

Trends and Issues in Affordable Housing & Homelessness

What is this research about?

Over the past two decades there has been a decline in funding to create affordable housing and also in providing support to those in need. Such costs have been placed on lower levels of government, who cannot afford it. This research reviews the trends related to housing and homelessness in 22 cities in Canada. This report points to the need to establish a strategy on housing and homelessness, which will address challenges, in order to provide adequate and affordable housing.



What did the researcher do?

This report tried to identify the issues and challenges facing cities across Canada with respect to housing and homelessness, and describe what actions have been taken by lower levels of governments to respond to these challenges from 2001 to 2006.

ABOUT THE AUTHOR

Federation of Canadian Municipalities (FCM) is an organization whose membership includes more than 1,600 municipal governments and 18 provincial and territorial municipal associations.



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www.homelesshub.ca
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2008.

WHAT DID THE RESEARCHER FIND?

- While home ownership has been on the rise, the rental sector has been less so.
- Townhouse and condominium living increased.
- There has been a large increase in rents, but not in incomes earned.
- There has been a greater competition among renters, for fewer available units.
- Construction of new rental housing is at a low, with fewer than 9% built annually.
- Although there is more home ownership, homelessness is still a major problem.
- The most vulnerable are not able to purchase or rent in the housing market. These include; low-income earners, single parents and singles and social assistance receivers.
- 10% of all rental housing needs major repairs, and social housing is falling apart due to the lack of funding and support for upkeep.
- There is more need for social housing than what is currently available.

Significance of this research and recommendations

The population of Canadian cities is aging quickly, and it will be very expensive to find suitable housing for all of these people. As a result, the number of people on waiting lists is increasing and these people are at risk of becoming homeless. The following are solutions employed in some provinces:

1 Increasing housing for seniors and others with special needs;

- **Province of Alberta** provides one time grants to support units that are more affordable for seniors and those with special needs.
- **Province of Nova Scotia** provides Senior Citizen Assistance Program grants for low-income seniors of up to \$5,000 to renovate their homes for health and safety related repairs and a home adaptation grant of \$2, 500.



2 Creating and maintaining more affordable housing options;

- **Land and Zoning Related Strategies:** Allow developers to build higher in exchange for building more affordable housing.
- **Land Trust Strategy:** Corporations, foundations or governments can put money into a fund, and this fund can make loans to develop more affordable housing by extended homeowner loans.

• **By-laws and Inclusionary Affordable Housing Policies:**

Policies which target all new building development projects to include a percentage of units that are more affordable.

- **Housing First Policies:** Properties owned by the City which are not needed, should be considered for affordable housing before considering any other use.

3 Reinvesting in the Rental Housing;

- **“Convert to Rent Programs”** has been successful in creating more new rental housing.
- **Free rebate programs** that give money back to developers on projects that are for affordable housing, to help in reducing unit costs
- **Programs that search for the housing most at risk of being removed** and torn down for other uses, and will reinvest and renovate this housing.