

Homes For BC: Building The Homes People Need

Evaluating BC's 30 Point Plan on Housing



THE VIEWS AND OPINIONS EXPRESSED IN THIS REPORT ARE THOSE OF ITS AUTHOR(S) AND NOT
THE OFFICIAL POSITION OF THE BRITISH COLUMBIA NON-PROFIT HOUSING ASSOCIATION

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Homes For BC: Building The Homes People Need

1.0 Background

In February 2018, the BC government released a 30-point plan, Homes for BC, to address the growing housing crisis affecting hundreds of thousands of households across the province¹. The purpose of this research project is to evaluate the “Building the Homes People Need” Section of Homes for BC; and, to develop an evaluation framework for this Section to determine whether the BC government meets their commitments in Homes for BC. The Research Team will use BCNPHA’s document, An Affordable Housing Plan for BC², as a baseline to determine whether the investments made by the government of BC in the Homes for BC plan are sufficient to meet the housing needs of British Columbians.

1.1 Methods

Our methods for this project included:

- Conducting a literature review of monitoring and evaluation plans from other jurisdictions;
- Determining qualitative methods of evaluating projects receiving funding by conducting interviews with non-profit stakeholders;
- Conducting a qualitative and quantitative analysis of each of the housing funds;
- Reviewing public data to be used as indicators for measuring progress towards targets; and,
- Summarizing our findings in a report outlining the progress of the BC government to date and providing an evaluation framework of Building the Homes People Need.

1.2 Data Sources

- BC Government, Homes for BC Plan - Building the Homes We Need
- BC Rental Housing Coalition, An Affordable Housing Plan for BC
- Statistics Canada - 2016 Census Data

1.3 Interviews

We conducted one interview with a non-profit housing provider for each of the following funds:

- Indigenous Housing Fund
- Women’s Transition Fund
- Rapid Response to Homelessness

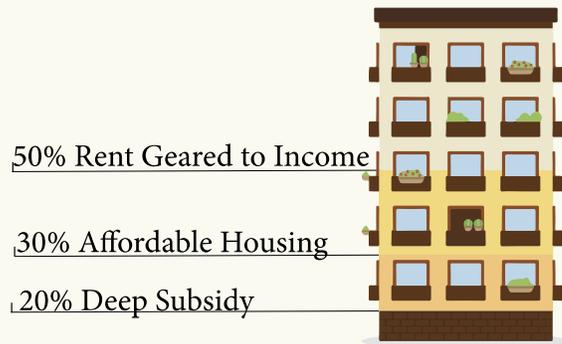
¹ BC provincial government, February 2018. Homes for BC: A 30-Point Plan for Housing Affordability in BC. Accessed online at: https://www.bcbudget.gov.bc.ca/2018/homesbc/2018_homes_for_bc.pdf

² BC Rental Housing Coalition. 2018. An Affordable Housing Plan for BC. Accessed online at: https://housingcentral.ca/SITES/HousingCentral/Affordable_Housing_Plan/HousingCentral/Affordable_Rental_Housing_Plan.aspx?hkey=433f9afo-e946-4a37-b827-94f68667dcob

COMMUNITY HOUSING FUND

The Community Housing Fund is an investment of close to \$1.9 billion over 10 years to develop 14,350 units of mixed-income, affordable rental housing for independent families and seniors. BC Housing will work with non-profit organizations, housing co-operatives, and local government to create this additional supply through the submission and approval of project proposals. In the first year, there has been \$422 million in funding secured for 4,902 units across the province.

PROJECT REQUIREMENTS



QUICK FACTS

PROMISED

CURRENT

\$1.9 Billion
\$422 Million

10 Years
1 Year

14,350 Units
4,902 Units

COMMUNITIES (CURRENT BY REGION)



For more information visit: <https://www.bchousing.org/partner-services/Building-BC/community-housing-fund>

2. Community Housing Fund

2.1 Promise

Through the new Building BC Community Housing Fund, government will invest close to \$1.9 billion over 10 years to deliver 14,350 safe, secure and affordable rental housing units, to be built through partnerships with municipalities, non-profits and co-ops.

The Community Housing Fund aims to create suitable, adequate, and reasonably priced rental accommodation for growing families and seniors who are unable to find suitable market rental housing. Project proposals must reflect the following mix of rents and incomes within a single building: 30% Affordable housing (moderate income); 50% Rent geared to income (housing income limit); and 20% Deep subsidy³.

2.2 Quantitative Evaluation

The Province has so far committed to approximately one third of its promised units to be delivered over 10 years, as demonstrated in Table 1. If the current government opens two more Requests for Proposals for the same amount of funding and units, the funding for the total promised number of units can be committed before the next election in October 2021.

Table 1: Evaluating Homes for BC units committed against 10-year Targets

Housing Market Component	Promised Average Annual Units (over 10 years)	Committed Units (CHF)	Progress Towards 10-year targets	Progress Towards BCRHC 10-year targets
Market Rents	0	0	0%	4.2%
Moderate Incomes (BC govt: up to 71,2002 beds or less; up to \$104,000 for 2 or more beds).	431	1471	34%	Low end market rental
Low to Moderate Incomes (BC Government HILS \$21,000 to \$95,000 depending on unit size)	718	2451	34%	21%
Core Housing Need** (BC government: for household incomes \$15,000 to \$30,000)	287	980	34%	4.2%
TOTAL	1435	4902	34%	7.0%

Data Sources: BC Government News Release April 2018; BCRHC An Affordable Housing Plan for BC.

