

Acknowledgement of Colonialism

This research was carried out by settlers living on the occupied and unceded territories of the Lekwungen and W̱SÁNEĆ peoples. We recognize that the relative privilege of being able to do this work connects directly to the forced displacement of Indigenous people and the degradation of the air, lands and waters of Turtle Island.

We cannot emphasize enough that the colonial process continues to this day, a fact borne out through the process of producing this report. Indigenous people continue to be the most over-represented social location trying to get by in colonial Victoria. They are doing this with almost no culturally appropriate support from settler governments, and no autonomy to establish their own priorities and needs.

A first step in addressing the settler problem will be to stop displacing Indigenous people. In urban settings this cannot happen under the current toxic mix of inadequate income and housing supports and the agenda of stigmatizing, marginalizing and criminalizing the poor.



The Vancouver Island
Public Interest
Research Group

www.vipirg.ca

Low-income Market Housing in Victoria

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Why Was This Research Done?

The research presented in this report was conducted to understand the low-income end of the market housing spectrum in Victoria. As provincial and federal layers of government have forsaken their responsibilities to provide social housing, people struggling to get by increasingly need to rely on market housing to find shelter.

The low end of the market housing spectrum in Victoria is poorly understood. Unlike in Vancouver, where the Carnegie Community Action Project has been producing an annual report on the housing crisis,¹ no similar report exists here.² The data presented here attempts to respond to this need and to help community-based organizing efforts around housing issues.

1) <http://ccapvancouver.wordpress.com/ccap-reports/>

2) The Greater Victoria Coalition to End Homelessness has been producing an annual report on the state of homelessness in Victoria for several years, which provides valuable analysis and data on many aspects of the housing crisis; however, it has so far been unable to size up this end of the market. The closest it has come has been extracting data from the Canadian Mortgage Housing Corporation for rents under \$700, a category that does not help clarify the conditions facing people on income assistance.

What Was The Research Process?

The research was coordinated by VIPIRG with the support of many people directly affected by the housing crisis, and by many advocates who are working to respond to it.

One aim in doing this research was to talk to as many of these people as possible, both to inform what is happening and to build relationships with people who have the experience and interest in organizing to change things.

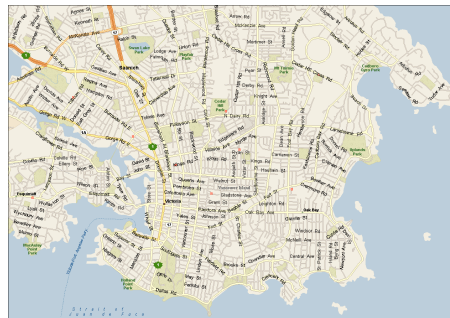
The authors of this report are not experts on housing so the process of doing this research was designed to connect us with people who are. We organized two community events on housing.

In an effort to access as many strands of the low income community as possible we left invitations to these events at local buildings, organizations, and service providers such as:

- The Ritz and York Hotels;
- the Action Committee of People with Disabilities;

- AIDS Vancouver Island;
- Together Against Poverty Society;
- Our Place; and
- Rock Bay Landing.

A dozen people attended the events each time. Bus tickets, \$5 stipends, and a meal were provided at each. We brought a large map of Victoria and encouraged people to mark down addresses where they have found affordable housing. We did the same at the Society of Living Illicit Drug Users (SOLID), at a meeting of the Committee to End Homelessness, in the welfare lineup, and at Our Place.



Additionally, we encouraged people to share stories of trying to access housing and hold on to it. Although this report does not attempt to portray the many stories people have shared with us, they nonetheless informed and encouraged us to do the work.

We visited every site included in this report between March 12th and 14th 2014 to ask about rental costs and vacancies, as well as the number of rooms available in the buildings.

At sites where we could not find anyone to speak to, we followed up with phone calls to management. In some cases, we could not contact anyone with information about the rental units, and had to obtain our data from residents or Streets to Homes workers.

We also visited over three dozen sites that were suggested to us but either no longer exist or have unaffordable rents. Some of these locations are often associated with low-income market housing but upon closer inspection clearly are not. For example, renting a bachelor apartment at View Towers starts at \$580, or getting a room at the Scotsman Inn for a month goes for \$750.

In an effort to capture vacancies in the secondary market (addresses with less than three units, like stand-alone houses), we searched through the classified section of the *Times Colonist* from January to the end of March, 2014. No vacancies were found under \$500.



