

# Getting Home Project: Overcoming Barriers to Housing after Violence



# Community Needs Assessment Report

**BC Society of Transition Houses March** 2019



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# **Executive Summary**

The Getting Home Project: Overcoming Barriers to Housing after Violence is a three-year, community-based project, focusing on reducing barriers to safe, secure and affordable housing for women and their children experiencing violence in BC. The first year of the project focused on researching the gaps and developing this community needs assessment report. This project is in partnership with BC Society of Transition Houses (BCSTH), BC Non-Profit Housing Association (BCNPHA), Cooperative Housing Federation of BC (CHFBC), BC Housing (BCH), and the Vancity Community Foundation (VFC). It is funded by The Department of Women and Gender Equality (previously Status of Women Canada). It launched in 2018 and will run to 2021.

The main objectives of the project are:

- To improve access to affordable housing options for women and their children experiencing violence.
- To identify and implement supports for immigrant, refugee and indigenous women and their children experiencing violence to access affordable housing.
- To develop ongoing and sustainable financial supports that improve economic security and access to long-term housing for women and their children experiencing violence.

This community needs assessment is designed to gather research on the local, provincial and national level. While the scope of our research is to identify the needs and gaps for women accessing affordable housing in BC, we also looked to global and national research to gather information on best practices and well-documented gaps that housing researchers have already acknowledged in other jurisdictions.

We believe that it is crucial to listen to the voices of women with lived experience and knowledgeable community organizations. These voices help to inform what strategies we undertake through this project to reduce the real barriers women experiencing violence face and to assist in their economic security through long-term and sustainable housing. For this reason, we conducted focus groups and interviews as well as a province-wide survey.

This community needs assessment reveals the gaps in four key areas:

- Affordability of housing,
- Availability of appropriate housing and services,
- Discrimination and lack of awareness,
- Financial barriers and poverty.





These gaps correspond with a couple overarching themes that have been documented throughout the research with communities on the ground. Capturing the voices of women experiencing violence and trying to find housing; the frontline staff who support them; and the agency and community leaders reveals two common themes:

- **Safety vs. Housing:** Women are being forced to trade safety for housing.
- **Hopelessness:** The dire lack of housing has led to feelings of hopelessness among women and anti-violence workers.

Considerable diversity exists across BC but the burden of housing unaffordability is shared in every corner of the province. The following review of the literature and research highlights the commonalities, giving this project direction and information to embark on a process to develop recommendations and next steps.

## Top Barriers to Affordable, Safe and Secure Housing for Women

Private Market	Social Housing	Financial
Affordability	Waitlists/Availability	Affordability
Discrimination	Application Process <sup>1</sup>	Poverty <sup>2</sup>
Availability	Family Size/ NOS	Moving/Start-up Costs <sup>3</sup>
Safety and Confidentiality	Pets	Energy Costs
Family size	Transportation	

<sup>\*</sup>Bolded barriers appear in more than one of the categories

#### Recommendations

- 1. Prioritizing affordable housing is essential for poverty reduction and economic security of women experiencing violence.
- 2. The National Occupancy Standards should not be used to exclude safe options for women experiencing violence.
- 3. Partnerships are vital to reducing barriers for women experiencing violence.

<sup>&</sup>lt;sup>3</sup> The costs include damage deposit, pet deposit, moving costs, and the cost of new furniture and other house supplies.



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<sup>&</sup>lt;sup>1</sup> The Application Process category included: application forms, credit and reference checks, access to info about the housing, and communication with the housing provider

 $<sup>^2</sup>$  This category includes access to income assistance, the amount of income assistance and the barriers within the rules and bureaucracy of income assistance



### Introduction

#### **Project Summary**

The Getting Home Project: Overcoming Barriers to Housing after Violence is a three-year, community-based project, focusing on reducing barriers to safe, secure and affordable housing for women and their children experiencing violence in BC. The first year of the project focused on researching the gaps and developing a community needs assessment. The remainder of the project will work to implement community-specific solutions led by 4 pilot projects across BC. As well, the Getting Home Project will work towards policy recommendations and systemic changes to alleviate barriers to women accessing appropriate housing. The final stage of the project will aim to share outcomes, effective practices and policy recommendations through knowledge dissemination strategies.

The main objectives of the project are:

- To improve access to affordable housing options for women and their children experiencing violence. This includes co-operative housing, non-profit housing and social housing.
- To identify and implement supports for immigrant, refugee and indigenous women and their children experiencing violence to access these forms of affordable housing.
- To develop ongoing and sustainable financial supports that improve economic security and access to long-term housing for women and their children experiencing violence.

This project is funded by The Department of Women and Gender Equality (previously Status of Women Canada). It launched in 2018 and will run to 2021.

#### **About BCSTH and the Getting Home Project Steering Committee**

The Getting Home Project is led by the BC Society of Transition Houses and is in partnership with the BC Non-Profit Housing Association, The Co-operative Housing Federation of BC, BC Housing and Vancity Community Foundation. These five organizations form the Project Steering Committee, which meets monthly to support, guide and offer capacity to the project. Each of these organizations offers valuable contributions to the project research, logistics and goals.

The BC Society of Transition Houses (BCSTH) is a member-based umbrella organization of Transition, Second and Third Stage Housing Programs, Safe Homes, PEACE Programs, and other groups that serve the needs of women and their children experiencing violence in BC. In leading this project, the BCSTH has gathered knowledgeable and well-networked organizations from the housing and financial fields to assist in meeting the project goals; while BCSTH brings an





understanding of violence against women, the transition housing sector and an intersectional feminist framework to this project.

BCSTH uses an intersectional feminist framework to engage in gender-based analyses, while also taking into consideration other social structures and power relations that impact women's lives (i.e., ableism, heterosexism, racism, etc.). In consideration of community contexts, BCSTH encourages reflection upon our social positions in our daily interactions; that is, the consideration of our own interests and perspectives and the ways in which we hold and exert power. Consequently, this approach informs strategic planning efforts in terms of how we develop more inclusive services by asking questions about who is included and who is excluded, and about who is heard and who is silenced.