However, is the promised number of units enough to meet the demand as estimated by the BC Rental Housing Coalition in their An Affordable Housing Plan for BC document?

³ BC government. April 18, 2018. News Release: B.C. government funding 14,000 new, affordable homes for renters. Accessed online at: <https://news.gov.bc.ca/releases/2018PREM0019-000664>

Market Rental

The BC Rental Housing Coalition (BCRHC) 's An Affordable Housing Plan for BC includes annual targets for market rentals to meet the demand from new households. While the BC government takes many actions within its Homes for BC plan aimed at ensuring that there is adequate rental housing stock for British Columbians, it does not estimate the existing backlog of market rental demand or the required number of units to meet market rental demand over the next 10 years. Several of the actions within the BC government's Homes for BC plan may negatively impact the construction of new market rental units by making developer investment in this type of housing unattractive⁴. Additionally, both demographic changes and the unaffordability of owning a home increase the demand for market rental housing.⁵ Other changes occurring nationally, such as the increased stress tests requirements for mortgages, reduce the ability of newly formed households to afford purchasing a home.

Table 2: Evaluating Homes for BC against BCRHC recommended average annual targets

Housing Market Component	BCRHC Recommended Annual Units	Community Housing Fund Committed Units	Unmet Annual Demand
Market Rents	3500	0	-2029*
Moderate Incomes (up to 71,200 for homes 2 beds or less; up to \$104,000 for 2+ beds).	0	1471	low end of market rental
Low to Moderate Incomes (BCNPHA: \$30,000 - \$76,000 household incomes); (BC Government HILS \$21,000 to \$95,000)	1150	2451	+1301
Core Housing Need** (BCNPHA: below market; BC govt: incomes \$15,000 to \$30,000)	2350	980	-1370
TOTAL	7000	4902	-2098

Data Sources: BCNPHA An Affordable Housing Plan for BC; BC Government Funding Announcements

Moderate Incomes

The Community Housing Fund has committed to 1471 homes for moderate incomes to date, which contributes to the low end of market rental. However, based on estimated demand, this is short by 2029 of the average annual demand required to meet new household formation in BC. While recent completions in BC of over 10,000 a year⁶ indicate that the market will be able to meet this demand, the impacts of changes to the housing market by both the provincial and federal governments have yet to move through the housing pipeline. The estimated time from purchase of land to shovels in the ground for rental developers is approximately 4 years,⁷ so recent changes to de-incentivize the building of market rental may not be felt by the market until 2021.

⁴ Travis Lupick. February 19, 2019. NDP receives mixed but mostly positive reviews for a B.C. budget that holds steady. Georgia Straight. Accessed online at: <https://www.straight.com/news/1202886/ndp-receives-mixed-mostly-positive-reviews-bc-budget-holds-steady>

⁵ Hemut Pastrick, Bryan Yu, David Hobden, and Edgard Navarrete. B.C. Housing Forecast 2018-2020. Economic Analysis of British Columbia. Vol 38: Issue 2. Economic Department of Central 1 Credit Union. Accessed online at: https://www.central1.com/wp-content/uploads/2018/06/ea-2018_02-BC.pdf

⁶ Canada Mortgage and Housing Corporation. 2018. Rental Market Report: British Columbia Highlights (includes urban centres with a population of 10,000 +). Accessed online at: <https://www.cmhc-schl.gc.ca/en/data-and-research/publications-and-reports/rental-market-reports-canada-and-provincial-highlights>

⁷ Private conversation with market rental housing developers and researcher Laurel Eyton. April 3, 2019.

Low to Moderate Incomes

The committed units to date for the Community Housing Fund both the government's targets and the BC Rental Housing Coalition's (BCRHC) recommended targets for moderate income units. However, over 10 years beginning in 2016 the BCRHC recommends a total of 11,500 units targeted to low to moderate incomes, and the CHF targets over 10 years for this bracket are 7,175 units. Additionally, the BCRHC notes there is already a backlog of 80,000 households in BC that do not have affordable, adequate and suitable units. Therefore, while the BC government is exceeding their own annual commitment targets for the CHF, their targets do not meet even the estimated demand for new households in this income bracket in BC.

Core Housing Need

The Province's committed funding for households in Core Housing Need to date does not meet the BCRHC's annual targets of 2350 new units per year to meet the demand of new households. Over 10 years, the BC government has committed to 2,870 units targeted to households in Core Housing Need, which falls very far short of the need of new households of 23,500 new units (as identified by BCRHC). Additionally, the BCRHC notes a significant backlog of 80,000 households in Core Housing Need is the result of very limited investment by the provincial and federal governments over the last 25 years.

2.3 Qualitative Evaluation

Uncertain Market for Purpose Built Market Rental

Part of the BCRHC Plan recommends annual targets for Market Rental of 3500 units, and while the market appears to be delivering this number of units, both the provincial and federal government have recently made changes to the regulatory and taxation regimes associated with the development or operation of Market Rental that may affect the supply.

