

| JUNE 2015 |



7TH ANNUAL

HR Report Card on Homelessness for

NELSON, B.C.

Prepared by the Nelson Committee on Homelessness



7th Annual

Report Card on Homelessness
for Nelson BC

June 2015

The Nelson Committee on Homelessness (NCOH)

has been active since 2001 addressing poverty and homelessness issues in Nelson. We work with members of the community, businesses, governments and other stakeholders.

We encourage collaboration, new initiatives, research, information sharing, knowledge building and community partnerships among all stakeholders to find solutions to address homelessness.

The Annual Report Card is made possible by funding through Service Canada's Homelessness Partnering Strategy.

It is a collaborative project, published since 2009 by NCOH. Each year the Report Card highlights local statistics and features current community issues, voices of lived experience and examples of progress being made. It is a tool we hope will bring the reader a better understanding of those who are homeless and at risk of homelessness, what contributes to homelessness in our community, and what we can do about it. We hope it will help to both encourage questions and inform solutions. May it help to inspire and inform positive change!

Acknowledgements:

The Annual Report Card is made possible by many people. Sincere thanks to all the community members who shared their stories and knowledge and to the local organizations who contributed their annual statistics.

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FOCUS I:

Women who are homeless or at risk

This year's report card focuses on women who are homeless or at risk of homelessness. This includes women who have fled abuse or violence at home, women who are caught in a cycle of "hidden homelessness" in unstable or unsafe housing situations,



senior women in poverty, and single mothers who face daily pressures and challenges in the struggle to find decent, stable housing and put food on the table for the kids.

Women who are homeless face poverty and other barriers such as mental or physical health issues, substance use, discrimination and exclusion.

We invite you to read their stories and words in this report and review the information provided by community members and service providers working to make a difference.

FOCUS II

The Housing Crunch: A struggle to find a home



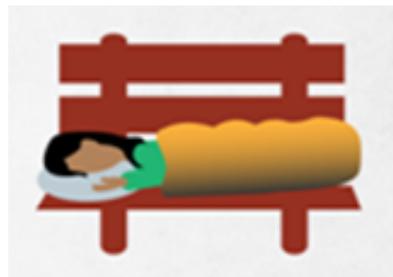
It can be hard to find an affordable, decent place to live in Nelson if you don't have much money... or even if you have a moderate income. Nelson's overall vacancy rate last October was the worst in the province, according to Canada Mortgage and Housing.¹

Young families looking for a first home and retirees on fixed incomes, needing to downsize, experience this. So do those living on a minimum wage. For people on disability benefits or income assistance, or with other barriers, the challenge is even greater. Rental rates have climbed faster than many people's income.

Senior governments no longer deliver programs to build and maintain affordable rental housing - private or public. And now what subsidized housing stock exists in our community — and across Canada — is at risk.

Homelessness 101:

WHY DO PEOPLE BECOME HOMELESS?



Homelessness exists in Nelson, BC. It is a hidden, and often misunderstood reality — a situation that affects Nelsonites from all walks of life - including women, families, youth, seniors and those living with mental illness, trauma and other health issues.

Here and across Canada, homelessness is the result of:

- a lack of affordable, safe and appropriate housing;
- a lack of income;
- a lack of supports and services to help people find, maintain and keep their housing;
- discrimination and barriers faced by those with mental health and physical challenges, and/or substance use.

Homelessness is usually defined within these living situations:

Absolute Homeless:

People living without shelter, on the streets or in places not meant for human habitation.

Sheltered Homeless:

People in overnight, short-term or emergency shelters or in shelters fleeing from family violence

Temporarily Housed:

People whose housing is transitional, temporary or an inadequate “make-do” situation — whose long-term housing is not secure or permanent.

At-Risk:

People who are not homeless but whose current financial and/or housing situation is unstable or does not meet basic health and safety standards, and therefore puts them at risk.

**People do not choose homelessness.
They just see no other option.**

A Single Mom's Experience

Many households are one step away from homelessness. In a tight rental housing market like Nelson, if you don't have much money, you don't have much choice, and one wrong move can put you into a tail spin:

I am not someone who you would typically picture as being homeless. I “have it together.” But one lapse in judgment – moving in with another single mom – resulted in 18 months of homelessness for me and my two children (ages two and a baby).



The woman we moved in with was extremely mentally ill and violent, and we ended up in the women's shelter. For the next eight months or so, we did a lot of “camping” and “visiting friends”. Although we were paying rent somewhere, it was not a safe place to be.

We found a place eventually, and when we got out there with all of our stuff, the landlord had not completed things as promised. We were without water, toilet, and a refrigerator. My parents were able to rent us something for a couple of weeks until the basics were put in. Then, due to constant harassment and feeling unsafe, we moved again.

The house we found was okay, but within a week of moving in, I had to throw out my bed, as it went mouldy. We were paying for 3 bedrooms but could only utilize the living room and kitchen due to mould. My baby was coughing chronically the entire time we lived there. My first hydro bill was over \$700 even though we were running the wood stove constantly. We ended up applying for housing in different cities because we were unable to find safe, affordable housing in the Nelson area.

We had to leave our community.

Women Leaving Violent Relationships - FINDINGS¹:

These findings reflect situations women fleeing violence have related to local services.

1. Women leaving violence live in housing that is unacceptable.

The housing they were able to access was in need of major repair, lacked the appropriate number of bedrooms, and was unaffordable.

“I was terrified and when I started looking at my [housing] options, I didn’t feel safe, it was too small, and the waitlists were so long that I felt really, really, really hopeless.”

2. The health effects of violence are a barrier to seeking and finding appropriate housing.

Women described themselves as being lost, emotionally drained and without identity, often because of the violence experienced, but made worse by the difficulties faced in trying to access housing and other resources while...trying to heal from the abuse.

3. Women leaving violence live in housing that is unsafe.

Housing that women can afford is often unsafe. Some faced violence, threats and harassment by landlords who take advantage of women’s difficulty in accessing housing. In other cases unsafe housing left women vulnerable to continued abuse from ex-partners.

“There’s no lock on the windows; [my ex] climbed in my window a couple of times. I was scared to stay in my apartment by myself.”

4. Unsafe and unacceptable housing is a barrier to health and healing.

Without affordable housing, women were often faced with having to pay for one essential item and thus go without another item essential to their health, such as food or medication.

“Not knowing where we were going to sleep, that added to my stress for sure and [my] anxiety.”

¹ Jategaonkar, N. and Ponic, P. (2011) “Unsafe & Unacceptable Housing: Health & Policy Implications for Women Leaving Violent Relationships.” *Women’s Health and Urban Life*, p. 32-58 (BCNPHA, UBC & Centre of Excellence for Women’s Health.)

Aimee Beaulieu Transition House

opened its doors in May 1995.

The House is dedicated to the memory of Aimee Beaulieu and her twins, Samantha and David, who were killed in 1992. Their murders remain unsolved.

The Transition House had to turn away 118 people last year:
91 women and 27 children.

Of the 69 residents who indicated where they were going at the time of leaving the transition house last year:

- **29% found permanent housing** (market or affordable housing)
- **69% found only temporary situations** (shelters, another transition house, staying with friends or family, couch surfing, camping, etc.)

