that does not include drug or alcohol use in order to maintain their sobriety. This has been identified as a need not only by those who come from an addiction recovery program, but also by those who choose abstinence from within the harm reduction model.²³ Presently few buildings have a clean and sober mandate. This lack of housing for the recovery community forces those who have successfully recovered back into living situations that lead to relapse.

Those who suffer from mental illness are much more likely to stay housed and healthy for long periods when they remain on their prescribed medications. And they are much more likely to stay on their medications with encouragement they receive through caring non-judgmental relationships with support staff (clinical and non-clinical). It is also critical that they are given the ability to retain their housing during a period of hospitalization. Otherwise, they will be homeless upon discharge and will have to start again precisely when their mental balance is most fragile.

Health Authorities identify at least 1,300 residents of Greater Vancouver on waitlists for supportive housing – including over 1,100 mental health patients and 525 HIV clients.²⁴

It is difficult to get a clear picture of how many supportive housing units are needed. The GVRD *Draft Regional Affordable Housing Strategy* calls for an undifferentiated sum of 5000 units of supportive and transitional housing to be built by 2015. It would appear this is based on the published needs of only two municipalities, Vancouver and Surrey. Therefore of these 5000 units, 3400 would be supportive. Obviously the number must be considerably higher for Greater Vancouver as a whole.

For the street homeless the *Draft Regional Affordable Housing Strategy* calls for 675 supportive units, yet Vancouver alone is asking for 800. Due to the growth of street homelessness since 2005 and because current plans for supportive housing are slotted almost exclusively for persons on waitlists rather than the street homeless, Judy Graves (Vancouver’s Coordinator of Tenant Assistance) estimates that 1,120

²¹ *Housing Matters BC*, p 7.

²² Kraus, Serge, and Goldberg (2005), pp 7, 23.

²³ *Ibid.*, p 38.

²⁴ GVRD (2003), p 44.

units of supportive housing for the *unsheltered* hard to house and 1,225 for the recurrently homeless in the inner city alone.²⁵

| Supportive Housing Need through 2015 | Units Needed |
|--|--------------|
| Vancouver (from <i>Homeless Action Plan</i>) <ul style="list-style-type: none"> • 800 units for street homeless • 200 units for chronic shelter users • 750 units for mental health clients • 750 units for people with addictions • 450 units for people with HIV/AIDS • 250 units for head/brain injuries | 3200 |
| Judy Graves' Estimate for Vancouver <ul style="list-style-type: none"> • 320 for street homeless, beyond 800 above • 1,225 for the recurrently homeless | 1,545 |
| Surrey (from <i>2005 Surrey Plan for Social Well Being</i>) <ul style="list-style-type: none"> • 200 units for concurrent disorders | 200 |
| Rest of GVRD | ? |
| Total | 4,945+ |

Independent Affordable Housing

The inability of our white hot real estate market to supply affordable options, our extraordinarily low market rental vacancy rates, increasing rents, lack of access to subsidized housing, and the loss of existing affordable stock – all these factors and more are placing low-income families and individuals throughout Greater Vancouver at risk of homelessness.

The social and health consequences of affordable housing shortages can be broad and destructive for individuals and families. Low-income families are forced to allocate money that would otherwise be spent on food, clothing, recreation, and other essentials toward rent payments that exceed their means. Their housing situations are often unstable, requiring them to make frequent residential moves which can uproot children from their schools and communities and compound other family stressors.²⁶

“While the majority of households across the region have access to housing that is in good condition, appropriate in size and affordable in relation to their income, for an estimated one-third of the region’s households finding housing to rent or own that is affordable is a problem.”²⁷ Worse, in 2001 an estimated 56,215 households or 126,515 people were at risk of homelessness.²⁸ New Census data won’t be available until 2009 but that number is now likely much higher because of the meteoric rise in the real estate market over the last seven years.

Vancouver now has the highest market housing costs in the nation. The North American dream of owning a house is now beyond reach of the middle class: the qualifying income for an entry-level detached home in Greater Vancouver is now \$162,723 or about 326% of local median household income; a condominium with 2 or more bedrooms requires an income of \$82,213 or about 165% of the

²⁵ See Appendix D for further details.

²⁶ Cooper (2006), p 18.

²⁷ GVRD (2007), p 1.

²⁸ Greater Vancouver Regional Steering Committee on Homelessness (2005).

median.²⁹ The situation is not more encouraging for renters. The growth in land and construction costs has far outpaced growth in median household incomes, so the market has not been able to support new rental developments - especially family units whose multiple bedrooms reduce return on investment per square foot. In 2006 only 843 rental apartments and town homes were completed in the GVRD, of which only 400 were market rentals. Secondary suites and high-rise condominiums – many purchased as investment properties before construction began – are taking over the role of purpose-built apartments, in many cases literally as older rental stock is torn down or renovated. This, together with an ultra-low vacancy rate (0.3% in the City), is putting upward pressure on rents, as new owners have to charge more to meet their mortgage obligations. Less than 1% of rental units are available at welfare rates – even after we factor in social housing stock. Meanwhile, about 10,500 households are waitlisted for subsidized housing and will remain so for an average of 8 years before being placed.

Older market rental stock is under severe threat of redevelopment. This is true for family-oriented apartments throughout the region, yet most pressing for the low-income singles stock in the inner city. Between June 2005 and June 2006, in the City of Vancouver alone, 400 rooms for low-income singles were lost due to conversions, rent increases, and closures; only 82 new ones were opened.³⁰ This net annual loss of 318 rooms compares to an annual average loss of 201 SRO rooms between 1970 and 2006, and an average annual loss of 85 rooms³¹ since 1991. This prompted the City in June 2007 to declare a moratorium on converting any rental stock to condos and SROs to other uses until after the Olympics. In April 2007, the Province purchased 10 SROs (with 595 rooms) to protect them from redevelopment, incidentally making good on the City's previously empty pledge to buy one SRO a year. In addition, some philanthropic businessmen have been purchasing and upgrading hotels. These measures, combined with non-market projects in process, are projected to raise the number of low-income singles stock in the City by 700 units or 6% above what existed in 1991. Nevertheless, supply lags far behind demand. And the moratorium on conversions will be lifted two months after the 2010 Games end.

How many independent affordable units are needed? The GVRD's *Draft Regional Affordable Housing Strategy* doesn't cite specific figures, recommending instead that targets be set in consultation with member municipalities.³² A logical minimum figure is the 10,500 Greater Vancouver households currently on BC Housing waitlists for subsidized rentals. The upper range would exceed the 56,215 households that were in core housing need and paying more than 50% of their income on shelter in 2001.

In 2001, renters with annual incomes of \$20,000 or less comprised 32% of all renter households in the region.³³ The standard affordability threshold of 30% computes to rents of \$500 or less for this tenant group, yet only 19% of the total rental stock was then available at this price point. This translated to a shortfall of 25,000 units. Although this number has certainly grown with the rise of housing prices, nevertheless we suggest it is a reasonable starting point for meeting *current* demand.

Projecting future needs is notoriously difficult.³⁴ However, a comprehensive market analysis has concluded that by 2021 nearly 45,000 *more* renter households will be paying at least 30% of their income on shelter.³⁵

²⁹ McClanaghan and Copas (2007), p 2. Based on median income reported for the 2001 Census. Data from the 2006 Census will be available in 2009. Incomes have generally risen since 2000.

³⁰ Carnegie (2006). The number of SRO rooms in Vancouver plummeted from 13,300 in 1970 to 6,079 in 2006 – a loss of 7,221 rooms or 201 per year.

³¹ City of Vancouver (2007), p 4.

³² It does propose to increase the portfolio of the Greater Vancouver Housing Corporation to 5,000 units by 2015.

³³ McClanaghan and Copas (2006) p 49.

³⁴ The demand for independent affordable housing depends on many interactive factors, not least of which is the supply of market housing in general. The region is projected to need 70,500 market rentals by 2021. If less than this number is supplied, higher income households will outcompete lower income households for the scarcer vacancies, thus driving up the need for affordable housing.

³⁵ PriceWaterhouseCoopers (2004), p viii.

Support Services for People at Risk

Support services to homeless persons and persons at risk of homelessness constitute another of the three foundational elements of most regional and municipal homeless/housing plans in the Lower Mainland. *Three Ways to Home* identifies the following gaps in support services in the GVRD:

Prevention Services

- Inadequate assistance to prevent evictions and promote stable tenancies
- Barriers to accessing services
- Inadequate support services for individuals and families

Outreach Services

- Lack of outreach services

Drop-in Centres

- Lack of 24/7 drop-in facilities
- Drop-in centres are unable to serve individuals with unique needs

Health Services

- Inability of health care providers to access medical histories
- Inadequate supply of convalescent beds for people who are homeless
- Inadequate dental care for people who are homeless or at risk

Mental Health Services

- Inadequate community care resources in the mental health system
- Demand for emergency psychiatric hospital beds exceeds supply
- Individuals who are not deemed to have a serious and persistent mental illness are falling between the cracks

Addiction Treatment and Services

- Lack of residential addiction treatment capacity
- Lack of transitional and supportive housing for individuals with addictions and those who are recovering
- Lack of harm reduction measures

Poverty Is More than Lack of Money

By including support services as a fundamental aspect of affordable housing, the regional and municipal homelessness strategies acknowledge that poverty is far more complex than mere low income or net worth. And while they emphasize programs and services, the strategies also explicitly recognize that personal support offered by family and friends is also important. World Vision Canada defines poverty as “a surmountable human condition of deprivation and broken relationships which often threatens human survival and involves unacceptable human suffering, preventing people from fulfilling their God-given potential.” From this statement DeGroot-Maggetti and Siggner (2005) of Citizens for Public Justice elaborate four dimensions of poverty:

- material deprivation (having)
- social exclusion (relating)
- capabilities deprivation (doing)
- diminished life chances (ultimately being).

At every point along the continuum from emergency shelter to entry-level ownership, best practice affordable housing offers supports in each of these dimensions to assist people in breaking free of personal and systemic forces that bind them in poverty. Looking back to our discussion of shalom, from a Judeo-Christian perspective the goal of these supports is nothing less than the well-being and harmonious interdependency of every resident of our city region. Therefore we urge that these relational supports include yet go beyond the clinical and professional to involve mutually transforming friendships and social networks. In this way, our vulnerable neighbours are empowered to discover, develop, and exercise their gifts in the community.

Supporting the Poor through Social Networks

Styan (2004), writing specifically of persons with disabilities, reminds us that our vulnerable neighbours “aspire to:

- having a home,
- loving relationships with family and friends,
- controlling the basic elements in their lives,
- attaining sufficient financial means to live with dignity,
- pursuing their dreams and passions, and making a contribution.”

Persons with disabilities, seniors, at-risk youth, refugees and recent immigrants, low-income families, Aboriginals, persons suffering from mental illness, those in addiction or recovery from addiction – all share the same human needs every Canadian does. And like all of us, they depend heavily on social networks (formal and informal) to help them secure those needs. Unfortunately, the tragedy of living in poverty includes being isolated from others – and missing out on the life-enriching experiences which social networks provide, especially networks that reconcile socio-economic differences. Poverty and isolation become mutually reinforcing factors in the lives of chronically vulnerable populations.

This dynamic also operates at the neighbourhood level and results in zones of highly concentrated poverty like Vancouver’s near eastside and similar areas elsewhere in our region. Perversely, prejudices against these neighbourhoods come to be applied to all people residing in them regardless of their individual capacities and circumstances. Residents of these neighbourhoods lose employment opportunities, are turned down by prospective landlords elsewhere, and become so stigmatized that many of them rarely if ever venture into other parts of the city.

Styan identifies four elements of relationships that effectively address the isolation and loneliness. These elements are crucial for preventing and ameliorating the negative effects of homelessness for any sub-population:

1. **Reciprocity**- Relationships cannot be characterized as genuine, meaningful or sustainable without the presence of reciprocity. Some would say that relationships do not exist without reciprocity.
2. **Asking** – It is hard for those who are in social isolation to reach out and ask, to take the risk of connecting. A role for a facilitator is to assist people in making the connections they need to develop genuine relationships.
3. **Time, Space and Passion** - Walking *with* people is different than working *for* people. We must create spaces in our lives, in our communities and in our society for the relationships to develop. They must develop at their own pace. This runs counter to our society, which increasingly expects its needs and desires to be satisfied immediately. It also runs counter to more traditional accountability frameworks, which require concrete outcomes and specific timelines.
4. **Transformation** - At multiple levels, [vulnerable persons], their families and people providing services all must be prepared to embrace transformation. The isolated individual must accept the risks inherent in change, growth and relationships. They must be prepared to accept that their identity – their understanding of self – will fundamentally change. Family members also must accept a new story for their relatives. Their relationships with the persons at the centre of networks will change.³⁶

Programs and services to support vulnerable people in housing must be designed so that our neighbours

- are connected to a community or group where they are accepted and
- are empowered to be active contributors, so they may
- experience increased hope, confidence, self esteem, and socio-economic opportunity.

³⁶Styan (2004).

Housing projects and neighbourhoods should include amenity and community spaces for the support services listed above, and should more generally facilitate the socio-economic mixing and bonding that are essential to counteracting stigma, suspicion and isolation. We encourage the Christian Community to further support and develop services that embody these principles, with the assistance of our philanthropic partners.

Adequate Income

Adequate income is another of the three main solutions to homelessness underscored in the GVRD's homelessness plan, *Three Ways to Home*. To build and preserve quality affordable housing throughout our city region is to signal to the poor that we want them to be our neighbours. To offer them a broad range of support services is to demonstrate what being neighbourly means to us. To create opportunities – particularly economic opportunities – for them to join us in securing the well-being of our neighbourhoods and city region is to prove that we believe they possess unique gifts vital to our own future. We put adequate income last because it requires the greatest communal and spiritual investment.

Social Sustainability: Opportunities for All

Sustainable Wages for the Working Poor

In Greater Vancouver poverty is becoming both more prevalent and more severe. Between 1980 and 2000, ours was the only metro area in Canada where poverty rates climbed significantly. Presently, we have the highest rates of after-tax poverty among the general population (17.0%) and among children (22.2%). Despite current low unemployment rates, the middle class has seen their purchasing power eroded by inflation, and for the working poor the month lasts longer than their pay cheques. Real wages among middle income earners are still at pre-1990 levels, and the least paid workers have seen their earnings fall 25% since 1980. The income gap between the highest and lowest paid earners is growing rapidly, and British Columbia has the largest gap of any province between the net worth of our richest and poorest households – due in no small part to the skyrocketing property values here.³⁷

Cooper (2006) neatly summarizes more of the evidence:

Almost one in 10 workers in Greater Vancouver already lives in poverty – the highest incidence of working poor of any major city in Canada – and this is likely to continue. Together, economic and labour market trends mean that unskilled and low-skilled Vancouverites may have a better chance of obtaining work, but the quality of and pay for that work is likely to be poor relative to the cost of living and to the wages of highly-skilled workers.

Vancouver's social sustainability requires that all workers, including immigrants, Aboriginal peoples, women, youth, older workers, and persons with disabilities, have the opportunity to participate in the labour force. Yet, each of these groups and, particularly, Aboriginal and immigrant workers, continues to experience labour market exclusion in Vancouver.

The employment rate among Aboriginal workers aged 25 to 54 years in Greater Vancouver has not improved in 20 years. ... Among full-time, full-year Aboriginal workers of all ages and education levels, average annual earnings were only \$34,696, compared to the earnings of non-Aboriginals at \$44,552.

In 2001, full-time, full-year recent immigrant men aged 25 to 54 earned an average of \$39,460, compared to the \$57,712 earned by their Canadian-born counterparts; recent immigrant women meeting these characteristics earned \$29,098, compared to the \$42,181 earned by their Canadian-born counterparts. These earnings gaps were among the largest among major Canadian Metropolitan Areas.

Until the 1990s, new immigrants have earned less than the average native-born Canadian upon arrival, but their earnings have caught up to or surpassed the Canadian average after 10 to 14 years and, among immigrants selected on the basis of education and skills, as soon as one year after arrival. Over the past decade, however, employment rates among recent immigrants have declined markedly and earnings have been significantly lower than native-born residents and previous cohorts of immigrants, despite the fact that most of these people are better educated than

³⁷Median family income for the poorest 10% of households fell 11% and income for the lowest-paid 10% of workers plummeted 25%, with younger workers feeling the brunt. In fact, Greater Vancouver bucked national trends. Median income across all Canadian Major Cities (CMA)s rose 9% but declined 1% here.

previous cohorts. In Greater Vancouver, recent immigrants with a university degree were much more likely to be working in a low-skill occupation than their Canadian-born counterparts: 31% of recent immigrants with a degree were employed in low-skill jobs compared with 13% of Canadian-born graduates. This is all the more remarkable given that Greater Vancouver attracts more economic class immigrants (67%), who are expected to have the skills, education, work experience, language ability and other qualities needed to participate in the Canadian labour market, than any other city in Canada.

