



# 5th Annual Report Card on Homelessness

2013 Edition | Using Jan – Dec 2012 Statistical Data  
Researched & Prepared by the Nelson Committee on Homelessness



Changing the Conversation  
on Homelessness |  
Solutions are Informed by Facts



# 5th Annual Report Card on Homelessness June 2013

## IN THIS YEAR'S REPORT

The Annual Report Card on Homelessness documents the state of homelessness in Nelson BC, using community indicators that are monitored over time. The features contained within each year's report highlight current local issues, voices and promising approaches.

The Nelson Committee on Homelessness is a coalition of citizens and stakeholders committed to long-term solutions to homelessness for Nelson BC. We envision a community where everyone has access to a safe and stable home along with the supports and resources to sustain it.

This document is available for download at [www.nelsoncares.ca](http://www.nelsoncares.ca)

### Acknowledgments:

Thank you to all the community members and service providers who contributed to this year's report by sharing their experiences and perspectives; as well as the many community organizations who shared their local statistics for use in this publication.

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### INTRO & INDICATORS

p. 8. Community Indicators

p. 10. Homelessness Defined

### SOLUTIONS & Progress

p. 24. More Than A Roof: Building on What Works

p. 26. Housing First: Framing an Approach that Works

p. 28. 2012//Celebrate Progress

### FEATURED ISSUES

p. 13. Many Voices, Many Stories

p. 16. Poverty & The Roots of Homelessness

p. 18. A Balancing Act: Families Face Homelessness

p. 21. Stigma & Social Perceptions

### ACTION

p. 28. Inspired Community Actions

p. 29. You Can Get Involved in Solutions

COVER IMAGE | Nelson from Pulpit Rock// MARCUS NOTT

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# FOREWORD

**2013 marks the 5th Annual Report Card on Homelessness.**

**A look back through those years is bittersweet. The statistics have not improved. Homelessness exists and persists in our community at a level that is unacceptable, just as it does in cities and communities across Canada. Its effects are pervasive.**

**Here at home, local people, including children and families, endure homelessness and live at imminent risk. Their experiences remain mostly invisible and homelessness itself is often misunderstood.**

**Through those years we have also seen and shared accounts of courage, commitment and inspiring community actions.**

**The tremendous dedication of local people and organizations is a strong and continuous force in alleviating the effects of homelessness here. It is work that occurs most often amidst severely limited resources, yet with partnership and much resolve.**

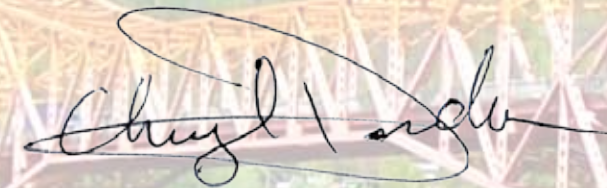
**Through these efforts progress is being made. Our understanding of what is effective is increasing.**

**Our work however is far from done.**

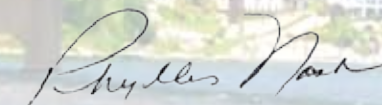
**The voices of those with lived experience, both personal and on the front lines, hold insights and wisdom. Their knowledge is integral to our community understanding of both the issues and needed solutions. These voices can compel us in moving forward together.**

**Solutions are possible. They require strong partnerships and a commitment to evidence based practices. Ultimately the goal of ending homelessness is a shared responsibility - between people, communities and all levels of government.**

**We can all be part of meaningful actions and solutions. We hope that this year's Report Card both informs you and inspires you to be part of this change.**



Cheryl Dowden, NCOH Co-Chair



Phyllis Nash, NCOH Co-Chair



Katie Tabor, NCOH Community Coordinator

"Meeting my basic needs,  
securing food and  
keeping a roof over my  
head — is my life."

~ Community member

# COMMUNITY INDICATORS

Why Indicators? Community indicators enable us to document the context of homelessness in Nelson and monitor changes over time.

