

BC NON-PROFIT HOUSING ASSOCIATION

The Need for Non-Profit Family Housing in British Columbia



September 2009



BC Non-Profit
Housing Association

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1.0 INTRODUCTION

1.1 Background

There are approximately 1,112,810 families in British Columbia¹. According to Statistics Canada's widely used measure of low-income, the Low Income Cut-Offs (LICOs), nearly 10% of these families (109,810) are living on low income and must spend 20% or more than the average proportion of after-tax household income spent by British Columbian families in general on food, shelter, and clothing². Furthermore, over 250,000 families (23% of all families) in the province experience housing affordability problems. Non-profit housing societies build and manage long-term, affordable shelter for those unable to find affordable housing on the private market, operating nearly 50,000 units of affordable, non-market housing to British Columbians in need. Among these, 12,323 units are designated for families. The non-profit housing sector therefore plays a valuable role in helping families find housing that is safe, secure, and affordable.

The BC Non-Profit Housing Association is a provincial umbrella organization providing leadership, education, services, and advocacy to the non-profit housing sector. Non-profit housing societies offer nearly 50,000 units of long-term housing across the province. The BCNPHA Research Department has created a comprehensive database of these societies and their units through its Asset Analysis Project, funded by the Real Estate Foundation of BC, the Vancity Community Foundation, and the Heart and Stroke Foundation of BC & Yukon. This project has created the most comprehensive database of non-profit housing providers in the province. BCNPHA has combined three sources of data (an operational database from BC Housing, data from the City of Vancouver's Non-Market Housing Inventory, and data from a detailed non-profit housing provider survey launched in January 2008), which together form the baseline data needed for the long-term planning for the sustainability of the non-profit housing sector in BC.

1.2 Methods

To date, the BCNPHA Asset Analysis project has captured *basic* information for all of the approximately 50,000 units of non-profit housing across the province³ as well as *detailed* information for approximately 65% of the sector through complete or partial responses to the Asset Analysis survey. Collection of

¹ The term 'families' is used here to refer to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption. This is the definition of 'economic family' as used by Statistics Canada. Statistics Canada. (2008). *Income Status After Tax (3A) and Economic Family Structure (4) for the Economic Families in Private Households of Canada, Provinces, Census Metropolitan Areas and Census Agglomerations, 2005 – 20% Sample Data* (table). *Topic based tabulations: Income and Earnings*. Statistics Canada Catalogue no. 97-563-XCB2006039. Ottawa. May 1. (Accessed June 24 2009).

² Statistics Canada. (2007). *2006 Census Dictionary – Low income after-tax cut-offs*. Statistics Canada Catalogue no. 92-566-XWE. Ottawa. Modified July 29 2008. <http://www12.statcan.ca/english/census06/reference/dictionary/index.cfm> (Accessed June 24 2009).

³ This database compiles information on long-term, affordable housing operated by non-profit societies. It does not include co-op housing, temporary housing such as emergency shelters or transition houses, rent supplements administered by non-profit societies used on the private market, or housing stock directly managed by BC Housing. The total number of social housing units across the province, including these other units, is estimated to be approximately 85,000.

detailed information via survey is still ongoing; however, these additional survey responses are not within the scope of this paper.

The findings presented in this report are based on data collected between January 2008 and May 2009 for the 113 non-profit housing societies across the province that offer affordable, non-profit housing options for low-income families in British Columbia. These 113 societies represent approximately 20% of the non-profit housing societies in British Columbia. Together they operate 445 buildings (defined here as a stand-alone structure, or a series of connected structures on one property), providing 12,323 families with affordable, non-market housing.

This report also uses data from the 2006 Canadian Census, conducted by Statistics Canada, to analyze the number and distribution of families across the province who may be seeking affordable housing. The Statistics Canada definition of 'family household' is one that contains at least one census family, that is, a married couple with or without children, or a couple living common-law with or without children, or a lone parent living with one or more children (lone-parent family)⁴. This definition may therefore include some families (i.e., married or common-law couples without children) who would not be eligible for non-profit family housing, regardless of their income levels. Under BC Housing guidelines⁵, only households comprised of a minimum of two people, including one dependent child, are eligible to live in units designated for families. Non-profit buildings that are not operated under agreements with BC Housing may have different criteria for eligibility for family units.

This report uses two levels of geographical analysis to explore the distribution of non-profit buildings and units for families in British Columbia. The first of these is the seven-region classification system, developed by BCNPHA for administrative purposes, which is comprised of the Kootenay, Okanagan, Northern, Vancouver (encompassing the City of Vancouver, City of North Vancouver, District of North Vancouver, and the District of West Vancouver), Lower Mainland / Coast, Fraser Valley, and Vancouver Island regions. These regions are used in this report to analyze the distribution of buildings and units for families across the province. A map of the seven regions is included in Appendix A. The second level of geographical analysis uses Statistics Canada's census metropolitan areas (CMAs) and census agglomerations (CAs). There are 27 CMAs and CAs in BC, which consist of one or more neighbouring municipalities situated around a major centre or urban core. To form a CMA, the urban core must have a population of at least 100,000; to form a CA, the population of the urban core must be at least 10,000⁶. Parts of the province that do not fall within census agglomerations or census metropolitan areas are referred to in this report as Non-CMA or CA areas.

⁴ Statistics Canada. (2007). *2006 Census Dictionary – Household type*. Statistics Canada Catalogue no. 92-566-XWE. Ottawa. Modified June 26 2007.

<http://www12.statcan.ca/english/census06/reference/dictionary/index.cfm> (Accessed September 15 2009).

⁵ BC Housing. (2009). *Housing Applicants – Eligible Groups*.
<http://www.bchousing.org/applicants/Eligibility/eligible>. Accessed September 8 2009.

⁶ Statistics Canada. (2006). *Illustrated Glossary: Census metropolitan area (CMA) and census agglomeration (CA) – plain language definition*. 2006 Census of Population (Version updated June 2007).
http://geodepot.statcan.ca/2006/180506051805140305/03150707/0914040524_05-eng.jsp. Accessed July 16 2009.

This report also compares two standards commonly used to measure the need for affordable housing: the Low-Income Cut-Offs (LICOs) and housing affordability (as represented by the Shelter Cost to Income Ratio). The LICOs are a measure of low income which represent an income threshold below which families must devote 20% more than average of their after-tax income to food, shelter and clothing. LICOs are differentiated by area of residence and family size, and are updated each year by Statistics Canada using the Consumer Price Index. Housing affordability is commonly measured using the share of household average monthly income that is spent on housing costs. When a family's Shelter Cost to Income Ratio (STIR) exceeds 30% - i.e., they spend 30% or more of their household income on housing costs - they are said to be experiencing housing affordability problems⁷.