Table #1: Stock of Market Housing Available Starting Under \$500

Name	Address	Total # of rooms	Vacancies	\$375 or less	Min. Rent
The Fairfield	710 Cormorant Street	62-66	none		\$360
Victoria Apts	820 Fisgard Street	31	none		\$415
Fisgard House	844 Fisgard Street	52	none		\$480
	959 Balmoral Street	8	1		\$375
The Ritz	710 Fort Street	95	none	N/A	\$420
The York	711 Johnson Street	41	none	N/A	\$480

What Are The Main Findings?

The main conclusion we come to in this report is that the capitalist mode of providing housing as a commodity is not capable of providing affordable or adequate places to live for people who depend on income assistance in Victoria.

Table #2: Rental Prices With Rental Property Owning Corporations

Corporation	Minimum Rent
Duttons	\$750
Proline	\$700
Boorman's	\$1,100
Cornerstone	\$550
BrownBros	\$625
Newport	\$685
View Towers	\$580

(1) Lack of Affordable Housing Units

A scant handful of units exist at the shelter rate of \$375, and none of these were available for rent when the research was done. Less than 300 units exist between the shelter rate and \$550, and only one was available for rent during the research process. \$550 represents the price at which the larger land-holding corporations, like Brown Brothers or Cornerstone, begin to offer rental units, although many have no units available for less than \$600.

(2) Inadequate Living Conditions

Finally, the units that do exist for less than \$550 would be considered inadequate by the standards of people with higher incomes. Most do not include their own bathroom, have very basic, if any, kitchen facilities, and can measure less than 100 square feet.

Discussion of Results

Based on these results, Victoria is a de facto zone of exclusion for people with low incomes. If we take the recommendation that housing not consume more than a third of a person's income seriously, nobody on income assistance (\$610), Person With a Disability assistance (\$906), or refugee assistance (\$610) can get by here.

The second table shows the price point at which housing begins to be provided as a commodity; in other words, the price at which people who own the rental housing stock are willing to rent it out while continuing to control and live off it.

Moving Forward

Reports of this kind usually enumerate a long list of policies that municipal, provincial and federal layers of government should adopt. For example, the municipal government should use progressive bylaws to stop renovations from occurring and enact rent controls, should cap the police budget and invest in social housing instead, and limit condo development in Victoria. The provincial government should raise social assistance rates, re-write the Residential Tenancy Act, and build social housing. Finally, the federal government should re-launch the national housing program that it scrapped in 1993 and provide better basic pension assistance to seniors.

These are very important steps that could be taken immediately towards addressing the crisis facing people with low incomes in Victoria. And yet, none of these recommendations sufficiently takes into consideration the larger picture. **At bottom, the crisis in housing connects to the crises of capitalism and colonialism facing people the world over.** Capital's violent drive to expand continues each and every day. When efforts are made to block or attenuate its expansion in one area, this can simply lead to intensified exploitation and ecological destruction in others. The strict focus on policy recommendations plays into this quandary by narrowing

the political scope of people's response from the outset in such a way that the actual problem – capitalism and colonialism – can no longer come into focus.

Making only policy recommendations also risks making it seem like the very same layers of government who create the crisis are in a position to resolve it. This is not the case. Municipal, provincial and federal governments have created the housing crisis and continue to perpetuate and intensify it. We have seen this play out dramatically in the Downtown Eastside over recent months with Vancouver's municipal government creating a new Local Area Plan that will enable greater capital accumulation rather than meeting social needs – in spite of vibrant resistance from low-

income communities. Or, we have seen B.C.'s Housing Minister declare "we don't build 'social housing' anymore" at the same time the province announces a lowered 1.5-3.5% tax rate on the LNG industry.

Honest recommendations to end the housing crisis must therefore begin by acknowledging that **no existing level of government or political party has the will or interest to address the housing crisis. The will must arise from the many people affected.**

Building this will require the sustained, difficult, and long-term efforts of raising our own consciousness, materially supporting the leadership of those directly affected, and building power through solidarity in the community.

Conclusion

The research in this report shows that Victoria does not have a low-income housing market. Currently, the provincial government is trying to paper over its inexistence by providing rental subsidies directly to landlords. This means state revenues are being used to bridge the gap between what people who are poor can pay and what it costs to keep capitalists in control of the housing stock and living off renting it out.

This landlord subsidy policy – advocated by both leading mayoral candidates in the upcoming civic election - supports the perpetuation of the housing crisis. It does not challenge the logic of providing housing as a commodity, and it leaves the power to control a basic element of people's survival needs in the hands of capital and the state.

This research offers one very small view, at one time and place, of the much larger picture of crisis and exploitation facing people and the earth. Many other windows are being opened from other vantage points, and people in struggle are working every day to widen them and connect them with others. As movements connect, share their experiences, and enrich each other's struggles, the ways in which we understand one part of the picture – like homelessness – and what to do about it, will change and become enriched too. We look forward to participating in this process.