Not Meeting Housing Central Targets for those in Core Housing Need

The Homes for BC Plan does not meet the annual BCRHC targets for those in Core Housing Need; which may be due to the high costs of construction; and, the difficulty of sustaining projects without market and moderate-income rents.

Sufficient Federal and Community Housing Network Investment Needed

As part of the evaluation of whether the needed units are being constructed; we recommend determining whether the Federal government and non-profit organizations are making sufficient investments to meet the demand as outlined in the BC Rental Coalition's Plan.

2.4 Monitoring Framework

A recommended monitoring framework includes comparing the BC government's committed funds and units to the estimated demand. See Appendix 1 for more details.

INDIGENOUS HOUSING FUND

Through the Indigenous Housing Fund, the Government will invest \$550 million over the next 10 years to build and operate 1,750 new units of social housing both on- and off-reserve. This is the first provincial fund in the country that includes on-reserve housing. In the first year, there has been \$231 million in funding secured for 1,143 units across the province.

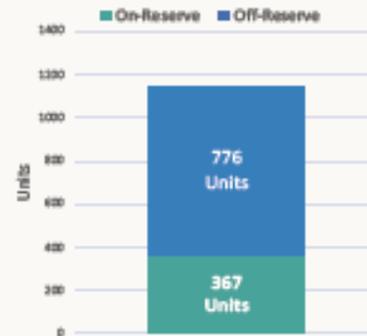
REQUIREMENTS

Once operating, the housing provider will be wholly responsible for:

- Community relations
- Capital planning
- Operating budgets
- Collection of rents
- Programs and services offered
- Resident maintenance

PHASE ONE INFORMATION

Unit Breakdown



QUICK FACTS

PROMISED

CURRENT

\$550 Million

\$231 Million

10

1

Years

Year

1,750

1,143

Units

Units

COMMUNITIES (CURRENT BY REGION)



For more information visit: <https://www.bchousing.org/partner-services/Building-BC/indigenous-housing-fund>

3. Indigenous Housing Fund

3.1 Promise

Through the Indigenous Housing Fund, the Government will invest \$550 million over the next 10 years to build and operate 1,750 new units of social housing both on- and off-reserve. This is the first provincial fund in the country that includes on-reserve housing.

The Indigenous Housing Fund aims to provide housing for indigenous families, seniors, individuals and persons with a disability who are unable to find suitable rental housing on the market. The proposed housing is for households with incomes at or below the Housing Income Limits ("HILs"), as published by BC Housing but does include housing for those who need residential care components.⁹ All rents in the projects must be rent-g geared-to-income ("RGI"), in accordance with the BC Rent Scale, with annual income-testing. Proponents must be indigenous-led housing organizations, or non-profit developers in partnership with indigenous organizations and First Nations. The inclusion of community programming, such as workforce training, into housing developments is encouraged.

3.2 Quantitative

The BC government has to date committed funding for 65% of the units promised over ten years. With another expected call for proposals, the BC government should easily achieve the commitment of funding for all of the ten-year targets of the Indigenous Housing Fund before the next election in 2021.

Table 3: Progress towards Targets for the Indigenous Housing Fund

Promised IHF Average Annual Units (over 10 years)	Committed Units (IHF)	Progress Towards 10-year targets
175	1143	65%

Data Source: BC Government news release November 2018

The BCRHC's plan does not identify specific targets for the creation of new non-market housing for indigenous people. However, the BCRHC's plan highlights the severity of the need by imparting that indigenous people make up 4.3% of the Canadian population, but 59% of the homeless population in Terrace, 31% in Metro Vancouver, and 23% in Kelowna. Further, the incidence of households in core housing need (CHN) is significantly higher in indigenous off-reserve households than it is in the general population in BC. In 2016, the incidence of CHN in non-aboriginal off-reserve households was 15%, and the incidence in aboriginal households was 20.9%.¹⁰ Of the provinces and territories in Canada, this is the fifth highest incidence of CHN, following Nunavut (44%); the Yukon (24%); Saskatchewan (24%);

⁹ BC Government. November 24, 2018. News Release: More than 1,100 new homes coming for Indigenous peoples. Accessed online at: <https://news.gov.bc.ca/releases/2018MAH0149-002268>

¹⁰ Canadian Mortgage and Housing Corporation. March 2019. The Housing Conditions of Off-Reserve Aboriginal Households. Socio-Economic Analysis – Housing Needs and Conditions. Accessed online at: <https://www.cmhc-schl.gc.ca/en/data-and-research/publications-and-reports/socio-economic-housing-conditions-off-reserve-aboriginal-households>

and the Northwest Territories (22%). The incidence of core housing need in off-reserve aboriginal households in BC of 20.9% in 2016 is higher than the Canada-wide average of 18%.

3.3 Qualitative Evaluation

On-Reserve Legal Challenges

In our interviews with non-profit indigenous housing providers, the interviewees mentioned that as this is a new fund and way of building housing for BC Housing, they are not practiced at dealing with the legal difficulties associated with constructing housing on reserve. Typically, the BC government and proponent enter into a 60-year operating agreement; BC Housing offers a 35-year mortgage; and a Section 219 covenant and Option to Purchase will be registered against title¹¹. However, on Reserve Land, if the housing provider defaults, BC Housing cannot take the property to repay the loan.

