

THE HIGH COST OF WAITING

Tenant-Focused Solutions to Enhance Housing Affordability

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An Edmonton Social Planning Council Report



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EXECUTIVE SUMMARY

The Edmonton Social Planning Council (ESPC) undertook this report to address one of the most intractable challenges facing low income Edmonton households: the excessively long waits for affordable rental accommodation. The long waits not only inflict financial and emotional hardship on low income renter households. They also create the real risk that these households could end up homeless without a roof over their heads.

Finding the best solutions for reducing wait lists and improving housing affordability has been a major research focus for the ESPC over many years. That's why we applied to and were pleased to receive funding from Homeward Trust Edmonton's Community Based Research program to explore the high cost of waiting and tenant-focused solutions for making rental housing more affordable. The decision by the federal government to fund and implement a portable housing benefit made the exploration of this topic particularly timely.

In past ESPC research reports, most low and modest income renter households told us they preferred to receive rental assistance directly and then apply the subsidy to a rental unit of their choosing. In this report ESPC set out to explore if this was also the case for those on wait lists for affordable housing.

This report set out to answer three key questions:

- 1) What are the impacts on quality of life for households who have to wait for prolonged periods of time to obtain safe, affordable and suitable rental accommodation?
- 2) Given limited financial resources, what are the most effective ways to reduce and gradually eliminate long waits for affordable housing?
- 3) How can the proposed Canada Housing Benefit (CHB) be best designed in the Edmonton context to ensure that it complements existing affordable housing programs?

The research methods used to find answers included a review of the available literature, focus groups with those on affordable housing wait lists, and interviews with key informants with specific perspectives and expertise.

While all three methods yielded important information, the focus groups were particularly valuable as the voice of lived experience. Six focus groups were held with 81 participants, all of whom were on the Capital Region Housing (CRH) wait list. A further 18 responses to the research questions were received by email from those on the wait list that were not able to attend the over-subscribed focus groups. A tremendous amount of useful feedback was received from the participants. Some of the major findings included: the tremendous toll waiting takes on mental health including the stress of not knowing when a rent subsidy might become available, inadequate communication between CRH and those on its wait list, the sacrifices made to retain housing including going without food and other essentials, and needing to rely on the support of family and friends and sometimes sympathetic landlords. A large majority of those waiting expressed a preference to receive a rent subsidy directly, in many cases to make the place they are currently living more affordable.

Thirteen key informants from local and national subject experts were also interviewed. A concern shared by all informants is whether provincial governments (including Alberta) would cost-match the federal contribution to the proposed Canada Housing Benefit, with some concerned that provinces might even reduce provincial rental assistance and replace at least some existing funding with new federal dollars.

Strong support was expressed by focus group participants and key informants for a cost-matched federal/provincial portable housing benefit. The decision by the federal government to directly contribute funding through the proposed CHB was met with almost universal approval. Yet skepticism was expressed that the investment required would be sufficient to meet the housing affordability needs of Canadians. There were also some different views on how the benefit should be designed and which order of government should be responsible for delivering it.

Based on all of the information received, the following summary recommendations are made:

1. That federal-provincial rent subsidy programs, including the proposed Canada Housing Benefit, be funded so that all households who apply and qualify receive the benefit on a timely basis.
2. That the Canada Housing Benefit be delivered through the tax system similar to child benefits and GST rebates.
3. That the Canada Housing Benefit be based on actual rental costs paid by the tenant household up to a maximum monthly amount.
4. That the Canada Housing Benefit be tested against annual household income only as reported on a tax return, and not against household assets.
5. That the Canada Housing Benefit require equal cost-matching by the provinces and the federal government and delivered in a single monthly payment to qualifying households.
6. That the proposed Canada Housing Benefit eventually provide full gap coverage, not the 75% gap coverage proposed by the National Housing Collaborative.
7. That provincial residential tenancy legislation and regulations be amended to put additional safeguards in place to prevent landlords from inquiring into the income status of their tenants.
8. That the federal and provincial governments continuously monitor the impact of the Canada Housing Benefit on low and modest income tenant households and on rental housing markets across the country.

The challenge of long wait lists for affordable housing seems intractable because the problem has been around for so long. It is not only unfathomable but also unacceptable that qualifying households may have to wait for years for a modest amount of rental assistance to keep them housed.