The BC Non-Profit Housing Association (BCNPHA) is the provincial umbrella organization for BC's non-profit housing sector with over 600 members including societies, businesses, individuals and stakeholders. BCNPHA members manage over 60,000 long-term and affordable units of housing in 2,500 buildings across the province. BCNPHA conducts research, hosts conferences, and develops training to support the non-profit sector. In recognizing the significant challenges that women leaving violence face when trying to access affordable housing, BCNPHA has joined this project bringing networks, research and partnerships that will contribute to the Getting Home Project's objectives.

The Co-operative Housing Federation of BC (CHFBC) is also a member-based organization representing BC's housing co-ops. CHFBC is committed to promoting inclusive communities in the new and existing co-ops of BC. In the past, through campaigns, trainings and specific funds, CHFBC has facilitated women experiencing violence to access co-op housing. For example, CHFBC has developed the Domestic Violence Relief Fund, which assists women who have experienced violence with funding to access co-op housing. CHFBC has signed on as a partner to play an active role as a Steering Committee member on this project to continue to help make co-operative housing a reality for women experiencing violence in BC.

BC Housing is a crown corporation that develops, manages and administers a wide range of subsidized housing options across British Columbia. As well as administering funding to non-profit organizations to operate Transition Houses, Second Stage Housing and Safe Homes; BC Housing also administers funding for the Homelessness Prevention Program (HPP). HPP is an initiative aimed at providing individuals in identified at-risk groups facing homelessness with portable rent supplements and support services to help them access rental housing in the private (non-subsidized) housing market, this includes women who have experienced violence or are at risk of violence. Access to social housing includes a supplemental application process that provides priority access to social housing for women fleeing violence. The organization is committed to





housing women and children at risk of violence and integrating best practices into existing and new housing initiatives. They contribute resources, research, and opportunities to integrate lasting changes into the housing sector.

Vancity Community Foundation (VCF) is a public charity created to help gather together resources to realize the potential that exists when invested in communities. Through the generosity of donors, expertise of staff and partner organizations, VCF strives to be a catalyst for transformation. As a steering committee member for the Getting Home Project, VCF brings financial acumen and strategic focus to empowering economic security for women experiencing violence as they face financial barriers to long-term housing.

#### **Community Needs Assessment Summary**

The first year of the Getting Home Project has been dedicated to bringing the diverse and relevant expertise to the table, as well as gathering research on the needs and gaps across the province. This research has informed this province-wide community needs assessment, which outlines the major barriers to housing faced by women experiencing violence generally, as well as specific issues affecting women that have been highlighted at the community level. This initial research has been a vital stage in the project because it will help inform the following steps as the project works with communities and organizations to develop, implement and advocate through community action plans. We believe that it is crucial to listen to the voices of women with lived experience and knowledgeable community organizations. These voices help to inform what strategies we undertake through this project to reduce the real barriers women experiencing violence face and to assist in their economic security through long-term and sustainable housing. For this reason, we conducted focus groups and interviews as well as a province-wide survey.

This community needs assessment is designed to gather research on the local, provincial and national level. While the scope of our research is to identify the needs and gaps for women accessing affordable housing in BC, we also looked to global and national research to gather information on best practices and well-documented gaps that housing researchers have already acknowledged in other jurisdictions.





#### **Limitations**

There were a few limitations in this community needs assessment which impacted the research. There was only one staff person allocated to this project to conduct the research including interviews, focus groups and travel to various communities. As a result, only so much time could be spent on each research activity. However, the research gathered indicates some common themes experienced province-wide and suggests that the research has highlighted overarching gaps and barriers.

Although there is an affordable housing crisis across BC, each community struggles with a unique housing context depending on the housing stock, seasonal nature of the economy and distance to various services. Therefore, we acknowledge that our community needs assessment has limitations in scope and in its ability to paint a complete picture of the housing needs across every corner of BC. Nevertheless, our province-wide survey and literature review attempted to cast a wide net to gather information from the entire province. As well, our project coordinator reached out through phone interviews, in-person meetings, or focus groups to ten communities hearing the voices from five of the seven BCSTH regions of the province.<sup>4</sup>

Finally, much of our insight about the gaps and barriers to housing for women experiencing violence comes directly from our members through an online survey, which gathered qualitative and quantitative data on the issue from staff members of transition, second and third stage housing programs, and safe homes. Our members provide a diverse range of services to women experiencing violence including various levels of housing, support services, advocacy and referrals. Although all of our members see many women every year, the survey data is limited by the fact that staff can only speak to their experiences with the women they serve and not the ones who may not use their services because of barriers such as perceived stigma against transition houses, not being allowed to bring a pet with them or lack of space at the transition house or safe home. These barriers mean that some women may not be using our members' services and their unique experiences with housing may be lacking from this report. We have tried to reduce this limitation by conducting focus groups with women with lived experience to add further depth and understanding to our results.

<sup>&</sup>lt;sup>4</sup> The BCSTH has members based in all corners of the province and we have divided British Columbia into seven regions. These regions include: Region 1: Vancouver Island, Region 2: Lower Mainland, Region 3: Fraser Valley (including Surrey), Region 4: Kootenays, Region 5: Okanagan, Region 6: Cariboo, and Region 7: Northern BC (north of Fort St James).



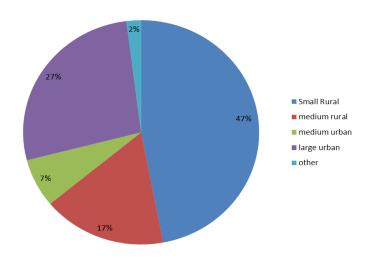


# Methodologies

The methodology included four parts: a literature review, a province-wide online survey, focus groups and informal interviews. The first step was the completion of a literature review on relevant research materials such as academic research, community-based resources and conference presentations. The literature review highlights some of the key barriers to long-term, secure and affordable housing for women and their children experiencing violence.