It is not possible in this paper to discuss adequately the large-scale market and social forces that are depressing wages for the working poor and closing off avenues to better jobs. We simply note the trend in order to emphasize that the working poor as a class are not poor because they are lazy. They do not need to “try harder.” It would be fairer to say they are working *too* hard. Stories abound, for instance, of immigrants households where the parents are working 3 or 4 jobs between them – each of them 12 to 16 hours a day, at least 6 days a week for years on end without vacation. The impact on their children is profound. Despite this work ethic, over the last decade the growth in poverty in the GVRD has been driven almost entirely by circumstances among recent immigrants.³⁸

We therefore ask the Christian community and its partners to join the growing chorus of voices calling for a “living wage” campaign.

Sustainable Income Assistance for the Unemployed

If times are getting harder for the working poor, they are barely survivable for those who rely on social assistance. The most minimalist justification for welfare is that, since a certain amount of unemployment is required to keep inflation in check and because the business cycle creates periods of high unemployment, poverty (at least temporary poverty) is a structural feature of our economy. Households thus affected by forces beyond their control may rightfully claim financial assistance that ensures (at least for time) a lifestyle equal to what is afforded by a full time minimum wage. BC Benefits pays single “employable” adults \$610 per month, which equals

- 49% of the \$1,233 estimated as the minimum cost of living in Vancouver in 2005³⁹
- 35% of the \$1,732 set as the poverty line (2005 before-tax Low Income Cut Off)⁴⁰
- 44% of the \$1,386 earned by the full time minimum wage of \$8/hour (minimum training wage is \$6).

Welfare rates offered to non-disabled people were not raised for 16 years (between 1991 and 2007), even to adjust for inflation, reducing their purchasing power by 30%. In fact, the rates were *reduced* twice. The 2007 Provincial Budget raised the shelter and living allowances by \$50 each, which now total \$375 and \$235 respectively for single “employable” adults. The increases amount to 15.3% and 27.0%. In 2005, less than 1% of rental units in the GVRD were available at the former rates, forcing households on income assistance to pay for shelter by dipping into their living allowances. They can pay rent or eat adequately but not both. Given the general rise of rents since then, and our extremely low vacancy rates,⁴¹ the new increases are welcome but not very meaningful.

Advocates have been calling for the rates to be increased by 50% and to be annually indexed to inflation. *Three Ways to Home* also focuses attention on the fact that inadequate access to BC Employment and Assistance Benefits (welfare) and Employment Insurance, particularly since changes

³⁸ Heisz (2006), p 21.

³⁹ Minimum cost of living estimated by SPARC BC (2005).

⁴⁰ Canada has no official poverty line, but the LICOs are the government measures most often used by bureaucrats and advocates. Before-tax and after-tax LICOs are published, but the former is the most appropriate for gauging the adequacy of welfare benefits, since welfare recipients don't pay income taxes.

⁴¹ In 2006 the rental vacancy rate for the GVRD was 0.7%. The rate for the City of Vancouver was 0.3%.

to the legislation were made in 2002, has been verified as a key factor leading to homelessness and perpetuating it.

Community Development: Transforming the Community from Within

Community development begins with the relational supports discussed in the last section and then crucially progress to the application of the same principles to the community as a whole. Community development is both a process and an outcome. It is a process by which members of a community jointly build their capacity to understand and control the forces which have been shaping their individual and collective futures – to assess their capabilities, needs, and options for achieving a shared vision. We have said it often and repeat it again: the process (which is as much a worldview as it is a strategy) yields the greatest gains when it establishes personal bonds across socio-economic divisions. In any case, the outcome is the strengthening of community as participants discover the benefits of mutual aid. Christian congregations and non-profits have a biblical mandate to partner humbly with other stakeholders in the process and to start the process where it is not yet happening.

Community economic development “mobilizes community members and organizations to improve job skills, increase the number and quality of jobs, create businesses and access new markets.”⁴² A few of the myriad ways to come alongside people and equip them to fully participate in the workforce include

- Educational upgrading
- Mentoring for youth
- ESL classes, especially for the workplace
- Employment placements & mediation
- Affirmative hiring practices
- Social enterprise.

Barriers to people obtaining employment are often small and easily overcome with support. Lack of a permanent address, a phone, transportation, required tools, or work clothes – even having to wait in food lines simply to eat regularly – all these impact a person’s ability to land and hold a job. Through community development, such micro-barriers can easily be overcome.

An example of a multi-sectoral commitment to participate in the economic revitalization of a neighbourhood is Vancouver’s Social Purchasing Portal, where businesses are encouraged to do business with each other partially based on their commitment to hire people from Vancouver’s Downtown Eastside. Various secular and Christian agencies are working hard at addressing economic redevelopment of challenged neighbourhoods. We encourage entrepreneurial philanthropists to give freely of their expertise and finances in these endeavours.

⁴² Wind (2006), p 33.

Recommended Short-Term Priorities & Long-Term Strategies

The increasing numbers of unsheltered street homeless people, and among these especially the “hard to house,” demand immediate priority. Compassion, civic pride, and sheer cost-benefit analysis require no less. The potential savings seen by society in providing housing to a homeless person could be as high as 33%. Pivot Legal Society cites a 2001 provincial government report which estimates that it costs between \$30,000 to \$40,000 per year to provide services (homeless shelter stays, healthcare, incarceration) for one homeless person.⁴³ In contrast the study found it costs between \$22,000 to \$28,000 annually to provide services and accommodation (including capital costs) for one unemployed person in a social housing facility. Chronic homelessness can be *ended* through broad multi-sectoral collaboration and new supportive housing.

To ensure that the homeless are enabled to move through the housing continuum and into the life that God intends for them, it will be vital to establish the full range of exterior support services (such as food security, addiction recovery, life skills programs, and healthcare) in each community to complement on-site supports that assist these new tenants in overcoming their multiple barriers once they are stabilized.

Yet visible homelessness is merely the tip of the iceberg. A genuinely strategic response to the housing crisis would protect existing affordable rental properties throughout the region, while creating long-term (in some cases perpetual) funding streams from multiple sectors to finance new non-market projects. It would focus particularly (though by no means exclusively) on family households, providing rentals-geared-to-income for the lowest income households and entry-level ownership for low and moderate earning households. It would do this with developments in every neighbourhood which evenly mix income and tenure arrangements.

The good news is that in tackling street homelessness we will have addressed the most difficult and expensive aspect of the crisis first. The farther along the housing continuum we go, the more self-sustaining the solutions become. If seeded with enough capital, and through pooled revenue, family rental housing can generate enough positive cash flow to finance new projects indefinitely.

None of what we suggest below is original to us. Most of these recommendations build on elements already in place; all have proven effective.

These priorities and strategies are by no means the only solutions we think should be implemented. The published plans of the GVRD and several municipalities – not to mention the reports authored by Dobell and Fairbairn, The Inner City Inclusive Housing Table, the Vancouver Coastal Health Authority, and the Downtown Eastside Community Land Use Project – include far too many sensible recommendations for us to comment on here. We believe that what we indicate below represent the best *starting* points.⁴⁴

⁴³ Eby et al. (2006), p 78.

⁴⁴ We recognize there are tensions between the numerous reports, in terms of both perspective and recommendations. This is to be expected in the case of a phenomenon so complex as homelessness and affordable housing need. Nevertheless we see common ground upon which to build.

Priority: Enhance Regional Plan to End Chronic Homelessness in 10 Years

More than 300 communities in the United States, Canada, and beyond have committed to 10-Year Plans to End Chronic Homelessness, as suggested by the United States Interagency Council on Homelessness. Most of these cities have dramatically reduced their homeless populations, some by more than 60%, well before the tenth year. We needn't rehearse here the full details of the general model; these can be downloaded from www.usich.gov. We found "Good ... to Better ... to Great" especially helpful. Philip Mangano, Executive Director of the Interagency Council and a graduate of Gordon-Conwell Seminary, visited the Lower Mainland in May 2007. His powerpoint presentation has been posted at www.gvrd.bc.ca/growth/HousingDiversity.htm. Several things stand out when comparing these 10 Year Plans to those published by the GVRD, various municipalities, and community groups.

Radically Improve Accountability

First, these 10-Year Plans emphasize a far greater degree of accountability. They set precise implementation strategies specific to particular sub-populations, with milestones, target dates, and independent reporting mechanisms which grade progress-to-date on a quarterly and annual basis (see Appendix C). By contrast, our local GVRD and municipal plans emphasize needs assessments and policy recommendations. They offer excellent analysis but no milestones or target dates, other than averaging the number of units required annually over their general timeframes. Most crucially, there are few reporting mechanisms – apart from the hodgepodge of intermittent government data and the triennial homeless count, which make it difficult even to establish baselines.

In short, the 10-Year Plans unabashedly apply business principles to ensure that actions taken are research-driven, performance-based, and results-oriented. They reflect cost benefit analysis and a concern for return on investment. This encourages both innovation and quick adoption of proven methods (often from elsewhere); while simultaneously fostering collaborative solutions and community-wide buy-in.

Business principles are not universally embraced by the non-profit sector or by Christian ministries. We sense that the shift is partly an exercise in cross-cultural communication. Homelessness cannot be resolved without deep and prolonged public-private-non-profit partnerships, so nonprofits are being encouraged to speak in language that both the private and public sectors understand. It must be understood that the "bottom line" for most supportive services are life-changing relationships, which are inherently difficult to measure. We suspect that the shift may also be an implicit corrective to a non-profit sector that too often shows signs of being overly institutional and self-protective. Nevertheless, an emphasis on deliverables can be abused. This can be largely mitigated by carefully devising through broad consultation as to what counts as quality evidence for positive change. As nonprofits learn to adopt a more business-like way of doing things, they will also *adapt* it for the better: business could well become more humane through closer association with nonprofits.

Introduce a Cross-Jurisdictional Mandate

When Mangano visited he repeatedly underscored how important it is that mayors, regional executives, and premiers own the Plan by widely publicizing its specific targets, structurally aligning government agencies to meet the implementation goals, forging cross-jurisdictional partnerships, and appointing a community regional champion to coordinate the effort. This level of exposure and buy-in will sustain the Plan through changes in political leadership and priorities as well as attract untapped resources, especially through new private-sector commitments.

Notably, this community regional champion is someone known and trusted by the public yet *not* primarily associated with homelessness. She or he is a person seen to be independent of elected officials and without a prior stake in government funding for housing. In a word, she or he is unbiased. This creates public confidence in the process and allows the person to mediate the various agendas into a common task.

Ten-Year Plans can be municipal, regional or provincial in scope. We suggest that the proper scope for our context is regional. This is the assumption behind the Regional Steering Committee on Homelessness, struck in 2000 to develop *Three Ways to Home* so federal funding could be dispersed for capital and program costs. A regional approach can allow sufficient room for individual municipalities to tailor the Plan to local circumstances while ensuring that each city achieves what it must. In this scenario, the community regional champion would work with BC Housing to leverage both provincial and federal contributions, press reluctant municipal and regional bodies, facilitate the sharing of best practices and proven technologies between regions, and ensure that resources are allocated equitably across the province.

Greatly Enhance the Collaborative Planning and Implementation Process

It is essential that appointed this community regional champion achieve this mandate through an implementation team. Great Plans are not conceived and accomplished by fiat or secret negotiation.

In addition to interagency and cross-jurisdictional cooperation, great Ten-Year Plans require the support and involvement of the broadest possible spectrum of stakeholders, most crucially from the private sector. Examples from Calgary, Portland, and Mangano’s reports suggest the following to begin with:

- Philanthropists
- Law Enforcement/Courts
- Housing Developers
- Unions and workforce agencies
- VANOC
- Business & civic leaders
- Board of Trade / BIAs
- Individuals experiencing chronic homelessness
- General Public
- Academia
- TransLink
- Housing Advocates
- Aboriginal organizations
- Faith-based organizations
- United Way
- Foundations
- Banks/Credit Unions
- Non-profits/Service Providers
- Tourism Officials

Out of a genuinely communal planning process, a blue ribbon panel of sector representatives becomes charged with implementing the Plan and periodically grading progress toward it. Calgary has taken the unprecedented and celebrated step of adopting a collaborative funding process, whereby sub-committees specializing in target populations vet proposals to a Funders’ Table consisting of both public and *private* grant-making bodies.

The Regional Steering Committee on Homelessness here in the GVRD deserves to be strengthened. It has decent representation from federal and provincial agencies but only 7 of the 21 municipalities. It also has strong representation from service providers and advocacy groups, particularly for aboriginals and youth. But to take things to the next level it needs to attract key leaders from the marketplace as well as from the philanthropic and faith communities.

The experience, resources, and networking ability of the Christian community qualifies it for significant representation on the RSCH and all other regional consultative bodies regarding homelessness and poverty. We need to be on the same page and in continual dialogue with our secular colleagues.

A few caveats are in order. Ten-Year Plans can be undercut by governments which slash funding for corollary services and objectives. Robbing Peter to pay Paul is not a savings strategy. The social safety net only works when it is intact. These Plans are not typically dealing with the ultra low vacancy rates that are beginning to seem endemic to the GVRD. Finally, because we lack vacant units, empty land,

and construction crews, our local plans require the development of *appropriate interim accommodation while new units are being built*.

Priority: Increase Emergency Shelters to Meet the Existing Need

Conservatively estimated, Greater Vancouver needs 452 more shelter beds to accommodate people who cycle off the street relatively quickly (the majority of shelter users). Successful models focus on moving clients out of shelters into permanent housing through a continuum of services. *From Shelter to Home: Greater Vancouver Shelter Strategy 2006-2015* underscores that the shelter system, precisely because it is a system, needs to be rigorously client-centred, collaborative, and integrated with outreach services and tenant support services if it is to function properly. Where possible, new permanent shelter spaces should be incorporated into 24-hour centres of holistic care. When located near alternative day services, some shelters might operate only in the evening and overnight. Some homeless people prefer shelters where drug and alcohol use is prohibited, whereas others require minimal barrier shelters that accommodate everyone regardless of intoxication.

Statistical and anecdotal evidence clearly demonstrate that new shelters and associated services are needed most acutely in the suburbs. “Best practices” recommend caring for people in their own communities, and this is now the policy of the Province. Due to the complex needs of those who use emergency shelters, municipalities and philanthropists are advised to partner with service providers who have the expertise and capacity to expand.

Priority: Provide Housing for the Hard to House

This specific housing is for the chronically unsheltered homeless. These are the visible homeless – people who are living in the streets, parks, alleys, underground parking, doorways, school grounds, beaches, wooded areas, nooks and crannies. They are the homeless who are *not* staying in emergency shelters or sofa surfing and who are not on any housing waitlists, as well as those, who as a result of their behavior, are repeatedly being evicted from housing and cycle through homelessness.

Each *hard to house* person may have a cluster of needs which may include: mental illness, head injury, fetal alcohol spectrum disorder, personality disorder, anxiety disorder, post traumatic stress disorder, addiction, alcoholism, and a history of growing up suffering sexual, spiritual, emotional and physical abuse. They may be hoarders. Some suffer from seizure disorders, Hepatitis C or HIV/AIDS. Most of the hard to house will suffer from at least 3 or 4 of these conditions. Many have grown up in foster care. Others have been repeatedly incarcerated. They may or may not settle down as they get older.

The *recurrently homeless* may suffer from some of the same conditions as the "hard to house" but have fewer behavioral problems, are not as destructive, and will need some but less support. For one reason or another they permanently lack some of the life skills or administrative judgment which makes for stable tenure.

Although the challenges seem complex, all of these people lived inside when Vancouver had rooms they could afford.

First Bring Them Into Housing, Then Work Out the Details

While a building is under construction, the City of Vancouver Tenant Assistance Program will select outreach workers to engage the absolutely unsheltered homeless in the surrounding neighborhood, so that when the building is completed the homeless will be individually assisted to move in and link to appropriate supports. As a result, the community will experience an immediate change.