**Beyond every local statistic, there is a voice and a story.**

## HOMELESSNESS & POVERTY

	2011	2012	CHANGE	PERCENT CHANGE
# of Emergency Shelter Stays	414	396	↓	-4%
# of Individuals Who Stayed at the Shelter	207	201	↓	-3%
Average Length of Stay at the Shelter	9.5 days	12 days	↑	26%
# of Food Bank Visits	18306	19762	↑	8%
Meals Served at Our Daily Bread	11700	12268	↑	5%

## HOUSING

	2011	2012	CHANGE	PERCENT CHANGE
# of Affordable Housing Units*	443	476	↑	7%
Average Advertised Rate for a 1 Bedroom Rental	\$776	\$760	↓	-2%
Average Advertised Rate for a 2 Bedroom Rental	\$1,038	\$1,026	↓	-1%
Average Advertised Rate for a 3 Bedroom Rental	\$1,320	\$1,302	↓	-1%
Shelter Allowance for a Single Person Receiving BC Income Assistance or Disability Benefits	\$375	\$375	↔	0%
Rental Vacancy Rates (CMHC)	1.9%	2.6%	↑	37%

## INCOME

	2011	2012	Change	PERCENT CHANGE
BC Income Assistance Monthly Rate for a Single Person	\$610	\$610	↔	0%
# Of Individuals Receiving Income Assistance in Nelson (Does Not Include Those in Receipt of PWD Or PPMB)	440	383	↓	-13%
Disability Assistance Monthly Rate For A Single Person (PWD)	\$906	\$906	↔	0%
Minimum Wage	\$9.50	10.25	↑	8%
Increase in the Consumer Price Index	2.4%	1.1%	↓	-54%

**This set of indicators, first implemented into the 4th Annual report card, can now demonstrate change between 2011 and 2012. These will continue to be monitored over time.**

\*Affordable Housing Units: geared-to-income rental units that are government or non-profit supported to ensure the adequate living standards and rates that allow low income households to sustainably meet their basic needs.

60% increase in food bank use since 2007.

19,762 visits to Nelson Food Banks in 2012.

1 in 4 people helped by local food banks are children.



### Indicator Sources:

Stepping Stones Emergency Shelter Stats Summary for 2012 | Nelson Food Cupboard Society 2012 Annual Report | Our Daily Bread 2012 Annual Report | Salvation Army Food Bank 2012 Stats | St. Saviour's Anglican Church Food Pantry 2012 Annual Report | Nelson Committee on Homelessness Affordable Housing Inventory 2012 | NCOH Rental Market Snapshot 2012 | CMHC Rental Vacancy Rates (Canada Mortgage & Housing Rates) | Statistics Canada | BC Stats | Ministry of Social Development | Ministry of Jobs, Tourism & Skills Training

# Homelessness (def):

**“Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.**

Homelessness encompasses a range of physical living situations that includes:

- 1) **Unsheltered**, or absolutely homeless and living on the streets or in places not intended for human habitation;
- 2) **Emergency Sheltered**, including those staying in overnight shelters for people who are homeless, as well as shelters for those impacted by family violence;
- 3) **Provisionally Accommodated**, referring to those whose accommodation is temporary or lacks security of tenure,
- 4) **At Risk of Homelessness**, referring to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards.



The Canadian Homelessness Research Network introduced this national definition of homelessness in 2012. It is the first Canada-wide definition and has been endorsed by policy makers, researchers and practitioners.

*For many people homelessness is not a static state but rather a fluid experience, where one's shelter circumstances and options may shift and change quite dramatically and with frequency.*



**It is the result of systemic or societal barriers**, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioral or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, stressful and distressing.

The problem of homelessness and housing exclusion refers to the failure of society to ensure that adequate systems, funding and support are in place so that all people, even in crisis situations, have access to housing.