The second research approach employed was to conduct and analyze the results of the online survey. The online survey was designed to gather specific information from the service providers: transition houses, second stage houses, and safe homes across the province. The survey included both closed and open-ended questions to generate qualitative and quantitative data. Quantitative

Figure 1: Proportion of survey responses by community size



data analysis comprised of a descriptive analysis of statistics such as counts, percentages and rankings. Qualitative data, such as open-ended survey questions and comments, were analysed using a thematic approach. The 24-question survey was developed in SurveyMonkey and sent out via BCSTH's membership email list. Respondents were given three weeks to fill out the survey and it was private and confidential.

The survey had 59 respondents from across the province. Responses came from each of BCSTH's 7 regions and response rates generally corresponded with population distribution. As shown in the chart below, the majority of respondents were providing services to small or medium sized rural communities, while approximately 35% provided services in medium or large urban areas.<sup>5</sup>

<sup>&</sup>lt;sup>5</sup> A small community was defined as less than 30,000 people, a medium sized community was defined as having a population over 30,000 and less than 100,000, and a large centre was defined as over 100,000 population centre. Whether a community was urban or rural was decided by the respondent.





The third research strategy was to conduct focus groups, which included between five and fifteen people running approximately two hours long. Our focus groups captured a diversity of perspectives because our sessions ranged from co-op members to service providers to women with lived experience of violence.

Finally, our qualitative research component also included informal interviews. The project coordinator reached out to BCSTH's member organizations to gather information about the barriers to housing in various communities attempting to gather a diversity of perspectives. These conversations included urban, rural and remote communities.

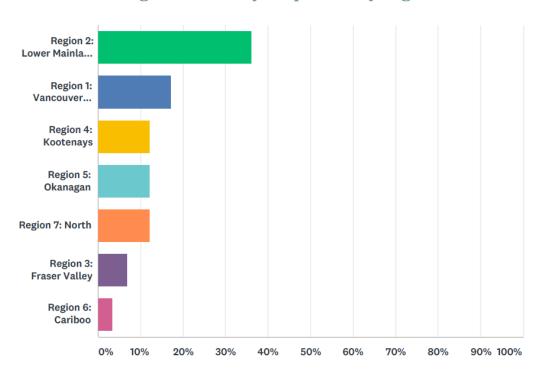


Figure 2: Survey responses by region





#### **Gender-based Analysis plus**

The questions in the survey, the focus groups and the informal interviews were created using a Gender-Based Analysis plus (GBA +) lens to ensure that consideration is given to how women and their children experiencing violence are affected by intersecting parts of identity and access to power. The research methodology considered identity factors such as ethnicity, age, education, language, income, geography, culture and sexual orientation. Steps were taken to remove barriers and ensure involvement in the research through offering a stipend for childcare, providing food, and consulting with local community partners about issues such as safety, language needs, time and location. Through applying a GBA+ lens to this project, it revealed the ongoing need for research that looks at the specific needs of women in homelessness research. Women's homelessness is often invisible because they are couch surfing, stay with relatives or living in their car as safe alternatives to being on the street. Violence against women impacts homelessness in myriad ways and more research with a gender-based analysis is needed to capture the gaps and needs of women's experience.





# **Findings**

Understanding how violence and homelessness intersect for women is vital to this project. Fundamentally, this project is working to reduce barriers to women gaining access to a long-term home when they are experiencing violence. It is consistently reported in BC that the lack of safe and affordable housing is a barrier for women leaving violent relationships as well as one of the commonly reported reasons women return to violence (Van Berkum & Oudshoor, 2015; Huey, & Broll, 2018). Although, housing has been identified as a key determinant of health globally, violence continues to be a primary cause of women's homelessness (Ponic & Jategaonkar, 2010).

According to a survey conducted in 2010, 27% of women in BC leaving transition house programs become homeless and approximately 30% return to their previous address – in some of these cases the violent situation in that home had not been resolved yet (BC Housing & BCSTH, n.d.). In data collected by BC Housing in 2018, approximately only one quarter of women leaving transition houses were able to find long-term housing; yet these numbers increased to approximately two thirds when women were departing second stage houses, most likely due to the fact that they had more time in the one to two year program to secure housing solutions (communication with BC Housing, 2019). We are also acutely aware that the pressure on the rental, co-op and social housing market has increased considerably across BC, which means these numbers may downplay the current realities of women finding it impossible to find safe options for housing. Therefore, it is vital that this project address some of the main barriers to housing that women face.

The literature, online survey results and qualitative research all tell a similar story about barriers to housing in BC for women and their children experiencing violence. This community needs assessment reveals the gaps in four key areas:

- Affordability of housing,
- Availability of appropriate housing and services,
- Discrimination and lack of awareness.
- Financial barriers and poverty.

These gaps correspond with a couple overarching themes that have been documented throughout the research with communities on the ground. Capturing the voices of women experiencing violence and trying to find housing; the frontline staff who support them; and the agency and community leaders reveals two common themes:

- **Safety vs. Housing:** Women are being forced to trade safety for housing.
- **Hopelessness:** The dire lack of housing has led to feelings of hopelessness among women and anti-violence workers.





Considerable diversity exists across BC but the burden of housing unaffordability is shared in every corner of the province. The following review of the literature and research highlights the commonalities, giving this project direction and information to embark on a process to develop recommendations and next steps.

#### Literature review

Much of the academic research and grey literature on homelessness and domestic violence confirms the feedback we received from transition house, safe homes and second stages houses, as well as women with lived experience, about the impact that the lack of affordable housing is having on women and their children experiencing violence.