The solution is surprisingly straightforward; make sure that all households who qualify based on their incomes receive at least some level of benefit. A portable housing benefit not tied to a specific housing unit is at its core an income support program, not a housing program. The standard for income support programs including social assistance, child care subsidy, and retirement income is to provide assistance to all individuals and households that qualify for it. Rental assistance should be no different.

INTRODUCTION

The Edmonton Social Planning Council (ESPC) has previously recommended the development and implementation of a more comprehensive, seamless and fully funded rent supplement program in order to eliminate long waits for affordable and suitable accommodation. Increased financial hardship caused by an economic downturn has caused wait lists for affordable housing in Edmonton and area to grow rather than shrink. The wait list of Capital Region Housing (CRH) and other affordable housing providers is outpacing additional investments recently committed by all orders of government for new and renovated affordable housing construction.

For many years, major Canadian affordable housing organizations have advocated for a portable housing benefit (PHB) as an indispensable component of ending homelessness and addressing affordability challenges. Portability means basing rental assistance on household income, rather than tying it to specific rental units or buildings. PHBs allow prospective tenants to obtain rental accommodation more quickly rather than having to wait for affordable units to become available. Portability provides renters greater choice with regards to location and building type based on their own needs and preferences. In an ESPC survey of renter households dating back to 2007, many low income renters have expressed a preference for receiving subsidies directly rather than having subsidies tied to specific units and buildings (Kolkman, J., 2007).

The Government of Alberta introduced direct to tenant rent subsidies in 2009 initially as a pilot project and later as an ongoing program. Since then, Capital Region Housing has administered Direct Rent Supplements (DRS) in the Edmonton area as one of its suite of programs. The DRS program in Edmonton was modified in 2018 to provide higher amounts of subsidy to households requiring larger rental units. However, many households, despite experiencing high levels of need, are not able to obtain assistance due to high demand. The DRS program administered by CRH is currently capped and is no longer accepting new applications.

In 2018, the federal government, as part of the National Housing Strategy, agreed to partner with provinces and territories to develop a portable Canada Housing Benefit initially delivering an average of \$2,500 per year to qualifying households (National Housing Strategy, 2017, p. 15). This proposed national benefit has the potential to significantly expand the number of Edmonton households receiving direct rent subsidies. The previous Alberta government agreed to co-develop and cost-share the Canada Housing Benefit for implementation in the 2020-21 fiscal year (CMHC-Alberta, 2018).

A portable housing benefit would prevent evictions due to non-affordability of market rents and help those precariously housed to stay housed. However, this potential will only be realized if a PHB is correctly applied to the Edmonton context to complement existing programs and approaches. This research project sets out to do exactly this.

Research methods for this project include a literature review, focus groups with households waiting for affordable accommodation, and semi-structured interviews with key informants selected for their knowledge and expertise.

Using a consultative research approach, the project seeks to answer the following research questions:

- 1) What are the impacts on quality of life for households who have to wait for prolonged periods of time to obtain safe, affordable and suitable rental accommodation?

- 2) Given limited financial resources, what are the most effective ways to reduce and gradually eliminate long waits for affordable housing?
- 3) How can the proposed Canada Housing Benefit be best designed in the Edmonton context to ensure that it complements existing affordable housing programs?

The research questions were used as a basis for all of the research methods. Wording was modified to put the questions in the second person for the focus groups with those on affordable housing wait lists, and to allow for the opportunity to encourage further probing questions in interviews with the key informants.

RESEARCH METHODS AND ETHICS REVIEW

Three main research methods were used for this project: a literature review, focus groups, and informant interviews.

The literature review mostly took place during the spring and summer of 2019. Using Google and other search engines, relevant publications, reports, and websites were identified and relevant information compiled. These searches were supplemented by knowledge of relevant websites such as The Homeless Hub developed by the Canadian Observatory on Homelessness. Many of these resources have been used in previous Edmonton Social Planning Council (ESPC) research projects focusing on affordable housing and homelessness topics. Throughout the project timeline, the literature review was periodically updated and revised as important new research was published or discovered.