Violence has been repeatedly demonstrated to be a major cause of women's housing instability and homelessness.¹

"Women who had experienced intimate partner violence were four times more likely to report housing instability than women in the general population. Lack of appropriate long-term housing often forces women to return to an abusive partner and contributes to the difficulty of leaving the relationship..."

... Women move between 1 and 20 times after leaving an abusive partner.²

"My income is actually taken up by my housing costs, and it's half, not including phone or cable – it's just the rent and heat, water, electricity."³

"I was listed as spouse on everything; I didn't have a name. So when I filed for divorce he cancelled all the credit cards and he cleared out the RRSPs and he closed the bank accounts and I had \$52 cash."⁴

Poverty is the most significant barrier to housing that women face when they leave violence.⁶

"The provision of subsidized housing is an important and necessary policy shift in aiding women's leaving."

"Women's housing instability... is a consequence of financial strain – including loss of employment, inadequate income assistance and lack of access to other key resources... as a result of leaving their relationship."⁵

8 1,2,5 "Unsafe & Unacceptable Housing": Ibid
3,4,6,7 Ponic, P. and Jategaonkar, N. (2010) *Surviving Not Thriving: The Systemic Barriers to Housing for Women Leaving Violent Relationships*. Vancouver, BC: BC Non-Profit Housing Association, p.11.

Women's Missing Voices: Hidden Homelessness

The reasons women are homeless are many and are often misunderstood, along with their circumstances. This leads to labelling them: helpless, hopeless, addict, bag-lady, lazy or crazy. These labels isolate them further. Feelings arise in them that they don't fit into the community or social settings; their sense of isolation and exclusion grows.

Poor women want their children to be able to enjoy vacations and participate in sports, art, music and theatre activities. But the high cost of housing puts these out of reach.

Coping with the burden of crippling poverty on a daily basis is an exhausting, lonely journey. Time is consumed searching for decent housing they can afford, sources of free meals, food and clothing and access to a phone, computer or Internet. For women living rurally around Nelson, it's even harder, with limited public transportation. Hitchhiking becomes the norm. Poor women want to improve their lives. But without adequate income, secure affordable housing and personal support networks, this isolation grows.

Fleeing from difficult, at-risk, violent situations can result in repeated periods of homelessness. The shame is huge. So are the feelings of powerlessness. Women will



I will fight. I won't give in.

I am stronger than that.

I deserve better than that.

I have talents to share. And a story to tell.

I will not hide forever.

often live in silence to avoid the judgments of their friends, family and community. It is a huge risk to have your voice heard, and then be labelled as poor or homeless, with the stigma and marginalization that comes with it.

But when we don't hear their voices, it's our community that loses out. The women's voices carry the greatest knowledge of the situation and the greatest passion for solutions. Can we respect those who have managed in the face of huge daily pressures and challenges? Will we listen as a community or will we blame and shame? The possibilities of creative, rich discussions, and partnerships and solutions are there.

– Hannah Hadikin, Nelson and District Women's Centre

Putting a roof over your head:

Is unsafe, substandard housing a reality in Nelson?

The Nelson and District Women's Centre surveyed women at their drop-in over a period of several weeks in May. Here were their findings:

10 of 16 (63%)

had lived in substandard, unsafe or inappropriate situations for lack of affordable housing

11 of 17 (65%)

have had trouble choosing between feeding their family or themselves or paying the rent on time

12 of 17 (71%)

indicated their safety had been compromised in order to find somewhere to stay (e.g. endure physical, verbal or emotional abuse; "be nice;" sexual favours)

"I've been trying to move for two years..."

***There's nothing.
Absolutely nothing."***

My problems with housing started after severely injuring my arm and going on a disability benefit. Now I'm on permanent disability.

When that happens, you have the basic problems of getting food and shelter. What's given to you isn't enough. The [housing] subsidies are few and far between. What's available to you in Nelson is not adequate and in some cases very institutional.

I ended up in shelters a couple of times. That's not a good place to try and find housing from. I went for two six-month periods of not being able to find anything at all. I get \$375 a month for shelter and that's supposed to cover your utilities and your phone. There's nothing. Absolutely nothing.

I ran into people who refused to rent to people with disabilities, although they wouldn't come right out and say it. When you say "disability" they put us all in the same basket...

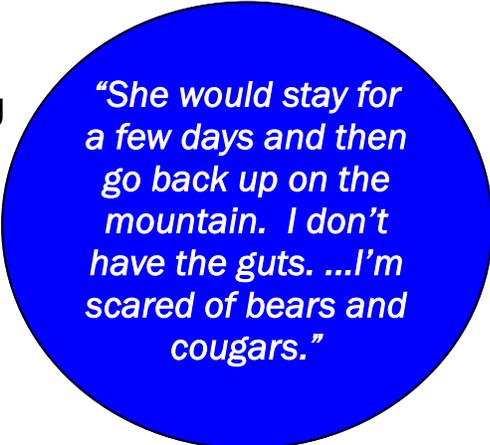
“I ran into people who refused to rent to people with disabilities.”

I had a friend who came to me to stay for a while because she didn't want to stay in the shelter, and it was a little bit spooky staying on the mountain. She would stay for a few days, and then go back up on the mountain. I don't have the guts to sleep on the mountain. I'm scared of bears and cougars...

Women can get help more easily from friends and family ...or men. Lots of times, women are put in the position to sleep with people to keep a roof over their head. The men don't have that option as easily. People have more compassion for women; there are more safety issues; they don't want to hear about their friend sleeping on the sidewalk...

I've been wanting to get out of where I live – even though it is a roof over my head – for two years, but I've looked constantly and there is nothing... there is just nothing. That kind of thing shouldn't happen either. People should have choices. They should have the ability to move around. But you can't even go to a cheaper town; they don't exist anymore.

If you need subsidized accommodation, which a lot of people do, you have no choices. If something comes up you take it or you're at the bottom of the list again. You may not like it but you don't feel like you have a choice. [Financially] it makes you feel like you're there for the rest of your life. I don't understand why they don't think of other programs. ...The positive is I'm not on the street.



“She would stay for a few days and then go back up on the mountain. I don't have the guts. ...I'm scared of bears and cougars.”

When people get a housing subsidy, [rent] is supposed to be 30% of income. But if you get a disability benefit they take the full shelter allowance that's allowed by the Ministry [\$375] even though it's supposed to cover the utilities and phone too. I'm paying 41% of my income and am out of pocket. For people on welfare [\$610] they're paying over 50% of their income. The government is ripping us off. It can be fixed. They should be able to keep pace better [with rising costs].

– From an interview with a woman at the Nelson and District Women's Centre Drop-In

Community Indicators:

Community indicators are a standardized method to document the context of local homelessness and monitor changes over time.