It affects **numerous populations**, such as youth, individuals from different ethno-cultural backgrounds, families, newcomers to Canada, people impacted by family violence, the elderly, etc., experience homelessness due to a unique constellation of circumstances and as such the appropriateness of community responses has to take into account such diversity.

The goal of **ending homelessness** is to ensure housing stability, which means people have a fixed address and housing that is appropriate (affordable, safe, adequately maintained, accessible and suitable in size), and includes required services as needed (supportive), in addition to income and supports."

"What I learned last year as honorary chair of Homelessness Action Week is that everyone is vulnerable... The root cause of homelessness is poverty.

A sudden change in fortune – job loss, divorce, serious physical or mental illness, investment loss, old age, 'acts of God' etc, can suddenly make the most stable of us slide into poverty.

When we are poor, having a home becomes very precarious."

—Judy Banfield,  
2012 Homelessness Action Week  
Honorary Chairperson.

Judy Banfield has a master's degree in early childhood education. She is the owner of Mountain Baby and an award winning local business woman.



## Many Voices, Many Stories

The faces of homelessness are many. In our community, and throughout Canada, homelessness takes many forms. The stereotypical vision of the middle aged male living on the street is not the only homelessness reality.

Young parents, elderly people who have worked all their lives whose pensions can no longer cover their basic expenses, families who suffer sudden job loss, teenagers who have suffered abuse throughout their childhoods who are either thrown out of their houses or run away, business owners whose businesses have gone under during the recession, families who lose their loved ones, and their homes in sudden devastating mudslides — these are some of the many possible faces of homelessness.

The reality is, it can happen to anyone. Life happens. Circumstances change and we are, all of us, vulnerable.

-Excerpt from Many Faces, Many Stories by Judy Banfield, a feature article that appeared in the Nelson Star during Homelessness Action Week 2012

Have you ever struggled  
to make ends meet?...





# Poverty & The Roots Of Homelessness

## The BC Stats Socio-Economic Index

This index is composed of 4 basic indicators. Health areas are ranked worst to best, with 77 being the best ranking. Nelson's rankings are as follows:

**Crime: 73**

**Health: 63**

**Education: 56**

**Human Economic Hardship: 17**

(BC Stats 2011 Socio-Economic Index)

The roots of homelessness are systemic. National research indicates that poverty and lack of affordable housing are the leading causes of homelessness in Canada.

**BC has held the worst poverty rate in Canada for 12 consecutive years and is one of only two provinces without a strategy to address it.**

This impacts our community. Nelson ranks well in all socio-economic indicators except one; our community was ranked 17th worst out of 77 local health areas in the Human Economic Hardship index.

This level of economic hardship is perhaps very surprising and highlights the hidden nature of local poverty.

On a positive level, Nelson is a strong and caring community. The realities, although very real and disheartening, can compel us to strengthen local partnerships and collaboratively implement solutions.

*"The number one social determinant which affects your health and your longevity is your income level. We know it's key that we have to start getting governments at all levels, federal, provincial, and municipal, as well as community leaders, businesses, schools, police, everyone involved in addressing these issues of severe poverty."*

- Dr. Anna Reid, previous Chief of Staff locally at Kootenay Lake Hospital and family physician in Nelson, now the President of the Canadian Medical Association.

# Solutions that reduce poverty also prevent homelessness.

In terms of needed solutions, First Call BC Child and Youth Advocacy Coalition issued a 2012 statement in support of "living wages and a significant increase in welfare rates and the indexing of both the minimum wage and welfare rates to the cost of living.

It also calls on the province to invest in an affordable high quality child care system, more social housing, improved access to dental care and prescription drugs and easier access to post-secondary education without high student debt levels". Addressing poverty requires policy shifts and senior government investments.

Communities can take action to effectively make a difference. Revelstoke BC, a community with many similarities to Nelson, successfully implemented a local poverty reduction strategy last year.