Initially, the plan was to conduct focus groups with people on the waitlists of Edmonton affordable housing providers. The decision to use focus groups for those on waitlists made it possible to include a much larger cross-section of people than had an individual interview method been used instead. From the outset it was expected that most of the focus groups would involve those on the Capital Region Housing (CRH) wait list, as it is the largest provider of affordable rent geared to income housing in Edmonton,.

CRH also administers, on behalf of the provincial government, direct to tenant rent subsidies for the Edmonton region, and a smaller program called the Private Landlord Rent Supplement program. This program pays the difference between the market rent charged for the unit and what the tenant can afford based on their household income. While CRH maintains wait lists for each of its programs, qualifying households have the option of putting their names on one or more of the lists. For the purposes of clarity, this report is using the singular 'wait list' to refer to households waiting on any of the three lists.

While CRH was not otherwise involved, they agreed to contact households on their wait list by email to inform them of ESPC's research project. Respondents were signed up to focus groups on a first come, first served basis. The overwhelming response from those on the CRH wait list quickly consumed the allocation set aside for focus groups in the project budget. This made it impossible to hold additional focus groups with those on other affordable housing provider wait lists, despite another Edmonton housing provider agreeing to hold a focus group with those on its wait list.

Semi-structured key informant interviews were conducted with those identified by the project lead as having specific expertise or knowledge about the questions being probed. Interviews took place between May to November 2019. All of the interviews were conducted in-person by the project lead unless the informant was out of town, in which case the interview was conducted over the phone. Interview subjects were provided with a project summary and the research questions in advance. Interviews averaged about one hour in length which left ample opportunity for follow up questions to each of the three main questions. Most of the interviews were audio recorded except when it was impractical to do so. While the interviews were not transcribed, the recordings were available to check for accuracy against the written notes taken by the interviewer.

Ethics screening was completed in March 2019 using the ARECCI online questionnaire tool developed by Alberta Innovates. After completing the questionnaire, the project score was 7 which involves minimal risk and is below the threshold required for a Second Opinion Review. The biggest identified risk is the possibility of privacy breaches due to the use of audio recordings in the focus groups and informant interviews. The recordings of the focus group sessions were subsequently transcribed. The sole purpose of the recordings and transcriptions is to ensure the accuracy of the input received during the analysis and report writing stages of the project. The audio recordings and transcripts are password protected and will be deleted upon project completion.

Privacy/confidentiality protocols in place for other ESPC research projects were incorporated into all materials prepared for focus groups and informant interviews. Participants were asked to sign a consent form outlining the protocols. Some of the focus group participants were in a socially vulnerable position; after reviewing privacy protocols, they expressed comfort in sharing their views and experiences with other focus group participants, and the project lead, on a confidential basis.

LITERATURE REVIEW

Q1. WHAT ARE THE IMPACTS ON QUALITY OF LIFE FOR HOUSEHOLDS WHO HAVE TO WAIT FOR PROLONGED PERIODS OF TIME TO OBTAIN SAFE, AFFORDABLE, AND SUITABLE RENTAL ACCOMMODATION?

In 2018, 25 units of affordable housing were added in Balwin Place, safe spaces were created for youth who identify as LGBTQ2S+, over 80 youth were prevented from further entrenchment in homelessness, and expansions to referral programs enabled 160 households to resolve housing crises (Homeward Trust Edmonton, 2018). While these and other programs have helped households obtain affordable housing and reduce homelessness, they are still insufficient to meet current demand. The 2016 federal census found that 49,215 households (or 14.2%) are in core housing need in the city of Edmonton. 22,350 Edmonton households were in deep core housing need because they pay more than 50% of their income on rent, putting them at severe risk of homelessness.

As of late 2019, about 6,000 households were on the Capital Region Housing affordable housing wait list in Edmonton and 1,716 people were on Homeward Trust's By Name List of people experiencing homelessness (Homeward Trust, 2019). These statistics all exemplify the large population in need but underserved by current affordable housing support systems in Edmonton.

While waiting for affordable housing, individuals or families may "fall through the cracks," living in dangerous environments, losing their housing, or moving from one shelter to another. In some cases, this may leave individuals homeless, increasing their likelihood to engage in survival crimes, diminish their physical and mental health or engage in other dangerous and damaging lifestyles.