HOUSING

RENTAL RATES	2011	2012	2013	2014	2013-14 %
Avg. Advertised Rate – 1-Bedroom	\$776	\$760	\$772	\$836	+8.3%
Avg. Advertised Rate – 2-Bedroom	\$1,038	\$1,026	\$1,033	\$1,084	+4.9%
Avg. Advertised Rate – 3-Bedroom	\$1,320	\$1,302	\$1,308	N/A	N/A

RENTAL VACANCY RATES	2011	2012	2013	2014*
Rental vacancy rate	1.90%	2.60%	1.90%	0.06%

*Fall 2014 CMHC Rental Market Survey- Worst in BC

Rent Supplement Programs	2011	2012	2013	2014	2015
RAP Recipients (Family Rent Assist)	54	68	67	74	80
SAFER (Shelter Aid for Elderly Renters)	54	61	54	61	68
Homeless: HOP, HPP, SHIP, Scattered				16	36

As of March 31 each year; BC Housing, NCOH.

Affordable Housing Units*	2011	2012	2013	2014	2015
BC Housing Supported	443	476	476	481	533
As Counted by NCOH:					
Housing Units					321
Beds: Between 7 projects: Stepping Stones, lic. group homes, mental health facility					42
Rent Supplements					184
TOTAL Affordable permanent, transitional, & emergency units/beds					547

* Affordable Housing Units: Government or non-profit subsidized or geared-to-income rental units (RGI) that help ensure affordable, adequate and hopefully appropriate living to meet basic needs.

HOMELESSNESS & POVERTY

Stepping Stones Emergency Shelter	2011	2012	2013	2014	2013-14 %
# of Emergency Stays	414	396	355	396	+11.3%
# of Unique Individuals who stayed	207	201	202	202	0.0%
Average Length of Stay (DAYS)	9.5	12.0	16.0	13.0	-18.8%

FOOD SECURITY

Total Food Bank Visits**	18,306	19,762	20,596	23,297	+13.1%
Nelson Food Cupboard Visits	13,013		13,310	15,322	+15.1%
Nelson Food Pantry Visits			2,530	2,957	+16.9%
Salvation Army Visits + Hampers		2,575		5,018	
ODB Meals served	11,700	12,268	14,534	19,522	+34.3%

A snapshot of trends

This year's snapshot demonstrates four-year trends, where available.

HOUSING

2014 RENTAL RATE

Breakdown by Apartments & Houses

	2014 Apts	2013-14 %	2014 Houses	2013-14 %
Avg. Advertised Rate – 1-Bedroom	\$833	7.9%	\$900	+16.6%
Avg. Advertised Rate – 2-Bedroom	\$1,038	0.5%	\$1,236	+19.7%
Avg. Advertised Rate – 3-Bedroom	N/A	N/A	\$1,422	+8.7%

Advertised Rental Rates are from Nelson Committee on Homelessness Rental Snapshot, April 2015

VACANCY RATE BY APT SIZE: CMHC

	2013	2014
Bachelors	5.7	0.0
1 Bedrooms	0.5	0.6
2 Bedrooms	2.0	0.8
3 Bedrooms	n/a	n/a

INCOME

	2011	2012	2013	2014	2015
BC INCOME ASSISTANCE RATE (IA) (Single)	\$610	\$610	\$610	\$610	\$610*
BC DISABILITY ASSISTANCE RATE (PWD) (Single)	\$906	\$906	\$906	\$906	\$906*

*Unchanged since 2007: MSDSI

MINIMUM HOURLY WAGE IN BC:

	2011	2012	2013	2014
Ministry Responsible for Labour : MJTST	\$9.50	\$10.25	\$10.25	\$10.25

CONSUMER PRICE INDEX (BC) Stats Can.

	2011	2012	2013	2014	Since 2010
All Items	2.4%	1.1%	-0.1%	1.0%	+5.1 basis pts
Food	4.2%	2.2%	1.0%	1.6%	+9.7 basis pts

Employment & Assistance for NELSON BC: MSDSI

	1995	2004	2012	2013	2014	2015 Jan.
Total Assistance Cases	10,676	6251	7017	6491	6373	
Monthly Average	890	521	585	541	531	530
Recipients	18,005	8700	8890	8081	7901	
Monthly Average	1500	725	741	673	658	646
Dependent Children	6445	2102	1676	1448	1354	
Monthly Average	537	175	140	121	112	100
% Dependent Children	35.8%	24.2%	18.9%	17.9%	17.1%	15.5%

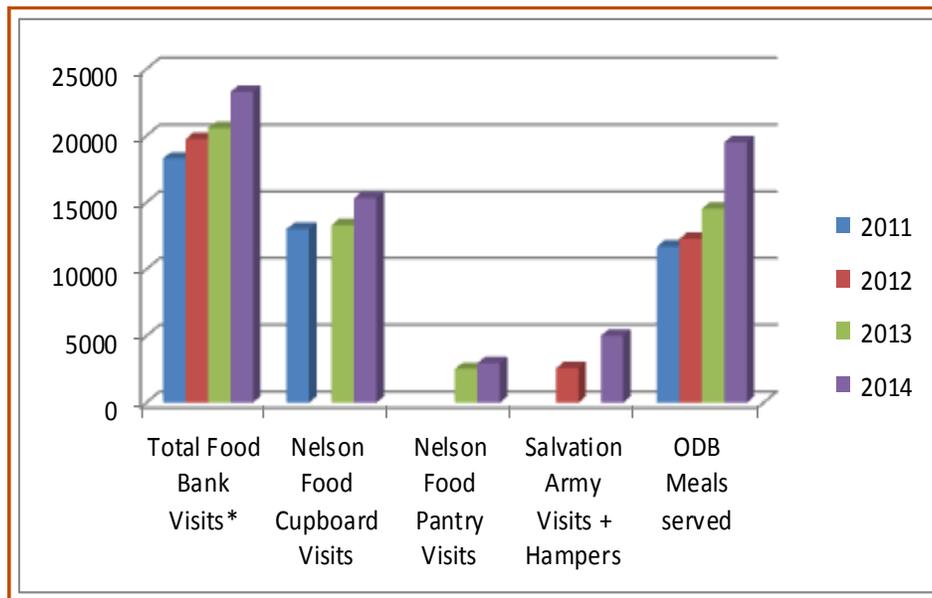
By the numbers...

Challenges being faced

Behind every number on the previous two pages of *Community Indicators*, there is a story and an issue needing to be addressed.

For people on low incomes, **food security is still a huge issue**. Demand for food bank and meal services rose 13% overall, up 15% to over 30% for some services. Children were 20% of the people needing food bank services.

“We are seeing a dramatic increase in the number of folks utilizing our breakfast program. More families, and larger families are utilizing our food bank service, too.” – Salvation Army



INCOME

Some services noted the effects of the downturn in the oil patch. Family members are returning unemployed. Yet the unemployed made up only 2% of those who were served at the Salvation Army food bank in March. Far more, 19%, gave employment as their primary source of income.

WOMEN:

are **70%**
of the minimum
wage workers
25-54 yrs.

earn **81¢** on
the dollar
compared to
men.

310,200
women earn
\$15 per hour
or less in BC.

81%
of single
parents
are women.