All waitlists must be bypassed, since the majority of the street homeless are not on any wait lists. If the street homeless are not given priority, the money being spent on new housing will **not** impact visible homelessness. It is the City of Vancouver’s and the Provincial government’s policy to provide housing for the unsheltered in Vancouver’s Downtown Eastside (and in other communities) within the neighbourhood they call their own, where they have connections and familiarity.

What “Success” Looks Like for the Hard to House

The goal is to stabilize homeless people in housing. Success for them will look like this: they will sleep in safety, they will eat regularly, they will receive medical care. They will be able to maintain hygiene. They will establish social contacts in the community. These goals lead to a reasonable quality of life.

Where Hard to House Units Are Needed

Presently the City of Vancouver has between 1,600 and 2,000 homeless people sleeping outside. Therefore 1,120 units of supportive housing for the *unsheltered* hard to house and 1,225 for the recurrently homeless are needed. Other municipalities in the Lower Mainland will assess their own needs for this form of housing through counts of the street homeless. These units will need to be built concurrently – else we run the risk of the homeless migrating into Vancouver and negating our efforts.

Because the homeless can be found in significant concentrations in nearly every neighbourhood of the City and in every municipality, these proposed new purpose-built units need to be scattered throughout Vancouver and the metro region rather than concentrated downtown. These facilities will also require easy access to other services that the residents require for medical attention, for detox and recovery, for meals and socialization.

Architectural and Staffing Considerations

The "hard to house" have been alternatively defined as "hard on housing"... this group of people can be behaviorally hard to manage, can be violent at times, and can take their hostility out on their housing. They require specialized housing built like Fisher Price - attractive, but indestructible. First and foremost, their housing needs to be safe and secure, in a building that runs with some unchanging ritual and predictability, with warm, easy-going support staff.

Pods for the hard to house have not proved effective. Though it may be initially cheaper to build with fewer washrooms and kitchens, the experience of housing providers⁴⁵ is that the operating costs of shared living space is prohibitive: cleaning, repair, security (in buildings) and conflict resolution (in pods.) results in increased operating costs over the life of the building that far exceeds any initial capital savings.

Priority: Provide Supportive Housing and Supports for Other At-Risk Populations

Apart from the hard to house and recurrently homeless, there are a number of groups who desperately require more supportive and transitional housing (the two forms of housing differ only in that the latter involves a maximum length of stay). These include

- people with mental illness or physical disabilities and their families
- women with or without children fleeing domestic abuse or sexual exploitation

⁴⁵ One collaborating source: Ray Stensrud, Non-Market Housing, City of Vancouver, 873-7437

- Refugees and recent immigrants
- Youth exiting foster care or the street
- Aboriginal youth

Of particular pressing concern is the need for more addiction recovery options for all age groups. Addiction is enormously complex, so long-term recovery hinges on a range of supports such as addiction counselling, abuse counselling, health services, educational upgrading, work skills development and life skills. Because individuals present with differing needs, skills and backgrounds; and because many suffer from debilitating health concerns such as Hep C or HIV as a result of their addiction; recovery time varies for each individual. Recent research suggests that the most effective recovery programs are benchmarked (people progress at their own pace toward covenanted goals) rather than time-lined (such as a 30 day programs). Successful programs also work hard at re-establishing people back into community. This is one area in which the Christian community can excel simply by going out of our way to include people who are rebuilding their lives as integral to our congregations. .

Philanthropists are encouraged to partner with housing providers which have proven expertise in supporting their target groups. Fledgling agencies should demonstrate strong links to more experienced organizations. Staffing these supportive units is expensive. Philanthropists are encouraged to cover the high costs of all capital development in order to leverage public/private partnerships to maximize the impact of other funding partners on operational budgets.

Priority: Protect Existing Affordable Housing Stock

Between June 2005 and June 2006, in the City of Vancouver alone, 400 rooms for low-income singles were lost due to conversions, rent increases, and closures; only 82 new ones were opened.⁴⁶ This net annual loss of 318 rooms compares to an annual average loss of 201 SRO rooms between 1970 and 2006, and an average annual loss of 85 rooms since 1991.

The following statistics are from the City’s 2007 Survey of Low-Income Housing in the Downtown Core.

- In June 2007, the total stock for low income singles (SROs + non-market singles accommodation) was just under 9,000 units compared to an estimated 9,100 in 1992. (mostly due to the Province’s purchase of 10 hotels in April)
- The vacancy rate in May was 2%, compared to 10% in 2005 and 2003 (due to the Province’s Outreach Pilot Project and pressures on conventional rental stock)
- Singles non-market stock is set to increase by 1,268 units (23%) by the end of 2010.
- If SRO units continue to be lost at the average rates since 1991 (85 per year) and allowing for the conversion of the Province’s buildings, scheduled projects would more than offset SRO losses. Total SRO and non-market singles stock would be about 700 units, or 6% higher, than in 1991.

Given the new moratorium on converting rentals to condos and SROs to other uses until after the Olympics, these numbers suggest at best a slight improvement on current supply by 2010.

However, these numbers speak only to supply, *not demand*. Current supply is desperately inadequate to demand, as the low vacancy rate and high homeless numbers indicate. Making matters worse is the fact that low-wage earners and students are increasingly displacing welfare recipients in the market SROs,

⁴⁶ Carnegie (2006). The number of SRO rooms in Vancouver plummeted from 13,300 in 1970 to 6,079 in 2006 – a loss of 7,221 rooms or 201 per year.

because the rental market is squeezing them out of other venues. The pressure from students will grow exponentially when an estimated 2,000 begin attending Simon Fraser University's School of Contemporary Arts in the re-developed Woodward's Department Store site.

Purchasing and rehabilitating existing market stock in reasonable condition can cost as little as 55% of new construction. However, much of our local SRO stock is in poor to extremely poor shape, and rehabilitating them would cost 70% or more of new construction. In any case, rehabilitated units would likely have a lifespan of about 20 years, whereas new purpose-built structures would have a greater lifespan and would be designed from the ground up for the hard to house. Therefore, while we agree with housing advocates that more SRO units need to be permanently protected by being bought by social entrepreneurs or into non-market status, we also caution against indiscriminate spending. Buying existing SROs is a necessary but interim solution. Of course, doing so not only creates equity for future projects it also preserves the Downtown Eastside's century-long heritage as a vibrant lower income neighbourhood.

Purchasing existing affordable rental stock outside the downtown core – especially for families – makes eminent fiscal sense. This tenant population requires fewer supports and is less destructive of property and furnishings. Consequently, with amenable financing or adequate capitalization, these apartment complexes can be self-sustaining in a way that supportive housing never can be.

We whole-heartedly endorse the City of Vancouver's policy of zero net loss of affordable units and the recent moratorium on converting rentals to condos and SROs to other uses until after the Olympics. The fact that the \$15,000 fee for doing so failed to curb redevelopment conclusively demonstrates that a much higher fee is in order once the moratorium is lifted. We also applaud the Province's recent purchase of 10 SROs in the Downtown Eastside, representing 595 rooms. This brings the total number of SRO units and affordable rental suites protected in Vancouver by either the Province or the City to 1,020 since 2003.

Finally, we note that SROs rarely have cooking facilities and consist of very small single rooms. The community meals, gathering spaces, and programming offered by service providers such as Union Gospel Mission, Salvation Army Harbour Light, and the Carnegie Community Centre are absolutely integral to the sustainability of this form of housing.

Strategy: Build New Affordable Rental & Co-Operative Housing

Greater Vancouver is projected to need 70,500 market rental apartments by 2010 – or 3,525 per year. The forecast demand for affordable rentals – minimum of 4,700 newly constructed affordable rental suites for independent living over the next 10 years. Since this figure is based only on projections from Vancouver and Surrey, it is very conservative. The largest percentage of households living in core housing need are comprised of unattached (single) persons, with the majority of these being middle-aged or elderly. However, the largest number of persons in core housing need belong to family households.

Therefore we recommend that multi-bedroom units be given more priority. This would benefit unattached persons as much as families, because it would allow for more shared accommodation and cost splitting.

Secondary Suite Conversions

At present, not every municipality in the GVRD allows secondary suites. They should. Secondary suite conversions are probably the most cost effective and immediate means for creating additional affordable rental stock. A two-bedroom suite conversion at market rates for labour and materials costs approximately \$50,000 and takes about a month to complete. Secondary suites offer the added benefit

of being highly adaptable, suitable for a variety target populations and amenable to multi-sectoral partnerships.

The development of GVRD wide non-market schemes, with accompanying public awareness would encourage more home owners to consider developing a secondary suite. When these units are built through a non-market scheme, homeowners are given capital to create or upgrade a secondary suite in their home and agree to rent it at an affordable rate established by the granting body. In some cases, they may be required to choose tenants from a pre-qualified pool of renters. If loaned, the capital can be forgiven proportionally for every year the unit is rented at the agreed rate, but preferably it would be recaptured through (1) a conventional low-rate mortgage, (2) a line of credit taken out on the added equity, (3) a silent second mortgage which activates upon resale of the home. Alternatively, in zones allowing duplex and multifamily dwellings, these new suites could be sold at cost or through a community land trust (described below). Obviously, where the capital is recouped, the model is self-sustaining. Additional financial and social equity can be created if volunteer labour is used.

This model is particularly well-suited to low-income renter families (single moms, recent immigrants, students, the working poor) and persons in third-stage recovery (more than one year sober, employed, capable of living independently). When units are clustered, it can also work for adults with disabilities who may or may not require support staff or live-in care.

Through the Residential Rehabilitation Assistance Program, Canada Mortgage and Housing Corporation already gives forgivable loans to homeowners who install secondary suites for low-income seniors and persons with disabilities. The existence of such programs needs to be more widely known. This program is perennially threatened yet deserves to be expanded to include low-income households of every description. It also imminently suited for duplication by private foundations.

Some have argued that Greater Vancouver doesn't have a shortage of housing, it has an overabundance of empty bedrooms and basements. Our population is aging and there are many seniors who are land rich but cash poor – especially in areas of the region that have little or no social housing. Converting their basements and attics into secondary suites would provide them with needed income, safety, and (potentially) cross-generational companionship.

For such a scheme to succeed homeowners and tenants need to be well-matched through a screening process. And it is advisable to provide ongoing check-ins and mediation. These services may already be provided by the several excellent non-profit housing societies who offer property management. If they aren't, and if no other society is willing to take up the challenge, then the Christian Housing Trust proposed below could do so.

EcoDensity

EcoDensity is a new initiative by the City of Vancouver to free up more space for residential use while simultaneously reducing the city's ecological footprint. Changes to zoning bylaws provide for a greater range of housing types and tenure arrangements and increase the maximum Floor Space Ratio (i.e., housing density) on lots in selected areas. Infill (e.g., carriage houses), free hold row housing, and high rise towers at designated “neighbourhood hubs” are a few examples. Many of these new measures are being incrementally introduced near major public transit corridors to reduce reliance on cars.

While we support the goal of reducing the negative environmental impact of our housing patterns, we caution that EcoDensity actually makes housing *more expensive*. Rezoned lots quickly become more valuable, not least because would be homebuyers are forced to compete with developers attempting to assemble land for multi-family projects. Older stock gets replaced with new construction that is inherently more costly. Moreover, while additional units per lot in some cases result in units selling for less than the original home on the site, nevertheless because these new units lack a mortgage-helping

secondary suite, they are even further beyond the reach of moderate income households. High rise towers consisting of small units with two bedrooms or less are completely impractical for the large immigrant families and extended households who predominate on the east side, where EcoDensity is supposed to bear most of its fruit.

We strongly urge the City to introduce new and stronger affordability criteria into the EcoDensity initiative. Otherwise, it risks the ironic scenario of forcing low and moderate income households farther away from public transit despite the fact that these are precisely the households most likely to use public transit.

Similarly, we note with concern that the large majority of the condominium and attached housing being built in the city contain two bedrooms or less and are clearly not designed with children in mind. As a result even families who might otherwise buy or rent these units are being forced to move farther from the inner city to find suitable housing.

The City’s Sustainability Policy suggests that new measures to encourage environmental sustainability ought to trigger commensurate new measures to protect economic and social sustainability.

Mixed Developments

We recommend that new housing projects be designed for an increased mix of income and tenure (unless the intended tenants have special needs that require a certain degree of separation). As much as possible they ought to involve roughly equal parts market owned, non-market owned, and subsidized rentals (pegged at welfare shelter rates or 30% of gross income). This model has worked extremely well in the planned communities of southwest False Creek and Champlain Heights. It is just as suitable for small multi-family complexes.

First, our commitment to shalom compels housing arrangements that encourage reconciliation of socio-economic differences. We oppose ghettos for the poor and rich alike. Similarly, the elderly and the physically/mentally disabled ought not be barred by site and unit designs. Second, mixed developments are inherently more financially sustainable than solely non-market projects, especially if zoning allows for a mixture of residential and commercial uses. For instance, within a strata or equity co-op built along an arterial road, ground-level commercial units could be leased to lower mortgage costs, fund tenant supports or community amenity space, pay dividends to shareholders or a community land trust, or even nurture social enterprise.

Co-Operative Housing

Co-operative housing differs from market rentals in that tenants are guaranteed permanent residence in exchange for buying a share in the co-op, paying a monthly rental fee, and abiding by the rules of the co-op, which usually stipulate a high degree of involvement in managing the co-op. Nearly all co-operatives in our region rent below the median market values and most have subsidized units.

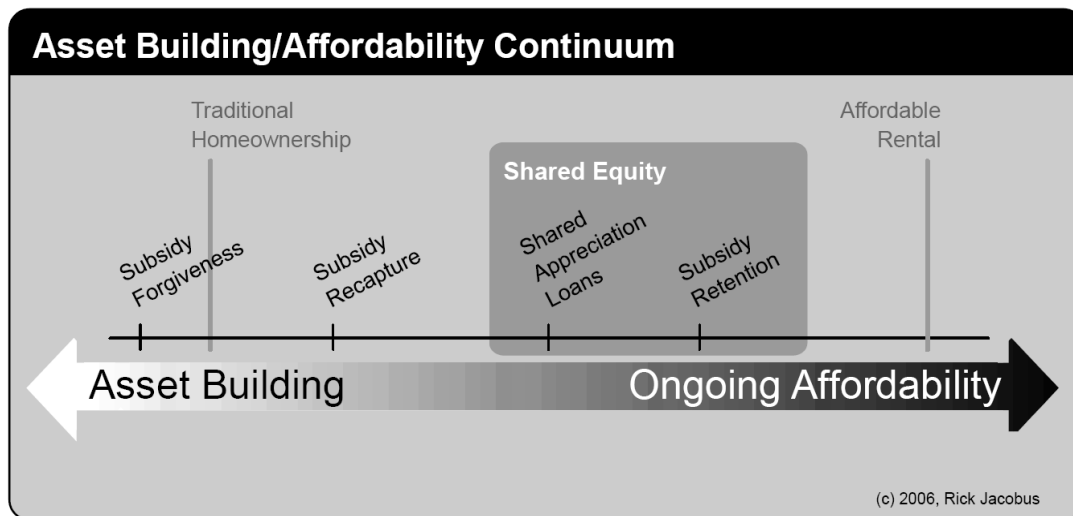
Greater Vancouver is home to thousands of units of co-operative housing built in the 1970s and 1980s largely under a now defunct federal housing program. Many of our co-ops are struggling financially due to “leaky condo” issues. Few co-ops were built with bachelor or one bedroom units for empty-nesters to downsize into, so a growing number of residents are over-housed. Nevertheless, housing co-ops represent what many consider to be the most successful government housing strategy yet undertaken in Canada. For the same reasons we advocate mixed developments, we strongly endorse creating new co-operative housing through construction or conversion.

Strategy: Generate Equity to End Generational Poverty

As much as there will always be a need for affordable rentals and co-operatives, homeownership remains the most effective way to help households secure stable housing, escape/avoid poverty, and sink roots into a neighbourhood. Jacobus (2007) states the case well:

Given the modest risks of traditional homeownership, there is no investment that reliably provides the kind of financial returns ... routinely realize[d] through homeownership. ... The dismantling of our social safety net, the decline in union membership and the loss of job stability all make the stability of family assets more and more of a basic requirement ... Where wealth was once a luxury, it is fast becoming a necessity. (48)

This raises the question of how to design an affordable homeownership subsidy program. Jacobus sorts the dozens of options into four categories, spanning a continuum between programs that emphasize individual asset building and those that emphasize preserving affordability for future owners. This continuum is illustrated below, with traditional homeownership and permanently affordable rentals added as reference points.