## Could You make ends meet on \$610/month?

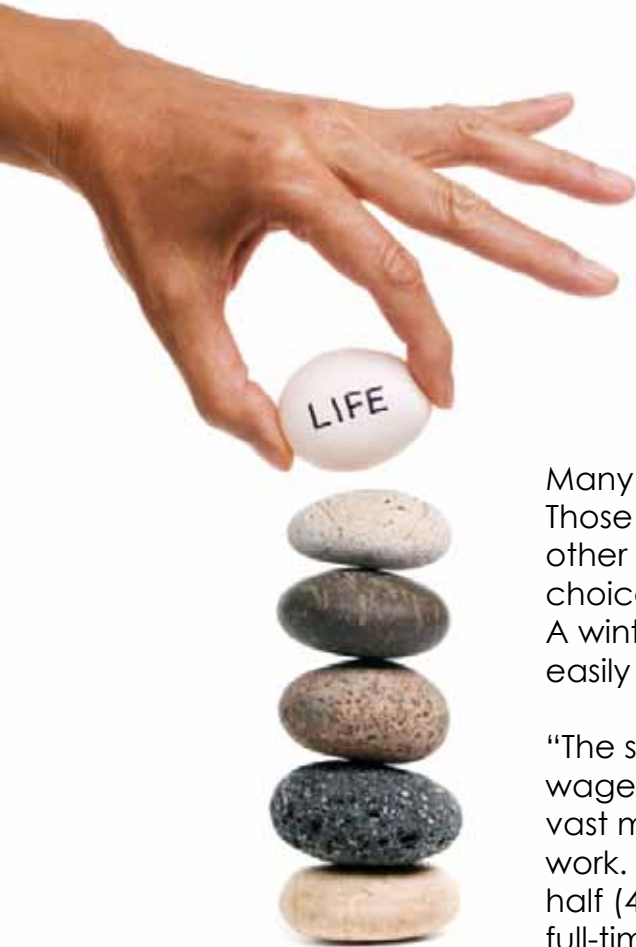
The rate for a single person on provincial income assistance is \$610/month, this is \$375/month for shelter (rent and utilities) and \$235 for all other costs of living...

The average advertised 1 bedroom costs \$760/month.

Last year, 74% of those who received support through Stepping Stones Emergency Shelter and 57% of those who received support through local food banks were in receipt of either provincial income assistance or provincial disability benefits.

### Taking Action....

Many local organizations work to alleviate the effects of poverty. Earlier this year, the Social Planning Acton Network, developed a project designed to deepen our local understanding of poverty and bring partners together in creating a strategy. We look forward to sharing progress in next year's report card.