LONE-PARENT HOUSEHOLDS: NELSON RDCK BC

As percentage of population: 12.10% 8.80% 9.20%

Median Annual Family Income (Gross): \$31,099

Rent & Utilities Afforded at 30% of Income: \$777 per month

Average Advertised Two Bedroom House: \$1,236

MINIMUM WAGE:

At \$10.25 per hour, a yearly income of: \$21,379

Rent & Utilities Afforded at 30% of Income: \$534 per month

Significantly, 63% of food bank recipients were on a disability benefit or Income Assistance. **Provincial rates have not risen in eight years**, while the cost of food alone has risen almost ten basis points in the last five years. Singles receive \$610/month Income Assistance (IA) and Persons With a Disability (PWD) received \$906/month, to cover ALL living expenses. They are priced well out of the local housing market where the average advertised rate this April for just a room in a shared living situation was \$498 per month. This reflects the 0.0% vacancy rate reported by CMHC for bachelor units in Nelson last fall.

Some of the services for homeless & at-risk women:

- **Nelson Community Services Centre** 250-352-3504
Women's Outreach Worker and Women, Family, Child & Youth Counselling
Aimee Beaulieu Transition House 250-354-4357 or 250-354-help
Cicada Place (Youth) and Homeless Prevention Program 250-352-9595
- **Nelson and District Women's Centre** 250-352-9916 Drop-in, free clothing, community kitchen & garden, peer counselling, resources/referrals, food cupboard
- **Nelson CARES** 250-352-6011 Affordable Housing
Stepping Stones Emergency Shelter 250-352-9876
The Advocacy Centre & Nelson Specialized Victim Services 250-352-5777
- **Food banks & services:**
Nelson Food Cupboard 250-354-1633 Salvation Army 250-352-3488
Our Daily Bread 888-761-3301 St. Saviour's Food Pantry 250-352-5711
- **ANKORS** 250-505-5506 Harm Reduction: Information, resources, support
- **Kootenay Kids:** 250-352-6678 Resources & Supports for families with young children: parent support groups, play groups, child care, free children's clothing, referrals & more.

More challenges

Increased barriers: Decreased access

The provincial Ministry of Social Development and Social Innovation (MSDSI) has brought in new procedures for income assistance and disability benefit applicants and recipients. Casework files have been centralized province-wide within a system that responds primarily to phone and computer access.

While this may be helpful for some applicants and recipients, it creates real barriers for those who can neither afford nor have ready access to a phone or computer. For those with no fixed address, or with mental and physical health issues, this presents huge barriers. Answering the 90 questions in the online computer application process, without a mistake, is daunting for anyone.

This situation was made worse by MSDSI's reduction of Nelson office hours late last year. Clients now have a three hour window each day to get to the office, ask their questions and get assistance. Line ups are frequent, and sometimes very critical needs do not get addressed. Clients risk eviction and losing long sought-after affordable housing.

A survey by 11 local community agencies of 73 MSDSI clients indicated:

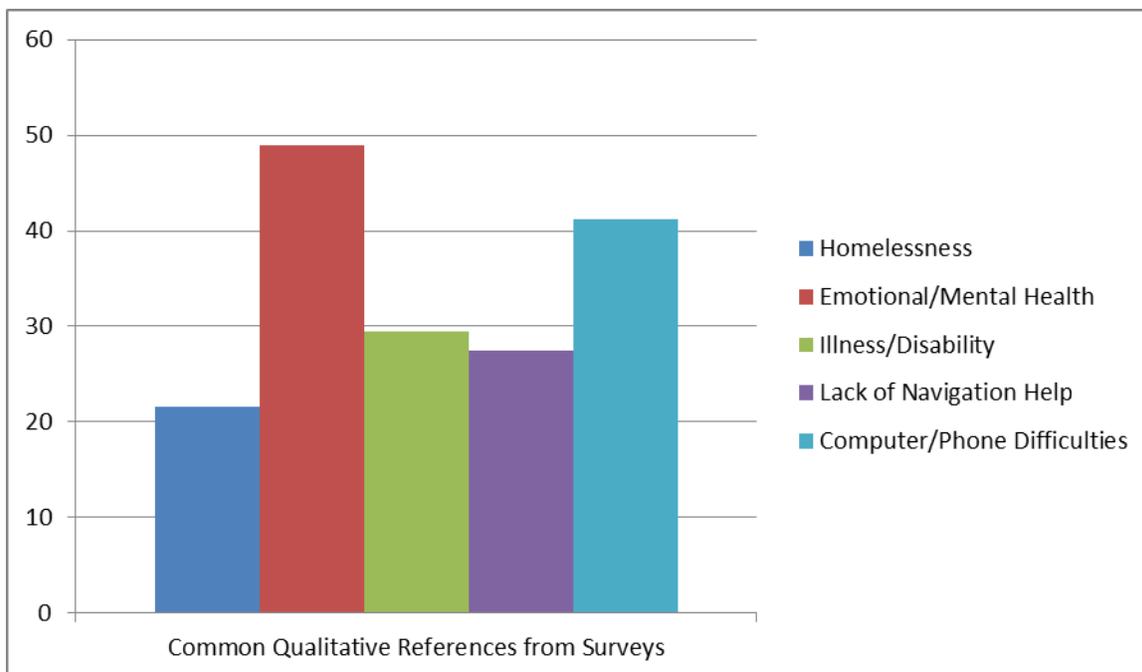
73% of clients exhibited high levels of stress

60% of clients indicated a breakdown in communication with MSDSI

75% requested support and assistance of community service providers to understand and navigate process that MSDSI was requiring of them

The stress of missed phone calls, unanswered emails and phone messages, missed office hours, breakdowns or misunderstandings in communications with MSDSI online and on the phone were evident to community front line workers, who spent an average of 35 minutes with each client.

Nelson's Advocacy Centre is one of the nine groups in BC supporting a complaint being brought forward by the BC Public Interest Advocacy Centre to the BC Ombudsperson concerning MSDSI's procedures, arguing that they limit clients' access to benefits.



Local agencies found barriers to accessing MSDSI services were related to a number of issues

“They need to consider that some people are illiterate... or don’t have phones... or computers... or lack computer skills.”

— An outreach worker

Agency workers offered accounts of the barriers individuals are facing:

“There is a line up down the hall outside the office... People with obvious physical disabilities have trouble standing/waiting and often leave. ...The lack of chairs while waiting is an issue for people with disabilities. ...There are people with part time jobs that work 12:30 p.m. to 4:30 p.m. and they are unable to access services.”

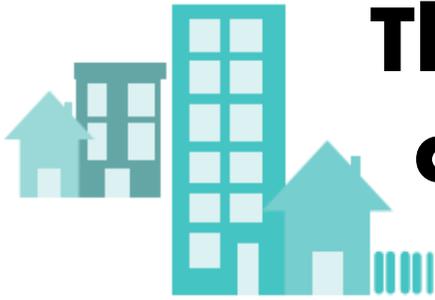
“Often we are on hold longer than the given time for the [phone] appointment. ...The average time I have waiting on hold is 1.5 hours.”

“People that are coming from the rural areas have to rely on our public transportation and we know that it is sparse. The office has zero privacy for clients in distress.”

“[The client found it] very stressful. Fear of losing housing, no food, behind on bills, eviction notice, Ministry doors: locked.”

“People are waiting over four weeks for a call back, if they put their phone number on the application [but} don’t have a connection to an outreach worker. ...Special requests – damage deposits, transportation to a doctor appointment, clothing allowance – take a very long time.”

“In the five days ...someone is waiting for the damage deposit, they may lose the place they are interested in, because [it’s] first-come / first-served.”