Long Backlog of Inadequate Supply

There is a significant backlog of inadequate supply and quality of housing for indigenous people. CMHC data from Census 2016 indicates that 18% of aboriginal households off-reserve across Canada are in core housing need (CHN), while only 12% of non-Aboriginal households were in CHN. In BC, the share of aboriginal households living off-reserve in core housing need decreased from 22.9% in 2011 to 20.9% in 2016. However, even though the proportion decreased, the absolute number of households in CHN increased from 19,625 in 2011 to 21,905 in 2016 because of strong growth of the indigenous population¹².

Equity Considerations

One interviewee raised concerns that since this program is on an application basis, and not based on an assessment of where the need is the greatest, that indigenous communities with significant housing needs could be missed by this funding.

Challenges of providing Culturally Appropriate Homes

One interviewee indicated that due to meeting BC Building code requirements, there may be some difficulty in providing culturally appropriate homes for indigenous people.

3.4 Monitoring Framework

As indicated above, there is no evaluation within either the Homes for BC Plan or BCNPHA's Housing Central Plan of the current supply or estimated demand of housing for indigenous peoples, but there is agreement that the current supply is insufficient. The Research Team recommends collecting baseline data and monitoring over the ten years of the Homes for BC Plan to see if there is improvement. See Appendix 2 for more details.

¹¹ BC Housing. June 18 2018. Request for Proposals RFP 1070-1819/14 For New Rental Housing Units Under the Building BC: Indigenous Housing Fund. Accessed online at: <https://www.bchousing.org/partner-services/funding-opportunities-for-housing-providers/building-BC-indigenous-housing-fund>

¹² Canadian Mortgage and Housing Corporation. March 2019. The Housing Conditions of Off-Reserve Aboriginal Households. Socio-Economic Analysis – Housing Needs and Conditions. Accessed online at: <https://www.cmhc-schl.gc.ca/en/data-and-research/publications-and-reports/socio-economic-housing-conditions-off-reserve-aboriginal-households>

WOMEN'S TRANSITION HOUSING FUND

The British Columbia government is building 280 new homes to provide safe places to stay for women and children fleeing violence, the first major investment in transition housing in more than two decades. These homes will be delivered in 12 projects around the province. They are the first step in the government's new Building BC: Women's Transition Housing Fund, a \$734-million investment over 10 years to build 1,500 transition housing, second-stage housing and affordable housing spaces for women and children fleeing violence. In the first year, there has been 227 units, and 60 beds funded.

TYPES OF HOUSING



Safe Homes

- 8 Units



Transition Housing

- 60 Beds



Secondary Stage

- 122 Units
- 37 Beds



Permanent Housing

- 40 Units

QUICK FACTS

PROMISED

CURRENT

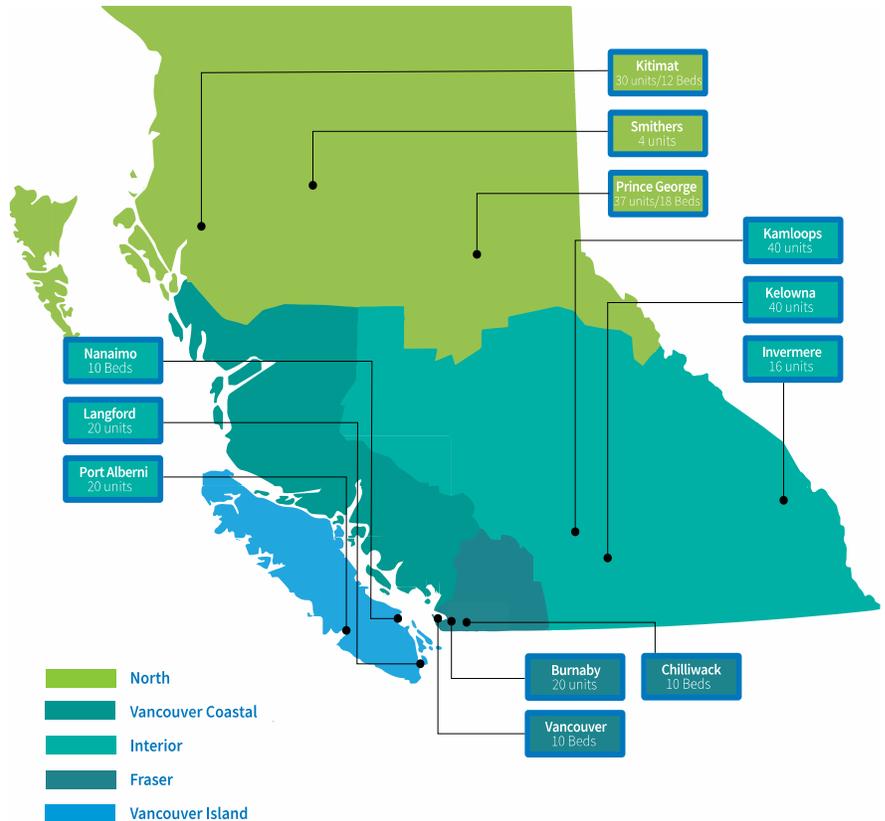
COMMUNITIES (CURRENT)

\$734 Million

UNKNOWN

10 Years 1 Year

1,500 Units 227 Units
60 Beds



4. Women's Transition Housing Fund

4.1 Promise

Through the new **Building BC: Women's Transition Housing Fund**, the Province will invest **\$734 million over the next 10 years to build and operate 1,500 new units of much-needed housing including transition houses, safe homes, second-stage and long-term housing.**

The Women's Transition Housing Fund program provides women and their children who are at risk of violence or who have experienced violence with access to short-term shelters or housing, referrals to other services, and links to safe, affordable housing¹³. The new women's housing will be operated by non-profit providers who specialize in housing and supports for women and children who are experiencing or at risk of violence. The Province will select projects based on community need, and the non-profit housing provider will act as the operator of the housing and programs. The buildings and land will be owned by the Province.