This report uses the Canada Mortgage and Housing Corporation (CMHC) concept of 'acceptable housing' to examine the characteristics of non-profit housing for families. For housing to be considered 'acceptable', it must be suitable in size, in adequate condition, and affordable. The CMHC definition of 'suitability' requires that the unit has enough bedrooms for the size and makeup of the household, according to the National Occupancy Standard requirements. These requirements mean family housing must have one bedroom for each:

- cohabiting adult couple;
- unattached household member 18 years or older;
- same-sex pair of children under 18 years;
- and each additional boy or girl in the family, unless there are two opposite sex children under 5, in which case they are expected to share a bedroom⁸.

The adequacy requirement of the acceptable housing definition requires that housing must be in adequate condition and not in need of major repairs. This report also considers the presence of smoke-free areas and policies under the general heading of 'adequate housing', since these will impact air quality in the home, which is a particular health consideration for families with children. For housing to meet the CMHC affordability requirement, it must cost less than 30% of a household's income.

Households whose housing falls below one at least one of the suitability, adequacy, or affordability standards (i.e., housing that is either in need of major repair, does not have enough bedrooms for the size and makeup of the household, or costs 30 percent or more of their total income), *and* who are unable to procure acceptable housing on the private market without spending 30% or more of their income, are considered to be in core housing need⁹. Statistics Canada states that not all households spending 30% or more of incomes on shelter costs are necessarily experiencing housing affordability

⁷ Statistics Canada (2008). *Household Type (11), Housing Affordability (4) and Housing Tenure and Presence of Mortgage (8) for the Private Households with Household Income Greater than Zero, in Non-farm, Non-reserve Private Dwellings of Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations, 2006 Census - 20% Sample Data. Topic-based Tabulations: Shelter Costs*. 2006 Census of Population, Catalogue no. 97-554-XCB2006038. (March 2008). Accessed July 14 2009.

⁸ Canada Mortgage and Housing Corporation. (2006). *Housing in Canada Online: Definitions of Variables*. Canada Mortgage and Housing Corporation. http://data.beyond2020.com/cmhc/HiCODefinitions_EN.html Accessed July 30 2009.

⁹ Canada Mortgage and Housing Corporation. (2004). Research Highlight: 2001 Census Housing Series: Issue 3 Revised. The Adequacy, Suitability, and Affordability of Canadian Housing. <https://www.cmhc-schl.gc.ca/odpub/pdf/63403.pdf> Accessed August 4 2009.

problems, and this is particularly true of households with high incomes and other households who choose to spend more on shelter than on other goods⁷. Households whose Shelter Cost to Income Ratio (STIR) is equal to or exceeds 30% would be considered to be in core housing need, provided they were unable to procure an alternative unit that met the suitability, adequacy, and affordability standards. For the purposes of this report, a STIR of 30% or more is used as an approximation of core housing need.

The report begins with a general overview of the 113 societies serving families in BC and the 445 buildings with units for families that they operate. This data, including BCNPHA membership, survey response rates, society mandate, and portfolio size, is presented in Section 2.1: General Society Information. Subsequently, Section 2.2: General Building Information, offers a look at the number of units and tenant designations in buildings, as well as the building type. Sections 2.3 – 2.5 use the concepts of suitable, adequate, and affordable housing to explore building characteristics in more detail, and Section 2.6 gives an overview of family-specific amenities in and near buildings. Finally, Section 2.7 explores the location of family-serving buildings in relation to concentrations of low-income families and families experiencing housing need. The tables and figures for the results are presented in Section 3.0. In Section 4.0, case studies are used to explore the availability and need for affordable family housing in finer detail for the Vancouver-East Federal Electoral Riding and the census agglomeration of Prince George. The Discussion in Section 5.0 reviews the findings and considers the implications for non-profit family housing in BC.

2.0 RESULTS

2.1 General Society Information

One hundred and thirteen (113) non-profit housing societies offer affordable housing units for families in BC. These societies operate 445 buildings with units for families, in addition to other buildings without units specifically designated for families. Together these 445 buildings offer 12,323 units of family housing, as well as 2,160 units for other types of tenants (data not shown).

The vast majority (88%) of societies providing housing options for families are BCNPHA members (Table 1). Nearly three-quarters of the societies (73%) have provided detailed information through the BCNPHA Asset Analysis survey (Table 2). These societies have provided comprehensive information for 347 buildings, which represents 78% of the total buildings with units for families (Table 3).

The 113 societies in BC that offer affordable, non-profit housing for families differ in their primary mandate or purpose. While the majority (81%) have ‘housing’ as their primary mandate, an additional 14% of societies consider the provision of health or social support services to be their primary mandate, with housing as just one component of what is offered. Small proportions of societies that offer housing to families consider supportive housing (4%) or the provision of emergency / transitional housing (1%) to be their primary mandate (Figure 1). Even greater variation is seen in the size of the societies’ portfolios. Many (42%) of the non-profit housing societies offering housing options for families are small societies operating fifty or fewer units. An additional 42% of societies operate between 51 and 250 units, while the remainder (16%) operates 251 or more units (Table 4). All of the 18 larger societies operating 251 or more units have ‘housing’ as their primary mandate (data not shown). A similar analysis of societies’ portfolio sizes was carried out at the building level. Forty-two percent of societies manage just a single building, while one-third manage between two and five buildings. Twenty-nine societies (26%) are large societies who manage six or more buildings of non-profit housing, with the majority of these operating 10 or more buildings (Table 5).

2.2 General Building Information

The 445 buildings with options for families are comprised of 14,483 units of housing. While the majority of these units (85%) are specifically designated for families, many buildings contain units for a variety of other types of tenants as well, including independent seniors and singles. Forty percent of buildings contain units for tenants other than families (data not shown). Approximately 10% of the units for families are designated for Aboriginal families (Table 6). Most (84%) of the buildings are small, with 50 or fewer units (Table 7).

The non-profit housing societies who completed the Asset Analysis survey provided detailed information on the form of 347 buildings. Fifty-one percent of these buildings are in the form of townhouses, while 15% are of mixed building type. The remainder takes the form of apartment buildings (13%), single family homes (12%), and other forms (9%) (Table 8).

2.3 Suitability in Size of Units

The majority of units in buildings with housing options for families are large: 41% are two-bedroom units, 34% have three bedrooms, and 6% have four or more bedrooms. Two percent of the units are studios, and 15% are one-bedroom units (Table 9). Although these percentages describe the available units in non-profit housing buildings that serve families, it is not known how many of these studio, one-bedroom, and two+ bedroom units are designated for families and how many are intended for other tenants. The average two-bedroom unit is 961 square feet. Three-bedroom units are, on average, 1175 square feet, while the average size for a four+ bedroom unit is 1401 square feet (Table 10).