"Women are having a difficult time finding housing that they can afford, that is large enough for their families. There is a lack of housing that fits their needs and they are being forced to stay with families and friends, while they search for a suitable home. Women are experiencing too long of wait times from BC Housing and sometimes are never hearing back from them at all" – Research Participant

We know that violence is the leading cause of homelessness for women (Huey & Broll, 2018). Leaving a violent relationship also means leaving a home. This is a stressful situation that a woman may find herself in for a variety of safety reasons for herself and her children. Additionally, in BC – and many parts of Canada – the lack of affordable housing makes this transition even more stressful and sometimes impossible when there is a lack of safe, affordable, long-term housing in their community. Research shows that the lack of affordable housing forces women to make the difficult choice to return to a violent situation or face homelessness – both of which may put her safety and her children's safety at risk (Milaney, K. et al. 2017).

With a provincial vacancy rate for rental apartments hovering at 1.4% (whereas 3% is generally understood to be a "healthy" vacancy rate), finding safe and permanent housing is a challenge for nearly any renter (CMHC, 2018). If it is possible to find an available, appropriately-sized and safe unit, cost is often prohibitive. Rents have gotten so unaffordable that BC's lowest income renters are spending, on average, 80% of their monthly income on rent and utilities (Canadian Rental Housing Index, 2018). In some communities in BC, the data shows that the average low income renter is spending over 100% of their income on housing (Canadian Rental Housing Index, 2018).

Women leaving violent situations are disproportionately impacted by the increasing costs and competition for rentals. The challenges of finding a place to live are compounded by several barriers. Many of these barriers are discussed in our findings from our conversations and data collection over the last year. They are also mirrored in the literature. Several of the barriers discussed below are general to women's access to affordable housing, while others focus





specifically on hurdles women face in trying to obtain social housing. Since increasing access to social housing is a key focus of this project, we reviewed the literature with this lens in mind. Additionally, we approached this literature review with a gender-based analysis, which meant we sought literature that highlighted the barriers faced from an intersectional perspective. The intersections of age, family size, income, racial discrimination and many other factors all affect the ease of which women are able to access housing solutions. The research shows that indigenous, immigrant and refugee women are the most vulnerable to chronic homelessness in leaving violence (BCSTH, 2018; Patrick, 2014). Therefore, this project will take opportunities to analyze how these barriers may excessively impact various populations.

#### Discrimination

Discrimination is a significant barrier to women finding housing. Our research shows that discrimination by landlords takes many forms. For example, women face discrimination as single mothers. One study from Kelowna reported "More than two-thirds of the respondents (70%) felt that they had been discriminated against by landlords simply because they were single parents" (Jones & Teixeira, 2015, p.127). We also see that racial discrimination plays a role in homelessness as immigrant, refugee, and indigenous people often find it more difficult to find housing. There is prejudice against women who are receiving income assistance or living in poverty. Jones and Teixeira's (2015) research tells us that "source of income was perceived as a cause of discrimination by 70% of the respondents. Some of those receiving government subsidies and/or child support reported some reluctance from landlords and building managers to recognize social-assistance and child support payments as reliable sources of income"(p.126).

On top of these potentially intersecting forms of discrimination, we see that there is a pervasive stigma against women who have experienced violence. We see this through NIMBY campaigns against transition houses as well as landlords assuming that there will be damage to the property or that violence will be brought into the neighborhood.<sup>7</sup>

<sup>&</sup>lt;sup>7</sup> The stigma that women and women's housing faces is clear from our focus group research, the many NIMBY campaigns against transition houses across BC, and our conversations with leaders and scholars in the violence against women sector.



<sup>&</sup>lt;sup>6</sup> According to a report by CAMH (2014), the number of immigrant and refugee accessing youth and family shelters has been steadily on the rise.

In 2018 Report on BC's homelessness counts, a total of 1,904 survey respondents identified as Indigenous, representing 38% of all respondents. When considering that Indigenous people accounted for six percent (6%) of B.C.'s total population, they are clearly disproportionately represented in the homeless population.



#### Reference, Credit, and Criminal Record Checks

When women are looking for a new unit to rent, they often lack references from previous landlords (Barata and Stewart, 2010). Sometimes this is because they have not been a renter for a long time or their abusive partner has caused damage to previous properties. This lack of references hinders their chances to find housing in BC's competitive market. "Newcomers lack Canadian references for landlords and, therefore, may face discrimination based on being a newcomer... Landlords usually require Canadian credit checks, along with references in order to rent. Most provinces however recognize that having no references due to being a newcomer is different from having bad references" (Karl, 2013).

It is possible to see that the intersections of various identity factors that may experience prejudice combined with leaving an abusive relationship and checks of references, credit, income and criminal records makes it very difficult for women to find safe and long-term housing.

#### **Financial Barriers**

Various research studies that ask women experiencing homelessness and at domestic violence shelters show that financial security and access to financial supports is key to sustaining long-term housing (McFarlane, 2008; Yeich & Mowbray, 1994). Correia (1999) reviewed three programs that were offering supportive housing for women fleeing domestic violence. Her research revealed that services that contributed to women's success included regular meetings with an advocate to support employment and leadership goals, access to affordable child care, and financial training.

We can see from this research that financial security for women needs to be examined through a lens that takes into consideration the many barriers that may impact women's access to financial support and employment. Childcare, access to income assistance or other government subsidies, job training, confidence building, and financial literacy all contribute to the ability to gain financial stability and poverty reduction.

However, as Fischer (2000) notes from a study of transitional housing for young women, access to a job when it is low paying and without benefits is often not enough to lift women out of poverty. While researchers on homelessness can agree that structural and institutional change is necessary to prevent homelessness and reduce poverty, much of the research on homelessness focuses on individual interventions for visibly homeless populations or those at imminent risk of homelessness (Gaetz &Dej, 2017). "While these programs are essential, focusing solely on individual and relational factors fails to address prevention at the structural and systematic levels, thereby missing the opportunity to prevent homelessness more broadly" (Gaetz & Dej, 2017, p.4). These observations point to two important factors: women's homelessness is often invisible and understudied and the strategies to reduce poverty and promote financial security lack a macro focus on the topics that impact women's poverty.