Table 4: Types of Housing to be provided by the Women's Transition Housing Fund

Housing to be Provided: (any/all of these options):	Description of Housing/Services
Safe Home	Support services and access to safe, short-term shelter. Length of stay is typically for 10 days.
Transition House	Support services and safe shelter with private bedrooms and shared common areas. Length of stay is typically 30 days.
Second Stage Housing	Safe, affordable short-term independent housing with support services. Length of stay is typically no longer than 18 months.
Permanent Housing	Safe, affordable long-term housing with possible supports.

Data Source: BC Housing Women's Transition Housing Fund Program Overview.

4.2 Quantitative Evaluation

The BC government has to date committed funding for 19% of the units promised over ten years¹⁴.

Table 3: Progress towards Targets for the Indigenous Housing Fund

Promised WTHF Average Annual Units (over 10 years)	Committed Units (WTHF)	Progress Towards 10-year targets
150	287	19%

¹³ BC Housing. 2018. Women's Transition Housing Fund Program Overview. Accessed online at: <https://www.bchousing.org/partner-services/Building-BC/womens-transition-housing-fund>

¹⁴ BC Office of the Premier. October 25, 2018. News Release. New homes on the way for women and children fleeing violence. Accessed online at: <https://news.gov.bc.ca/releases/2018PREM0079-002068>

The BCRHC plan does not include targets specifically for women or women with children, but it does note that women are likely to be among the hidden homeless. Likewise, in Homes for BC, the BC government does not make an evaluation of the current supply of housing targeted to women and children fleeing or at risk of domestic violence. BCNPHA could consider indicators related to women and housing and determine whether these indicators improve over time, such as the number and percentage of women-led households in Core Housing Need in BC. In 2011 in BC: 39.2% of female lone parent families were in Core Housing Need; 29.2% of senior females living alone; and 24.1% of non-senior led female individuals living alone.³⁵

4.3 Qualitative Evaluation

An interviewee at a non-profit housing provider indicated the following challenges:

- Lack of Understanding of Demand due to lack of data;
- Homelessness Services don't provide adequately for women and women with families;
 - Need for more units appropriate for women with families in homeless shelters; and,
- Housing Providers would prefer to be Owner-Operators rather than only Operators.

4.4 Monitoring Framework

Establishing a centralized inventory of all women-only shelter/transition/second stage housing in BC and combining all the waitlists could help determine the demand for this type of housing. Additionally, an inventory of all the women-only homeless shelters and women-only social housing would be helpful to determine the current supply.

On an ongoing basis, to determine the progress of the BC government towards improving the status of women's housing in BC, we recommend the monitoring of the following indicators:

- # women in core housing need in various categories
- Demand for Women-only shelters (# women turned away per day)
- Percentages and absolute number of homeless shelter beds that are women-only
- Number of homeless shelter beds that accept women with children
- Waiting lists for women-only social housing units
- Waiting lists for single women with children social housing units

As a province-wide inventory of women-only housing is a significant undertaking, BCNPHA could consider a pilot project within one community in the Province to test a methodology before further expanding it.

³⁵ Canada Mortgage and Housing Corporation. June 2014. Characteristics of Households in Core Housing Need, British Columbia, 2011. Canadian Housing Observer. Accessed online at: <https://www.cmhc-schl.gc.ca/en/data-and-research/data-tables/characteristics-households-core-housing-need-canada-pt-cmas>