The struggle to find affordable housing in Nelson

By Vanessa Alexander,

Homeless Outreach Worker with Nelson Community Services Centre

"He eventually settled on a small apartment that costs him exactly 71% of his monthly income. It is not affordable for him."

"I was a cracker jack when my step-mom first met me. Even though I don't use anymore, she still doesn't like me 'cause of it."

I inquire about the term "cracker jack".

"I used crack. Morning, noon and night. I drank and I smoked crack so I didn't have to feel how I felt when I was sober... homeless and helpless. I've been clean since 2009. The crazy thing is that even though that's all in my past, I still don't have a safe home. Sure, I got a roof over my head, but it ain't easy for me."

I met this gentleman several years ago. He had left Nelson to go to school and had come back looking for work. His income was from a disability benefit – only \$906 per month. We searched high and low for housing that would be both half-decent and affordable – no small feat in Nelson these days. Last year, after couch surfing for months, he eventually settled on a small apartment that costs him exactly 71% of his monthly income. It is not affordable for him. It is not reasonable that anyone should have to pay that much of their income for housing.

"He suffers through intense anxiety each month, knowing rent is due and he has yet to buy groceries."

His health and well-being are at risk, compromised by his housing situation and high rent. He eats just one meal a day, he collects cigarette butts, and without money to hop on the bus, he walks everywhere. His shoes are in tatters; he has developed a fungal infection that is worsening with the state of his sneakers. He can't afford to do laundry. And he's hesitant to dish out any sacred loose change.



"Every penny counts," he reminds me, slipping his hand in his pocket and removing a small bounty of nickels, dimes, and some copper pennies.

He suffers through intense anxiety each month knowing rent is due and he has yet to buy groceries. Each time we meet, I send him home with granola bars and instant soup so at the very least, he has something.

He lets out a big sigh. "I never thought I'd have to do it, but I finally gave in over the weekend. I stood on Baker Street and panhandled. It's so embarrassing to ask strangers for change just so I can eat. I feel worthless... like I'm living a nightmare."

I've stood in line with him at the doctor's office. We've walked to the food bank and waited on the hard chairs while folks ahead of us collect their rations for the week. We have made call, after call, after call to landlords asking after cheaper rentals. We've strategized about his budget and employment opportunities. We've spent hours discussing what it means to live in poverty in beautiful Nelson.

He picks up odd jobs helping friends move, mowing lawns, collecting bottles. He does what he can. I can see that he has lost a lot of weight in the past year, because he simply cannot afford to eat.

"The other day I woke up and I had two choices," he explains to me as we sit in my office, on hold on the phone. "The first option was to go do some lawn work hungry and exhausted. The second was to skip work so I could wait in line at the food bank. I can't believe I'm choosing between those two things these days. "

He waves the phone receiver around in a way that appears aggressive, but that I've come to know as his way to cope and express his frustration with his situation. We are trying to add his name to the housing registry in Vancouver so he can be put on the wait list for a unit that will cost him only 30% of his income,

"I never thought I'd have to do it, but I finally gave in... I stood on Baker Street and panhandled."



The struggle to find affordable housing in Nelson...

“He feels defeated by the expensive rents in Nelson, ...convinced he must leave his own town in order to find some living situations that he can afford. ...There is something so wrong with this picture.”

a fraction of what his rent is now. He feels defeated by the expensive rents in Nelson, and is convinced he must leave his own town in order to find a living situations that he can afford.

He shouldn't have to. There is something so wrong with this picture. He has contributed to our community in many ways over the years. Countless hours of volunteer work with different community organizations. Art that he creates and shares with audiences young and old. He may be malnourished and marginalized but he is also courageous and resilient. He is starting to be more vocal about the change we need to see in Nelson. He plans to contribute artwork depicting his daily struggles to a project to be displayed during this year's Homelessness Action Week in October.

He gets off the phone with the BC Housing registry. “I don't wanna leave this place, but I feel drained in every way. I can't survive like this anymore.”

He is not the only one; more families and seniors are finding it hard to afford life in Nelson, too. How do we change this? What can be done to help people thrive instead of just survive here? How do we make housing more affordable and accessible? How do we increase the decent and affordable housing stock?

Awareness is a start, sharing stories and recognizing a situation that is a reality for many in our town.



The struggle to find affordable housing in Nelson

Towns and cities across the country are facing a common problem: the high cost of housing.

There is a direct connection to homelessness.

On the next few pages we explain what's happening in Nelson – and across the county – and how they are connected.

The Affordable Rental Housing Crunch

What's happening with rental housing in Nelson?

Increased demand:

- Nelson's population grew by 10.5% between 2006–2011 while renter households in town grew by 12.2% over the same period.
- The Regional District of Central Kootenay grew by only 4.6%, but 38% of the District's population growth was within Nelson. As Nelson continues to grow, it is likely that this growth will create increased housing demand. ¹

Nelson:
0.6%
Vacancy Rate
Oct. 2014 – CMHC
Lowest in BC

Low vacancies: A healthy vacancy rate is 3.0%, but CMHC's (Fall 2014) reported rates were 0.0% for bachelor units, and 0.6% and 0.8% for 1 and 2 bedrooms, respectively. Less than a dozen 3 bedroom rentals were reported by CMHC, making statistics unavailable, and notable in the shortage of this rental option for families.

Increased cost: Rents have continued to increase. Individuals and families looking for rental housing faced average advertised rental increases over this past year of 8.3% for one-bedroom units (\$836), 4.9% for two-bedroom apartments (\$1038), and a big 20% increase for two-bedroom houses (\$1,236). Three-bedroom rentals are very hard to find, and when available, cost even more. For lone parent families and families on fixed incomes or a minimum or low wage it is a big challenge. Many leave Nelson.

46.8%
of Nelson renters
pay 30% or more
of their income
for shelter costs.

Rental housing stock: Aging, under pressure and at risk:

Almost 50% of Nelson's housing stock was built over 55 years ago. The City of Nelson's *Affordable Housing Strategy* (Oct. 2014) noted substandard rental housing conditions:

¹ Statistics Canada (2006, 2011) and Research Development Institute (Fall 2013) *Nelson Community Profile*



The majority of subsidized family units were built over 20 years ago.

“Including mould, bed bugs, no heating, faulty plumbing and overcrowding. Equally of concern... is the potential for ‘reno-victions’ whereby older housing stock in need of major repair is improved and ...rent prices increase and become unaffordable for low-income tenants.”

Not being built: There has been no new private market apartment rental complexes built in Nelson for well over three decades. Most were built in the 1950s to early 1970s. The last subsidized family housing was built in 2001, with the majority of subsidized family units built over 20 years ago. Some private market rental units were converted to condominiums and sold.

Loss of affordable subsidized and private market rental units:

Kiwanis has closed at least seven cabin units to date, due to age and upkeep costs. Last year, Alpine Lakes Apartments (the former Marianne Apartments) saw a rental-cap agreement with CMHC expire. It had allowed 35 of the 42 rental units to be offered at \$200 –\$300 below market value. This was in exchange for the \$428,571 CMHC had funded in fire safety, roofing and other upgrades through a Residential Rehabilitation and Assistance Program. There is concern over the future of affordability of tenancies there as time passes or people move out. Last fall one unit had already been re-rented, jumping from the high \$500s to the low \$800s in cost.



