

Let's not forget poor people when we talk about affordable housing

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In the past, (about 20-40 years ago), there was a commitment by the Government to build some number of subsidized (rent geared to income) housing units every year. Housing for senior's, families, singles and persons with disabilities. Both Federal and Provincial commitments were made. That housing was subsidized for 40-60 years to ensure that there was a supply of truly affordable housing for the long term for people with either very low or fixed income. These units provided a valuable part of the social safety net and we didn't see very many people living on the street.

Unfortunately, over the past 20 years, the people who would benefit most from secure, affordable housing but are not yet "street homeless" have been ignored. I believe that this neglect has either directly or indirectly given rise to the current state of homelessness across the country.

People who live on a fixed or low income need to have housing that does not cost them more than 30% of their gross income. Nanaimo Affordable Housing recently acquired an existing seniors housing complex which was no longer subsidized. Even at a flat rate of \$500.00 per month per unit (market rates are now between \$800 and \$1400 for similarly sized units in Nanaimo), 25% of the tenants were paying over 50% of their monthly income for rent.

Does the lack of long-term affordable housing have a direct impact on the current homelessness crisis? Absolutely! When people are unable to afford safe and secure housing, they soon have very little option than to become homeless - maybe that means sleeping in their car or RV, maybe that means sleeping in their parent's basement or garage, maybe that means "couch surfing" with friends, maybe that means sleeping in a tent in a park, maybe that means sleeping in a doorstep. I would also suggest that when a person ends up homeless, with almost no options available to find an affordable place to live, a spiral can begin which can lead to loss of hope, substance use and abuse, and possibly even despair.

Over the past few years we have seen hundreds, even thousands of new units developed for street homeless individuals, but the numbers of people living on the street is still increasing. This is directly a result of ignoring the ongoing desperate housing needs of people who are just poor.

Can the new government make a difference? Absolutely! Start funding long-term subsidized housing units again, with long-term commitments to ensure stability for the tenants. Extend current housing agreements to prolong the life and affordability of existing subsidized housing stock, much of which will lose subsidy over the next 10-15 years. Change the funding formula for all of the unsubsidized, mixed income complexes approved by the previous government (completion dates 2018-2020) to rent geared to income projects so that people can be securely housed at a level that their fixed income allows or for 30% of their working income.

If strategies such as these are implemented, we should truly start to see a dramatic reduction in the street homeless population. If we don't get started soon, the numbers of homeless seniors, families, singles, and persons with disabilities will continue to increase.

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(Jim Spinelli has been working in the Affordable Housing sector for 21 years)