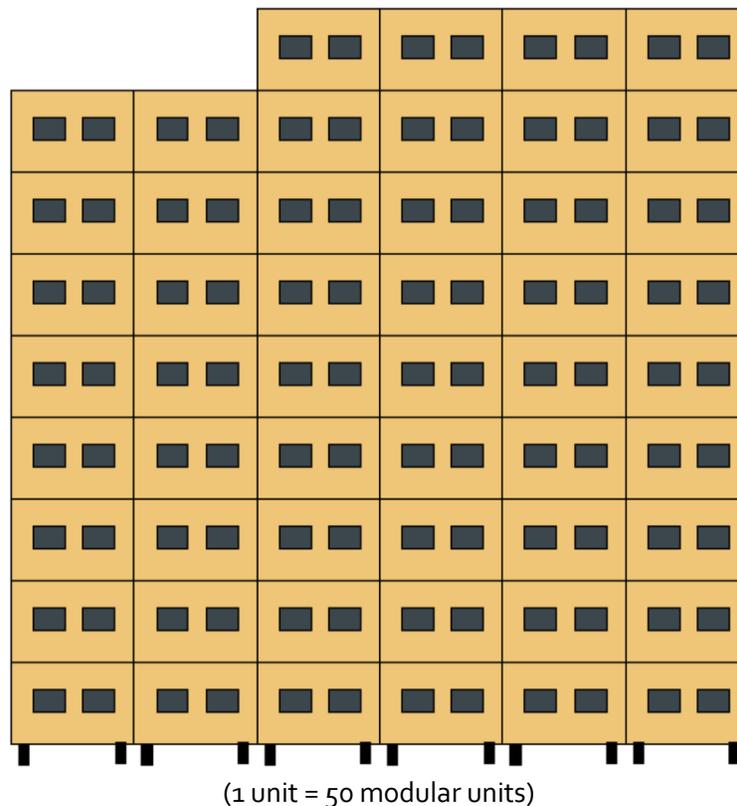
5. Rapid Response to Homelessness Fund

5.1 Promise

The Province is committing to investing \$291 million over three years to create over 2,000 modular housing units for people who are homeless or at risk of being homeless in BC.

The initiative will deliver both permanent and temporary units. People in BC living on the street and those in shelters will get priority for this initiative. The requirements for in the RFP include standardized designs, compliance with pre-set building guidelines, meeting Step 3 in the new BC Energy Step Code and demonstrated ability to efficiently design-build 40 to 52-Unit apartment building in the various regions and climatic conditions in the province. Units are designed to be self-contained and complete with individual kitchen and bathrooms. The buildings each contain a shared laundry, indoor and outdoor amenity spaces, and programming space. Figure 1 gives a representation of the number of units promised by the Province under the Rapid Response to Homelessness Fund.

Figure 1: Promised Modular Units Under the Rapid Response to Homelessness Fund



5.2 Quantitative Evaluation

In the first year of operation, the Rapid Response to Homelessness Fund has performed well in allocating funds to modular housing units in the Province. According to available data, the Province has committed all \$291 million and is in the process of providing 2,012 units to communities across BC. Table 4 shows the breakdown of units by region and community.

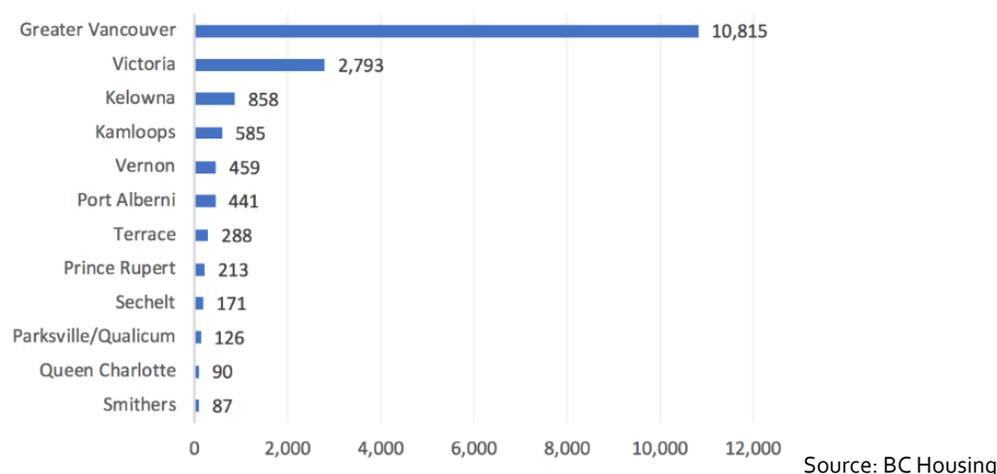
Communities across the province are facing homelessness. In Figure 2, the largest homeless populations are in Greater Vancouver and Victoria according to our estimates.

However, small communities can face serious homelessness problems as well. In Figure 3, the per capita homeless population (per 1000) in some small communities is significant. In Queen Charlotte for example, it is estimated that 22 individuals are experiencing homelessness per 1000 residents. By comparison, Greater Vancouver currently has approximately 1 person per 1000 residents that is experiencing homelessness.

Table 4 - RRH Committed Units by Community

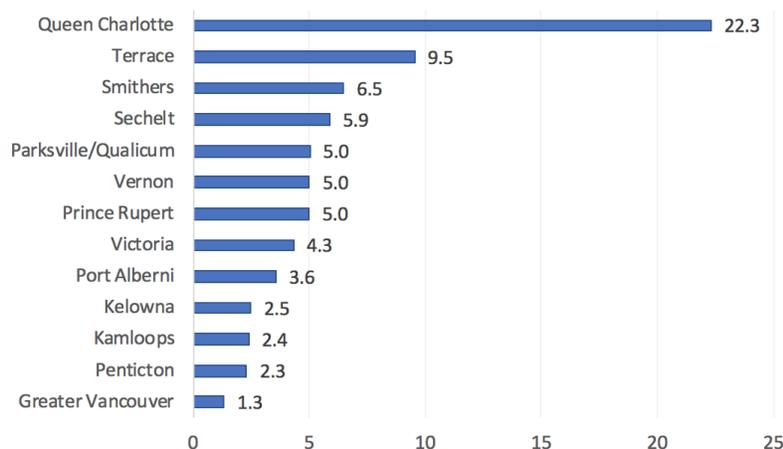
Community	Units
Fraser Region	
Burnaby	52
Vancouver	600
Richmond	40
New Westminster	44
Surrey	352
Maple Ridge	55
Abbotsford	83
Chilliwack	46
Fraser Total	1,272
Interior Region	
Penticton	62
Kelowna	98
Vernon	98
Kamloops	114
Interior Total	372
Northern Region	
Queen Charlotte	19
Prince Rupert	36
Terrace	52
Smithers	24
Northern Total	131
Vancouver Island Region	
Courtenay	46
Port Alberni	35
Parksville/Qualicum	55
Victoria	21
Vancouver Island Total	157
Vancouver Coastal Region	
Powell River	40
Sechelt	40
Vancouver Coastal Total	80
Grand Total	2,012