These losses are on top of 32 units lost in the Kerr fire in 2011, which displaced 75 people, and CMHC’s reported net loss of nine rental units in Nelson from 2013 – 14. As well, it was discovered that over time, the IHA had closed Jubilee Place and its five supported independent seniors’ rental units, which were opened in the late 1990’s.

The Affordable Rental Housing Crunch

What's happening with rental housing in Canada?

The Federation of Canadian Municipalities (FCM) offers this:

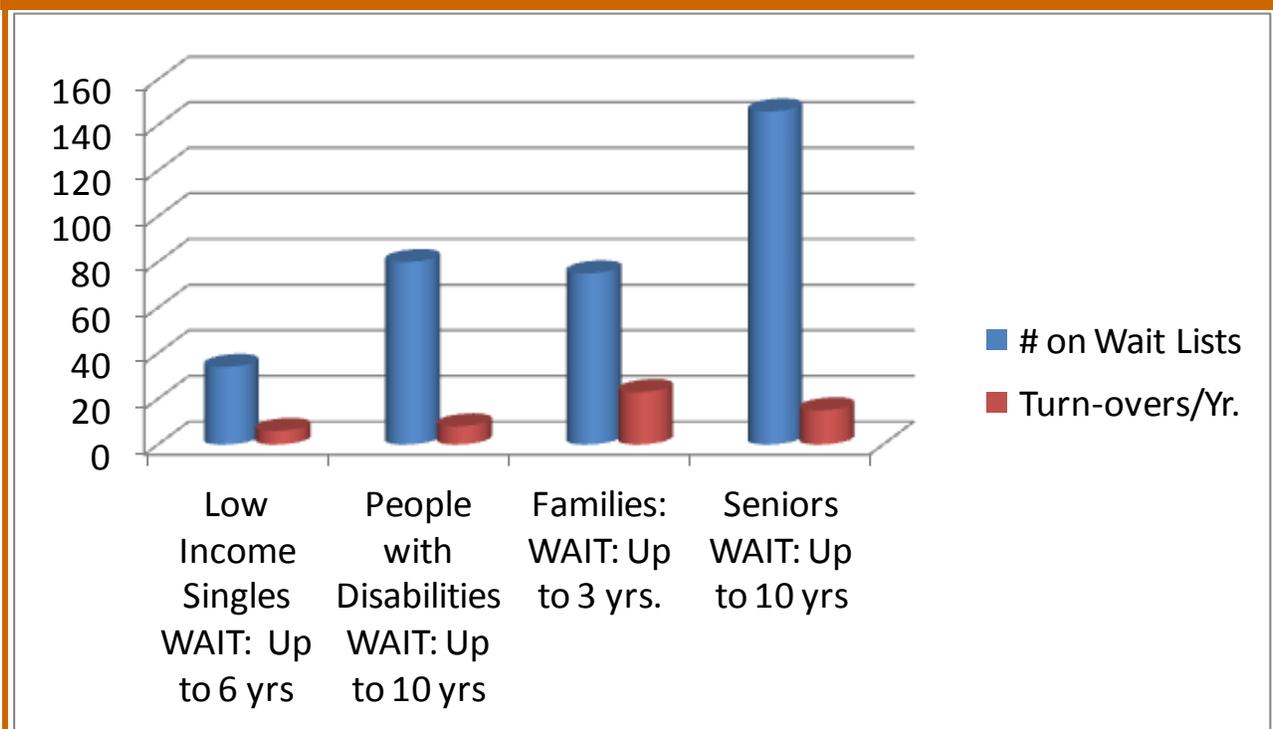
One third of Canadians pay more than they can afford for housing.

High home prices... are placing mounting pressure on an already crowded rental market and on crumbling affordable housing units.

More than a decade of stagnant investment in rental housing and the pending loss of \$1.7 billion annually in federal housing dollars are leaving fewer housing options for Canadians. 300,000 Canadians are homeless every year.

Municipalities understand that a stable and secure housing market is essential to attract new workers, create jobs and support a rapidly aging population and our most vulnerable citizens.

In Nelson, wait lists show the demand for affordable housing units.



The Affordable Rental Housing Crunch

What does rental housing have to do with homelessness?

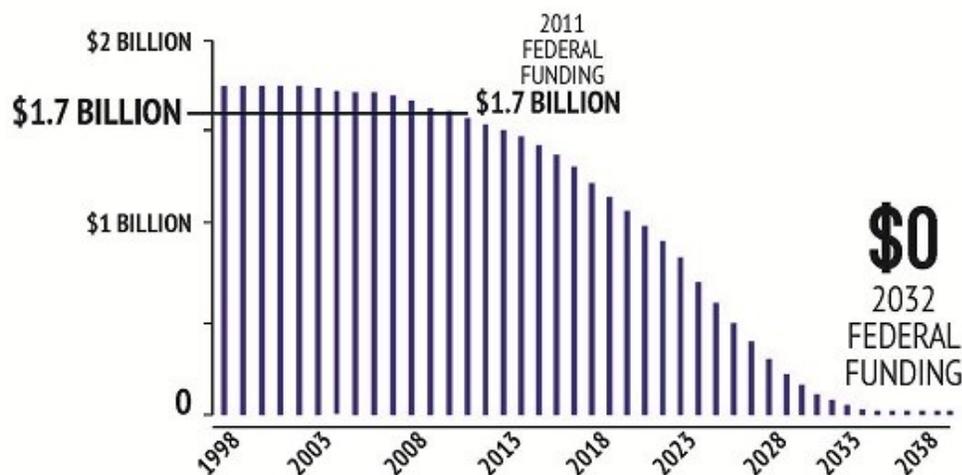
THE MAKING OF A CRISIS:

The rise of homelessness in Canada can be traced directly back to the withdrawal of public investment in affordable housing, and pan-Canadian cuts to welfare several decades ago. Across Canada, ownership costs have risen dramatically. Rental housing options are limited by very low levels of new rental construction. Private lower-rent housing stock, much built with federal government help in the 1970s and 1980s is shrinking due to age and redevelopment. Condominiums, many bought as investments, now make up 11% of the rental market in Canada, out of reach to low-income renters.

Over the past 25 years, Canada's population has increased by almost 30%. Over the same time period, the annual national investment in housing has decreased dramatically by over 46%. In 1989 Canadians contributed \$115 per person to federal housing investments. By 2013, that figure had dropped to just over \$60 per person (in 2013 dollars).

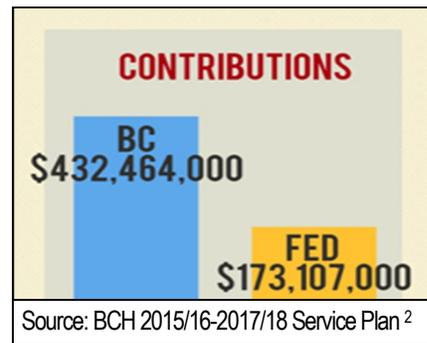
The Threat to Affordable Social Housing

About 544,000 social housing units receive some form of federal housing subsidy; most are co-op, private and municipal non-profit and were built between 1973 and 1993. More than two-thirds are low-income households paying rent geared to income. Current spending on federal operating agreements with these projects has already declined by one-third from the 1990s.