#### **Social Housing Specific Barriers**

While rentals in the private market may present significant barriers for women, one of the focuses of The Getting Home Project is on reducing barriers to access to social housing. BC Housing, BCNPHA and CHFBC are all committed to increasing access to affordable, safe and secure housing for women experiencing violence, which is evident from their programs, research and funding initiatives – the priority placement program, the *Surviving, Not Thriving* research project, and the Domestic Violence Relief Fund. Despite these efforts our needs assessment shows that there are still gaps and opportunities to fulfill these goals. Reflected in the lived experience of women, the barriers to social housing such as waitlists, the application process and ability to house pets were seen in our community research. In those experiences of barriers, as well as in the literature, a recurring issue was the National Occupancy Standards (NOS) and the lack of appropriately sized units available to women and their children.

#### **The National Occupancy Standards**

The NOS are Canada's current national guidelines on space standards in housing, introduced in the 1985 Housing Act. They are followed by CMHC, BC Housing, co-ops, and many non-profit housing providers to set standards for maximum occupancy in housing units. The standards advises that no more than 2 persons share a bedroom, children over 5 years old of a different gender should have separate bedrooms, and anyone over 18 years old should have their own bedroom.<sup>8</sup>

Due to the stipulations regarding children's ability to share a bedroom, many mothers need access to a 3- or more bedroom unit. Given that many women accessing transition houses have children; their ability to move into adequate long-term housing requires units with multiple bedrooms.<sup>9</sup>

- A maximum of two persons per bedroom.
- Household members, of any age, living as part of a married or common-law couple share a bedroom with their spouse or common-law partner.
- Lone-parents, of any age, have a separate bedroom.
- Household members aged 18 or over have a separate bedroom except those living as part of a married or common-law couple.
- Household members under 18 years old of the same sex share a bedroom except lone-parents and those living as part of a married or common-law couple.
- Household members under 5 years old of the opposite sex share a bedroom if doing so would reduce the number of required bedrooms. This situation would arise only in households with an odd number of males under 18, an odd number of females under 18, and at least one female and one male under the age of 5.

<sup>&</sup>lt;sup>9</sup> During the crisis period, a woman may need to prioritize safety from violence and be willing to stay in a small space in a shelter. However, the NOS become more important as she transitions to longer term housing options. She may feel that



<sup>&</sup>lt;sup>8</sup> The National Occupancy Standards:



Despite these guidelines existence, social and non-profit housing providers are not able to meet the demand for family housing. In Vancouver there are significantly fewer 3-bedroom social housing units, than 1 or 2 bedroom units (communication with BC Housing Research Department, 2018). In 2016, there were over fifty thousand purpose-built rentals units in Vancouver; only 1% of these units had 3-bedrooms or more (City of Vancouver, 2017). Generally in private and public rental housing stock, BC lacks approximately ten thousand 3-bedroom units to prevent overcrowding conditions for renters (Canadian Rental Housing Index, 2018). It is clear that many women will require a 3-bedroom unit due to their family's size and gender combination, yet these units are often unavailable and unaffordable in the private market and the waitlists are long for social housing.

The literature on Canada's National Occupancy Standards is sparse and more research on their impact is needed. One study by graduate students at UBC's School of Community and Regional Planning reviews the NOS with a focus on their impact for immigrant and refugee women. Labahn and Salama (2018) highlight the implications of occupancy standards as a one-size-fits-all approach, which is based on notions of a "Canadian, white, middle class, nuclear family" inherently excluding other cultural practices of the make-up and composition of a household. Another study exposes how the NOS are used to discriminate against families:

"In effect, this often allows landlords to legally discriminate against most families with children by employing maximum occupancy restrictions preventing more than two people from living in a unit. In this circumstance, single parents of single children constitute the exceptional type of household containing a child that is able to avoid most occupancy restrictions" (Lauster & Easterbrook, 2011, p.391).

From our community-based research, we can see that the NOS are a significant barrier for women accessing a large enough social housing unit, while affordability of large units is the main obstacle in the private rental market.

Barriers that are primarily about access to co-ops and social housing are important to address because social housing is an important part of the affordable housing ecosystem. Not only are there opportunities within the sector to design housing and supports precisely for vulnerable populations, research shows that social housing and co-ops has significant benefits for women experiencing violence (McCraken, 2004). In particular, the structure and community of co-ops show positive results for women including a sense of community, a feeling of safety and security of

not following the NOS could put her custody of her children at risk. This means that a 3 bedroom unit is needed in the following scenarios: a mother with two children of different genders (at least one over 5 years old); a mother with two children, with one over 18 years old or a mother with more than two children. This is a significant proportion of mothers.





tenure. In one Vancouver-based study of single mother's experience living in co-operative housing, Nelmes (1992) finds that "women evince a high degree of satisfaction with their housing co-operatives and that the security of tenure, control over housing, sense of community and social support were the most important reasons explaining their satisfaction" (p.124).

#### **Community Voices**

It was crucial to understanding the barriers to housing for women experiencing violence that we prioritized listening to voices from the community and not simply rely on the literature on the topic. Our community needs research included focus groups, informal interviews and a province-wide online survey. While the overall picture we heard from communities reflected the findings from formal research studies, the nuance and context that was provided through these community-based research methods helped us to develop a clearer understanding locally. The data collected from those sources has been compiled and analyzed to show the major barriers and over-arching themes.

This community needs assessment reveals the gaps in four key areas: affordability, availability, discrimination, and financial barriers. It is possible to see the top barriers corresponding to the specific circumstance in the chart below. These lists were compiled from the qualitative and quantitative data from the online survey.