## A Balancing Act: Families Face Homelessness

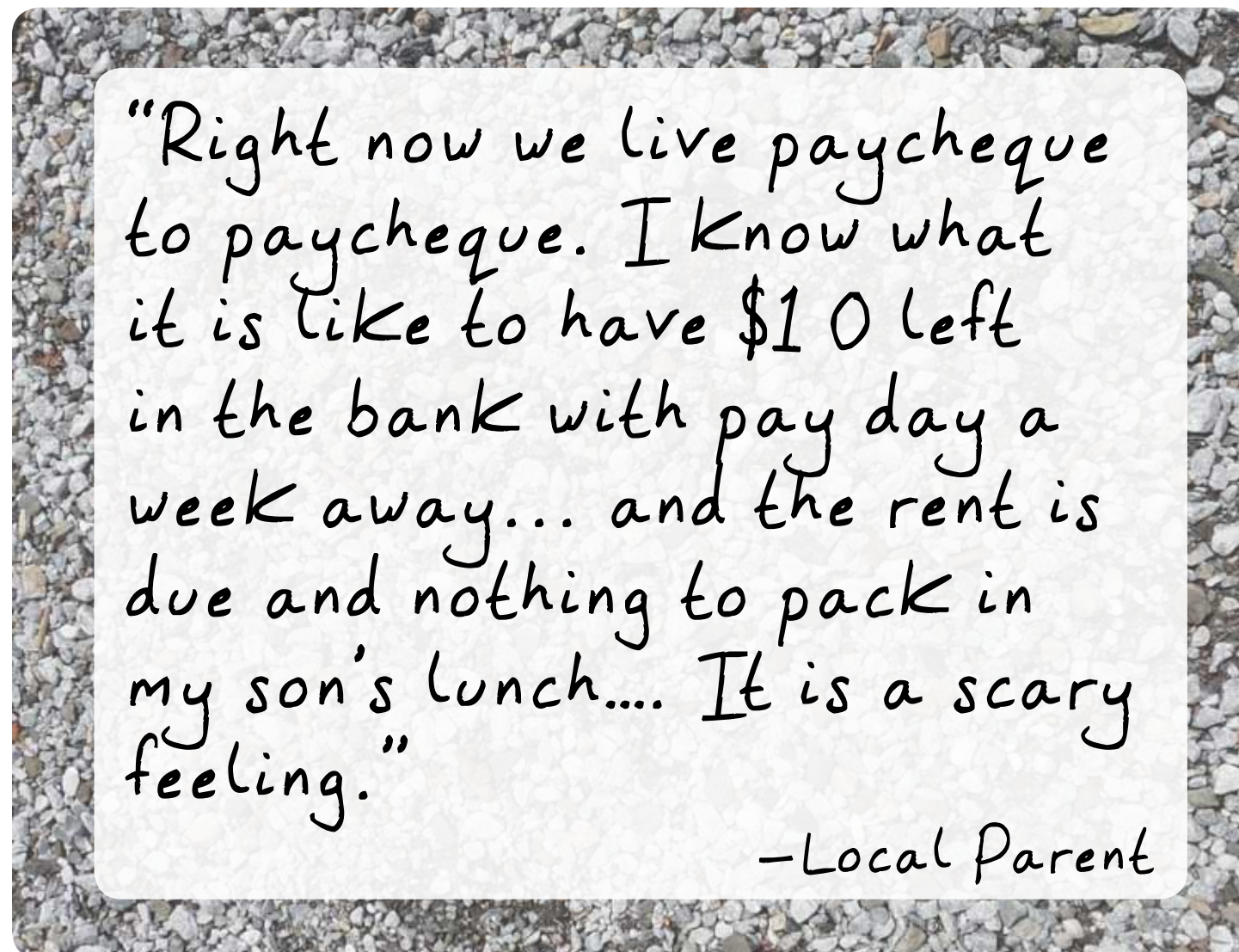
Many families struggle to make ends meet in our community. Those stretched between rising housing costs, childcare and all other living expenses are not alone. This can mean impossible choices, like paying the rent or buying food. It is a balancing act. A winter hydro bill or a few days off work with a sick child can easily offset a delicate balance.

"The story of child and family poverty is very much a story of low wages", states the Canadian Centre for Policy Alternatives, "the vast majority of BC's poor children live in families with some paid work. And in 2009 (the last year for which we have data), almost half (48%) lived in families where at least one adult had a full-time, full-year job".

In our community, families can and do experience homelessness. Most commonly this encompasses families living at risk of homelessness. In recent years local food banks are supporting more families and working people. 1 in 4 people helped by Nelson food banks are local kids.

Many local organizations see the needs and work to make a difference through programs and supports. There are excellent local housing providers that offer subsidized units, but demand far exceeds supply.

Children and families thrive in healthy and affordable communities. Access to affordable housing, quality affordable child care and living wage employment are all important solutions in preventing family homelessness.



## Take Action...

Share information about resources for families. The BC Housing Rental Assistance Program (RAP) provides working families with monthly assistance for their rent payments. Eligibility requirements include a total household income of \$35,000 or less and at least one dependant child. Find out more, including full eligibility details, at [www.bchousing.org](http://www.bchousing.org).