Jacobus explains:

At one end, **subsidy forgiveness** programs allow homeowners to keep the subsidy and all of the appreciation in the value of the home. **Subsidy recapture** programs, which loan subsidy funds to buyers with no monthly payments but an obligation to repay the subsidy upon sale of the property, fall in the middle of this continuum. At the other end of the continuum, **shared equity** programs preserve affordability by recapturing a share of any appreciation (**shared appreciation loans**) or limiting an assisted owner's resale price to a level that will be affordable to future buyers (**subsidy retention**). (10)

Jacobus and Lubell (2007) discuss the advantages and disadvantages of each type and suggest under what conditions each is most appropriate. Basically, the faster housing prices rise, the asset building side of the continuum sees greater windfalls in equity for the homeowner and deeper subsidies needed for subsequent buyers (both are hard to justify to the public). The ongoing affordability side of the continuum decreases the amount of equity that homeowners accrue yet counteracts the need to continually deepen subsidies, to the point where subsidy retention programs effectively subsidize the *unit* rather than the buyer. We believe our extreme housing prices and political climate call for a subsidy retention approach – because permanent affordability is the issue.

Community Land Trust

What is the best vehicle for a subsidy retention housing program keyed to our Area Median Income?⁴⁷ We propose community land trusts.

A CLT is a private non-profit corporation that owns land and holds it “in trust” forever for the benefit of the community, guaranteeing that housing will remain affordable for future generations. Land trusts lower the cost of housing by separating ownership of the housing structure from ownership of the land on which the structure sits. Why separate the value of the land from that of the buildings sitting on it? Because property value is created through the *combined* efforts of individual owners and the community.⁴⁸ The community, especially an urban community, invests heavily in infrastructure like roads and utilities and parks, in public services like schools and communities, and in the amenities of shopping districts, cultural activities and the myriad aspects that define a vibrant neighbourhood. Dual ownership allows the community to equally protect its social investment

CLTs brilliantly counteract the destabilizing forces of both overinvestment and disinvestment by returning control over market forces to local residents. In places such as Vancouver and Fort St. John where globalized markets are fuelling gentrification and absentee landowners, they permanently remove land/housing from speculation and help to ensure a balanced mix of incomes in a given area. In areas experiencing deteriorating living conditions and the flight of capital, CLTs can infuse new capital and community energy. Most include the fostering of communal values and ventures in their core mandate.

How do they work? A homebuyer is given a long-term lease (60+ years) on the land at a substantially below-market rate and may resell the property only according to a pre-arranged pricing formula (e.g., keyed to the AMI). Properties are resold only to other land trust members in order to eliminate the possibility of black market arrangements. Some land trusts also provide substantial down-payment assistance to households purchasing homes or condominiums on the open market, in exchange for a similar permanent affordability covenant that is placed on the resulting deeds.

Given the high cost of land and new construction in Greater Vancouver, it makes a great deal of sense to focus on the condominium/townhouse market. Preliminary scans suggest that units selling up to the median price range could be made available to low and moderate income purchasers through grants offering a down-payment of between 30% and 50% (30% down on entry-level 2 bedroom apartment would be approximately \$60,000.) By this means 6 to 10 units could be made permanently affordable for the same price it would cost to purchase the average single family detached house.

We propose that CLTs here might also lease entire complexes to nonprofits. This would help to incubate fledgling agencies by reducing their capital costs and linking the renewal of their leases to performance criteria. If CLTs were to include commercial properties in their portfolio, it would

⁴⁷ **Shared Equity Based on Area Median Income** Jacobus examines how three different shared equity models perform in six different market scenarios. He demonstrates to our satisfaction that the option which most consistently balances asset-building with ongoing affordability is the one that uses a resale formula keyed to Area Median Income. This is not the average income of households in a given region but rather the point at which exactly 50% of households earn more and 50% earn less. Median figures are more precise for our purposes, because a small set of very high earners can significantly skew an average.

The AMI index formula calculates the maximum resale price based on the percentage change in the Area Median Income over the time since the homeowner purchased the house. Thus, if the AMI rises at 3% per year, the maximum resale price will rise (relative to the initial purchase price) at 3% per year as well. Indexing to the median income ensures that the home price will only rise in proportion with people’s ability to pay. While an AMI index formula protects affordability over the long term, the exact affordability level at any point in time will fluctuate as mortgage interest rates rise and fall (because interest rates affect a family’s buying power). (14)

The AMI works well because changes in earnings are much more predictable and gradual than changes in the housing market. Nevertheless, no formula can guarantee satisfactory results in all circumstances.

⁴⁸ Marcia Nozick, “Community Land Trusts: Addressing the Urban Land Question,” *City Magazine*, Volume 13.1 (Winter 1991/92), 18-25.

diversify their risk, generate a higher rate of cash flow and/or nurture social enterprise, and give them a stake in a broader cross-section of a given neighbourhood's economy.

Developers are keenly aware of the value home equity has for combating poverty. They also recognize that most large scale healthy communities reflect mixed income and density. CLTs could provide a broker role in helping developers to incorporate these elements into their projects, regardless of size. For instance, CLTs could agree to help a developer lobby for a density bonus (especially where these are not already expressly encouraged by municipal policies) in exchange for a portion of the site being set aside for affordable housing. The CLT would have the expertise to determine what would likely be the target population and form of housing most likely to pass muster during the rezoning and/or development permit process. The CLT could also handle the process for selecting the best non-profit partner to own or manage the non-market units, and hold title until a suitable non-profit is in place allowing the project to continue unabated.

It is a matter for discussion whether it is better to have one regional CLT or numerous municipally-based CLTs. The GVRD is calling for the development of a *regional* housing trust and we feel that will be most effective. While there are more than 100 residential land trusts in the United States, few exist in Canada. They typically are funded through a combination of revenue diverted from government sources (housing funds, property taxes, etc.), philanthropy, and membership dues. Further investigation is needed to determine potential funding sources, concerns of mortgage lenders, and regulatory considerations (such as the Strata Act).

Strategy: New Funding Streams

Very few would contest that multi-sectoral partnership is the only means for achieving the excellence and scale required to end homelessness and close the gap in affordable housing. New funding streams need to be established from all levels of government and the private sector. Many of these recommendations work best when leveraged together. Especially where direct funding is required, such as the construction/operation of non-market units, we encourage a collaborative funding process similar to the Funders' Table of the Calgary Homeless Foundation.

Federal

- Respond to the call from advocacy groups and the Federation of Canadian Municipalities for the development of a Federal Affordable Housing Strategy, on a scale at least equal to that seen in the 1980s
- Establish a Mental Health Housing Initiative as part of the Mental Health Transition Fund outlined in section 16.5.3 of the Kirby report⁴⁹
- Enhance and extend the Rental Rehabilitation Assistance Program (RRAP) to improve access to these programs for high cost urban areas and for *any* tenant population living at or below the Low-Income Cut-Offs
- Work with the Province to secure the following tax measures
 - Reduce or eliminate taxes that discourage new market rental housing construction and/or which reduce affordability
 - Create tax incentives for investing in and maintaining affordable rental housing, including those on leasehold lands
 - Create a low income tax credit to stimulate indirect investment in the construction of new affordable rental housing
 - Eliminate capital gains taxes on properties gifted to private housing charities

⁴⁹ Kirby and Keon (2006), p 461ff.

- Allow homeowners earning up to 120% of the national median income (or some equivalent measure) to deduct the cost of mortgage interest on their principal residences from their taxable income

Provincial

- Invest all of the \$250 million housing endowment fund (created in the 2007 Budget) in acquiring existing and constructing new family-oriented rental housing with an approximate 60/40 mix of subsidized and modest market units; if these properties were brought on line *mortgage-free*, their positive cash flow could replace the \$10 million of annual interest presently generated by the fund
- Work with the Federal government to secure the tax measures above
- Establish a Provincial Rental Tax Credit similar to those in Ontario and Manitoba
- Divert 25% of Provincial Property Transfer Tax annually into capital projects funded through BC Housing
- Increase welfare shelter rates by 50% and update them regularly to reflect inflation and local market conditions; similarly update provincial rent assistance programs
- Allow unrelated adult welfare recipients to share a multi-bedroom rental unit without reducing their shelter allowance, wherever market conditions make it difficult for single adults to find or afford adequate accommodation
- Work with the City of Vancouver to designate the Downtown Eastside and some surrounding neighbourhoods⁵⁰ of long-standing concentrated poverty as a Special Development Zone for 15 years, as recommended by the Downtown Eastside Community Land Use Project

GVRD

- Establish and manage a Regional Affordable Housing Trust Fund
- Lease sites owned or controlled by the GVRD to affordable housing proponents for no cost
- Waive development cost charges for social housing where affordability is secured for a minimum of 20 years

Municipal

- Lease sites owned or controlled by the municipality to affordable housing proponents for no cost
- Levy a ten-year surcharge on property taxes, in the amount of 1.5% of current levels, specifically to help achieve local targets from the regional homeless and affordable housing plans
- For affordable housing projects where affordability is secured for a minimum of 20 years
 - Waive development cost charges
 - Complete the development permit process within 90 days of application
 - Eliminate property taxes
- grant density bonuses on projects of every scale, and allow more than four stories along arterial roads provided at least 50% of the additional FSR is used for permanently affordable units
- increase the minimum FSR set aside for affordable units in major developments from 20% to 30%
- allow secondary suites to be purchasable (i.e., outright approve two-family dwellings everywhere secondary suites are allowed)

⁵⁰ We suggest the boundaries of the Zone be extended somewhat beyond those proposed so far: The area surrounded by Cambie St, the waterfront, Nanaimo St, Venables, Commercial Drive, 12th Ave, Main St, and the Dunsmuir Viaduct includes several distinct neighbourhoods which nevertheless represent a coherent territory due to the significant migration between them (they collectively hold a majority of the City's non-market housing). As a result strong social bonds persist between them, and they share a long history of cultural and socio-economic diversity as well as profound vulnerability.

- adopt a living wage policy for municipal employees and contractors

Private/Non-profit

- adopt a living wage policy for your employees
- Explore “workforce housing” models from the US as a means for recruiting and retaining quality employees (downpayment loans forgiven incrementally for each year of service)
- Establish a regional Housing Foundation to facilitate philanthropy and multi-sectoral collaborations. It could remain a reference and funding body only, or it could additionally own properties itself.
- Establish a regional Community Land Trust, possibly as an arm of the Housing Foundation.
- Provide turn-key social housing: Philanthropists, foundations, and social entrepreneurs can purchase existing stock or build new stock and then lease or donate the properties to nonprofits. Spared the capital outlay, nonprofits can use building revenue as multi-year core funding for their administrative and program budgets, which is otherwise very difficult to secure. In some cases involving large buildings, mixed developments, or low-need tenant populations rental/lease revenue may cover all the non-profit’s costs.
- Use the promise of turn-key arrangements to leverage operating funds from government ministries responsible for the tenant population and from other partners
- Create affordable housing social investment vehicles through banks, credit unions, and investment funds (possibly including a Real Estate Investment Trust to help achieve the goals of the Special Development Zone proposed for Vancouver’s eastside).
- Donate multi-year funding to the full range of external tenant supports which make SROs viable
- Donate multi-year funding for core operating budgets (which are very difficult to secure)
- Fund 24-hour homeless counts at sufficient frequency – possibly twice each winter and once each summer
- Supply additional funding to expand the coordination of events and volunteers around Homeless Awareness Week
- Underwrite visits by delegations from other jurisdictions that have dramatically reduced homelessness and/or increased supply of affordable housing

Noteworthy Published Strategies

- The GVRD’s *Draft Regional Affordable Housing Strategy July 2007* outlines a regional role and expands on three key goals. (1) Increase the supply and diversity of modest cost housing at key points along the housing continuum including: entry-level ownership, low end of market rental housing, non-market housing, and emergency and transitional/supportive housing; identify partnership opportunities to allow low income families and individuals to advance along the housing continuum. (2) Eliminate homelessness across the region: enhance the continuum of housing and supports for those who are homeless; improve the affordability of rental accommodation for low income renters as a means of preventing economic eviction and homelessness. (3) Meet the needs of low income renters: expand the supply of affordable rental housing; maintain the viability of the existing rental housing stock.
- The *Vancouver Homeless Funding Model*, authored by Ken Dobell and Don Fairbairn for the City, is designed to complement VCHA’s *Supportive Housing Strategy* (below). It proposes to purchase and upgrade 500 SRO rooms and supply incremental tenant supports to these; to construct 1,500 new units of supportive housing on 12 City-owned sites concentrated in the downtown core; to allow developers (a) to make equivalent value contributions toward alternate forms of housing either within the site to be rezoned or in other areas, (b) to convert existing reserved sites in exchange for a payment to be applied to other housing priorities, and (c) density and height bonuses in exchange for market rental units or individual supportive housing units on site. The Model hinges on the creation of a Vancouver Homelessness Limited Partnership requiring new

federal tax rulings and regulations for social investors, twinned to a Vancouver Homelessness Foundation.

- Vancouver Coastal Health Authority’s *Supportive Housing Strategy* aims to provide 2,200 additional supportive housing units for people with an addiction and/or mental illness. It would do so by creating 1,540 units through rent supplements in existing market apartments and constructing 660 units in new dedicated or mixed buildings scattered throughout Vancouver over the next 10 years.
- The *Final Report of the Inner-City Inclusive Housing Table* recommends 25 actions to achieve the 5 commitment statements regarding housing legacy made by the Vancouver Olympic Bid Corporation and its member Partners. The Table consists of 25 stakeholder organizations and agencies. It urges that by 2010 at least 3,200 social housing units be constructed; 800 existing units be acquired or leased; 200-250 units be constructed for Olympic workers and converted to social housing after the Games; and that additional operating subsidies be secured to expand and deepen the mix of non-market and low-end market units resulting from the Southeast False Creek Olympic Village. Its recommendations include regulatory, policy, and funding changes for the City and the Province.
- The Downtown Eastside Community Land Use Project is an initiative headed by Milton Wong, Chairman of HSBC Asset Management Canada and Chancellor of Simon Fraser University. “Through market and non-market mechanisms, [DECLUP] seeks to improve the stock of low-income housing in the area while supporting increased affordable housing throughout Greater Vancouver. Beyond basic shelter, the project works to support and strengthen the community’s systems of health, social, and cultural resources.” This project reflects a multi-sectoral, community-driven process and proposes specific land use principles, a Special Development Zone, a Special Development Levy Trust Fund, and a non-profit Community Development Corporation.

Strategy: Regional Christian Housing Trust

Although our record is by no means spotless, nonetheless the two thousand year history of the Christian community bears ample testimony to our capacity to catalyze positive social change. A partial list of the more recent social milestones initiated by us or achieved with our substantial involvement includes universal education and health care, the abolition of slavery, the protection of minority civil rights, the labour movement, prison reform, child welfare, and the very notion of a social “safety net” for the poor. So it is not coincidental that we have a great deal to offer efforts to end homelessness and to supply affordable housing and support services.

First we will outline what we see to be the foundational assets of the Christian community. Then we will sketch a structure for building upon these capacities.

Housing Expertise & Stock

Local Christian agencies are among the largest and finest non-market housing providers in the province. Only the government provides more non-market housing in aggregate. The **emergency housing** system would collapse without the keen participation of Christians, who oversee most emergency shelters beds and a sizeable minority of safe houses. With regard to **transitional housing**, Christians provide nearly all of the units in our region designated for refugees and refugee claimants as well as a significant portion of the units for recovering addicts and women and their children escaping violence. **Supportive permanent housing** for seniors and (on a much smaller scale) for the mentally and physically disabled accounts for the large majority of Christian housing units. A small proportion of Christian housing is geared to **independent living** and focuses on low-income singles in the Downtown Eastside and low-income families in the suburbs.

Developable Property & Sustainable Funding

With “bare lot” value comprising up to one third of the final cost of housing (somewhat less in outlying areas), cheap land is a critical affordability factor. A few non-profits and many congregations have **parking lots, land, and other properties** which could be used for new developments. In the City of Vancouver and in the denser centres of many other municipalities, these parking lots taken together represent the largest undeveloped spaces other than school and park lands. In the outer municipalities, churches frequently have lots under pavement or grass which extend for half a block or more. It is important to note that congregations *do not need to give up title* to their properties for them to be used for affordable housing. Long-term lease agreements are commonplace among housing providers. We encourage the church always to retain ownership of its land, or if it is sold, to reinvest the proceeds into some other more missionally (as opposed to mere financially) advantageous real estate.⁵¹

Most congregations that own buildings have substantial **equity** which could be leveraged or pooled into projects on other sites through a process similar to how **denominational Development Funds** are used to build churches, camps, and ministry centres. In fact, these denominational Funds could plausibly be engaged directly, given the severe barriers in some municipal contexts (especially the City of Vancouver) to the construction of new church buildings and even the renovation of existing sites. These Funds could legitimately underwrite new mixed developments of residential, retail/office, and “sacred” spaces, especially considering the precedents of store front churches, café ministries, inner city missions, and the morphing of traditional ecclesiastical structures & mission to address our 21st Century, post-Christian culture.