Figure 2: Estimated Homeless Population in Select Communities¹⁶



¹⁶ Source: HSABC Homeless counts Note: Homeless counts were multiplied by three as per Affordable Homes for BC suggests

Figure 3: Per Capita Homelessness Population in Select Communities (per 1000)



Source: Statistics Canada, HSABC Homeless Counts

As part of an evaluation of the Rapid Response to Homelessness Fund we aimed to understand how the additional units created from the Modular Housing Program and existing shelter beds in communities provided for the corresponding homeless population. In Table 5, following an estimation of the demand for homeless shelters and current supply (given by the number of modular units plus shelter beds), we expect that there is unmet demand in every community used in our evaluation. In Greater Vancouver for example, there is a shortfall of around 7,540 units for the homelessness population. In total, for the communities in which data was available, there are an additional 12,382 units needed.

Table 5: Monitoring Rapid Response to Homelessness Fund

Community	Modular Units (RRHF)	Shelter Beds	Estimated Homeless Population	Supply (Modular + Shelter)	Demand (Estimated Homeless)	Supply - Demand
Queen Charlotte	19	0	90	19	90	-71
Prince Rupert	36	25	213	61	213	-152
Terrace	52	59	288	111	288	-177
Smithers	24	11	87	35	87	-52
Sechelt	40	20	171	60	171	-111
Port Alberni	35	28	441	63	441	-378
Parksville/Qualicum	55	8	126	63	126	-63
Victoria	21	350	2,793	371	2,793	-2,422
Penticton	62	16	324	78	324	-246
Kelowna	98	218	858	316	858	-542
Vernon	98	103	459	201	459	-258
Kamloops	114	101	585	215	585	-370
Greater Vancouver	1,232	2,043	10,815	3,275	10,815	-7,540
Total	1,886	2,982	17,250	4,868	17,250	-12,382

Source: BC Housing, HSABC¹⁷

¹⁷ Note: Homeless counts were multiplied by three as per Affordable Homes for BC suggests

5.3 Qualitative Evaluation

In interviews with individuals involved with the Rapid Response to Homelessness Fund, both successes and challenges were presented. Some of the successes and challenges are highlighted below.

Successes	<ul style="list-style-type: none"> • Speed of projects in providing housing solutions • Nontraditional building techniques providing quicker construction • Community welcoming of residents to communities
Challenges	<ul style="list-style-type: none"> • Community pushback to projects including NIMBYism and unfit community consultation • High per-unit construction costs

5.4 Monitoring Framework

The BCNPHA can continue to evaluate the Rapid Response to Homelessness Fund by comparing the supply of units created by the modular housing program in addition to existing shelter beds, and the demand for units and beds, given by the homeless population in a community.

Supply – sum of all modular housing units and shelter beds in communities

Demand – people experiencing homelessness in communities

Difference – supply minus demand gives an estimate on shortfall of units

A monitoring framework can be found in Appendix 3. In addition to monitoring the supply and demand of housing for the homeless population in BC, close attention should be paid to the neighborhood outcomes surveys that the BC Housing Research and Evaluation team will be doing on each Modular Housing project.

6. Supportive Housing Fund

6.1 Promise

As part of the 2018 provincial budget, the Province announced the Supportive Housing Fund. This fund contributes \$1.2 billion dollars for provide 2,500 units with 24/7 support.

Following the success of the Rapid Response to Homelessness fund, this fund is intended to be the next step along the housing continuum.

Non-profit housing providers selected to operate these projects will provide support including, but not limited to:

- A meal program;
- Supporting residents to maintain their residencies, such as: directly assisting with room decluttering, resident rent contribution and/or repayment plans;
- Individual or group support services such as: life skills, community information, social and recreational programs;
- Connecting residents to community supports and services such as: education, employment, health, life skills, long-term housing;
- Case planning and resident needs assessment, including the Vulnerability Assessment Tool (VAT); and,
- Assistance in accessing income assistance, pension benefits, disability benefits, obtaining a BC identification card, or establishing a bank account as appropriate.

Each housing provider selected will have site-specific agreements. An expression of interest was issued on August 2, 2018 and closed on October 30, 2018. As this fund is in its early stages, no information has been made available on successful operators and no evaluation or monitoring can take place at this moment. This is an area for further research.

7. Student Housing Loan Program

7.1 Promise

As part of the 2018 Provincial Budget and the Province's 30 Point Plan on Housing Affordability, the Student Housing Loan Program is a \$450 million initiative to make housing more affordable and available for students.