HEALTH AND SAFETY

Affordable and adequate housing conditions are critical to improving the health and safety of vulnerable individuals and households. While people sleeping rough are encouraged to access shelters, many find them to be over crowded, lacking in secure places to store their belongings, and unsuitable for couples or those with children (Goldblatt et al., 2011). As well, some individuals are turned away from shelters due to intoxication. In lieu of suitable and available shelter, many Edmontonians choose to live rough and informally camp in Edmonton's river valley, ravines, and other public spaces (Goldblatt et al., 2011). In recent years, a yearly average of about 300 people live in Edmonton's various "homeless camps" (Stolte, 2018). These informal residences often lack adequate safety and sanitation measures, exposing individuals to various hazards including: pest infestations, allergens, communicable diseases, and unclean drinking water (Waterston et al., 2015). Furthermore, inadequate housing puts individuals at a higher risk of criminal victimization (Waterston et al., 2015). The inability to move out of substandard housing, prolonged by excessive wait times for quality affordable housing has been found to cause, increase and exacerbate a range of preventable health and safety concerns.

Long wait times and a lack of supports forces many people to live in substandard, rundown housing, often in high-risk neighborhoods. This exposure and inadequate support can increase recidivism and survival crime rates, decrease individual feelings of safety, and negatively affect mental and physical health (Ahmed et al., 2016).

SYSTEMIC BARRIERS TO HOUSING

Various entry barriers and counter-productive policies erected by service providers and governments have resulted in evictions, homelessness and exacerbated struggles faced by individuals experiencing poverty, housing insecurity or homelessness. Providing legal documentation to apply for affordable housing programs, or to receive a rent supplement, is difficult for many people (Goldblatt et al., 2011). Individuals living on the streets or in shelters are vulnerable to having their documents lost or stolen during the application process. This transitory lifestyle also makes it difficult for agencies to follow up with applicants, or to alert them when they qualify for housing. Criminal history, substance abuse issues, age restrictions, and a lack of rental and credit history also often restricts access to market housing and unfortunately even restricts eligibility for affordable housing programs (Kolkman and Ahorro, 2012). Many of those who are accepted into affordable housing programs still struggle economically as monetary support has consistently failed to keep pace with inflation, or to cover the current cost of living (Homeless Hub, n.d.).

Literacy, language, cognitive and cultural barriers, as well as inexperience with technology all negatively impact an individual's ability to discover and apply for affordable housing (Goldblatt et al., 2011). These factors also add pressure to affordable housing agencies. Employees must help applicants fill in forms, explain benefits, or initiate the appeal processes. In other cases, applicants have negative interactions with case workers and will wait several weeks after being denied support before reapplying for fear of receiving the same case worker (Noble, 2015). Research has confirmed that vulnerable populations prefer and have better outcomes when they can attain and retain one-on-one relationships with social workers and feel some sort of control over their application (Basi, et al., 2013; Goldblatt et al., 2011). Various barriers continue to exacerbate the difficulty individuals face to find adequate and affordable housing. Affordable housing programs must actively try and minimize or eliminate these barriers in both their design and policies to deliver high quality service to those in need.

VULNERABLE GROUPS

Certain groups are over represented in poverty, housing insecurity and homelessness. Homeward Trust (December 2019), found that of those experiencing homelessness in Edmonton, 66% identify as Indigenous, 44% as women, and 23% are 24 years or younger.

Indigenous populations have endured countless traumatic events as a direct result of Canada's colonial history and practices. The intergenerational trauma resulting from these events are evident in a variety of ways, including higher than average rates of addiction, mental health issues, involvement in the child welfare or criminal justice system, family disconnection, abuse or neglect, poverty, homelessness and more (Waterston et al., 2015). Data from the 2016 federal census revealed that more than one-half of First Nations individuals on reserves are living in inadequate or overcrowded housing. One-half of Inuit households are living in housing need, and more than one-third live in core housing need (Waterston et al., 2015). Lone parents are also overrepresented in housing need.