2.4 Adequacy of Building Condition¹⁰

The majority (81%) of buildings with units for families were built during the decades 1980-1989 or 1990-1999. The largest proportion (44%) were built between 1980-1989, with an additional 7% of buildings with units for families built prior to 1980. Just over one-third (37%) of the buildings were constructed between 1990 and 1999, and few buildings (11%) for families have been constructed since 2000 (Table 11). Sixty-one percent of buildings constructed since 2000 are located in the Vancouver CMA, 13% are in the Victoria CMA, and 8% are in the Kelowna CMA (Table 12).

Smokers comprise a quarter or less of tenants in about half (54%) of buildings with units for families; however, comprehensive smoke-free policies for indoor spaces are relatively uncommon and are present in only 15% of buildings. Many (40%) of the buildings allow smoking everywhere except for common rooms, while 11% have no designated smoke-free areas. Sixteen percent of buildings currently have a few designated smoke-free units and intend to gradually phase in more. For 18% of buildings that provided detailed survey information, no response was given to this question (Table 13, Table 14). Over one-third of respondents (37%) indicated they would consider implementing a smoke-free policy in the future (data not shown).

2.5 Affordability of Units

The most common form of rent calculation for family non-profit housing is 30% of before-tax income (used in 52% of buildings), while some buildings (23%) set rent levels at 25% of the family's before-tax income (Table 15). In 76% of non-profit buildings offering housing for families, the tenants pay the hydro

¹⁰ The calculations in Sections 2.5 – 2.7 are based on the 347 buildings with completed survey responses, The analyses in this and following sections therefore do not include consideration of the 98 buildings for which a survey was not received by May 2009.

charges in addition to their rent. One hundred and seventy-six (176) buildings are known to use natural gas, and, for 59% of these, the bill is paid by the tenant in addition to their rent (Table 16, Table 17). In other cases, the bill is paid by the society and is included in tenant rent.

2.6 Proximity to Amenities

One hundred and fifty-two (152) buildings with housing options for low-income families have an amenity or community room. Most buildings (217) have a playground, and twenty-seven have a community garden. Seventy-three survey respondents did not respond to this question (Table 18). Additionally, most buildings with units for families are located within one kilometer of necessary services such as public transportation, parks, shopping centres with grocery stores, and elementary schools (Figure 2).

2.7 Unit Location and Demographics

Just over half (54%) of buildings with units for families are located in the Vancouver and Vancouver Island regions. However, the buildings located in the Lower Mainland / Coast region tend to be comprised of a larger number of units: while this region has 23% of the total buildings, it is home to 40% of the total units available to BC families. The Vancouver and Vancouver Island regions comprise 27% and 17% of the units, respectively. The remaining four regions of the province comprise 23% of the buildings and 16% of the units collectively (Table 19, Table 20).

By locating these 12,323 units within the province's census metropolitan areas and census agglomerations (CMAs and CAs) and using Statistics Canada's data on LICOs and housing affordability, we can begin to understand the distribution of non-profit housing units for families in relation to the distribution of families across the province that may require affordable housing.

Across British Columbia, there is an average of 1.1 units for every ten low income families (Table 21). The vast majority of units for families (81%) are located in the Vancouver and Victoria CMAs, which are comprised of all of the municipalities in the Metro Vancouver and Capital Region districts, respectively. The Victoria CMA has the highest ratio of family units to low income families – 2.9. While the Vancouver CMA has 69% of the total units for families, it is also home to over 73,000 low-income families – two thirds of the total low income families in BC – and has a ratio of 1.2 units for every 10 low-income families. Nine thousand low-income families live outside of the province's census metropolitan areas and census agglomerations, where 307 units (2%) are located. There are no non-profit family housing units for the 1,445 low-income families in the Kitimat, Prince Rupert, or Campbell River census agglomerations (Table 21).

The ratio of non-profit family housing units to low-income families varies somewhat across the province, but does not exceed 3.0 units per 10 low-income families in any CMA or CA. Across the province, only four CMAs or CAs (Victoria, Salmon Arm, Terrace, and Kelowna) have 2.0 or more units per 10 low-income families. Fifteen of the CMAs, as well as the communities located outside any particular CMA or CA, are below the provincial figure of 1.1 units per 10 low-income families (Table 21).

Over 250,000 families (23%) in British Columbia spend 30% or more of their household income on housing costs and can be considered to be in housing need. Close to 150,000 families in the Vancouver CMA are in housing need, representing 27% of all Vancouver CMA family households and 59% of all BC families in housing need. Abbotsford CMA and Squamish CA also have a greater proportion of families in need than the province as a whole, with 27% and 24% in housing need, respectively. The remaining

CMA and CA exhibit a proportion lesser than or equal to the provincial average; with Kitimat CA exhibiting the lowest proportion of families in housing need (8%). All of the census agglomerations in the central and northern regions of the province (Dawson Creek, Fort St. John, Kitimat, Prince George, Prince Rupert, Quesnel, and Terrace) have less than 20% of total family households in housing need, as do the census agglomerations located on Vancouver Island other than the Victoria CMA (Table 22).

3.0 TABLES AND FIGURES

3.1 General Society Information

Table 1. BCNPHA Membership among non-profits providing housing for families (n=113 societies).

Membership	Responses	Percentage
Member	99	88%
Non-member	14	12%
<i>Total</i>	113	100%

Table 2. Survey response rate for societies (n=113 societies).

Survey Response	Responses	Percentage
Surveyed	83	73%
Unsurveyed	30	27%
<i>Total</i>	113	100%

Table 3. Survey response rate for buildings (n=445 buildings).

Survey Response	Responses	Frequency
Surveyed	347	78%
Unsurveyed	98	22%
<i>Total</i>	445	100%

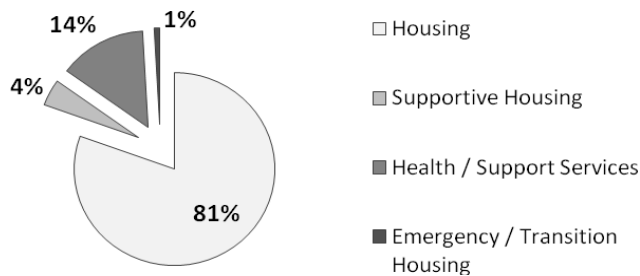
Table 4. Portfolio size – number of units (n=113 societies).

Units Operated	Responses	Percentage
1 - 10 units	2	2%
11 - 50 units	45	40%
51 - 100 units	25	22%
101 - 250 units	23	20%
251 - 500 units	6	5%
501+ units	12	11%
<i>Total</i>	113	100%

Table 5. Portfolio size – number of buildings (n=113 societies).

Buildings Operated	Responses	Percentage
1 building	47	42%
2 - 5 buildings	37	33%
6 - 9 buildings	9	8%
10+ buildings	20	18%
<i>Total</i>	113	100%

Figure 1. Primary purpose of non-profit housing societies serving families.