One of the aims of this program is to get students out of tight rental markets and into affordable homes on campus. In the process, rental markets that were facing pressure due to demand from students will have units freed up, reducing pressure and increasing vacancy rates for non-students. So far there have been three announced loan recipients from the Student Housing Loan Program. The first is the University of Victoria which will be building two new buildings to accommodate 782 students with \$123 million from the Province. The second recipient is Thompson Rivers University which will create 533 additional homes for students with \$25 million from the Province. Finally, the College of New Caledonia will provide 12 furnished rooms for Indigenous students with \$2.6 million from the Province. With this program still in its early stages, further research will be needed to determine the best way to monitor and evaluate the government's progress towards their targets.

8. Recommendations for Further Research

As the Province's 30 Point Plan, Homes for BC, is in its early stages, further evaluation is needed on an annual basis as the Plan progresses. We recommend an annual exercise of:

- Quantitative monitoring of funding outcomes and units each year;
- Qualitative monitoring of both government and non-profit relationships; and,
- Evaluation of whether the provincial government is on track to meet their 10-year commitments for each of the Funds under Homes for BC.

Areas of further research recommended are:

- Investigation of amounts committed by the Federal government and community housing sector to evaluate whether needed commitments are being met;
- Data collection around the current supply and demand of:
 - housing for indigenous people and
 - for women-only/ or women with children;
- Evaluation of both the Supportive Housing Fund and Student Housing Fund;
- Discussion of how the backlog of 80,000 households in unsuitable housing can be addressed;
- Exploration of the supply and demand for housing for other vulnerable groups including: seniors, visible minorities, people with disabilities and recent immigrants; and,
- Evaluation of whether the other points in the Housing Central plan are being met by provincial and federal government commitments.

9. Conclusion

The Province's Homes for BC: A 30 Point Plan on Housing Affordability provides non-profits with opportunities to make differences in the communities and contribute to housing affordability in the Province. In this report we aimed to evaluate the 'Building Homes the People Need' section of the Plan. In our evaluation of the Community Housing Fund, Indigenous Housing Fund, Women's Transition Fund, Rapid Response to Homelessness fund, Supportive Housing Fund, and Student Housing Loan Program we found both quantitative and qualitative successes and challenges.

Appendix 1: Monitoring Framework for Community Housing Fund

Table 6: Monitoring Framework for Community Housing Fund vs. BCRHC Affordable Housing Plan

Housing Market Component	Annual Progress Towards Targets (data source)	Housing Indicators (data source)
Market Rental Units	Market Rental Completions province-wide; data source: CMHC	Rental Vacancy Rates (CMHC market rental reports);
Moderate Incomes (up to 71,200 for ≤2 beds; up to \$104,000 for 2+ beds).	# units produced annually; Provincial government announcements	# households and % households in income bracket in unsuitable housing
Low to Moderate Incomes (BCNPHA: \$30,000 - \$76,000 incomes); (BC govt HILS \$21,000 to \$95,000)	# units produced annually; Provincial government announcements;	# households and % households in income bracket in unsuitable housing
Core Housing Need** (BCNPHA: below market; BC govt: \$15,000 to \$30,000)	# units produced annually; Provincial government announcements	% and # of BC residents in CHN; Statistics Canada
TOTAL		
EVALUATION (% ANNUAL TARGETS)		
EVALUATION (% 10-yr TARGETS)		

Appendix 2: Monitoring Framework for Indigenous Housing Fund

Table 7: Distribution of Units and Dollars committed under IHF throughout the Province of BC

Region	Units On-Reserve	Dollars On-Reserve	Units Off-Reserve	Dollars Off-Reserve	Total Units	Total Dollars d
Fraser	16	\$3.2	153	\$30.6	169	\$33.8
Vancouver Coastal	108	\$21.6	155	\$31.0	263	\$52.6
Vancouver Island	6	\$1.2	188	\$37.6	194	\$38.8
Interior	99	\$19.7	86	\$17.2	185	\$36.9
North	99	\$22.7	158	\$31.6	257	\$54.3

Data Sources: BC Government news release; BCRHC, An Affordable Housing Plan for BC

Table 8: Monitoring Framework for Indigenous Housing Fund

Housing Market Component	Annual Progress Towards Targets (data source)	Housing Indicators	Data Source for Housing Indicators
Non-market Housing for Indigenous People	Provincial Government funding announcements;	Total inventory of non-market homes for indigenous people (on-reserve);	Indigenous Services or Indigenous-Crown Relations and Northern Affairs Canada
	Community Housing Sector funding announcements;	Total inventory of non-market homes for indigenous people (off-reserve);	BC Housing; Aboriginal Housing Society of BC; non-profit housing providers
	Federal Government or CMHC funding announcements.	% and # of indigenous households in CHN	Census, Statistics Canada
		% and # of indigenous people who experience homelessness in a year.	Homeless Count, Homelessness Association of BC

Appendix 3: Monitoring Framework for the Rapid Response to Homelessness Fund

Table 9: Monitoring Framework for Rapid Response to Homelessness Fund

Community	Supply (units)	Demand (homeless population)	Difference (supply - demand)
Queen Charlotte			
Prince Rupert			
Terrace			
Smithers			
Sechelt			
Port Alberni			
Parksville/Qualicum			
Victoria			
Penticton			
Kelowna			
Vernon			
Kamloops			
Greater Vancouver			
Total			