#### Top Barriers to Affordable, Safe and Secure Housing for Women

<b>Private Market</b>	Social Housing	Financial
Affordability	Availability	Affordability
Discrimination	Application Process <sup>10</sup>	Poverty <sup>11</sup>
Availability	Family Size/ NOS	Moving/Start-up Costs <sup>12</sup>
Safety and Confidentiality	Pets	Energy Costs
Family size/ NOS	Transportation	

<sup>\*</sup>Bolded barriers appear in more than one of the categories

<sup>&</sup>lt;sup>12</sup> The costs include damage deposit, pet deposit, moving costs, and the cost of new furniture and other house supplies.



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 $<sup>^{10}</sup>$  The Application Process category included: application forms, credit and reference checks, access to info about the housing, and communication with the housing provider

 $<sup>^{11}</sup>$  This category includes access to income assistance, the amount of income assistance and the barriers within the rules and bureaucracy of income assistance



These gaps correspond with several overarching themes that have been documented throughout the research with communities on the ground. Capturing the voices from the community reveals two common themes: **Safety vs. Housing** and **Hopelessness.** These themes will be discussed after the analysis of each barrier.

#### Affordability of housing

We see repeatedly through our community needs assessment research that the key need is for more affordable housing options for women and their children. Almost all survey respondents (between 90%-100% of respondents) reported housing affordability as a barrier for women experiencing violence. It was clear from our research that affordability needs to be a priority for action to be taken on for the rest of the barriers to be meaningful. As one focus group participant said "even if we find solutions to the other barriers, if there's no affordable housing for women to move into – it doesn't matter". Certainly the issues of barriers to housing for women experiencing violence does not exist in isolation, a larger shift toward ensuring affordability for all communities in BC needs to be paramount.

When asked about how affordability was impacting their work, our members reported that the main issue was that women were staying longer at the transition house or second stage house, which created a bottle neck. Another priority issue was the amount of staff time that was taken up on housing concerns. Although we did not ask these questions directly, approximately 20% of survey respondents spontaneously commented that the housing crisis was leading women to find unsafe housing and around 10% of interview and focus group participants talked about workers feeling worried about women returning to an abuser due to no other housing options.

#### Availability of appropriate housing and services

#### Unit Size, Waitlists and the National Occupancy Standards (NOS)

A substantial barrier that came across in this research was the fact that it was very difficult for women to find an appropriate unit that was available and affordable. This is especially difficult for women with several children due to the NOS and the lack of 3 and 4-bedroom units available to rent across the province. Although nearly 80% of staff members who filled out our survey said that they always or usually recommend social housing as long-term solutions for women, the waiting lists and the use of the NOS make it very hard to be hopeful about women obtaining a unit in a reasonable timeframe.





Approximately 90% of respondents reported that the NOS are impacting women who use their agencies – mainly due to the inability to afford a big enough unit to comply with them and the inability to even get into social housing due to them. Sixty-nine percent of respondents said that the NOS were impacting women because of the concern that MCFD will be involved if there aren't enough bedrooms. Finally, respondents also expressed concerns that the NOS were not accommodating of cultural differences and that adhering to them forces some families to compromise on other essentials, like food or safety, in order to afford a large enough unit.

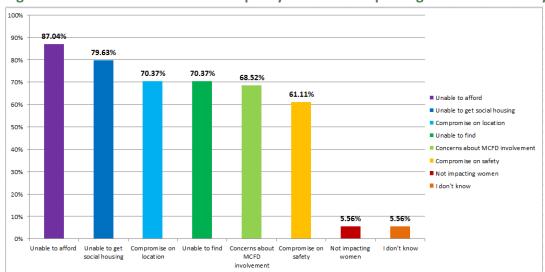


Figure 3: How are the National Occupancy Standards impacting women who use your agency?

#### **Availability and Capacity of Services**

In terms of availability of services, many respondents expressed that the affordability crisis was impacting the resources and capacity of their agency. Over one third of survey respondents say they are providing support for housing solutions for women without specific funding to do so. However, striving to provide housing supports also means that resources and staff capacity are stretched thin and this takes away from their role of providing other forms of support for women. Agencies called for more funding to bolster the work of existing homelessness prevention workers or to create a position that does this work in their community where it isn't funded currently. The data from the focus groups, interviews and survey results all showed that this funding and role was very valuable but generally considered underfunded.





On top of the burden to services and staff, almost all survey respondents described a bottleneck in their ability to house women in crisis. Transition and second stage houses reported having to turn women in crisis away, because there was not enough space at their facilities. Women in transition houses and second stage programs have to stay longer because they are unable to find appropriate and affordable housing and means that the programs house fewer women and more of their time is spent helping women access and find housing.

"We are sometimes forced to turn away women who are homeless because we are often already full with women and children fleeing violence...This leaves women feeling unsafe." – Research Participant

#### **Application Process**

As well, as staff being stretched thin by the constant need to provide housing support for clients, there was also feedback about social housing application forms causing issues for women experiencing violence. This issue is found within several barriers outlined here because the comments and feedback encompassed many different aspects. The cost of applications forms for social housing was cited as an issue that falls into financial barriers. There was also desire for more communication and support from BC Housing as well as wanting a better understanding of the application process. This was especially true for co-operative housing, where understanding the co-op model and requirements is an asset in the application process. Finally, a lack of awareness, sensitivity and flexibility on some of the housing application forms was feedback throughout our research.

#### Relocation

Since 65% of the survey respondents provide services for rural areas, accessibility of services and housing featured prominently in the findings. While transportation to get to services and lack of services in the community were cited as issues (access to income assistance offices, social housing, or affordable childcare), many women were also forced to relocate to find affordable housing; leaving their community and supports. From our focus groups, we heard that women sometimes need to relocate for safety reasons or for access to services, however finding affordable housing is a major reason women relocate. While sometimes necessary or desired by a woman, it can also mean isolation from community and services, as well as uprooting children. Numbers from BC Housing show that all forms of transition housing – 30-day transition houses, second stage houses, and safe homes – see a substantial amount of women relocating after using their services.