3.2 General Building Information

Table 6. Number of units and tenant designations (n=14,483 units).

Tenant Type	Units	Percentage
Families*	12323	85%
Seniors (independent)	1245	9%
Singles	523	4%
Other	272	2%
Developmental disabilities	53	0%
Mental health clients	51	0%
Immigrants	11	0%
Seniors (supportive)	5	0%
<i>Total</i>	14,483	100%

* Approximately 1187 units are for Aboriginal families

Table 7. Number of units per building (n=445 buildings).

Units	Responses	Percentage
1 - 10 units	106	24%
11 - 50 units	266	60%
51 - 100 units	60	13%
101 - 250 units	13	3%
<i>Total</i>	445	100%

Table 8. Type of building (n=347 buildings)¹¹.

Building Type	Responses	Percentage
Townhouses	176	51%
Mixed building types	53	15%
Apartment	46	13%
Single detached	41	12%
Duplex	9	3%
(No response)	22	6%
<i>Total</i>	347	100%

¹¹ The calculations in Table 8 are based on data provided through the Asset Analysis survey for 347 buildings. The 98 buildings for which no survey information was provided are not considered in this table.

3.3 Suitability in Size of Units

Table 9. Unit type in non-profit housing with units for families (n=14,483 units).

Unit Type	Responses	Percentage
Studio	341	2%
1 bedroom	2199	15%
2 bedroom	5991	41%
3 bedroom	4993	34%
4+ bedroom	932	6%
Unknown	27	0%
<i>Total</i>	14,483	100%

Table 10. Average size of units in non-profit family housing.

Unit Type	Average square footage
Studio	408
1 bedroom	642
2 bedroom	961
3 bedroom	1175
4+ bedroom	1401

3.4 Adequacy of Building Condition¹²

Table 11. Decade of construction of non-profit family housing (n=347 buildings).

Decade	Responses	Percentage
> 1950	3	1%
1950 - 1959	0	0%
1960 - 1969	3	1%
1970 - 1979	16	5%
1980 - 1989	154	44%
1990 - 1999	129	37%
2000 - 2009	38	11%
(No response)	4	1%
<i>Total</i>	347	100%

¹² The calculations in Sections 3.5 – 3.7 are based on the 347 buildings with completed survey responses. The analyses in this and following sections therefore do not include consideration of the 98 buildings for which a survey response was not received by May 2009.

Table 12. Location of non-profit family buildings constructed after 1999 (n=38 buildings).

CMA or CA	Responses	Percentage
Vancouver CMA	23	61%
Victoria CMA	5	13%
Kelowna CMA	3	8%
Non CMA / CA area	2	5%
Vernon CA	2	5%
Fort St. John CA	1	3%
Kamloops CA	1	3%
Prince George CA	1	3%
<i>Total</i>	38	100%

Table 13. Percentage of tenants that smoke in non-profit family housing (n=347 buildings).

Percentage of Smokers	Responses	Percentage
10% or less	68	20%
25%	118	34%
50%	60	17%
75%	7	2%
90% or greater	3	1%
(No response)	91	26%
<i>Total</i>	347	100%

Table 14. Smoke-free options in non-profit family housing (n=347 buildings).

Smoke-free Options	Responses	Percentage
Common areas only	139	40%
A few units, gradually more	56	16%
Entire building incl. balconies	47	14%
No areas smoke-free	38	11%
Entire building excl. balconies / patios	4	1%
(No response)	63	18%
<i>Total</i>	347	100%

3.5 Affordability of Units¹³

Table 15. Common forms of rent calculation (n=347 buildings).

Rent Calculation	Responses	Percentage
30% of GHI ¹⁴	179	52%
25% of GHI	79	23%
Mix – 30% and flat rate	31	8%
Flat rate	11	3%
Other	4	1%
(No response)	43	12%
<i>Total</i>	347	100%

Table 16. Payment of hydroelectric charges in non-profit family housing (n=347 buildings).

Hydro Payment	Responses	Percentage
Tenant pays	265	76%
Society pays	34	10%
Both pay	6	2%
(No response)	42	12%
<i>Total</i>	347	100%

Table 17. Payment of gas charges in non-profit family housing (n=347 buildings).

Gas Payment	Responses	Percentage
Tenant pays	103	30%
Society pays	71	20%
Both pay	2	1%
Not applicable	126	36%
(No response)	45	13%
<i>Total</i>	347	100%

¹³ The calculations in Sections 3.5 – 3.7 are based on buildings for which societies completed a survey, i.e. 347 buildings and therefore do not include consideration of the 98 buildings for which societies did not complete a survey.

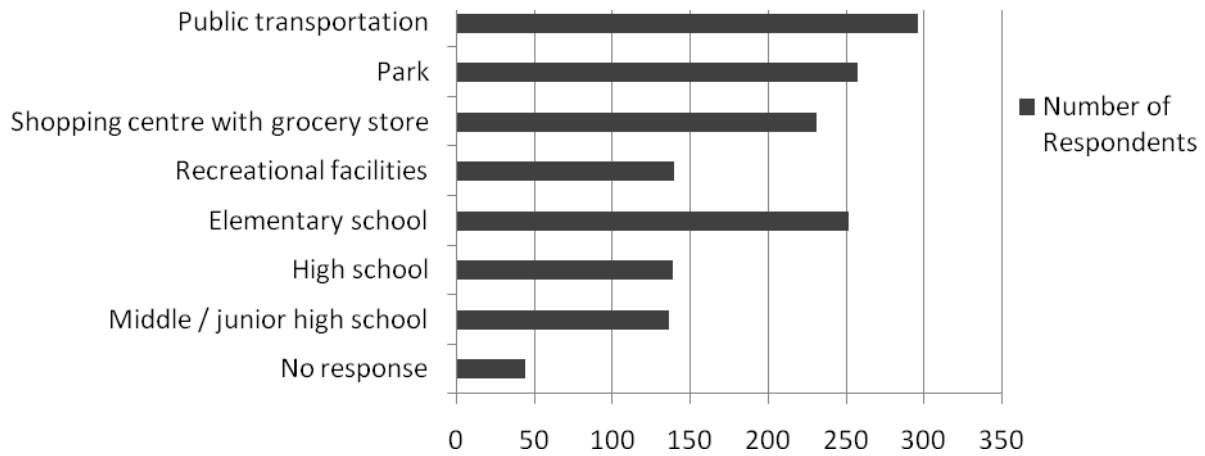
¹⁴ Gross Household Income

3.6 Proximity to Amenities

Table 18. Amenities provided in non-profit family housing (n=347 buildings)¹⁵.

Services Provided	Buildings
Amenity / community room	152
Playground	217
Community garden	27
(No response)	73

Figure 2. Proximity of non-profit housing options for families to necessary services (n=347 buildings)¹⁴.