A sizeable number of congregations are facing closure over the next two decades. The assets of some of these are governed by denominational offices. But in most cases congregations themselves have the right to dispose of their property or else have a strong voice in their disposition. Where such properties aren’t bought by other congregations or re-developed for affordable housing, we strongly urge that at least some proceeds from their sale be invested in a Christian Community Land Trust, as detailed below. This would be an excellent way to establish a permanent legacy in keeping with the missional values which originally constituted these churches as worshipping communities.

Churches are able to **raise funds** through their membership for capital campaigns and, more importantly in the long run, to sustain the support services crucial to best-practice housing initiatives. While few congregations would be able on their own to cover the capital and operational costs of a housing project, numerous examples in the Lower Mainland and North America demonstrate that even a modestly-sized coalition of churches in a neighbourhood can. Generally, these congregational funds flow to a partner parachurch service provider.

Individual Christians have assets beyond our tendency to donate more than the general population. We are eager participants in and innovators of **socially-conscious investment schemes**. Given our aging demographic, a growing proportion have paid off our mortgages or soon will. Regardless of age, all of us who own property have realized astonishing **windfalls of home equity** in the current real estate market. Through creative and careful finance arrangements, this equity could be tapped for the mutual benefit of all. For instance, seniors who are land-rich yet cash-poor could pool the sale proceeds from their single family dwellings to help create multi-family complexes, thereby securing for themselves (1) a safe, affordable and communal living situation without needing to move away from their cherished neighbourhoods, (2) an income stream since their equity would pay for their own suite *and* part or all of another, and secure for low-income households (3) an affordable rent since these seniors wouldn’t

⁵¹ In a sense, through the tax laws it has been assumed that Churches and Societies land is held in trust for the common good and so have been exempted from taxation. Tax exemption encourages both churches and societies to ask, “Since an asset has been entrusted to us by both God and society, how shall we utilize it to build shalom?”

require market returns to meet their own needs. We can convert underused portions of our homes into **secondary suites** as described above..

Social Capital

The Christian community enjoys enormous social capital, which can be described as follows.

- **Multi-sectoral Expertise:** Because we span the full spectrum of knowledge and skills, life experiences, and spheres of influence., we have unique potential to formulate comprehensive solutions to address the root causes of homelessness and poverty.
- **Radical Diversity:** We are just as diverse in ethnic heritage, socio-economic status, and political commitments.
- **Reconciliation:** Yet because we are committed to a higher unity in Christ and commanded to humbly serve God and neighbour, we have learned how to negotiate differences, foster non-partisan support, nurture grassroots movements, and teach the democratic art of balancing the rights and responsibilities of individuals and society alike. When we are at our best, striving to be true to our calling and gifts, we are the reconciling and healing community *par excellence*.
- **Moral Authority:** Even in a highly secular environment such as Vancouver, and despite egregious moral lapses (such as complicity in oppressing Aborigines), the church-at-large still commands attention as a voice for justice. The public expects us to stand alongside the poor and joins us when we do.
- **Involvement:** Not unexpectedly, then, Christians gravitate toward the “helping” professions and volunteer their time, as they do their finances, more than the population at large.
- **Local Focus:** Congregations and non-profits often possess knowledge of neighbourhoods and neighbours which is largely inaccessible to outsiders. Local Christian ministries can therefore be helpful connecting points between local residents, government officials, and organizations.

Limitations

Our foundational resources are considerable – perhaps unmatched in their breadth by any other single group. Consequently, we urge bold initiatives for capitalizing on them. We quickly acknowledge, however, that even if the full potential of the Christian community were mobilized, we would only be able to cover a fraction of the need. This ought to be sufficient warning against a certain triumphalism sometimes evident in parts of the church-at-large.

But beyond the obvious fact that Christians can’t cover the cost of ending homelessness and closing the gap in housing affordability, we humbly acknowledge that we don’t have all the answers either. We have a great deal to learn from our secular peers. And if we have sizeable untapped assets, surely it is because we have ignored the gospel call to share God’s abundance with the poor or else have failed in imagining how to do that. We must confess that we frequently fall short of our own ideals. We are prone to the same personal and organizational dysfunctions as everyone else and have not always partnered well or at all. Partnership aids accountability. In short, churches and parachurch service providers need the broader community as much as it needs them. On this equal footing and for mutual benefit, therefore, we also propose to deepen the engagement between the Christian community and its societal partners.

Establish a Regional Christian Housing Trust

Effective faith-based charitable housing trusts abound in cities across North America such as Toronto, Ottawa, New York and Baltimore. There are numerous advantages to having a housing trust specifically for the Christian community. Such an organization would help to

- forge and sustain a cohesive movement for Christian housing in our region

- give us greater freedom to pursue our distinctive values and priorities, while augmenting secular efforts
- achieve consensus on best practices for Christian housing and ensure the highest standards of design and function
- expand the organizational capacity of Christian housing providers
- nurture innovation
- provide technical assistance, research, and educational programs
- generate closer ties between parachurch housing providers and congregations, partly to improve resourcing for both, but mostly to encourage mutual transformation for tenants and parishioners
- pool assets for larger impact
- attract funds from denominational, congregational, and philanthropic partners who share the same worldview and values
- encourage social investment through a Revolving Loan Fund, particularly from small investors
- give the Christian community a weightier voice in public dialogue regarding housing-related matters

The chart below sketches the structure and function of what we have in mind. The centre piece is a **Christian Community Land Trust**. For the reasons given in our earlier discussion of CLTs, we believe this represents the best way to assist low income households to end generational poverty. By creating subsidized units wherever low and moderate income households want to live, it also augments the social sustainability of our region and helps to stabilize congregations struggling with high rates of turnover due to parishioners leaving for lack of housing options. Investment of this kind yields long term dividends not least because congregations come to have an increasing interest in their local neighbourhoods.

We propose that the CLT acquire existing affordable rental complexes *mortgage-free*, managing the properties itself or contracting out to existing parachurch non-profit housing agencies. Well-managed family-oriented complexes generate positive cash flow which would then yield down-payment subsidies for qualifying households purchasing entry-level market condominiums or townhomes. These units would in turn permanently come under the CLT through resale agreements. As the value of its properties grow, the CLT could periodically tap a portion of its equity to convert or construct additional rental properties. Such a scheme protects existing affordable housing while simultaneously creating a self-sustaining funding stream for new units.

To accommodate the benefits of mixed developments (again, as discussed above) and to diversify its investment portfolio, the CLT could also acquire strategically located commercial properties. Although it would primarily lease to private households, it conceivably could be used to incubate parachurch community housing and social service organizations too.

Community Land Trusts are excellent ways to protect and convert existing stock, but they take time to achieve scale, they offer few if any cost savings for new construction, and they have limited ability to generate equity for other *agencies*. A **Revolving Loan Fund** could balance off these shortcomings and add the significant benefit of opening a way for institutions, churches and small investors to participate in the vision. Housing trusts have many sources of investment, not least from the philanthropic sectors, yet perhaps surprisingly they can successfully attract large sums collectively from people of moderate means. For example, the Institute for Community Economics birthed the residential land trust movement in the US in the 1960s and in 1979 launched a revolving loan fund. Today, that fund is capitalized at over \$13 million, and “consists of more than 400 socially concerned individual and institutional investors and over 50 community-based borrowers. Over 80% of ICE's loan fund investors are individuals, with the balance comprised mostly of religious organizations and

foundations.”⁵² We believe this represents an excellent opportunity for employing the financial assets of denominations, congregations, and homeowners who have accrued windfall equity in a relatively low-risk, socially conscious manner.

Our proposed Christian housing trust would also offer **forgivable loans and grants** to channel donations of property and cash to strengthen the equity position and core operating budgets of Christian housing-related nonprofits. Forgivable loans and grants also create incentive to deepen subsidies for tenants of newly constructed/converted units.

Beyond protecting and financing housing units, the trust would engage in a variety of activities and programs aimed at building the organizational capacity and social capital needed to sustain its objectives within the context of the Christian community itself and society as a whole.

We want to emphasize that a regional Christian housing trust would not endanger existing streams of funding but rather would leverage them by opening new ones. This is a critical need especially for the majority of housing providers, which are too small to have a development officer.

We recommend launching the housing trust as a collapsible designated fund within The Vancouver Foundation, so it can begin immediately under a trusted umbrella while its permanent structure takes shape over the next 6 to 12 months. It might best reside ultimately within the Christian leadership foundation we propose below.

Suggested Priorities on the Housing Continuum

It makes sense to capitalize on the Christian community’s considerable expertise mentioned above: emergency shelters and safe houses, residential addiction recovery programs, housing services for battered and/or sexually exploited women and their children, group homes for youth at risk, and refugee settlement houses.

In addition to these, we strongly recommend that we give more priority to supportive housing for the hard-to-house, *low-income* seniors, and the disabled.

Nevertheless we suspect that our greatest long-term impact might well be in radically expanding housing for low and moderate income *families*.

Stabilize Existing Christian Housing and Facilitate Projects in Development

The first priority logically would be to stabilize existing Christian housing by advancing their equity position and reinforcing their core operating budgets for tenant supports. Many of our housing providers are leasing their residences and/or struggling to raise funds to subsidize the capital costs of accommodating their tenants. Operating budgets for support staff are notoriously difficult to fundraise. Consequently, the future of their tenants’ housing and supports, not to mention the agencies themselves, are chronically precarious. By providing mortgage-free we could (1) protect non-market stock, (2) provide a perpetual source of operating monies through rental incomes, and (3) give the agencies substantial equity for future expansion. This would lessen their yearly financial challenge.

⁵² iceclt.org “ICE’s Revolving Loan Fund (RLF) has loaned almost \$44 million, representing more than 445 loans to community organizations in 30 states and facilitating the development of more than 4,500 housing units. ICE’s principal lending goes to community land trusts, limited equity cooperatives, and community-based nonprofit organizations creating housing that is permanently affordable to people with lower incomes. Funds from the RLF are commonly used to finance land acquisition and the acquisition, construction and rehabilitation of housing. Other frequent uses include the acquisition of office space or other property by a nonprofit community service organization.”

A number of agencies, large and small, are actively seeking to acquire or build additional properties. Though not all capital campaigns aim for 100% capitalization, ideally these projects could be completed mortgage-free for the reasons given above

CHRISTIAN CHARITABLE HOUSING TRUST

| | Community Land Trust | Revolving Loan Fund | Forgivable Loans & Grants | Operations & Programming |
|--------------------|---|---|--|---|
| Funding: | Majority of Trust principal Designated donations of cash & property Lease payments Sale of CLT properties | Investors <ul style="list-style-type: none"> • Individuals • Congregations • Denominations • Religious Orders • Foundations • Social Investment Funds Loan repayments Small percentage of Trust principal Equity from silent second mortgages Designated donations of cash | Interest on Trust principal Designated donations of cash & property | Lease Payments Program revenue Fees from RLF and CLT Designated donations of cash |
| Recipients: | Lease-holders <ul style="list-style-type: none"> • Low & moderate income households • Parachurch community service organizations | Congregations Parachurch community service organizations Homeowners | Parachurch community service organizations Congregations Homeowners converting secondary suites | |
| Activities: | Acquire & <i>hold</i> an expanding portfolio of residential and commercial properties (emphasis on existing rental complexes, new condos & mixed developments) Key the resale formula to a percentage of the GVRD's Area Median Income to balance subsidy retention with building equity for homeowner | Finance the acquisition, construction, or rehabilitation of residential and (secondarily) commercial property Create secondary suites for affordable rental Minimum investment of \$500 for one year Investor suggests interest of 0% – 3.5%, with longer terms earning more | Finance the acquisition, construction, or rehabilitation of residential property Offset the cost of tenant support services and core operating budgets | Research & analysis Technical assistance Faith/public education Liaising with other sectors |
| Rationale: | Build equity for low-income households to end generational poverty Pool assets to leverage equity for new projects Evidence the biblical spirit of "Jubilee" Ensure permanent affordability | Build equity for organizations Allow for recapture of capital Attract institutions & non-wealthy investors Approximate peer-lending Augment the slower process of a CLT | Build equity for organizations Allow gifting of properties to non-profits Create incentive to deepen subsidies for down-payments & rent Augment core operating budgets, or reduce them by eliminating need to lease | Build the organizational capacity and social capital needed to sustain the Trust's objectives within the context of the church-at-large & society |

Strategy: Metro Vancouver Leadership Foundation

Throughout this report we have encouraged Christian concern and action regarding homelessness and affordable housing be driven by a more foundational interest in the holistic well-being of our city region and our neighbours, particularly our most vulnerable neighbours. This has led us to underscore that social housing projects of any kind ultimately succeed only when they become vitally linked to a broad array of formal and informal supports for people at risk. These supports need to be linked to services that help people secure adequate income, not least through community economic development initiatives. For Christians, these objectives are carried out not only through professional para-church agencies but also through social networks which foster mutual aid to both people at risk as well the parishioners of nearby congregations. We believe all congregations are called to be communities of healing, support, reconciliation, and advocacy.

A mandate this comprehensive is beyond the scope of a housing trust. It calls for a charitable foundation charged with networking, mobilizing, equipping, and resourcing the entire metro Christian community for urban ministry.

A growing number of precedents for such an approach have arisen in the United States. They have come to be termed “intermediary organizations” for the way they facilitate trans-denominational and multi-sectoral collaboration. Although they occasionally directly provide social services themselves, they more typically serve as catalysts and coaches. Each takes on the form and function most appropriate to their city region. A recent nationwide study of these intermediary organizations in the US has demonstrated they are making “enormous contributions to the scope, scale, and effectiveness of grassroots, faith-based social service agencies, and often do so at low cost.”⁵³ As a result, the quality of life for entire neighbourhoods (and in some cases whole metro regions) has measurably improved.

Following the examples of Christian organizations such as the Pittsburgh Leadership Foundation and One By One Leadership (Fresno, CA), we propose the formation of a Metro Vancouver Leadership Foundation. Logic suggests this foundation would become the umbrella organization for the Christian housing trust proposed above. In any case, it would extend the housing trust’s philosophy of grassroots community/economic development into the full spectrum of needed services.

The final form and functions of the leadership foundation would need to be determined through broad consultation first within the Christian community and then with our public, private and secular non-profit partners. However, because metro Vancouver is in crisis, we suggest the foundation be formed quickly and as a starting point be tasked with

Financial Leadership

- Setting up and managing the Christian Housing Trust
- attracting and leveraging funding for qualified Christian capital projects and services designed to address poverty and other priorities set by the Christian community as a whole
- Providing seed money and capacity building funds for qualified Christian projects and services

Theological Leadership

- helping congregations better understand the gospel call and historical precedents for holistic ministry rooted in the concept of shalom – clarifying the vital link between spiritual reflection and practical action, moral renewal and societal justice

⁵³ Sherman (2006), p 7. See also Barbara Elliott, *Street Saints: Renewing America’s Cities* (Philadelphia: Templeton Press, 2004), pp 149-226.

Planning Leadership

- identifying large-scale priorities and objectives through proactive research and inclusive planning with the poor, service providers, churches, funders, community groups, and our governmental and secular non-profit colleagues
- further equipping parachurch organizations and congregations to understand and serve their *local* neighbourhoods and specific populations in need
- conducting its business according to critical time paths and measurable deliverables which would be reported on quarterly.
- giving particular attention to the needs of children and youth

Collaborative Leadership

- facilitating the development of strong bonds between parachurch service providers and congregations, particularly within any given local context.
- facilitating communication and collaboration across socio-economic, sectoral, denominational, and geographic boundaries
- conducting workshops, conferences, and retreats to achieve the above
- convening focus groups that would determine and publish best practices – and evaluation procedures – for housing and serving various populations in need
- tracking the effectiveness of Christian social services, especially those funded with help from the leadership foundation
- celebrating and circulating success stories
- mentoring emerging leaders (including students), especially those from grassroots efforts and populations in need

In short, the leadership foundation would exist to build the organizational capacity of individual agencies and the Christian community as a whole. It would do so with a concern for evidence-based excellence. And it do so with the overarching goal of nurturing personal relationships that would be mutually transforming as strangers become family on the journey toward wholeness in Jesus Christ.