#### **Remote Communities**

Women living in remote communities face additional barriers. Transition Houses and Safe Homes that serve remote communities report a myriad of barriers to women even accessing their services, let alone finding housing. Along with all the other barriers discussed above; transportation, safety and confidentiality are all challenges to accessing services in remote locations. For transition houses and safe homes in small communities, the numbers of women who return home or who leave the community is significantly higher than in urban centres: 29% of women return home from rural safe homes and 50% relocate to another community (communication with BC Housing, 2019). Many of these communities report there is no or very limited social housing options in their community, leaving women to find housing in the private rental market where they face insecure housing solutions, abuse from landlords or a lack of safety and confidentiality. The circumstances for women in remote communities are especially dire with the cancellation of the Greyhound bus system in BC and overall lack of transit. Our community needs assessment research clearly indicated a need for more focus on the needs of women experiencing violence in remote communities and their barriers to long-term secure and affordable housing.

#### Discrimination and lack of awareness

#### **Discrimination and Stigma**

Our qualitative and quantitative data showed that discrimination and stigma were major concerns. For staff and women with lived experience this was framed as a major barrier to accessing private market rentals because landlords discriminated against single mothers and women on income assistance. With such low vacancy rates around the province and such competition, we heard that women often can't compete with other rental applicants who may be more "acceptable" for landlords. In the survey data, we found that while 46% of respondents identified discrimination as a priority barrier in the private rental market, only 5% chose it as a priority barrier for social housing. In terms of private rentals, discrimination was reported as a barrier by 80% of survey respondents; still a third of respondents claimed it was a barrier to accessing social housing. Aligned with this finding is the fact that stigma against "bringing violence into the community" was identified as barrier to getting into co-ops, which was discussed at our focus group with co-op members, many of whom were women with lived experience of violence.





#### **References, Credit and Criminal Checks**

As we saw in the literature on the topic, women's lack of references, the credit check process, and criminal record checks were a barrier to housing and these were seen as a priority concern from our community research. It came up as an obstacle for women in transition houses in most of the informal interviews as well as was identified by survey respondents. When asked to identify the top housing barriers for women experiencing violence, 21% of survey respondents chose this issue as one of their top three priorities.

#### **Pets**

Surprisingly, pets were a barrier that appeared prominently in our survey data but was lacking from our other forms of research, especially the literature review. In our survey, 85% of respondents claimed that pets are a barrier to private rental housing and showed up as one of the top priority barriers for social housing. Considering that many transition houses and second stage houses disallow pets in their facilities, it is worth noting that if this is a barrier for women accessing transition houses – many of whom have already had to part with their pet – then how many women's voices that aren't able to leave or foster their pets are being missed from this data? It is possible that this barrier is far greater than is appreciated in this research due to the fact that many women may be filtered out because they are not accessing support through members.

#### **Financial barriers**

#### Poverty, income assistance, and utilities

While access to income assistance has come up in other research as a significant barrier to accessing secure housing (BCSTH, 2018), many of our members and women were more concerned with chronic poverty and the inability to "get ahead". The low wages women were able to get paid, the rates of income assistance, and the affordability crisis were all topics that surfaced in the survey, focus groups and interviews. It was clear that even the traditional affordability benchmark of no more than one third of income to be spent on housing and utilities no longer seemed like an attainable ratio. According to data obtained from Statistics Canada provided by BCNPHA, 64% of household led by single mothers are spending over 30% of their income on housing costs and 32%

<sup>&</sup>lt;sup>13</sup> Spending any more than half of your household income on rent and utilities is considered to put you at risk of homelessness.





spending more than 50%.<sup>14</sup> In our survey over 80% of respondents claimed that cost of utilities is a barrier to housing and 30% identified this issue as a priority financial barrier.

#### **Moving costs**

Finally, the cost of moving and starting a new household surfaced as major financial barrier for women in obtaining long-term housing. Forty-five percent of respondents reported that these barriers were a top priority for women's access to housing. From our qualitative research and survey comments, we know that these costs include damage and pet deposits, first month's rent, coop member shares, new furniture and day of moving costs.

#### A Note about the Focus Groups

The focus groups were an extremely valuable aspect of this research. We were able to conduct four focus groups that included groups of women with lived experience of violence, women living in coops, anti-violence workers, and transition house managers. These focuses group conversations assisted the project in shedding light on the major barriers to housing as well as provided nuance and context to much of the academic and quantitative findings we were gathering. The conversation about supports and services from transition house staff stood out in our focus groups with women with lived experience as an important aspect in their success to find and maintain housing. Women commented on the value of having knowledgeable advocates beside them as guides through the search for housing, accessing income assistance, and referrals to other services. Women living in coops also commented on the value of a supportive community in the co-op but pointed to confidentiality as a concern as a desire for external and professional supports because co-op board members, who are also co-op neighbours, could have access to sensitive and confidential information about a women's situation.

It is also worth mentioning the response of women with lived experience when asked what a future would look like where BC (or BC Co-ops) is a leaders in affordable housing for women. They said that they envisioned a future where there was an affordable home for everyone and an effective effort by the government to reduce poverty. As well, they suggested that this future would also include funding to help women with moving costs and changes to policies such as: the national occupancy standards, allowing landlords to do credit checks, and the inability to relocation due to family court orders.

<sup>&</sup>lt;sup>14</sup> The proportion of female lone parent family households with children under 18 years old spending more than 30% and more than 50% of their income on shelter costs is 64% and 32% respectively. In comparison, the proportion of *couples* with children under 18 years old spending more than 30% and more than 50% of their income on shelter costs is 28% and 12%.





#### **Themes**

A thematic analysis of our community research results revealed two emerging themes from the survey responses, conversations and focus group. The first theme was the safety vs. housing; a common trend is that women are trading their safety in order to obtain some sort of housing. The second theme is a feeling of hopelessness about finding long-term housing, affordability and getting out of poverty. These emotions of hopelessness include frustration, anxiety, and anger that are felt by women and staff in the sector.