¹⁵ As this question invited respondents to check all that apply, it does not sum to 100%.

3.7 Unit Location and Demographics

Table 19. Number of non-profit family buildings by BCNPHA region (n=445).

Building Region	Responses	Percentage
Vancouver	135	30%
Vancouver Island	108	24%
Lower Mainland / Coast	103	23%
Northern	46	10%
Okanagan	29	7%
Kootenay	12	3%
Fraser Valley	12	3%
<i>Total</i>	445	100%

Table 20. Number of non-profit family units by BCNPHA region (n=12,323 units).

BCNPHA Region	Responses	Percentage
Lower Mainland / Coast	4989	40%
Vancouver	3330	27%
Vancouver Island	2096	17%
Okanagan	940	8%
Fraser Valley	369	3%
Kootenay	281	2%
Northern	318	3%
<i>Total</i>	12,323	100%

Table 21. Ratio of units to low income families below LICOs by census metropolitan area (n=12,323 units).

CMA or CA	Units	Low Income Families ¹⁶	Units per 10 Low Income Families
Victoria CMA	1562	5450	2.9
Salmon Arm CA	52	230	2.3
Terrace CA	91	415	2.2
Kelowna CMA	582	2980	2.0
Fort St. John CA	53	295	1.8
Duncan CA	136	775	1.8
Squamish CA	40	285	1.4
Nanaimo CA	255	2120	1.2
Cranbrook CA	45	385	1.2
Vancouver CMA	8466	73005	1.2
Dawson Creek CA	15	135	1.1
Penticton CA	75	720	1.0
Vernon CA	103	1010	1.0
Powell River CA	35	345	1.0
Williams Lake CA	33	335	1.0
Port Alberni CA	42	460	0.9
Quesnel CA	34	395	0.9
Kamloops CA	145	1790	0.8
Courtenay CA	78	1110	0.7
Parksville CA	20	470	0.4
Prince George CA	68	1745	0.4
Non-CMA or CA area	307	9000	0.3
Chilliwack CA	34	1440	0.2
Abbotsford CMA	52	3465	0.2
Kitimat CA	0	130	0.0
Prince Rupert CA	0	410	0.0
Campbell River CA	0	905	0.0
<i>British Columbia</i>	12,323	109,805	1.1

¹⁶ Statistics Canada. (2006a). *Income Status After Tax (3A) and Economic Family Structure (4) for the Economic Families in Private Households of Canada, Provinces, Census Metropolitan Areas and Census Agglomerations, 2005 - 20% Sample Data. Topic based tabulations: income and earnings.* Statistics Canada, 2006 Census of Population, Statistics Canada Catalogue no. 97-563-XCB2006039. Ottawa, May 1. (Accessed June 30 2009).

Table 22. Family households in housing need¹⁷ by census metropolitan area (n= 1,085,680).

CMA or CA	Total Family Households	Spending 30% or More of Household Income on Housing Costs ¹⁸	Percentage
Vancouver CMA	544115	148675	27%
Abbotsford CMA	40585	11075	27%
Squamish CA	4090	975	24%
Kelowna CMA	43755	10090	23%
Chilliwack CA	21155	4615	22%
Nanaimo CA	25905	5615	22%
Vernon CA	14880	3140	21%
Victoria CMA	88445	18500	21%
Penticton CA	12030	2375	20%
Duncan CA	11285	2185	19%
Prince Rupert CA	3645	680	19%
Campbell River CA	10535	1820	17%
Courtenay CA	14335	2475	17%
Non CMA or CA	140560	24115	17%
Salmon Arm CA	4590	780	17%
Kamloops CA	25855	4350	17%
Cranbrook CA	7180	1200	17%
Parksville CA	8600	1385	16%
Fort St. John CA	6805	1060	16%
Powell River CA	4815	715	15%
Dawson Creek CA	2930	430	15%
Terrace CA	5035	720	14%
Prince George CA	23155	3095	13%
Port Alberni CA	7305	940	13%
Williams Lake CA	5150	635	12%
Quesnel CA	6265	695	11%
Kitimat CA	2675	220	8%
<i>British Columbia</i>	1,085,680	252,560	23%

¹⁷ A Shelter to Income Ratio (STIR) of 30% or more is used here as a proxy for housing need.

¹⁸ Statistics Canada (2008). *Household Type (11), Housing Affordability (4) and Housing Tenure and Presence of Mortgage (8) for the Private Households with Household Income Greater than Zero, in Non-farm, Non-reserve Private Dwellings of Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations, 2006 Census - 20% Sample Data. Topic-based Tabulations: Shelter Costs*. 2006 Census of Population, Catalogue no. 97-554-XCB2006038. (March 2008). Accessed July 14 2009.

4.0 CASE STUDIES

4.1 Case Study #1: Vancouver-East Federal Electoral Riding

The ethnically diverse Vancouver-East federal electoral riding is home to Vancouver's Downtown Eastside, Chinatown, Mount Pleasant, and Hastings-Sunrise neighbourhoods. It is bound by the Vancouver Harbour to the North; Cambie Street, Dunsmuir Street, Main Street, 2nd Avenue East, and Ontario to the west; 16th Avenue East, Knight Street, 15th Avenue East, Nanaimo Street and Grandview Highway to the south; and Boundary Road to the east. It contains 17% of the City's family population, and 20% of the City's low-income families. The prevalence of low-income among families in the area is 18.3%, double the prevalence of low-income among families elsewhere in the province. Vancouver-East families also have a 20% lower average income than families in other parts of the City¹⁹.

Seventeen societies offer housing options for low-income families in the Vancouver-East area. Nearly half (49.5%) of the City's buildings with units for low-income families are located here, encompassing a total of 1,477 units. This is a total of 3.3 units per ten low-income families. Just over one-third (36%) of these units are designated for Aboriginal families, who comprise 6% of the area's total population. The buildings for low-income families in this area are, on average, five years older than similar buildings elsewhere throughout the province (Table 22). Only three of the 61 buildings (5%) were constructed in the past ten years (data not shown).

4.1.1 Tables

Figure 3. Map of Vancouver-East Riding



¹⁹ BC Stats. (2009). 2006 *Census Profile – Summary Version for Vancouver, C. Geographic Classification 5915022*. Revision 5 (March 2009). <http://www.bcstats.gov.bc.ca/data/cen06/profiles/detailed/59015022.pdf>. Accessed June 30 2009.

Table 22. Vancouver-East Riding Profile and Comparison to City of Vancouver and British Columbia.