In Alberta, lone parents with one child have an income that is about \$13,324 lower than the 2016 poverty line (Abt & Ngo, 2018). This lower than average income, and single stream of household income can make members of this group more vulnerable to impoverishment and housing instability. Additional barriers are faced by female headed lone-parent families including unequal pay, fewer working hours due to familial responsibilities, and discrimination (Abt and Ngo, 2018). As mentioned, families with

children tend to avoid using shelters due to a lack of private space and overcrowding. Many turn to couch surfing when possible. Poverty, couch surfing and barriers to obtain housing are also common for youth. Homeward Trust Edmonton (2017), found that many youth experiencing housing insecurity and homelessness come from families with a history of unstable housing, involvement with child welfare, involvement in the criminal justice system, abuse, victimization and substance abuse. Gaetz (2018) also discovered that 25-40% of homeless youth identify as LGBTQ2S+, 40-70% have mental health issues, and that Indigenous youth are overrepresented in this population (Gaetz, 2018). When youth lack a safe and stable home, they may be exposed to conditions that force them to engage in survival crimes or sex work and are extremely vulnerable to victimization and abuse (Gaetz, 2018). Many youth experiencing homelessness or housing insecurity lack support to attain a quality education and deal with trauma related issues, both of which can further entrench youth in a life of poverty or homelessness (Gaetz, 2018). These groups represent only a fraction of the issues that affect vulnerable populations in Canada. However, they demonstrate the importance of affordable housing programs applying an intersectional lens and recognizing systemic issues and inequalities in their research and service delivery.

Q2. GIVEN LIMITED FINANCIAL RESOURCES, WHAT ARE THE MOST EFFECTIVE WAYS TO REDUCE AND GRADUALLY ELIMINATE LONG WAITS FOR AFFORDABLE HOUSING?

As outlined above, waiting to receive safe, adequate and affordable housing can have a range of devastating effects on individuals. While the number of individuals experiencing homelessness in Edmonton has been reduced by 43% since 2008, Capital Region Housing still receives an average of 300 applications per month for affordable housing programs and there are over 6,000 people on waitlists for affordable housing. Despite this high demand for support, a 2018 audit on adherence to the City's Affordable Housing Strategy reveals that only about 776 units from the 2,500 unit goal were committed to (Johnston, 2018). This lack of commitment is disappointing given the clear undersupply of affordable housing supports and if continued, affordable housing waitlists will remain excessive. While every individual's support needs differ, the various strategies outlined below have demonstrated promising results in lowering wait times, preventing homelessness and promoting long term housing stability in relatively affordable ways.

PORTABLE HOUSING BENEFIT (RENT SUBSIDY) PROGRAMS

Devoting adequate and stable funding for a PHB program has helped reduce waitlists for affordable housing and effectively prevented homelessness (Kolkman and Ahorro, 2012). Sirotich et al. (2018) found that this particular strategy was most effective as a preventative measure for those facing homelessness due to housing affordability issues. Many individuals prefer portable rent subsidies to living in subsidized housing because subsidies allow them to feel more integrated as members of their communities as opposed to feeling like clients of a supportive housing agency (Nelson & Aubrey, 2017). Portable rent subsidies also allow for flexibility in choosing the location and building type that best fits their lifestyle and housing needs (Nelson & Aubry, 2017). Nelson and Aubry, (2017) have also found that specific services targeted to individuals with mental illness and homelessness were effective when used in conjunction with portable housing benefits (PHBs). Those who received a PHB were found to have

improved psychological states and quality of life measures alongside the often improved housing that portable rent subsidies allowed them to afford (Nelson & Aubry, 2017).

SUPPORT SERVICES

Many Albertans experiencing homelessness and poverty face other challenges including, mental illness, addictions, domestic violence, aging, physical and mental disabilities and more. These struggles all require targeted support to effectively rehouse participants. The province maintains rent subsidies built into the Housing First program should only be temporary and that clients will eventually be able afford market rents (Government of Alberta, 2018).

Supportive housing where individuals can access services linked to their housing, such as job training, or mental health treatment lead to long term socioeconomic improvements for participants (Wright et al., 2016). While this assistance has improved participant's well-being, it can also help the community as a whole, particularly through decreases in medical expenses such as emergency and in-patient care (Wright et al., 2016). Stergiopoulos, et al. (2015) found that providing rent supplements with intensive care management services led to significantly greater housing stability for those with mental illness and lived experience of homelessness. Condition-specific quality of life improved for participants throughout the study (Stergiopoulos et al., 2015). This illustrates that individuals with complex needs can achieve a decent life when provided the necessary support services alongside rent supplements (Stergiopoulos et al., 2015).