These units' agreements are set to expire over the next 20 years, putting 365,000 low-income Canadian households at risk.

“...The pressure will be on BC to maintain funding levels, spending \$2.50 for every federal dollar.¹”



Programs to address homelessness (emergency shelters, outreach programs) and rent supplements have become the policy staple in BC over the last decade, receiving more than twice the funding of housing units in 2015/16.

The Residential Assistance Program (RAP) offers cash assistance to help with monthly rentals on the private market to families who have a gross household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year. Assets are also looked at. While families face higher rents here, they are still eligible, although the maximum rent levels used for subsidy calculations in Nelson are \$970 for households of three or less, and \$1017 for households of four or more.

Shelter Aid for Elderly Renters (SAFER) offers rent supplements to seniors aged 60 and over, but it is a program that works better for single seniors than couples with a joint income because of income ceilings: \$2223 and \$2423 respectively, and \$1776 for a single seniors sharing with another adult. Rent maximum’s for calculation purposes are \$667 (single) and \$727 (couple) and \$1,066, divided in half for shared housing.

For low-income families and seniors, the challenge is still to find an affordable private market rental to use the rent supplements, and to hope they don’t get evicted for renovations, landlord relatives or sale. For homeless people and agencies working with vulnerable and stigmatized populations, it is even more of a challenge in a tight rental market. Social housing units become more important. In the long run, many argue they are cheaper.



¹ Clifford, Brian, BCNPHA Infograph: BC Provincial Budget 2015 ² BC Housing; Bottom Infograph: The Homeless Hub (2012); Average Monthly Costs – *The Real Cost of Homelessness*

What work is being done locally to address homelessness issues?

HOUSING FIRST is an approach that supports people who are homeless, where housing is provided as a first step, in combination with support services, to help stabilize people's lives, their health and in turn the health of the community. There are sometimes several steps from street to home, and local services offer supports to help people who are at-risk and homeless achieve them.

TAP - Transition Accommodation Program

TAP assists residents of Stepping Stones Emergency Shelter to make the transition from shelter to home. The Transitional Support Worker, funded through Service Canada's Homelessness Partnering Strategy, helps at-risk and hard-to-house people find and keep housing.

The Transitional Support Worker supported 16 individuals to find and keep permanent or stable transitional housing.

HOP - Homeless Outreach Program

The HOP worker undertakes a wide range of support activities for at-risk adults:

- Addresses immediate physical and safety needs, such as food, warm clothing and a place to stay;
- Connects people with housing and income support, including making and accompanying them to appointments; in some cases, acts as a landlord liaison.
- Provides links to other support services: life skills training, personal health, household and financial management.

HOP supported 92 people in 2014. 31 at-risk/homeless people were housed or re-housed.

HPP - Homeless Prevention Program

BC Housing has funded an enhancement to HOP this year, with a Homeless Prevention Program worker. This program provides rental assistance and supports to people who are most vulnerable when transitioning from institutions or care to the community, including:

- Youth transitioning to independence;
- Women and their children who are fleeing violence;
- People leaving institutions such as hospitals, treatment centres or prisons

In just the first 3 months of the HPP program 32 people have been assisted in finding and keeping housing.



Stepping Stones Emergency Shelter opened its doors in April at a new location. It provides 17 shelter beds and includes four new single occupancy units (SROs) under the Supported Housing Independence Program (SHIP), operated by IHA Mental Health. SHIP together with TAP support some of the most marginalized people in our community.



21% of stays in Stepping Stones Shelter were women.
85% were clients of Mental Health (IHA)
51% were receiving Income Assistance or a Disability Benefit.
Their ages ranged from 19 to 79 years.

AFFORDABLE HOUSING

Nelson non-profit societies currently offer a continuum of affordable and supportive housing options:

- 311 units of long-term permanent housing and 11 permanent beds
- 10 units of temporary housing and 31 temporary/transitional beds.

But current needs are not being met. The City of Nelson's *Affordable Housing Strategies Report* has identified the need for 113 to 192 more units of affordable rental housing.

Community groups were already at work to identify possible developments and re-developments to try and meet Nelson's demand for affordable rental housing:

- The redevelopment of the City-owned Nelson Youth Centre is being considered, by adding a second floor to offer affordable longer term housing to young people.
- Nelson CARES is working to renovate Ward Street Place, upgrading it substantially and creating three renovated 1-bedroom units, four new SRO units and three new studio units.
- SHARE Nelson is needing to relocate their store in the near future and is seeking to develop small apartments for youth and seniors above a planned new store location behind the Savoy Bowling Lanes.
- Nelson CARES has drafted plans to redevelop some of the site at its Lakeside Apartments for singles and families, where the renovated motel units exist.
- Kiwanis has an opportunity to re-develop one of its Villa sites.

All of these initiatives will need both community and government support!

Successes & Achievements!



Funded by
Homelessness Partnering Strategy

NCOH'S COMMUNITY CONNECT DAY

What a day! Over 29 booths with over 110 community and professional service providers and volunteers all pitching in to provide health, information, clothing and food services to individuals and families in the Nelson area who were finding it hard to make ends meet.

NELSON SENIORS COORDINATING SOCIETY hired a new Outreach Worker, Becky Quirk, to connect with more isolated seniors and groups and individuals interested in helping them.



HOMELESSNESS ACTION WEEK

NCOH hosted a week of activities centred on homeless and at-risk seniors' housing needs with leafleting, a shared Thanksgiving meal at **Our Daily Bread**, a bus tour of seniors' affordable housing options, a public forum, and a concert. **Funded by Homelessness Partnering Strategy.**

NELSON AND DISTRICT WOMEN'S CENTRE

renovated and opened their new kitchen! They welcomed over 2680 visits by women and 633 visits by children last year to their drop-in and new kitchen facility.

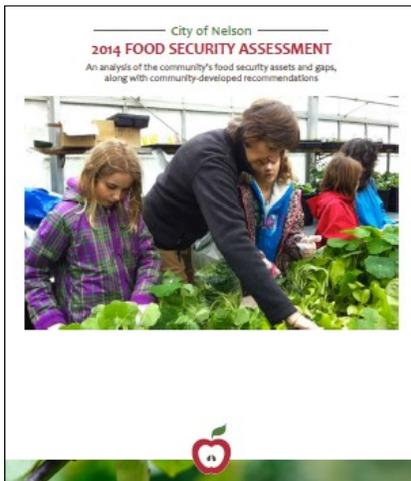




NELSON CARES made great strides towards its \$690,000 fundraising goal to refurbish each room and the common living spaces at Ward Street Place – which receives no government operating funding. They have created four new SROs and three new studio units too. They also want to install energy efficient windows and doors and fund a long term maintenance reserve that will make the rooms available for the next fifty years.