To ensure the long-term sustainability of its intermediary role, we propose that the leadership foundation be provided with endowment funds for its administration and core programming as determined through consultation, and that it additionally become a conduit for donations to specific projects. Again, as with the housing trust sketched above, we emphasize that funding role of the leadership foundation would not endanger existing streams of financial support but rather would leverage them by opening new ones.

Partnering with the Christian Community

Our long history of catalyzing societal action around a broad range of poverty-related issues, our wealth of experience in housing and supporting a wide variety of at-risk populations, and our considerable human and financial resources make the Christian community a very strong partner for philanthropists and government ministries.

One objective for this report is to foster dialogue around the distinctive nature and role of the Christian community in addressing social needs and justice, so that a consensus may emerge within the church-at-large and beyond it that results in united action. From our (the authors') perspective, Christians are distinct in part because we seek to

- recognize all persons are created in the image of a God and are therefore immeasurably worthy regardless of circumstances;
- be compassionate and non-judgemental, since we ourselves have benefited from God's grace and mercy
- emphasize how a God who is "Three-Persons-in-One" (Father, Son, and Spirit) inextricably binds together private and public life: personal identity is shaped greatly by social circumstances, and the individual finds personal fulfillment through blessing the community with his/her divinely given capacities (what is *truly* good for the individual is truly good for everyone else)
- ensure our congregations are healing communities where everyone is changed by encountering a loving Creator who is able even to redeem the most badly distorted identities and to restore the most fractured of relationships
- overcome socio-economic barriers, not by attempting to lift the poor and marginalized to some more estimable position, but by bringing people on both sides of such divides to a new place of understanding from which they all may share in the gifts and resources each needs from the other
- underscore that environmental, economic, and social sustainability are fully integrated with one another in the prime task of stewarding Creation, which belongs to God alone - all claims to property and rights are contingent on this higher calling
- learn from the successes and failures of our centuries of service to others.

The question of how to maintain proper separation of church and state will need to be answered through the dialogue we mean to foster. Some boundaries seem obvious. Virtually all parties would agree that "teaching doctrine, leading liturgy, and giving pastoral counsel" (Immigration Canada's criteria for the "religious worker exemption" on work visa applications) fall outside government control and funding streams. Yet Christian spirituality, like Aboriginal spirituality, is holistic. Pastoral concern is not finally separable from professional care. Healing and reconciliation are not mere emotions, and ultimately rest on changed beliefs.

We would also caution that Christians can easily be co-opted into agendas other than their own. Evidence from more than a decade of deepening partnership between the United States government and faith communities – which reached historic proportions under George W. Bush with the establishment of the Department of Faith-Based Initiatives – clearly indicates how a hyper-politicized funding and oversight process together with inflexible ideology can compromise the best of intentions. And it is always possible for governments to give a dollar to non-market housing and social services while cutting fifty cents from the social welfare budget.

Careful thought needs to be given to the role of philanthropy in an era when the gap between rich and poor is rapidly expanding. We especially applaud the growing trend that sees major donors investing their time and skills as much as their disposable income. Nothing yields mutual transformation like direct relationship.

All of this is to say that partnership entails accountability, and that accountability cuts both ways. The result is a stronger, more beautiful social fabric.

References

- Bradford, N. 2002. *Why Cities Matter: Policy Research Perspectives for Canada*. CPRN Discussion Paper F|23. Ottawa: Canadian Policy Research Networks.
- Carnegie Community Action Project. 2006. *Why SROs Matter*.
- City of Vancouver. 2002. *City of Vancouver Principles of Sustainability*.
- City of Vancouver. 2005. *Housing Plan for the Downtown Eastside*.
- City of Vancouver. 2007. *2007 Survey of Low-Income Housing in the Downtown Core*.
- Cooper, Merrill. 2006. *Social Sustainability in Vancouver*. Canadian Policy Research Network.
- Davidson, Jill and Annita Lee. 2005. *Homeless Action Plan: City of Vancouver*.
- DeGroot-Maggetti, Greg and Rebecca Siggner. 2004. *Poverty in Canada and Working with the Poor: A Report for World Vision Canada*. Public Justice Resource Centre.
- Eby, David et al. 2006. *Cracks in the Foundation: Solving the Housing Crisis in Canada's Poorest Neighbourhood*. Vancouver: Pivot Legal Society.
- Goldberg, Michael et al. 2005. *On Our Streets and In Our Shelters: Results of the 2005 Greater Vancouver Homeless Count*. Vancouver: Social Planning and Research Council of BC.
- Greater Vancouver Regional Steering Committee. 2005. "2001 Census Bulletin – Households and Persons At-risk of Homelessness."
- Green, Elizabeth. 1999. *Transitions from Childhood to Youth and Adulthood: Background Paper for First Call: the BC Child And Youth Advocacy Coalition*.
- Heisz, Andrew. 2006. *Canada's Global Cities: Socio-economic Conditions in Montreal, Toronto, and Vancouver. Trends and Conditions in CMAs*. Analytical Studies Branch. Catalog No. 89-613-MIE, No. 010. Ottawa: Statistics Canada.
- Hume, Mark. "Dead-end Streets: Vancouver's losing struggle with homelessness, suburbs can't escape city's disturbing trend" *Globe and Mail*, 6 December 2006.
- Jacobus, Rick. *Shared Equity, Transformative Wealth*. 2007. Centre for Housing Policy.
- Jacobus, Rick and Jeffrey Lubell. 2007. *Preservation of Affordable Homeownership: A Continuum of Strategies*. Centre for Housing Policy.
- Kirby, Michael and Wilbert Joseph Keon. 2006. *Out of the Shadows At Last: Transforming Mental Health, Mental Illness and Addiction Services in Canada*. Ottawa: The Standing Senate Committee on Social Affairs, Science and Technology.
- Kraus, Deborah, Luba Serge, and Michael Goldberg. 2005. *Homelessness, Housing, and Harm Reduction: Stable Housing for Homeless People with Substance Use Issues*. Ottawa: Canada Mortgage and Housing Corporation, The Social Planning and Research Council of British Columbia
- Kraus, Deborah, Jim Woodward and Teya Greenberg. 2007. *Vancouver Youth Housing Options Study*.
- McClanaghan, Dale and Jason Copas. 2006. *Greater Vancouver Affordable Housing Supply Analysis*.
- McClanaghan, Dale and Jason Copas. 2007. *Housing Affordability in Greater Vancouver: An Update of Housing Affordability Indices*.
- Pratt, James. *Greater Vancouver Cold Wet Weather Strategy: 2005-2006 Evaluation*. Vancouver: James Pratt Consulting.
- PriceWaterhouseCoopers. 2004. *Forecast Demand for Affordable Housing in Greater Vancouver*.
- Sherman, Amy. 2006. "Executive Summary, Empowering Compassion: The Strategic Role of Intermediary Organizations in Building Capacity Among and Enhancing the Impact of Community Transformers." Charlottesville, VA: The Hudson Institute.
- SPARC BC (Social Planning & Research Council of BC). 2003. *Three Ways to Home: Regional Homelessness Plan for Greater Vancouver*.
- Styan, Jack. 2004. *Connecting to Citizenship: Social Policy Recommendations to Address Isolation and Loneliness*. Vancouver BC: PLAN Institute for Citizenship and Disability.
- Wind, Tricia. 2006. *An Overview of Child, Youth and Family Poverty in Ottawa and Anti-Poverty Responses*. Toronto: World Vision Canada.
- Woodward, Jim et al. 2006. *From Shelter to Home ... Greater Vancouver Shelter Strategy, 2006 – 2015*.

Appendices

Appendix A. Draft Greater Vancouver Manifesto

At the 2006 StreetLevel Conference, the Evangelical Fellowship of Canada released its *Ottawa Manifesto*. This historic document - aimed at the Christian community, Parliament, and the Canadian public – lays out why poverty and homelessness are for the first time being placed at the very forefront of conservative Christian political advocacy. The document has garnered wide support, even among non-conservative Christian groups as well as other faiths. It can be found at www.streetlevel.ca/manifesto.

What follows is a suggested version for our regional context. We invite dialogue to hone this draft so that it may be launched in a final version, with signatories and a press release, early in 2008. While we have provisionally titled it to reflect the primary catchment area of this report, we recognize this manifesto might best be oriented to the Lower Mainland or indeed the entire province.

Poverty & Homelessness – Our Joint Responsibility

We, the members of the Christian faith community of Greater Vancouver, are representative of the many British Columbians who believe that the care of poor and vulnerable people of all ages is a central tenet of our own faith, of good government, and of responsible, compassionate citizenship. We have already committed significant personal and organizational resources towards addressing poverty and homelessness. We are therefore concerned to see poverty and homelessness growing at alarming rates. The time has come to add our public voice for further joint action which results in long-term comprehensive solutions to this crisis.

The repeated testimony of the Bible – which reaches its pinnacle in the teaching and example of Jesus - reveals that God specifically values those who are poor and ostracized as having been made in His image. They are inherently precious to Him. We are convinced of the fundamental dignity and worth of each and every human being, without qualification.

Homes, Not Just Housing

Home is more than a roof over our heads, it is a place to call our own that is safe, secure and promotes dignity; a place which fosters healthy relationships within vibrant community. Home is a stable environment that helps provide opportunity for education; for meaningful work with liveable wages; and for worship, dreaming, and play. Housing initiatives need to take these values into account and aim at creating far more than “affordable” space.

Compassion Demands Action

Differences in life circumstances – such as homelessness – may frighten or repulse us. These perceived differences may cause us to further distance ourselves, until we can easily justify our non-engagement with people who are poor and homeless, who have the same needs and longings we all share.

Informed compassion is more than a feeling. It compels us to take action. Jesus’ compassion, shown through his life and death and resurrection, leads us to seek out people who live beyond our “comfort zones,” and motivates us to learn about their lives. Such knowledge and intimacy leads us to action and advocacy. Resources which result in real change in the lives of people – such as dignified housing, meaningful work, or access to health care or education – stem from such relationships.

The True Cost of Poverty

Abandoning people to poverty increases health problems, welfare rolls, and jail populations – all major burdens for governments and tax payers. Living in poverty diminishes a person’s hope and sense of worth – especially for children born into poverty. Lack of funds can lead to a lifetime loss of creativity and gifts – a loss for all of us. Affordable housing - along with needed supports - not only saves money but provides the base for building stability in lives so necessary for growth and societal involvement.

Justice & Mercy Define Good Government

A key measure of healthy society is how our standard of care for the most vulnerable among us. We expect good government to formulate policy that is both just and compassionate to those who are in need. The Bible teaches that care of people who are poor, oppressed or marginalized is central to both our role as people of faith, and the purpose of government. People of faith have a responsibility to provide moral leadership by making a priority of caring for people who are poor, and particularly people who are homeless.

Government Responsibility Does Not Excuse Church Apathy

While various levels of government clearly have a responsibility to address these matters, the faith community’s responsibility is to express God’s love by caring in practical ways. As communities of faith, we have different capacities than governments or social service organizations. We must be ready to provide creative leadership in some circumstances, partnership in others, in order to create realistic, dignified and sustainable options for people who are in poverty or homeless

The Faith Community Is a Good Partner

With a history of success as the largest non-government service providers to the poor and homeless, the faith community has the experience and expertise to expand involvement. Christian teaching emphasizes the giving of oneself and ones resources as part of our faith. Based on this ethos, we can often achieve more with less, while offering a wealth of knowledge and strength of community for the enrichment of all.

Christian groups are encouraged to support and partner - when appropriate - with government and community initiatives aimed at the substantial reduction of homelessness, poverty, and their root causes.

We recognize that we cannot operate alone, but are most effective cooperating with others. Through strategic partnerships, the leveraging of private philanthropic investments, and the careful stewardship of funds, we can most effectively serve those who are hurting.

Therefore, To Our Brothers and Sisters Who Struggle With Poverty & Homelessness, We Commit to...

LISTEN carefully to you, for you are our greatest teachers.

LEARN all we can about the systemic, sociological, economic, cultural and spiritual deficits that have impacted your lives. We will seek out the knowledge others have acquired, and teach what we ourselves have learned to those who want to care more effectively for people who are poor or homeless;

ACT with diligence and integrity to create with you healthy, nurturing relationships, and safe,

secure, dignified homes;

SPEAK on your behalf when your own voices are not heard, and support you in speaking for yourselves, to the end that British Columbian churches, governments, media and businesses would make the substantial reduction of homelessness, poverty and their root causes a high priority; *and*

COOPERATE with others so committed, respecting differences of approach and philosophy.

Appendix B. Draft Matrix for Evaluating Housing Proposals

The Greater Vancouver Manifesto suggests the following outcome-based criteria for vetting housing proposals.

Service Delivery Model

- How well does it balance institutional and professional requirements with grassroots community development principles and practices
- Is the model based on the assets/strengths of its target population and community?
- Is person-to-person mutual aid the unifying and directive element? To what degree are all staff, volunteers, and Board members expected to enter into mutually transforming relationships with the target population?
- Does the model demonstrate shared vision and collaborative procedures/services with partner agencies, churches, neighbourhood groups, and other stakeholders – including governments and secular agencies when appropriate?
- Is community nurtured by giving equal influence to all stakeholders, including those being assisted?
- Does the model build capacity for all involved and social capital in the neighbourhood?
- Does it nurture an expanding network of informal social supports?
- Does the model include multiple entry points for clients?
- Does the model reflect best practices for its target group? What evidence does it offer that these are in fact best practices?

Stewardship

- To what degree do the design and materials of the site and structure(s) contribute to a healthy local ecology and minimize overall negative environmental impacts?
- How will donations and investments be stretched the furthest? How will they be leveraged? What safeguards are in place for their efficient and effective use? How can donors and investors be involved personally? What influence will they have in decisions being made?
- What evaluation and accountability measures will be in place? To whom will the project be accountable?
- What is the history of success for this approach? Has it been tried before?
- What objective criteria have been established to determine the capacities of the proponent organization prior to their presenting a proposal?
- What will happen to the property and/or capital assets, if the housing project or proponent organization is terminated?

Feasibility

- Is the proposal based on a competent needs assessment?
- Does the proposal include a viable business plan?
- Does the business plan afford each employee liveable wages and quality benefits?
- Does it require capital expenditures as well as seed money for start-up costs and/or staffing and program expenses? What are the ongoing costs?
- If there is a social enterprise aspect, how long will it take to become self-sustaining?
- Is it sellable to potential private investors? Is it sellable to government investors?
- Does the model fit its neighbourhood in terms of scale, architecture, and local community assets?
- What are the projected effects on the neighbourhood? How will these be quantified periodically? Does the proposal address NIMBYism by referencing adequately agreed upon solutions?

Appendix C. Shalom, Justice and Salvation

Here we offer an expanded, more theological, version of the section above entitled “A Judeo-Christian Vision of Sustainability.”

The Web of Relationship

The Hebrew word *shalom* points to the all-encompassing experience of well-being that results from the harmonious, equitable interdependency of everyone and everything in a given place. Shalom is rooted in the belief that God created and sustains the universe, especially the Earth, as a place of beauty and abundance signalling- God’s gracious character - a place, Scripture makes clear, that God considers home. God created humanity to help manage this household and cultivate its full potential. We were sculpted out of dirt into God’s image to emphasize both our humble connection to the Earth and our prime responsibility to care for it as co-labourers with the Creator. Ecology means “earth household” and ensuring the health of the environment is positively central to all human endeavour and all the more so to Christian calling.

Similar to Aboriginal worldviews, Judeo-Christian belief in a Creator/Sustainer leads to the conclusion that the “moral fabric” of the universe is inseparable from its other structures. If the created order is designed to demonstrate God’s character, then naturally Creation suffers when we use any part of it in ways that go against God’s character. (This helps to explain why the Earth shared in the divine curse that resulted from Adam’s and Eve’s sin.) A damaged Creation is less able to supply the abundance on which we ultimately depend for our livelihood.

It is easy to show how economic sustainability clearly rests on ecological sustainability. Perhaps less obvious is the further implication that, since humanity is part of Creation, we cannot mistreat or ignore each other without eventually ruining both the environment and the economy. Prime evidence for this can be found in the explosive growth of grand-scale resource extraction, slums, and violent conflict in “developing countries.”