	British Columbia	City of Vancouver ¹⁹	Vancouver-East Riding
Total families	1,112,810	141,695	24,035
Low income families	109,805	22,246	4,398
Prevalence of low income	9.9%	15.7%	18.3%
Median family income	\$65,787	\$64,007	\$51,830
Families in housing need ²⁰	23%	29%	<i>Data not available</i>
Non-profit family units	12,323	3,920	1,477
Units per 10 low-income families	1.1	1.8	3.3
Buildings with family units	445	123	61
Societies serving families	113	26	17
Special tenant designations	9% Aboriginal	14% Aboriginal	36% Aboriginal
Average building age	1989	1987	1984

4.2 Case Study #2: Prince George Census Agglomeration

The Prince George census agglomeration (CA) is located in northeastern British Columbia, within the Fraser-Fort George Regional District. It is home to 2% of the province's families and 1,745 low-income families, 1% of the provincial total. Low-income is less prevalent among families in Prince George than for the province as a whole, with 7.4% of families in the area experiencing low-income²¹.

Figure 4. Map of Prince George Census Agglomeration



²⁰ As in the results section, a STIR of 30% or more is used here as a proxy for housing need.

²¹ BC Stats. (2009). 2006 *Census Profile – Summary Version for Prince George, CA. Geographic Classification 59970*. Revision 5 (March 2009). <http://www.bcstats.gov.bc.ca/data/cen06/profiles/detailed/59970000.pdf>. Accessed June 30 2009.

One society offers housing options for families in the Prince George area. This society operates two buildings with family units, encompassing a total of 80 units. This is a total of 0.5 units for every ten low-income families. These two buildings are, on average, 9 years newer than the provincial average (Table 23).

4.2.1 Tables

Table 23. Prince George CA Profile and Comparison to British Columbia.

	British Columbia	Prince George CA ¹⁰
Total families	1,112,810	23,610
Low income families	109,805	1,745
Prevalence of low income	9.9%	7.4%
Median family income	\$65,787	\$74,321
Families in housing need ²²	23%	13%
Non-profit family units	12,323	80
Buildings with family units	445	2
Units per 10 low income families	1.1	0.4
Societies serving families	113	1
Special tenant designations	9% Aboriginal	n/a
Average building age	1989	1998

5.0 DISCUSSION

5.1 Findings

Historically, the primary supply of affordable housing has been created through private sector construction of rental units. However, that same market is now eroding the availability of affordable housing as aging properties are demolished, redeveloped, and converted to more profitable forms of market-based ownership housing. A dwindling supply of rental housing coupled with growing demand has resulted in higher than average rents. This – combined with one of the lowest vacancy rates in the country²³ - has left over a quarter of a million families in BC unable to find market housing that is affordable²⁴.

By building and managing long-term, affordable shelter for those unable to find housing on the private market, non-profit housing societies make a key contribution to the long-term supply of high quality, affordable housing and help promote the growth of healthy, stable communities. One hundred and

²² As in the results section, a STIR of 30% or more is used here as a proxy for housing need.

²³ Canada Mortgage and Housing Corporation. (2009)., "Rental Market Report: Canada Highlights", http://www.cmhc-schl.gc.ca/odpub/esub/64667/64667_2009_B01.pdf, Accessed 14 July 2009.

²⁴ Statistics Canada. (2008). *Household Type (11), Housing Affordability (4) and Housing Tenure and Presence of Mortgage (8) for the Private Households with Household Income Greater than Zero, in Non-farm, Non-reserve Private Dwellings of Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations, 2006 Census - 20% Sample Data. Topic-based Tabulations: Shelter Costs.* 2006 Census of Population, Catalogue no. 97-554-XCB2006038. (March 2008). Accessed July 14 2009.

thirteen (113) non-profit housing societies offer affordable housing units for families across the province. While these societies are primarily societies who consider their mandate to be housing (81%), there is also some representation from societies who offer housing as one component of a health / support services mandate. This diversity in mandates means that low-income families whose needs include housing and support services have options available to them that they may not otherwise find.

Non-profit housing societies that serve families are more likely to be large than other non-profit housing societies, although a substantial proportion (42%) operate only a single building. Forty percent of the buildings offering units for families offer units for other types of tenants as well, and for seniors in particular. Furthermore, approximately ten percent of the units designated for families are specifically designated for Aboriginal families. Most (84%) of the buildings are small, with 50 or fewer units, but non-profit housing for families is available in a range of building forms including townhouses (51%), apartment buildings (13%), single family homes (12%) and mixed building types (15%). The majority (81%) of units in buildings serving families are two-bedroom, three-bedroom, or four+ bedrooms. The variety of different unit sizes and building types will mean that different configurations of families are able to find a unit that is suitable to their needs. It is likely that the smaller studio and one-bedroom units present in some of the buildings are intended for the non-family tenants, or for couples with no children.

Few buildings with units for families have been constructed in the last decade – in the surveyed building sample, only 11% of the buildings (n=38) were constructed since 2000. The vast majority (82%) of these newer buildings are located in the province's three largest CMAs – Vancouver, Victoria, and Kelowna. The slowdown in construction of buildings intended for families will have implications for older buildings, the majority (81%) of which were constructed between 1980 and 1999. Forty-four percent of buildings with units for families were constructed between 1980 and 1989, and will likely be in need of major repairs and renovations soon and perhaps almost simultaneously. This will have serious implications for both the societies who operate older buildings and the families living in them. Societies operating multiple buildings requiring renovations will face not just significant costs; they will also face the considerable challenge of finding suitable places for tenant families to live in the interim. In the provincially owned Little Mountain development, the issue of relocating tenants during renovations has drawn considerable attention from housing advocates²⁵. However, societies whose buildings are new or are in good condition will have the benefit of learning from others.

Over half (54%) of buildings with units for families have less than a quarter of tenants who smoke; however, smoke-free policies for indoor spaces within the buildings are still relatively uncommon (15%). This is an issue of concern, as several scientific bodies have determined that there is no safe level of exposure to tobacco smoke, a known carcinogen²⁶. Secondhand smoke can be particularly harmful to children, whose lungs are still developing and are more easily damaged than adults'. According to data

²⁵ Wood, Graeme. (2009). "Government lacks long-term plan for Little Mountain, protesters say." Vancouver Sun July 4 2009. <http://www.vancouversun.com/entertainment/movie-guide/Government+lacks+long+term+plan+Little+Mountain+protestors/1760798/story.html>. Accessed August 5 2009.

²⁶ World Health Organization. (2007). *Guidelines on protection from exposure to tobacco smoke: purpose, objectives, and key considerations*. http://www.who.int/fctc/cop/art%208%20guidelines_english.pdf. Accessed July 21 2009.

from the 2008 Canadian Tobacco Use Monitoring Survey, 15% of British Columbians smoke regularly, while 6% of Canadian children under the age of 12 are regularly exposed to secondhand smoke at home²⁷. Respondents to the Asset Analysis survey indicated they were considering adopting a smoke-free policy in over one-third (37%) of the buildings in some or all units in the future. Under provincial law, smoke-free policies are legal in multi-unit buildings, as long as existing smoking tenants are 'grandfathered' in and are exempt from the policy. As these existing smoking tenants move out, the policy is then gradually broadened to these units as well. Implementing a smoke-free policy in such a way will ensure that the rights of existing tenants are upheld, and while at the same time enabling non-profits to improve the quality of their buildings.