**Families are the fastest growing  
group of homeless Canadians.**  
([raisingtheroof.org](http://raisingtheroof.org)).

"Financially I am poor,  
but there is wealth within me.  
I matter.

And I would tell those in similar situations,  
you matter.  
We all matter as people.

Instead of judging each other let's work  
together to make a difference."  
—Bernadette,  
local community member and long time resident



Photo by Leah Wilson,  
All rights reserved.

# Stigma & Social Perceptions

## What do you believe about homelessness?...

Perceptions and attitudes about homelessness and poverty run deep. Many are negative and are so ingrained in our society that even caring and compassionate people can hold them.

For those who have never been homeless, it is impossible to truly walk in those shoes. To experience the vulnerability, desperation, isolation, courage and resilience that is described by those with lived experience. Because homelessness remains hidden, it is often misunderstood. Mistaken beliefs keep stigma and prejudice alive. Sharing accurate information based in fact is essential to change and to deepening everyone's understanding of what homelessness really means.

**Mistaken Belief: Homelessness does NOT exist in Nelson.**

**Truth:** Homelessness is real, but hidden in our community. What we actually do see on our streets represents a very small scope of the issues.

**Mistaken Belief: People are homeless because they made poor choices.**

**Truth:** Systemic and societal factors such as poverty, underfunded mental health services and lack of access to affordable housing all contribute to homelessness.

No one chooses to become sick or injured. No one chooses to become mentally ill or to be born with a disability. No one chooses to be born to abusive parents. No one chooses to lose a job through downsizing.

**Truth: An informed voice is a powerful voice.**

**Mistaken Belief: Travelers and transients are the issue when it comes to homelessness here.**

**Truth:** Many people from all walks of life and income levels are attracted to Nelson. While often described as a transient community, this is a small part of the whole picture.

Service providers confirm that those experiencing homelessness and poverty in Nelson are by and far our own local residents.

**Mistaken Belief: Local resources attract homelessness to our community.**

**Truth:** Local services were put in place to meet identified needs of local residents. Poverty and homelessness existed already and that is why those services were developed. Currently, most services are stretched to the limit meeting the needs of those in Nelson and close surrounding area.

“Secure and supported housing breaks the cycle of homelessness. It provides the opportunity for people to move forward with their lives in self-care or day to day life skills. It enables decreasing the very expensive use of the correctional and medical systems.”

—Klee Hunter, Manager of Emergency & Affordable Housing Nelson Cares

## Ending Homelessness Takes:

- Affordable Housing
- Support Services
- Adequate Incomes for Those Who Are Working & Receiving Assistance

## Solutions Are Made Possible Through:

- Strong Partnerships
- Evidence Based Practices like “Housing First”

Ending Homelessness is a shared responsibility between communities and all levels of government.



## More Than a Roof:

Solutions that end homelessness build on what works. The expertise of those with lived experience, both personal and on the front lines, are integral to local solutions.

This spring, 24 local front line workers, directly connected to local homelessness, shared their insights. Their perspectives shed light on local assets and highlighted that it takes more than a roof to end homelessness; access to the right supports are essential.

Findings were gathered through a process that included a survey and dialogue session. Public safety, employment support and a broad sample of social service agencies were represented. The full research report, *Collective Insights*, can be accessed by contacting the Nelson Committee on Homelessness.

### Key Findings:

#### Local success stories can inform effective solutions:

91% of those surveyed could identify a situation where a community member transitioned out of homelessness. Participants further identified the factors that contributed to the success.

#### Top ranking factors:

1. Access to an affordable housing unit
2. Access to individualized supports / resources (based on that person's needs)
3. Effective integrated service delivery
4. Access to income supports and connecting to a sense of community / belonging were also identified as important.