But none of this would be news to Moses who (in Deuteronomy 10 and 11) warned a group of liberated slaves that, if they wanted to live long in the Promised Land and to enjoy its astonishing fruit peaceably on their own family plots, they must demonstrate love for God and neighbour in the very same way God had shown love for them by rescuing them from their oppressors. If they fell into the same idolatrous habits that caused the Egyptian Pharaoh to exploit them, then the Land would wither and they would be exiled.

Shalom arises when human practice reflecting divine character maintains this tight-woven fabric of ecology, economics, and society. In Scripture, these practices begin with the observance of Sabbath and Jubilee, are carried forward through the ministry of Jesus, and end in a vision that sees God and humanity, heaven and earth, Garden and City, perfectly wedded. The Sabbath starts with the fact that God “rested on the seventh day” after creating the universe. Humans are to follow this example every seventh day, seventh year, and seventh Sabbatical year (i.e., the fiftieth or Jubilee year). The essence of Sabbath goes far beyond a weekend holiday. It is a holy time of relaxing into the Creator’s care, restoring not only body and mind but also relationships as God multiplies the yield of Creation even while we rest. Earth, animals, and humans all share in this rest. By stepping back from our work, we see all the better how the fruit of our individual labour is rooted in God’s gracious providence and is therefore neither wholly our own nor meant for our exclusive enjoyment. We are learn to balance our lives through practicing the Sabbath laws. Through practicing the Jubilee laws, we learn to balance our livelihoods with those of our neighbours, starting with the most vulnerable.

Justice for the Marginalized

Biblical teachings of justice center on God's particular concern to protect and uphold the economically and socially marginal. Although temporary hardship may be inevitable, nevertheless systemic poverty and class division were evils to be eliminated. For instance, every seventh (Sabbatical) year debts were to be forgiven and indentured servants were to be released.

Real estate practices probably evidence the most striking contrast between this ethic and our present cultural understanding of property. Land belongs to the Creator. God entrusted each household with stewarding an share of it, reinforcing humanity's prime calling to care for Creation and guaranteeing that each household could equitably participate in the (then agrarian) economy. Land could be "bought" (especially as a way to pay off debts) but had to be returned to its original owners in the Year of Jubilee (every fiftieth year). Underscoring the manner in which land was held in trust, the price of land was determined by the value of what it could produce between the time of purchase and the next Jubilee Year, rather than by whatever the open market would bear. Roughly speaking, real estate transactions were to resemble modern leases more than outright sales and land ownership was in effect to be more communal than private.

This law of land return alone would have done much to end generational poverty. Yet God has promised (Deuteronomy 15) that "there will be no poor" where the Sabbatical and Jubilee laws as a whole are practiced with an "open-handed" generosity that upholds not merely the letter of the law but also extends its spirit. It should be noted that these laws specifically reference the tendency of poverty to concentrate in urban areas where people alienated by whatever circumstances from the land and the economy necessarily congregated.

In summary Christians have a clear mandate to end poverty rather than manage it.

Jesus, the Christian Community, and Shalom

The Old Testament prophets continually reiterated these relational obligations woven into the fabric of the universe, giving dire warning to those who despised God's character and justice, and giving hope to those who experienced injustice and longed for salvation. Their message laid the foundation for Jesus' mission, as he astounded his audience when he announced the beginning of his ministry by quoting Isaiah 61, a central text regarding the Jubilee Year:

"The Spirit of the Sovereign Lord is upon me,
Because he has anointed me
to bring good news to the poor.
He has sent me to proclaim release to the prisoners
and recovery of sight to the blind,
to let the oppressed go free,
to proclaim the year of the Lord's favour." (Luke 4).

The gospel message of personal repentance and salvation calls us to turn *from sin to righteousness, from abusive and neglectful habits to loving and just relationships with God, neighbour, and Creation.*

With the Great Commission Jesus calls us to "make disciples of all nations, ... teaching them to obey everything I have commanded you" (Matthew 28:19,20). When an expert in the Law confronted him with the question of what is the greatest commandment, Jesus quoted from Deuteronomy 6:5 and Leviticus 19:18, 34: "Love the Lord your God with all your heart and with all your soul and with all

your mind.' This is the first and greatest commandment. And the second is like it: 'Love your neighbour as yourself.' All the Law and the Prophets hang on these two commandments" (Matthew 22:36-40).

In Luke's account of this scene (Luke 25:25-37), the lawyer poses the question because he wants to know what he must "do to inherit eternal life." Jesus then tells the story about the Good Samaritan to illustrate not only what it means to love your neighbour but who your neighbour is. Elsewhere Jesus unequivocally states that one of the criteria for entering God's Kingdom (eternal life) is whether we have treated the destitute stranger as if she or he were Jesus himself (Matthew 25).

The early Church understood that the gospel has shalom as its goal and the spirit of the Sabbatical and Jubilee laws as its means. In the months following Jesus' death and resurrection, several thousand new converts led by the Apostles took the commanded generosity in Deuteronomy 15 to its ultimate end. Having all things in common, "they would sell their possessions and goods and distribute the proceeds to all, as any had need" (Acts 2:44). Although this may have been an extraordinary circumstance, nevertheless many Christian groups through the centuries have followed their example to surprising degrees. As the Roman Empire slowly fell apart over the next four hundred years, Christian churches in the major cities spoke out loudly against injustice and supported thousands of households by founding the first comprehensive social safety net (entirely through donations).

The calling of the Christian community to participate in establishing shalom reaches its high point in the very final chapters of Scripture. Revelation 21 and 22 describe a mystical vision of the end of the world as we know it. Despite popular misconceptions, the Apocalypse doesn't wrap up with Christians being snatched into heaven beyond the stars. Instead, the grand story of the Bible is book-ended with themes and imagery taken from the opening chapters of Scripture. The first humans were expelled because of sin from the Garden of Eden and its Tree of Life (immortality), cursed to wander indefinitely in a hostile wilderness. Cities rose to nurture war and self-aggrandizement as much as civilization, proving that our wandering and hostilities are as much spiritual as physical. At the "end" of history, once humanity and the universe is free of sin, the long exile comes to a close as the "holy city" descends to settle upon a "new earth." The Tree of Life grows in the centre of this city and bears fruit twelve times a year – signalling not just renewed intimacy between God and humans but also a radical abundance that goes beyond mere restoration of the Garden. Here there is perfect harmony between God, humanity, and Creation. Everyone and everything shares in the well-being of God's household. This holy city is called the Bride of God, a term always reserved for the collective of those faithful to God (later called the Church).

The biblical story begins in a Garden and ends in a Garden City. *Our gospel and our future is a new kind of sustainable urbanity.* It is the privilege and vocation of the Christian community to serve God and neighbour by living into this future now, especially among the most vulnerable. And if while we wait for God to end our wandering we feel particularly burdened by our marginal existence – most especially if we are Christians mourning the loss of (a dubious) Christendom – let us take our cue from God's command to an earlier set of exiles: "Build houses and live in them; plant gardens and eat what they produce. Seek the welfare [shalom] of the city where I have sent you into exile, and pray to the Lord on its behalf, for in its welfare you will find your welfare" (Jeremiah 29).

Further Reading

A great deal of resources for further reflection and action regarding these matters can be found on the website for the Micah Challenge initiative of the World Evangelical Alliance.

www.micahchallenge.org/english/think/aim1/

Appendix D. A Strategy for Ending Vancouver's Street Homelessness

By Judy Graves, Coordinator of Tenant Assistance, Housing Centre, City of Vancouver

The People

This is a strategy for the *unsheltered* homeless. These are the visible homeless – people who are living in the streets, parks, alleys, underground parking, doorways, school grounds, beaches, wooded areas, nooks and crannies. These are the homeless who are *not* staying in emergency shelters or sofa surfing and who are not on any housing waitlists. Many of these people are considered hard to house and have behavioral problems, some are just down on their luck.

Each *hard to house* person may have a cluster of needs which may include mental illness, head injury, fetal alcohol spectrum disorder, personality disorder, anxiety disorder, post traumatic stress disorder, addiction, alcoholism, and a history of growing up suffering sexual, spiritual, emotional and physical abuse. They may be hoarders. Some suffer from seizure disorders, Hepatitis C or HIV/AIDS. Most of the hard to house will suffer from at least 3 or 4 of these conditions. Many have grown up in foster care. Others have been repeatedly incarcerated. They may or may not settle down as they get older.

The *recurrently homeless* may suffer from some of the same conditions as the "hard to house" but have fewer behavioral problems, are not as destructive, and will need some but less support. For one reason or another they permanently lack some of the life skills or administrative judgment which makes for stable tenure.

Although the challenges seem complex, all of these people lived inside when Vancouver had rooms they could afford.

The Plan

While each building is under construction, the City of Vancouver Tenant Assistance Program will select outreach workers to engage the absolutely unsheltered homeless in the surrounding neighborhood, so that when a building is completed the homeless can be individually assisted to move into to their new home and be linked to appropriate supports. This can be accomplished at each site within a month of completion of the facility, and will result in the community experiencing an immediate change.

It will require careful coordination and planning – and there are people who are experienced in working together, who communicate very well, and love doing it.

In Vancouver's Downtown Eastside, as in the other communities, every effort will be made to move the unsheltered into a home in the neighborhood they call their own, where they have connections and familiarity. This is crucial for their stabilization. This will also encourage every neighborhood to do its part in solving street homelessness. The locations of these suites have been determined strategically, according to the existing need.

Our policy will be to develop agreements with housing providers to **bypass all waitlists**, because the majority of the street homeless are not on any – they have no address where they can be contacted. If the street homeless are not given priority, the money being spent on new housing will **not** impact visible homelessness.

This won't solve all of Vancouver's housing problems. It WILL SOLVE Vancouver's current visible street homelessness.

What “Success” Looks Like for the Hard to House

Providing the needed support services will not necessarily result in the street homeless going "back to work" or becoming a part of the middle class. As explained above, these tenants face multiple challenges in their lives. The goal is to stabilize their housing, then work closely with them to stabilize other aspects of their lives as much as they are able. The goal is to increase their quality of life. We anticipate many tenants will move ahead into better living, however gradually. Others will more or less hold steady. Some are dying a slow, inevitable death. Some are on heavy psychiatric medications that leave them asleep 12 hours a day. Others are suffering from brain injuries that leave them with no sense of time or only a limited ability to communicate.

Success for tenants will look like this: with support, the person will be able to live indoors rather than in the street. They will eat regularly. They may receive assistance with their medication so they are not repeatedly hospitalized. They will be able to shower and access laundry. They will be seen by a doctor and will participate in activities. They will make friends and possibly re-establish contact with family. These goals lead to a reasonable quality of life – yet for many individuals this basic level of function may take years to achieve.

The recurrently homeless have many of the characteristics described above but to a lesser degree. They also need support but through them have the potential to progress further.

These people with very low potential bring a gift to the rest of us. By learning to love and nurture them, we learn the radical agape love that Jesus extends to us all. This is essential to our true conversion.

Where Hard to House Units Are Needed

The present number of street homeless in the City is between 1,600 and 2,000. We therefore estimate that 1,120 units of supportive housing for the unsheltered hard to house and 1,225 for the recurrently homeless are needed throughout the City if Vancouver.*

| Hard to House | Recurrently Homeless | |
|----------------------|-----------------------------|---|
| 100 | 125 | Kitsilano (near Burrard St) |
| 100 | 125 | Mt Pleasant / False Creek |
| 120 | 125 | Grandview Woodlands (toward Hastings, away from the Skytrain) |
| 100 | | Hastings Sunrise (toward Boundary and Hastings) |
| 100 | 150 | Joyce St / Kingsway area (not near the Skytrain) |
| 100 | | Marpole (industrial area is OK, but reasonably close to the bus system) |
| 250 | 150 | Yaletown /West End |
| 250 | 150 | DTES (100 of these for Aboriginals only, near Save-On Meats) |
| | 400 | "sober housing units" somewhere in the City** |
| 1,120 | 1,225 | |

* Municipalities in the Lower Mainland and Fraser Valley will establish their own needs for supported self-contained suites for the hard to house through recent counts of the street homeless. These will need to be built concurrently – else we run the risk of the homeless migrating into Vancouver.

** For the reasons explained above, these proposed new purpose-built buildings for low barrier and multiply challenged tenants need to be scattered throughout the City rather than concentrated

downtown. This is the existing policy of both the City of Vancouver and the Provincial Government.

Architectural and Staffing Considerations

The "hard to house" have been alternatively defined as "hard on housing." Their behaviour can be hard to manage. They can be violent at times and can take their hostility out on their housing. They require specialized housing built like Fisher Price - attractive but indestructible. First and foremost, their housing needs to be safe and secure, in a building that runs with some unchanging ritual and predictability, with warm easy-going support staff.

Unit Design – Providing a Safe Place to Stabilize

When people living outside are asked, "What kind of housing would you like me to find for you?" invariably they describe a small motel room with a bed, a bathroom, a TV, a microwave and a fridge.

I'm reminded of a conversation in Vernon. I was showing a friend from John Howard Society how to interview people in the street. We went to a line up of folk waiting to get into a Salvation Army mat shelter, doors scheduled to open in a couple of hours. It was late October, dark and bitterly cold.

We started with the guy farthest from the door. I asked "What kind of housing...?" He described the small room, so did his buddy next in line. Soon we had a little focus group going – each describing this room with all the longing of Eliza Doolittle. The bathroom they said, was so they wouldn't have to worry about getting beat up in the hallway if they had to pee in the middle of the night. Wouldn't even have to put their pants on if they had to go pee! And with a microwave, they could make instant coffee in their own room and watch the news on TV in the morning "like a real person." Then one piped up "We don't even want one bedroom apartments!" That got my interest. Before I could ask "How come?" his buddy chimes in, "THAT'S RIGHT! When I get inside, I want to sit on my bed with my clicker in my hand and see my four walls and see that my door is locked."

It made so much sense! The whole time they are outside - they are terrified. There is no privacy, no safety, no dignity. They are vulnerable to attack from each other, from police, from middle class drunks on a rampage. Life outside is brutal. The first thing they get in moving into a room is safety.

Here is a description of a workable and desired suite for people who have spent a long time on the street:

- small = 150 - 250 sq. ft.
- self-contained (bathroom in each suite, with shower, toilet and sink) to give privacy and safety, and to halt the spread of infections. Similar to families, most fights start over shared washrooms, so ensuite baths reduce staffing levels. They also reduce the ongoing costs of janitorial services.
- Walls made of cement left plain
- Floors covered with battleship linoleum, NOT carpet
- Colour kept to a minimum on any painted walls or on the floor: very light, soft and natural
- Large windows allowing for natural daylight
 - Be able to open (homeless people often move back into the street because they find indoor living stuffy)
 - Have screens to keep insects out
 - With effective blinds or curtains that cut down on heat
- Balconies are unnecessary except when required by fire code

- Industrial strength toilets and plumbing
- A medicine cabinet and mirror over the sink for shaving and grooming
- Large closet, so the small room can be kept tidy and clutter free
- Minimal kitchen features - a fridge, some cupboards, and a counter with heavy wiring over it to plug in a microwave or toaster or electric frying pan or coffee maker. The fridge should be frost free and come with the unit. The rest of the appliances the tenant should purchase, if they want them.
- Tenants should be responsible for supplying their own furniture

The City of Vancouver's Oppenheimer Lodge, BCHMC's Cordova House, Veteran's Memorial Manor and the New Portland Hotel are excellent examples that have stood the test of time.

Communal Spaces

Community space in the building is best located on the main floor near the manager, tenant support worker and security staff. Even with all the best intentions, community space in other parts of the building can never be utilized. Because housing providers cannot afford to supervise these spaces, they immediately become dangerous. The community space should be furnished with a very large TV screen (example: Veteran's Memorial Manor).

Pods for the hard to house have never worked. Although pods may be initially cheaper to build (having fewer washrooms and kitchens), the experience of housing providers⁵⁴ is that the operating costs of shared living space become prohibitive. Costs for cleaning, repair, security and conflict resolution over the life of the building that far exceed any initial capital savings.

People in supported housing do very little cooking. They desire limited cooking facilities in their rooms, where they can store their own food. They do not feel safe cooking in an unsupervised common kitchen. They do not want to share bathrooms in a building where someone's guest has used the bathroom to inject drugs.

Staffing

For Hard to House

Each of these buildings will need

- 1 full time manager
- 24 hour security
- 1 building cleaner
- One tenant support worker available 24/7 to assist with medication to solve problems as they occur and to call in other services as appropriate.