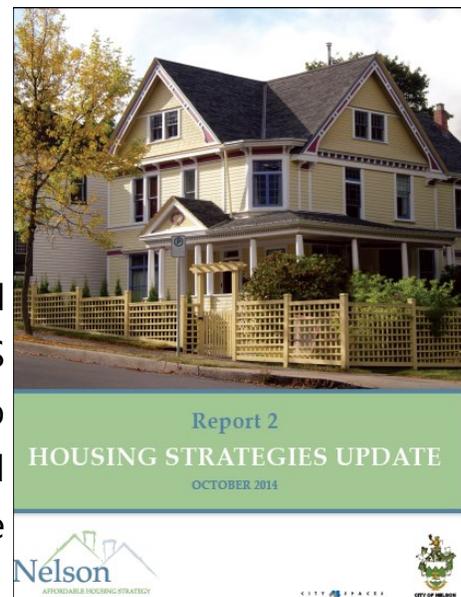
NELSON AT ITS BEST!

The Social Planning Action Network (SPAN) has joined many groups and individuals together to work towards a poverty reduction plan for Nelson, linking over 300 voices to date to identify issues and solutions.



THE NELSON FOOD CUPBOARD and the **CITY OF NELSON** undertook the **FOOD SECURITY AND ASSET MAPPING & GAP ANALYSIS PROJECT** resulting in recommendations for local food security.

THE CITY OF NELSON completed updated **AFFORDABLE HOUSING NEEDS & STRATEGIES REPORTS** identifying regulatory measures to help increase the supply of affordable housing as well as the need for 118 to 192 units of affordable rental housing needed.



NELSON COMMUNITY SERVICES

welcomed BC Housing funding for a Homeless Prevention Program, offering 20 new much-needed rent supplements to homeless and at-risk people.

For the Record

A senior shares her perspective...

I'm not sure just what I visualized when I was young, but finding myself just one paycheque away from being homeless in later life wasn't it. Neither was being on a disability income, or collecting empties just to make ends meet. It felt like I'd fallen into a deep dark hole. What I really felt...was SHAME! How could I have sunk so low? I felt like a total failure! I probably would have stayed in that mindset if not for some very dear people who helped me to see that there was *no shame in being poor*. I've learned it's all a matter of perspective.

A big part of that learning began when I consciously decided to actually speak to, and listen to some of those street people and panhandlers I had walked by so often. Long story short – stuff happens in our lives that takes us down one road or another – whatever our circumstances, we are no more or less than anyone else. Hearing their stories, I recognized myself. Listening with an open mind and heart I experienced their humanity – our humanity. This huge bubble opened ...I stepped inside ... and FEAR fell away. Their gift to me was a clear recognition that we *all* matter. I'm learning to be kinder to myself and others and to suspend judgement (this one takes some extra conscious work.) I invite more people to open their hearts and minds – even just a little. You know ... kindness costs nothing.

The truth is, there are many seniors who are part of a growing wave of "invisibles", struggling alone, some still in their own homes, but with little or no support, most of whom are women.

I'm learning to heal the shame, deal with the 'powers that be' as they are, keep my dignity, encourage my sense of humour, face my fears and risk that leap of faith into the unknown.

You can only get so creative on a fixed income, i.e. do I buy toilet paper or laundry soap this month? This is *my* reality. An added financial stress was when I was "strongly encouraged" by the Provincial Government to apply for my CPP early. This somehow feels so wrong. My CPP is deducted or clawed back every month from my Disability cheque, so these are not extra dollars. No matter what I do, I just can't seem to get ahead, but I've sure become more resourceful!

All in all, I consider myself very lucky and am very grateful that I currently have stable housing, and can reach out and ask for help. There are some incredible organizations in Nelson with some pretty dynamic individuals, working together to inform and support our seniors. To me, this is 'community' at its best, creating a strong base and one that works smart. The Seniors Coordinating Society is the 'hub of the wheel' and the Age Friendly Community folks are working for improvements for seniors.

The truth is, there are many seniors who are part of a growing wave of "invisibles", struggling alone, some still in their own homes, but with little or no support, most of whom are women. They may not know how to reach out, or ask for help. If you know of a senior who could

use some support – grocery shopping, doctors’ appointments or maybe a cup of tea and a chat... reach out. Ask. You never know what you may find – perhaps a new friend. The worst they can say is no.

Growing older isn’t for sissies. I think it takes a lot of courage to face this time of our lives. I’ve had to accept that there are just some things I can’t do anymore, but that doesn’t mean my life is over. I’m just getting started and am in the process of redefining myself. I’ve just got a part-time seasonal job with lots of opportunities. I’m one very grateful senior!

There *are* days when the weight of, and fear of poverty feels incredibly dark and heavy. God knows I’ve had my fair share of breakdowns. But I’m not about to give up! I’ve learned that neither I, nor anyone else need be without whatever supports are out there. Being poor does *not* define me – it’s just damned inconvenient!

What could be better?

EMPLOYMENT AND FOOD SECURITY!



Kootenay Career Development Services (KCDS), in collaboration with the Nelson Food Cupboard and Kalien Hospice Society, have teamed up to create employment opportunities for individuals facing barriers to employment.

KCDS is working with the Nelson Food Cupboard in their newly created garden space at the old Grizelles Greenhouse location on the corner of Ward Street and Hoover. The crew is building needed infrastructure, cultivating the land and readying it for the planting of crops. A temporary shade structure, a picnic area and a garden shed for the storage of tools and equipment has also been built. The garden has really come to life, transforming a vacant lot into a functioning garden space with food-producing plants in the ground and growing!

The idea is to create sustainable freshly-grown fruits and vegetables that can be harvested at various times throughout the year, with all produce going back to the Food Cupboard for distribution to families and individuals using their service. It’s a multi-year project and other construction projects for the space are in the works. Funding and support has come from Columbia Basin Trust and other community contributors.

A second project is the restoration and general landscaping of the Kalien Hospice grounds – landscaping existing beds and creating new ones for peaceful garden spaces where clients and community members at Kalien can enjoy and relax. The crew is clearing brush and preparing the site to welcome new colorful plants and garden variety’s. Kalien Hospice is seeking donations of gardening plants, soil and tools.

KCDS has provided the financial support for wages to hire an on-site job coach and crew of five individuals. Work BC has provided the financial supports for job-related materials and needed equipment. Each crew member works a total of 10.5 hours per week. KCDS hopes to collaborate with other community organizations and grow the program in the future.

The Nelson Committee on Homelessness

is a coalition of citizens and stakeholders dedicated to long-term solutions to homelessness, housing and poverty in Nelson, BC.

We invite you to learn more about homelessness, volunteer at one of our upcoming events this year or volunteer with one of the many local community groups working to address homelessness.

Share local facts on homelessness and poverty with your family, friends, neighbours and co-workers — and pass this Report Card on to them.

What's ahead this year?

HOMELESSNESS ACTION WEEK: October 11 to 17, 2015

COMMUNITY CONNECT DAY:

Saturday, November 21, 2015 at Central School Gym

NELSON'S FIRST POINT-IN-TIME COUNT of absolute, sheltered and hidden homeless individuals.



This report is available for download at
www.nelsoncares.ca

For inquires on this report, or to find out more about the work of NCOH, please contact us at:

Email: ncoh@nelsoncares.ca

Phone: 250.352.6011 ext. 19

Mail: 521 Vernon Street, Nelson BC V1L 4E9

facebook. Nelson Committee on Homelessness