**Further dialogue emphasized that these factors must occur together for change to happen.**

## Building on What Works

### Outreach support is a local asset in responding to homelessness:

In considering current local assets, outreach ranked highest. It is effective in maximizing housing retention for formerly homeless community members. In particular, it works to connect people with housing and supports. As well, it prevents homelessness by assisting people to maintain housing. Local outreach programs including, but not limited to, Homelessness Outreach, Transitional Accommodation Outreach and Mental Health Outreach were noted. Participants identified that funding for increased outreach resources is very much needed.

### 3 high ranking priorities were identified to be most needed to alleviate and prevent local homelessness:

**1. Housing + support programs.** Housing programs that combine a support component are very effective on a local level. However, these resources are limited and currently there are very few designated housing + support units in the community. Housing like the Supported Housing Independence Program and the Transitional Accommodation Program are invaluable to our community.

**2. Improved mental health supports;** in particular improved increased resources and improved hospital discharge planning for those with mental health conditions were identified. This would prevent release from hospital without supports in place.

**3. Increased affordable housing units.** Local needs exceed demand and more units are desperately needed.

Increased resources that assist local people to “navigate the system” are recommended. Navigating community and government resources can be an incredible challenge. For those facing crisis and multiple barriers it can be nearly impossible; which means those who are most vulnerable can easily fall through the cracks. Accessing provincial income assistance is identified as a particularly arduous process. On a local level, The Advocacy Centre, is a distinct asset in this regard and increased funding for resources like the Advocacy Centre are seen to be very much needed.

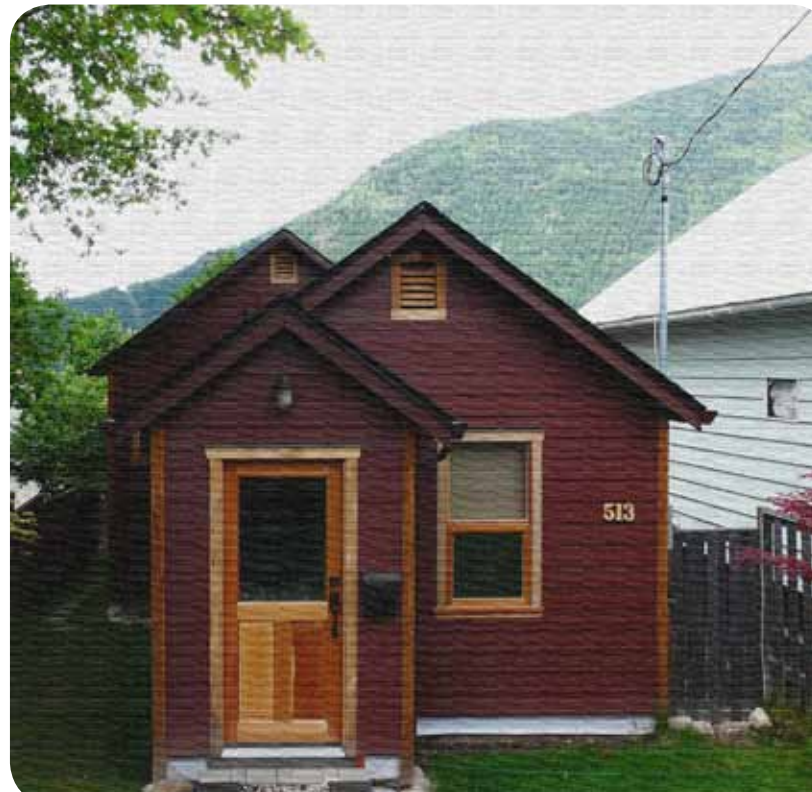
# Housing First: Framing An Approach That Works

This spring the federal government announced a five year renewal of the Homelessness Partnering Strategy with a new focus on 'Housing First'. This promising shift in public policy is the result of evidence based research that has been building for over a decade.