Although non-profit housing is by design more affordable to families than housing on the private market, many families living in non-profit housing may still struggle to pay their monthly bills. Just over three quarters (76%) of families in non-profit housing must pay hydroelectric bills in addition to their rent, and 30% pay gas bills in addition to their rent. These families may thus struggle to pay utility bills even while living in affordable housing. In British Columbia, energy costs typically represent 5% of a family's after-tax income. However, it has been estimated that as many as 18% of families in BC may face a disproportionate energy burden and experience energy poverty, despite low energy prices in the province²⁸.

In most situations, families living in non-profit housing will pay rent that is proportionate to their income. However, while just over half (52%) of the buildings set rent levels at 30% of family's gross household income, a number of them (8%) are mixed income buildings, where some tenants pay a flat, low end of market rent. If rent increases are not carried out on a regular, incremental basis, societies may find themselves in the unfortunate situation of having to make significant increases on these low end of market units in order to meet their costs, negatively impacting their tenants.

5.2 Implications

The need for non-profit family housing can be explored from a number of measures. Analyzing the ratio of the number of non-profit housing family units to the number of families living on low income (below LICOs) provides an idea of what the supply of housing is in relation to families who may be eligible. The ratio is low across the province, ranging from 0 to 2.9 units per 10 low-income families, with a provincial average of 1.1 units per 10 low-income families. Using this measure alone, it is apparent that there is significant need for non-profit family housing across BC.

The existing non-profit housing stock serves only about a tenth of the low-income families in BC. There is some variation across the province, but no region is doing particularly well on this measure. The majority of existing units are in Vancouver and Victoria CMAs, but even these two areas have low ratios of units to low income families and are not being served as well as they could be. Victoria CMA has the highest ratio in the province, but the figure is still relatively low – with a ratio of 2.9 units per 10 low-income families, less than a third of low-income families are served by the existing non-profit housing

²⁷ Health Canada. (2008). *Canadian Tobacco Use Monitoring Survey: Summary of Results for the First Half of 2008 (February – June)*. http://www.hc-sc.gc.ca/hc-ps/tobac-tabac/research-recherche/stat/ctums-esutc_2008/wave-phase-1_summary-sommaire-eng.php. Accessed July 21 2009.

²⁸ Eaga Canada. (2007). *Affordable Energy – Diversifying DSM Programs in BC: A Discussion Paper*. Ministry of Energy, Mines, and Petroleum Resources. British Columbia.

stock. Three CAs (Kitimat, Prince Rupert, and Campbell River) have no units of non-profit housing designated for families.

Need for affordable family housing can also be measured by identifying areas with a high proportion of families spending 30% or more of their household income on housing costs. Whereas approximately 109,000 families are below the LICO in their community and are considered to be low-income, more than double this number have a Shelter to Income Ratio of 30% or greater and may be experiencing housing affordability problems. While Statistics Canada notes that not all households in spending 30% or more of their household income on housing costs are necessarily experiencing affordability problems, the STIR still serves as a useful indicator of affordability²⁹. Households whose STIR is equal to or exceeds 30% and who are unable to procure an alternative unit that met the suitability, adequacy, and affordability standards would be considered to be in core housing need and could be potential candidates for non-profit housing. The proportion of families in housing need – those spending 30% or more of their household income on housing costs - ranges across the province from a low of 8% in Kitimat CA to a high of 27% in Vancouver CMA and Abbotsford CMA. In general, the Lower Mainland and Fraser Valley areas appear to have higher levels of family housing need, with Vancouver CMA, Abbotsford CMA and Squamish CA each exhibiting proportions of families in housing need higher than the provincial average of 23%.

Neither the LICOs nor the STIR measures directly correspond to demand for non-profit family housing. The STIR benchmark of 30% has been used in this report as a proxy for core housing need. It may therefore be an overestimation of families in need of non-profit housing, while the LICOs represents an underestimate. To add further complexity to the issue, the definition of family household used in both the STIR and LICOs datasets includes couples without children, a demographic that is not eligible for non-profit family units under BC Housing guidelines. With that in mind, the LICOs and STIR data still provide a useful indication of the potential relative demand for non-profit family housing in different areas of the province.

Low vacancy rates on the private market will further hinder the ability of families to find affordable housing that meets their needs, and will therefore influence the demand for non-profit housing. Further, housing need may vary among particular demographics or family configurations. In particular, lone parent families are much more likely to be living on low income than couple families³⁰. The number of low income families that are lone parent headed will also impact the type of housing needed – while they may not require larger, three or four+ bedroom units, they may have greater need for childcare and buildings in close proximity to support services. Furthermore, while most buildings are located close to elementary schools, fewer are located within one kilometer of middle schools, high schools, or

²⁹ Statistics Canada. (2008). *Household Type (11), Housing Affordability (4) and Housing Tenure and Presence of Mortgage (8) for the Private Households with Household Income Greater than Zero, in Non-farm, Non-reserve Private Dwellings of Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations, 2006 Census - 20% Sample Data. Topic-based Tabulations: Shelter Costs*. 2006 Census of Population, Catalogue no. 97-554-XCB2006038. (March 2008). Accessed July 14 2009.

³⁰ Statistics Canada. (2008). *Household Type (11), Housing Affordability (4) and Housing Tenure and Presence of Mortgage (8) for the Private Households with Household Income Greater than Zero, in Non-farm, Non-reserve Private Dwellings of Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations, 2006 Census - 20% Sample Data. Topic-based Tabulations: Shelter Costs*. 2006 Census of Population, Catalogue no. 97-554-XCB2006038. (March 2008). Accessed July 14 2009.

recreational facilities. This may present problems for families with older children, particularly in areas with poor transit access.

A consideration of both the ratio of units per 10 low-income families and the proportion of families in housing need within local contexts illuminates the variation in potential demand for non-profit family housing across the province. While using individual measures may appear at first glance to be indicative of demand for family housing in different locations, a closer look illuminates the complexity in this assumption. For example, while 19% of families in both Prince Rupert CA and Duncan CA are in housing need, Duncan has 1.8 units per ten low income families, while Prince Rupert has no units of non-profit family housing. The Vancouver and Abbotsford CMAs fare the worst on the STIR affordability measure, with 27% of families in housing need. The ratio of units per 10 low income families is Vancouver CMA (1.2) is comparable to the provincial average of 1.1, whereas the ratio for Abbotsford CMA (0.2) is one of the lowest in BC. Kitimat CA has no units of non-profit family housing, but also has the lowest proportion (8%) of families in housing need in the province. It is important to also recognize the weight of the absolute numbers in addition to an area's relative rank in the province: for instance, both Vancouver CMA and Cranbrook CA exhibit a ratio of 1.2 units of non-profit family housing per 10 low-income families; however, providing appropriate and affordable housing for the approximately 73,000 low-income families living in Vancouver CMA is anticipated to be a far harder task than for the 385 living in Cranbrook CA.