#### Women are forced to trade safety for housing

It was commonly reported that women are being put in a position where they cannot find housing that is appropriate for their needs in terms of cost, size and location. Often women are facing homelessness and focused on keeping their children safe, as a result they are forced to compromise their safety in order to get housing. In many cases, women return to their abusive partner when faced with the prospect of homelessness. One anti-violence worker explained the perpetuation of violence that may occur because women are unable to find housing that is safe:

"[The increasing unaffordability of housing means that] women remain in unsafe situations to ensure they have housing for themselves and their children... More and more women are using the food bank to supplement their food due to lack of affordable housing. Children continue to be exposed to domestic violence...and in this way the cycle of violence is perpetuated in the next generation" – Research Participant

Even when women do not return to a violent partner, they may still have to trade their safety for housing by living in locations that are unsafe, inadequate conditions, or with strangers. Unfortunately, despite The National Housing Strategy's commitment to the right to housing, our current housing market has forced women to trade their right to safety for their right to adequate housing – a choice no person should have to make in this country.





"Women...are in an almost impossible and depressing situation when they have to choose between living unsafe or being homeless. It is getting harder and harder for women with low income or on social assistance to be able to find housing...Single mothers are also having to pay exorbitant childcare costs that equal the costs of rent. How is a women supposed to be able to find ANY housing for \$375 that will provide safety, security, peace of mind and encourage her to be able to move out of abject poverty?" 15 – Research Participant

#### **Hopelessness**

We also saw clearly throughout our research for this community needs assessment that hopelessness was a common experience. The feeling of being hopeless, anxious, depressed, frustrated and angry about the inability to access long-term housing was felt by all levels of the transition house sector from clients to frontline staff to executive directors. While women struggle with few options and significant barriers to housing, they have less time to care for their own wellbeing. It is not uncommon, our research shows, for women to despair about their ability to start a new life. Meanwhile, staff that work so hard doing this frontline work all across the province are reporting an increasing sense of frustration because they are unable to offer women housing solutions and their worktime is dominated by searching for housing instead of their primary jobs of supporting women. One worker explained: "Every day we are seeing women who are struggling to find, secure and maintain affordable and safe housing for themselves and their children and their pets. It is very disheartening and stressful for staff when there is not much we can do about it."

<sup>&</sup>lt;sup>15</sup> As of 2018, \$375 is the shelter rate in BC for individuals on income assistance. This amount increases with more people in the household but the maximum is \$820 for a family of 7. For more information: <a href="https://lss.bc.ca/resources/pdfs/pubs/Welfare-Benefits-eng.pdf">https://lss.bc.ca/resources/pdfs/pubs/Welfare-Benefits-eng.pdf</a>





# **Community Action Plans and Next Steps**

The Getting Home Project's next steps will be focused on creating and implementing action plans that address some of the gaps identified in this community needs assessment. While the barriers are diverse, the project will aim to make change at the local and policy levels through engaging with unique communities as pilots sites, building partnerships at all levels, and advocating for macrolevel change that makes a difference for access to housing women experiencing violence.

Two of the four pilot sites have been established. These two sites will be the initial focus for working with the local on-the-ground partners to develop community action plans with tasks, timelines and measures of success. Simultaneously, the Project Coordinator will work to establish the final two pilot sites and, once established, develop action plans with them in collaboration with the project goals and research.

During the implementation phase of the project, the project coordinator will continue to liaise with the pilot sites through email, phone calls and in person visits. By regularly tracking the project's measure of success, the Project Coordinator will be able to guide the tasks to meet the action plan objectives. As well, measuring these successes will be useful and relevant in the final knowledge dissemination phase, where the community members, Steering Committee members, and the Project Coordinator will communicate the project outcomes publicly. This will be achieved through community meetings, public dialogues, conferences and online publications as avenues to share our work across the sectors engaged in this project.





#### Recommendations

"The women living in our parking lot and washing their hair in our public bathroom sink would be quick to tell you that we don't need more research or best practices. We need more housing!" – Research Participant.

1. Prioritizing affordable housing is essential for poverty reduction and economic security of women experiencing violence.

This community needs assessment and review of the academic and grey literature clearly shows that women experiencing violence face many challenges to securing affordable housing, with the most foundational barrier being unaffordability of housing and chronic poverty. Women experiencing violence need to find housing that is actually affordable (no more than 30% of her income) so that they are able to avoid a cycle of poverty.

We recommend that all levels of government commit to building adequate and affordable housing that fits the needs of women and their children experiencing violence.

2. The National Occupancy Standards should not be used to exclude safe options for women experiencing violence.

As our research shows, the National Occupancy Standards are standing in the way of women accessing affordable units in social housing. Without affordable housing options, women may end up in unsafe situations. Furthermore, there is a common concern that MCFD may become involved due to the size of the unit a women is living in with her children or MCFD is unable to return children to the care of their mother from foster care because she is not able to obtain a big enough unit. The NOS are intended to address habitability and overcrowding issues but as applied as requirements by relevant housing and social service agencies, the unintended consequence is to keep women in unsafe circumstances and limit their freedom to access safe and affordable housing.





We recommend that CMHC clarify that the NOS are guidelines, not regulation and that safety should be established as the main priority for housing women and their children, not number of bedrooms.

As well, we recommend that MCFD educate their workforce so that the National Occupancy Standards are not used as justification for separating women and her children.

#### 3. Partnerships are vital to reducing barriers for women experiencing violence.

Many of the barriers that women face in finding affordable long term housing can be reduced through partnerships across sectors and awareness building about the impacts of violence against women. While affordability and availability of housing are major barriers for people impacted by increasing unaffordability in BC, women experiencing violence face additional specific barriers due to their circumstances. We can see that barriers such as a lack of references, access to childcare or understanding their housing options are obstacles that can be better solved with partnerships.

We recommend that this project continues to build partnerships between transition houses, government, and the housing sector to help address and work towards improving these types of barriers.





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