In particular At Home Chez Soi, a four year Canadian study and the largest study of its kind in the world, has been instrumental.

## What is Housing First?

Housing First originated in New York City and in Toronto in the 1990's. The approach combines housing and support.



It provides immediate access to both permanent, independent housing through rent subsidies and to mental health and support services offered through community teams.

It is an alternative to traditional emergency shelter or transitional housing approaches is more cost effective than these approaches.

**“1 in 5 Canadians will face a mental health challenge this year.”**

National statistics indicate that 1 in 5 Canadians will face a mental health challenge this year (Mental Health Commission of Canada).

Community members who are homeless and living with a mental illness are amongst our most vulnerable and many receive services from shelters, hospitals, emergency rooms and even the criminal justice system with little benefit to them, or society.

Locally, 51% of those supported through Stepping Stones Emergency Shelter in 2012 had a diagnosed mental health condition, and it is estimated that many more people are undiagnosed.

Housing First services and supports provides a better way. Cities such as Vancouver are demonstrating clear success with this approach. In the coming months, more information will be released regarding how the new federal focus on Housing First will impact communities like ours. In the meantime, find out more at [www.mentalhealthcommission.ca](http://www.mentalhealthcommission.ca) (At Home/Chez Soi).

# 2012 // Celebrate Progress...



**Anderson Street Gardens** opened its doors, marking the first new affordable housing built in our community in over a decade. The building offers 33 new units of affordable housing for seniors (55+) and people with disabilities with an annual income of less than \$26,000.



**The Ward Street Place Revitalization Project** is successfully launched by Nelson Cares Society, designed to enhance and preserve this affordable housing. The project includes a fire suppression system, upgraded electrical and a new fire alarm system. The building will also undergo the first part of a facelift to ensure it stands for decades to come.



**The Nelson Housing Committee**, stakeholders committed to the creation of more affordable housing, becomes an official committee of Nelson City Council.

## Inspired Community Actions...

Community Connect Day 2012

**256** Community Guests **72** Volunteers

**18** Local Sponsors & Businesses that got involved to Donate

Connect Day happens every November and is a market-place of support, free services and activities all under one roof. It's a day that recognizes many struggle to make ends meet in Nelson; and we can take a community approach to taking care of each other.

*"The warmth and caring throughout this community never ceases to amaze me. I was brought to tears by the absolute welcome and love that was flowing at Connect Day. It was a carnival of care and giving with volunteers offering their time, advice and services."*

- C. Clark

*I always wondered why somebody didn't do something about that, then I realized I am somebody.*

We can all contribute to solutions.

Learn. An informed voice is a powerful voice.

Speak Up. Share facts with your family, friends, co-workers, neighbors and others ~ you can help to change the conversation about homelessness.

Exercise Compassion. Everyone has a story. You never know what someone's life circumstances have been.

Volunteer. Donate your time and skills. It's a great way to learn and to give back at the same time ~ contact a local organization that interests you and ask how you can help.

Write a letter to the elected officials that represent your area. (Personal letters that describe how homelessness affects you and your community are generally more effective than form letters).

Support local projects that provide homes for people who need them.

Get involved. Help out at events like Community Connect Day, contact [ncoh@nelsoncares.ca](mailto:ncoh@nelsoncares.ca) to find out more.

Donate if you can to local organizations that are making a difference. Join the conversation on Facebook. Visit Nelson Committee on Homelessness on Facebook to keep in touch with events and issues in our community.





Narrowing the inequality gap and bringing about change in our community is best for everyone and seeking an end to homelessness is a far better solution than continuing to fund the ongoing treatment of it. Be an ambassador for change...it's in all of us!

-Chris Ingles,  
Community member







An informed voice  
is a powerful voice.



This report is available for download at [www.nelsoncares.ca](http://www.nelsoncares.ca).

For inquiries on this report, or to find out more about the work of the Nelson Committee on Homelessness, please contact us:

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