For Recurrently Homeless

Each of these buildings would need

- 1 daytime manager
- 24 hour security
- 1 building cleaner
- tenant support worker (one shift per day, seven days per week) at a staff/tenant ratio of about 1/25, to assist with medication and to call in appropriate services as needed

Management Style

- creative, humour-filled

⁵⁴ One collaborating source - Ray Stensrud, Non-Market Housing, City of Vancouver, 873-7437

- solve problems not people
- playful work style
- teach, don't punish
- praise, comfort, be “homey”
- staff are trained in the Gentle Leader model
- staff are well-supported

Occupancy Criteria

The goal: to have people living inside, not outside, no matter what it takes.

Permanent supported housing

- Not transitional or temporary
- tenant decides when or whether to move out
- Supports will not be withdrawn once the tenant is successful

"Housing First"

- Move in today
- Tomorrow morning we will help you with welfare, mental health issues, whatever is needed
- It is impossible to create stability in a person's life until they have appropriate housing
- With housing, everything becomes possible
- Permanent priority = the long-term and chronic unsheltered homeless

Come As You Are

- Dogs and cats welcome
- Shopping carts and bikes welcome
- An overnight guest is welcome so long as they stay in your room
- Change is not a condition of tenancy

House Rules - Supported housing cannot be managed under the Residential Tenancy Act and requires an exemption

- What you do in your own room is only your business
- What you do in the hallways is everybody's business
- Pay the rent
- Don't wreck the place
- Don't disturb your neighbours

No Eviction

- Except for unmanageable violence

Guests

- Required to show photo ID at the door, and are signed in and out to reduce chaos.

Appendix E. Portland 10-Year Plan, 2006 Report Card

2006 Goals & Results – the Report Card

In order to achieve the Action Steps outlined in the 10-year plan, the community identifies measurable goals to meet by the end of each year. More specific *internal* goals are included in the comprehensive “Continuum of Care plan” that is submitted annually to HUD and acts as a more complete annual update to the 10-year plan. Goals below were to be met by the end of 2006. The Coordinating Committee to End Homelessness reviewed the results and assigned the following grades:

| Goal | Result | Grade |
|---|---|---|
| 390 chronically homeless people will have homes. Of these, 40 will be ages 24 & younger. <u>Retention</u> : 75% will remain housed after 6 months, and 65% will remain housed after one year. | A total of 379 chronically homeless people moved into permanent housing, including 36 people ages 24 & under. <u>Retention</u> : For those people contacted, 77% were housed after 6 months, and 83% were housed after one year. ⁴ | <i>Placement</i> A- <i>Retention</i> B |
| 250 homeless families with children will be permanently housed, of whom 100 will be high resource users. <u>Retention</u> : Of these, 75% will remain housed at 6 months, and 65% will remain housed after one year. | 310 homeless families moved into permanent housing, including 134 high-resource families. <u>Retention</u> : Data from a sample confirmed that 84% were housed at 6 months, and 67% remained housed after one year. ⁵ | <i>Placement</i> A+ <i>Retention</i> B |
| Find a location and resources for Access/Resource Center. | Made progress with key stakeholders and partners in developing the concept and process for creating the access center. | C |
| Ensure outreach provider system connects people from the streets to housing and services to support housing retention. | Four Key Not a Card programs connected 224 people from the street to transitional or permanent housing. Of the 168 (75%) who moved to permanent housing, 90% were in housing after 6 and 12 months. | A |
| Waiting lists for shelters and turn away counts will reduce by 5% from 2005 levels. | The number of people on waiting lists at TPI's shelters increased slightly over 2005 numbers. Shelter turnaway counts decreased 35% from 2005 levels. | B |
| 70% of homeless persons, who are assigned to Jail's homeless discharge planner's caseload, will be placed directly into stable housing upon discharge. | 57% of homeless persons assigned to the Jail's homeless discharge planner's caseload were placed into stable housing upon discharge. ⁶ | B+ |
| Permanent housing placement from transitional housing will increase from 65.5% to 70%. After 12 months, permanent housing retention will increase from 59% to 65% retention. | Of 1,779 persons who exited transitional housing programs, 1,224 (68.8%) exited to permanent housing. Of those who were contacted after 12 months, 65% (532) remained in permanent housing. | A- |
| 120 new units of permanent supportive housing will be added to the development pipeline. (85 for chronically homeless people and 35 for homeless families). | 272 new units were added to the development pipeline. 174 units were for chronically homeless individuals and 98 for families. | A+ |
| 250 households will be prevented from becoming homeless through provision of rent assistance. <u>Retention</u> : Of these, 75% will remain housed after 6 months, and 65% will remain housed after one year. | 1,015 households were prevented from becoming homeless through the provision of rent assistance. <u>Retention</u> : Of those households where follow-up data was collected, 74% were still in housing 6 months after rent assistance ended. 12 month follow-up data has not yet been completed. ⁷ | <i>Placement</i> A+ <i>Retention</i> B |
| HMIS will provide timely reports on the numbers of people exiting chronic and other homelessness. In addition, HMIS will capture 75% (2,785) of all shelter, transitional housing, and McKinney-funded permanent supportive housing beds. | HMIS was used to report preliminary 10-year plan results. 50% of community beds are included (shelter, transitional housing and McKinney-funded permanent supportive housing). | B+ |

Appendix F. Print & Internet Resources

MUNICIPAL & REGIONAL

| | |
|-------------------------------------|---|
| Greater Vancouver Regional District | <p>Goldberg, Michael et al. 2005. <i>On Our Streets and In Our Shelters: Results of the 2005 Greater Vancouver Homeless Count</i>. Vancouver: Social Planning and Research Council of BC. gvr.d.bc.ca/homelessness/pdfs/HomelessCount2005Final.pdf</p> <p><i>Understanding Greater Vancouver's Shelter System</i> city.vancouver.bc.ca/COMMSVCS/SOCIALPLANNING/tools/pdf/ShelterFact-Feb06.pdf</p> <p><i>GVRD Cold/Wet Weather Strategy</i> shelternetbc.ca/CWWS.htm</p> <p><i>From Shelter to Home: Greater Vancouver Shelter Strategy 2006 – 2015</i> stophomelessness.ca/pdf/Final_strategy053106.pdf</p> <p><i>Three Ways to Home: Regional Homelessness Plan for Greater Vancouver</i> gvr.d.bc.ca/homelessness/pdfs/FinalPlanUpdateReport.pdf</p> <p><i>Discussion Paper on a Regional Affordable Housing Strategy for Greater Vancouver, DRAFT</i> gvr.d.bc.ca/growth/pdfs/RAHS_draft_Dec2006.pdf</p> <p>McClanaghan & Associates. 2006. <i>Greater Vancouver: Affordable Housing Supply Analysis, 2001 to 2021</i>. Burnaby: Greater Vancouver Regional District. gvr.d.bc.ca/growth/pdfs/Affordable_Hsng_Supply_2006.pdf</p> <p>PriceWaterhouseCoopers. 2004. <i>Forecast Demand for Affordable Housing in Greater Vancouver</i>. gvr.d.bc.ca/growth/pdfs/AffordableHsgForecast-%20Apr04.pdf</p> |
| Burnaby | <p>Burnaby Task Force on Homelessness. 2006. <i>Homelessness in Burnaby</i>. sharedlearnings.org/resources/burnaby/Task%20Force%20Report-%20Final.pdf</p> |
| Coquitlam | <p><i>Affordable Housing in Coquitlam, April 2007</i> coquitlam.ca/NR/rdonlyres/4940C42B-D5D3-44D4-A1F7-C2B1B7BB408D/66244/AffordableHousingStrategyforweb.pdf</p> <p><i>Report on the Homeless in Tri-Cities</i>. gvr.d.bc.ca/homelessness/pdfs/Homelessness_Tri-Cities_April-September.pdf</p> <p><i>Report on the Homeless in Tri-Cities, 2nd Report on the Homeless, Oct. 06-Mar. 07</i> gvr.d.bc.ca/homelessness/pdfs/TriCities2ndreportonHomelessOct06toMar07.pdf</p> |
| Maple Ridge / Pitt Meadows | <p>McLaughlin & Associates. 2003. <i>Responding to Homelessness in Maple Ridge & Pitt Meadows: A Needs Assessment & Action Plan</i>. ihpr.ubc.ca/media/MapleRidgePittMeadows2003.pdf</p> |
| North Vancouver | <p>Black, Erin. 2000. <i>North Shore Homelessness</i>. North Shore Homeless Task Force. ihpr.ubc.ca/media/Black2000.pdf</p> <p><i>Staying Power! Assessing Affordable Housing in Our North Shore Communities</i>. 2004.</p> |
| Port Coquitlam / Port Moody | <p><i>Report on the Homeless in Tri-Cities</i>. gvr.d.bc.ca/homelessness/pdfs/Homelessness_Tri-Cities_April-September.pdf</p> <p><i>Report on the Homeless in Tri-Cities, 2nd Report on the Homeless, Oct. 06-Mar. 07</i> gvr.d.bc.ca/homelessness/pdfs/TriCities2ndreportonHomelessOct06toMar07.pdf</p> |
| Richmond | <p><i>Richmond Homelessness Needs Assessment & Strategy</i>. McClanaghan & Associates. <i>Affordable Housing Strategy, City of Richmond: Building the Richmond We Want</i>. 2007. richmond.ca/___shared/assets/Affordable_Housing_Strategy_-_200717702.pdf</p> |
| Vancouver | <p>City of Vancouver Housing Centre city.vancouver.bc.ca/commsvcs/housing</p> |

Inventory of Facilities & Services Related to Homelessness in Vancouver.
city.vancouver.bc.ca/commsvcs/housing/pdf/homelessinventory03oct.pdf

Homeless Action Plan. City of Vancouver.
city.vancouver.bc.ca/commsvcs/housing/pdf/hap05jun.pdf

City of Vancouver. 2007. *2007 Survey of Low-Income in the Downtown Core.* Vancouver: The Housing Centre, Community Services Group, City of Vancouver.
vancouver.ca/ctyclerk/cclerk/20070712/documents/csb5complete.pdf

City of Vancouver. 2005. *Housing Plan for the Downtown Eastside.*
city.vancouver.bc.ca/commsvcs/housing/pdf/dtshousingplan.pdf

City of Vancouver. 2007. **Revised* Supportive Housing Strategy for Vancouver Coastal Health's Mental Health & Addictions Supported Housing Framework*
vancouver.ca/ctyclerk/cclerk/20070606/documents/sc1.pdf

Vancouver: The Housing Centre, Community Services Group, City of Vancouver.
city.vancouver.bc.ca/commsvcs/housing/supportivehousing/pdf/SupportHousingStrat.pdf

Eby, David et al. 2006. *Cracks in the Foundation: Solving the Housing Crisis in Canada's Poorest Neighbourhood.* Vancouver: Pivot Legal Society.
pivotlegal.org/pdfs/CracksinFoundation.pdf

Smart Growth BC. 2006. *Affordability By Design, Affordability for All: A Summary of What the City Can Do to Create Affordable Housing.* Vancouver.
www.smartgrowth.bc.ca/downloads/Affordability%20by%20Design%20Report.pdf

Dobell, Ken and Don Fairbairn. 2007. *Vancouver Homelessness Funding Model: More Than Just a Warm Bed.*
vancouver.ca/commsvcs/housing/pdf/DobellFairbairnReport.pdf

Final Report of the Inner-city Inclusive Housing Table. 2007.
vancouver.ca/commsvcs/housing/pdf/icihousingtablemar07.pdf

Building Community through Affordable Housing: A Blueprint for Sustainable Urban Development in the Downtown Eastside. Draft 3.

Fraser Valley
Regional District

VanWyk, Ron and Anita VanWyk. 2005. *Homelessness in the Upper Fraser Valley: Age, Gender, Community of Origin, Health, Income, Employment and Services in Relation to Homelessness.* Abbotsford, BC: Mennonite Central Committee of British Columbia.
mccc.bc.ca/homeless/Upper%20Fraser%20Valley%20Homelessness%20Report.pdf

Guthrie, Sherril, Ron VanWyk and Glenn Hope. 2006. *Affordable & Accessible Housing in the Upper Fraser Valley: Issue & Opportunities.* Abbotsford, BC: United Way of the Fraser Valley, Mennonite Central Committee of British Columbia.
uwfv.bc.ca/FVHRP%20Final%20Report%2026Feb06.pdf

PROVINCIAL

| | |
|--|--|
| Provincial Housing Policy Branch | housing.gov.bc.ca/housing |
| Raise The Rates | raisetherates.org |
| ShelterNet BC | shelternetbc.ca |
| Tenants Rights Action Coalition (TRAC) | tenants.bc.ca |
| Homelessness Research Virtual Library | hvl.ihpr.ubc.ca |

Housing Matters BC: A Housing Strategy for British Columbia. October 2006.
bchousing.org/aboutus/Housing_Matters_BC

Eberle, Margaret, et al. 2001. *Homelessness – Causes & Effects.* Four Volumes. British Columbia: Ministry of Social Development and Economic Security.
housing.gov.bc.ca/housing/homeless/vol1.htm

Goldberg, Michael, and Kari Wolanski. 2005. *Left Behind: A Comparison of Living Costs and Employment Assistance Rates in British Columbia.*
sparc.bc.ca/resources_publications/left_behind

NATIONAL

| | |
|--|--|
| National Homelessness Initiative | homelessness.gc.ca/home |
| Canadian Housing Information Centre (CMHC) | cmhc-schl.gc.ca |
| Canadian Housing & Renewal Association | chra-achru.ca/english |

- Evolving Housing Conditions in Canada's Metropolitan Areas, 1991-2001*. Statistics Canada.
cmhc-schl.gc.ca/en/hoficlincl/homain/stda/stda_003.cfm
- Drummond, Don, Derek Burleton, and Gillian Manning. 2003. *Affordable Housing in Canada: In Search of New Paradigm*. Toronto: Toronto Dominion Bank Financial Group.
td.com/economics/special/house03.pdf
- Toward a New Canadian Housing Framework*. 2005. Ottawa: National Secretariat on Homelessness and Canada Mortgage and Housing Corporation.
homelessness.gc.ca/consultations/cfdocs/final_cf_doc_e.pdf

BEST PRACTICES & REPORTS ON POPULATIONS AT RISK

- Best Practices for Shelters: Consultations with Shelters in the Greater Vancouver Regional District, 2004-2005*. ShelterNet BC Society.
shelternetbc.ca/Best%20Practices%20GVRD%20Discussion%20Paper%20%2006.pdf
- Kirby, Michael and Wilbert Joseph Keon. 2006. *Out of the Shadows At Last: Transforming Mental Health, Mental Illness and Addiction Services in Canada*. Ottawa: The Standing Senate Committee on Social Affairs, Science and Technology.
- Kraus, Debra, Luba Serge, Michael Goldberg. 2006. *Homelessness, Housing, and Harm Reduction: Stable Housing for Homeless People with Substance Use Issues*. Distinct Housing Needs Series. Ottawa: Canada Mortgage and Housing Corporation.
- Kraus, Deborah, Jim Woodward and Teya Greenberg. 2007. *Vancouver Youth Housing Options Study*.
- Serge, Luba et al. 1999. *Documentation of Best Practices Addressing Homelessness*. Distinct Housing Needs Series. Ottawa: Canada Mortgage and Housing Corporation.
- Murphy, Aileen et al. 2002. *Between the Cracks: Homeless Youth in Vancouver*. Burnaby, BC: McCreary Centre Society.
ihpr.ubc.ca/media/McCreary2002.pdf
- Novac, Sylvia, Luba Serge, Margaret Eberle, and Joyce Brown. 2002. *On Her Own: Young Women and Homelessness in Canada*. Canadian Housing and Renewal Association.
swe-cfc.gc.ca/pubs/pubspr/0662318986/200303_0662318986_e.pdf
- Tutty, Leslie. 2006. *Effective Practices in Sheltering Women Leaving Violence in Intimate Relationships*. Toronto: YWCA Canada.
ywca.ca/public_eng/advocacy/Shelter/YWCA_ShelterReport_EN.pdf
- Chan, Sherman et al. 2005. *Profile of Absolute & Relative Homelessness among Immigrants, Refugees, & Refugee Claimants in the GVRD*.
mosaicbc.com/PDF_files/The_Profile_of_Absolute_and_Relative_Homelessness.pdf

CITY IN FOCUS

1700 – 1185 West Georgia St

Vancouver BC V6E 4E6

P 604 687 7292

F 604 484 0058

cityinfofocus.ca