The diversity in need across communities at different scales is also apparent in the two case studies explored in Section 4.0. The first case study explores the housing situation in the Vancouver-East riding, in the City of Vancouver. This neighbourhood is home to 16% of the City's families, 20% of the City's low-income families, and 37% of the City's units designated for families. The Vancouver-East neighbourhood has a high need for family housing, as indicated by the low-income and affordability measures. However, the area is also served relatively well by the non-profit housing sector, compared to other areas of the city and the province as a whole.

One issue that will worsen in coming years is the relative age of the area's buildings. The average building in Vancouver-East is three years older than elsewhere in the city, and five years older than the average building elsewhere in the province. In the subset of 61 buildings, only three (5%) were built in the last ten years, and three quarters were built prior to 1990. These older buildings are of concern, as they will likely be in need of major repairs and renovations soon and perhaps almost simultaneously. If multiple buildings in the area are in disrepair and need of major renovations, families living in these older buildings may find themselves with few remaining options.

The second case study explores the situation of non-profit housing for families in the Prince George census agglomeration. Families living in the Prince George CA are significantly less likely to be in housing need than elsewhere in the province, though rates of low income are similar to other locations. The median income of families in Prince George CA is thirteen percent higher than the median income of families in BC. Yet with only 80 units of family housing, Prince George CA has one of the lowest unit-to-family ratios in the province (0.4 units for every 10 low-income families). This means that while, in general, families in Prince George CA may have higher income, the ones in need have few options available to them. With only 80 units of non-profit family housing available, 95% of low-income families – 1,665 families – will need to find housing elsewhere. These families may have to resort to living in housing that is inadequate, unaffordable, or unsuitable to their needs.

5.3 Conclusion

In general, the non-profit housing buildings across the province currently serve families well. They offer a wide range of building types, unit sizes, health and support services, amenities, and a diversity of tenant types. The presence of smoking in family buildings is of concern, but given the interest expressed in smoke-free policies, there is likely to be an increase in policies that will help to protect tenants' health in coming years. Another potential area of improvement concerns energy costs and supporting non-profits to incorporate energy efficiency measures that will help tenants with utility bills. However, the major concern for the sector remains the fact that there simply are not enough housing units for all the families in need. This is true for all areas of the province; however, some areas (Vancouver in particular) have particularly high need given the numbers of low-income families experiencing housing affordability problems.

A further concern relates to the age of existing buildings and the inevitable need for repairs in coming years. The age of the non-profit housing stock serving families and the dearth of newer buildings with family units is related to larger issues around funding. The majority of buildings operated by non-profit housing providers will face the expiration of their operating agreements with the federal and provincial governments and the subsequent withdrawal of subsidies over the next thirty years. These agreements have constituted a long-term, secure source of funding for non-profits over the past three decades; however, with the devolution of responsibility for housing from senior to lesser levels of government has come a shift towards short-term, project-based funding and an increasing emphasis on the use of multiple funding partners for the development of new housing. Meanwhile, the few new programs that do exist are highly targeted towards smaller households requiring complex supports.

The lack of newer purpose-built non-profit family housing appears to be a reflection of these provincial housing policies, which have directed funding towards societies serving tenants with complex health and housing needs³¹. Current housing policies have directed assistance for families into a Rental Assistance Program, which offers eligible families a cash housing allowance designed to reduce the cost of rent on the private market. To be eligible for the program, households must have at least one dependent child, a gross annual household income of \$35,000 or less, and must have been employed at some point over the previous year. Demand side housing programs such as rent supplements fail to address the underlying causes of unaffordability – such as market pressures and low vacancy rates – and therefore offer only a partial fix to the problem of unaffordable family housing. Conversely, enabling non-profit housing societies to build, own, and manage housing where it is most needed creates a permanent stock of high quality, affordable housing in the community. Moreover, there is evidence that subsidizing households through non-profit managed units is in fact more cost-effective than subsidizing these tenants through shelter allowances on the private market, since operating costs (and by extension, rents) increase more rapidly on the market³² (Black et al. 1997).

³¹ BC Housing. (2007). BC Housing Annual Report 2006 / 2007: Housing Matters BC. http://www.bchousing.org/resources/About%20BC%20Housing/Housing_Matters_BC/Housing_Matters_BC_FINAL.pdf. Accessed July 27 2009.

³² Black, D. et al. (1997). Cost effective housing in British Columbia: A comparison of non-profit and market housing. Ekos Research Associates Inc. for British Columbia Housing Management Commission. <http://ir.lib.sfu.ca/retrieve/3519/chodarr0191.pdf>. Accessed August 5 2009.

However, the expiry of operating agreements may also create opportunity, as some non-profits seek ways to continue to operate and develop housing outside of the government framework. Non-profit housing providers therefore need to find new and innovative ways of maintaining their viability once their agreements end and long-term funding becomes scarce. This presents an ideal opportunity for the sector to explore strategies that will help maintain and grow the existing stock of non-profit housing units and ensure long-term sector sustainability. Redevelopment of non-profit housing at higher densities is increasingly becoming a strategy of key interest for the sector, as it has the potential to deliver significant social, environmental, and economic benefits to non-profit housing societies and the communities they serve. Redeveloping existing sites to create more units of housing can maximize the potential of the non-profit sector to address the increasing social challenge of providing safe and affordable housing to low-income British Columbians. Further, increased densities of existing affordable housing sites will mean better use of already-developed land and will have significant environmental benefits, such as reduced energy and infrastructure costs per person³³. In urban areas in close to proximity to transit, work opportunities, and local businesses, densification can increase walkability and help create vibrant neighbourhoods. This strategy may therefore be an important way for the non-profit housing sector to continue to address the housing needs of families across the province in coming years.

While there is no single solution to the issue of housing affordability for families in British Columbia, by finding innovative ways of providing more safe, secure, and affordable housing to those in need, the non-profit housing sector will continue to make a key contribution towards a vision of all households in B.C. having access to safe, secure, and affordable housing.

³³ Smart Growth BC. (2005). Smart Growth BC Affordable Housing Policy. Smart Growth BC. Vancouver: BC. http://smartgrowth.bc.ca/Portals/0/Downloads/Affordable_Housing_Policy.pdf. (Accessed May 26 2009).

Appendix A. BCNPHA's Seven Region Classification System.

