



Shape Your Future Victoria

Housing and Homelessness

Definition and Description

Housing means not only shelter but also a home to individuals, groups or families. Housing types range from single-detached homes, townhouses or apartments. When someone in a household is an owner or renter of housing, he or she has tenure. Anyone with insecure tenure is at risk of **homelessness**; a person without tenure is homeless.¹

Housing can be market or non-market and owned or rented. Non-market housing is a term for co-operative housing or housing that is non-profit or government funded and/or assisted housing. Assisted housing is linked to support services to assist vulnerable citizens who need to stabilize their lives and re-connect to their community. They may be low or medium income seniors, families or individuals, or people with mental illnesses and addictions, women fleeing violence and those who are homeless or at risk of becoming homeless.

Sources: United Nations Habitat and the Province of British Columbia publication, Housing Matters.

Why Is This Topic Important?

Housing contributes to sustainable, healthy and liveable communities through security of tenure and acceptable places to live, which is a basic need and universal right.¹ **Acceptable housing**² meets public health and safety standards and is also **affordable housing**.

Canada Housing and Mortgage Corporation defines affordable housing as that costs less than 30 per cent of total household income before tax. Individuals that pay more than 30 per cent do not have affordable housing.

Did You Know?

16 per cent of housing in Victoria is single detached homes, 17 per cent is townhouses and duplexes, and **67 per cent** are **apartments** including rental and strata units.

In 2009, the **average sale price** for a single detached home in Victoria was \$505,000. The average sale price of a townhouse was \$425,000 and apartment sales averaged \$327,500.

41 per cent of Victoria households were owners-occupied in 2005 while 59 per cent were occupied by renters.

The vacancy rate in 2009 was **1.4 per cent** for rental accommodation.

The **average monthly rent** for apartments in Victoria in October 2009 was \$650 for a bachelor, \$800 for a one-bedroom, \$1,015 for a two-bedroom and \$1,294 for a three-bedroom.

The median annual household income of Victorians was **\$38,885** in 2005. In 2006, **38 per cent** of Victoria households did not have affordable housing.

The Mayor's Task Force on Breaking the Cycle of Mental Illness, Addictions and Homelessness estimated **1,500 people** are homeless or at risk of being homeless in the Capital Region in 2007.

There are 182 **emergency shelter** beds in Victoria. This increases to 326 beds and mats during the Extreme Weather Protocol.

City Council approved City of Victoria's Housing Trust Fund grants for six projects in five neighbourhoods that will create **256 new units** to low-to-median income single adults and families.

Issues and Trends

Housing types and needs

- Based on the 2006 census, single-detached homes make up 16 per cent of the housing mix in Victoria. Semi-detached, townhouse or duplex account

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for 17 per cent and apartments make up the balance (67 per cent). Trends in the Capital Region indicate that people between the ages of 18 and 25 and aged 75 or older are most likely to live in apartments, but those over age 25 tend to leave Victoria for municipalities with more non-apartment housing.³

- In 2005, 41 per cent of households were owned and 59 per cent were rented. The vacancy rate in Victoria was 1.4 per cent in 2009 for purpose built rental buildings with three or more units per building. There were 15,912 units in total. It is estimated that 8,000 households in Victoria lived in secondary rental units in 2006, including rented condominiums, townhouses and attached dwelling units as well as secondary suites.
- The Province of British Columbia defines vulnerable citizens as individuals with low incomes who require accessibility modifications or provincially-funded support services in order to live independently. There are 3,910 units of assisted housing for vulnerable target groups in Victoria: adults (329); co-operatives (396); families (944); seniors (2033); emergency shelter beds (182) and youth (26).

Housing affordability

- In 2009, City Council approved six City of Victoria Housing Trust Fund grants for a total of \$2,390,000. These six projects, in five neighbourhoods, will provide 256 new units to low-to-median income single adults and families. In addition, the City provides some property tax exemptions for affordable housing. The Heritage Tax Incentive program has assisted in the creation of 303 new homes since 2001 in the downtown area including 141 rental units. Another 233 total units are approved through the program in principle.
- In 2009, the average sale price for a single-detached home in Victoria was \$505,000. The average sale price of an apartment was \$327,500 and

a townhouse was \$425,000. The 10-year average (1999–2009) shows that average sale prices of single-detached homes have increased 122 per cent, apartments increased 99 per cent and townhouses increased 127 per cent.

- The median household income in 2005 was \$38,885. In 2009, 38 per cent of Victoria households did not have affordable housing based on the accepted standard of paying less than 30 per cent of before-tax household income on a place to live. The average monthly rent for apartments in Victoria in October 2009 was \$1,294 for a three-bedroom, \$1,015 for a two-bedroom, \$800 for one-bedroom and \$650 for a bachelor suite.

Homelessness and risk of homelessness

- In 2007, the Mayor's Task Force estimated **1,500 people** are homeless or at risk of being homeless. It was estimated that 650 of these residents had a substance abuse disorder, approximately 420 had a mental illness and about 430 may have had recurring disorders.
- The City is involved in a number of initiatives to address homelessness through financial support, policy and regulatory tools, programs and advocacy. It is a member of the Greater Victoria Coalition to End Homelessness. Formed in 2008, Coalition members have housed more than 400 people with support services for mental illnesses and addictions.
- Funded in part by BC Housing, the Extreme Weather Protocol is a community program to increase the number of emergency shelter beds available during acute weather conditions such as heavy wind and temperatures of zero or below. Shelter capacity expands from 171 to 326 emergency beds and mats, including an additional 30 mats for youth from November to April.

The City in Action: What We Do Now

The City is involved in a number of initiatives to address housing and homelessness through financial support, policy and regulatory tools, programs and advocacy. City Council approved a Comprehensive Housing Strategy for the City of Victoria in 2007. The work program outlined in the strategy is aligned with the Regional Housing Affordability Strategy. The affordability challenges in the city exist across a continuum but particularly with respect to low-end market housing primarily due to land prices.

The City of Victoria's Housing Trust Fund provides grants to housing development for low-to-median income single adults and families. In addition, the City provides property tax exemptions for affordable housing, and the Heritage Tax Incentive Program creates new housing in the Downtown including rental units. The City of Victoria is a member of the Greater Victoria Coalition to End Homelessness, and is a partner in the Extreme Weather Protocol.

Share your thoughts and ideas

How can the amount of affordable housing in Victoria be increased?

- What is your definition of affordable housing?
- What would you do to reduce homelessness and help those at risk of being homeless?
- How can the amount of affordable housing in Victoria be increased?

1. United Nations Charter of Positive Rights.
2. Canada Housing and Mortgage Company.
3. Please see the OCP Topic Sheet on Demographics Tomorrow.

WANT TO LEARN MORE?

- Additional topic sheets are available online at www.shapeyourfuturevictoria.ca/research-facts