Effective coordination of support systems is also crucial to help vulnerable individuals retain safe, adequate, affordable and stable housing. Provincial health and corrections systems are discharging people into homelessness, who then turn to municipal homeless-serving agencies, or vice versa (Alberta Secretariat for Action on Homelessness, 2008). A lack of data sharing may result in poor tracking of vulnerable individuals and their needs. This lack of coordination can lead to increased costs for programs, inefficient service delivery and ultimately, higher rates of poverty, housing insecurity and homelessness (Alberta Secretariat for Action on Homelessness, 2008).

UTILIZATION OF VACANT, SURPLUS OR UNDERUTILIZED SITES

The City's current Affordable Housing Strategy encourages the use of surplus municipally owned land for affordable housing (City of Edmonton, 2017). The available land represents a significant opportunity to increase affordable housing supply and decrease waitlists. For instance, 850 additional units could be created on 5 large city-owned sites, under current zoning (City of Edmonton, 2016). During engagement for the City of Edmonton's Affordable Housing Strategy in 2016, many citizens supported repurposing surplus land for affordable housing. Specific projects have even begun on surplus school sites through City Policy C583 which mandates 50-75% of housing units on surplus school sites will remain non-market or affordable housing (City of Edmonton, 2015).

Vacant or underutilized buildings and properties could be redeveloped or repurposed to increase the supply of affordable housing. This provides beautification and activation of previously underutilized, unmaintained space that can improve the neighbourhood as a whole. A study in Denver even revealed that building new affordable housing on vacant lots actually increased surrounding property values significantly due to the visible difference between the quality of the new site and the existing housing (Santiago, Galster, and Tatian, 2001, as cited in Nguyen, 2005). Raising the Roof's Reside initiative in

Toronto is a pilot program that provides individuals at-risk of homelessness with affordable and safe housing in a repurposed vacant home (Taylor, 2018). The initiative is effective at decreasing affordable housing waitlists by using vacant homes for affordable housing. This project also partners with the Building Up enterprise that trains at-risk youth to complete the renovations, helping these community members gain valuable skills (Taylor, 2018). The renovated homes are then leased to non-profit housing organizations to use as supportive or long-term housing (Taylor, 2018). This model, paired with the Edmonton's existing strategies to use excess municipal land for affordable housing represents a significant opportunity to increase the quality and supply of affordable housing in a cost effective manner.

NEIGHBOURHOOD ACCEPTANCE

Opposition to affordable housing often focuses on perceived negative neighbourhood impacts that residents associate with affordable housing developments and their tenants. Many of these residents claim to see the need for affordable housing but oppose having it built in close proximity to their homes (Tighe, 2010). Some common concerns include an increase in crime and a decrease in safety, property values, and overall quality of the neighborhood (Nguyen, 2005; Schively, 2007). This pushback is problematic as it stalls development during approval processes, adding land holding and engagement costs to developers and in extreme cases forcing projects to be abandoned. Additionally, some affordable housing tenants have reported feeling ostracized by their neighbours after moving into affordable housing developments (Anderson, 2016).

The Lendrum Housing Consultation Board established by the City of Edmonton used a comprehensive and transparent public engagement strategy to redevelop a mid-rise affordable housing apartment site (Walters, 2018). The board engaged with numerous affected groups through several meetings and began the consultation without a set design (Walters, 2018). The extensive engagement helped mediate resident issues, incorporate public feedback into the design where possible, dispel affordable housing myths and clarify future building operations (Walters, 2018). This style of community engagement helps build affordable housing with, rather than for, communities by recognizing the value of the community's local knowledge. This rigorous process is often only possible on larger projects due to the extensive time and cost undertaken by the developer. However, using this approach, helps policy makers and developers learn more about public opposition, improve community relations, dispel myths, and hopefully increase public acceptance of affordable housing.

ROLE OF PERMANENT SUPPORTIVE HOUSING

Permanent Supportive Housing (PSH) is primarily targeted at individuals who have a history of, or are at risk, of homelessness. There are various PSH providers in Edmonton, including Homeward Trust which funds 226 units (Homeward Trust, 2018). The program prioritizes individuals with a history of chronic homelessness and allows indefinite tenancy in these units (Homeward Trust, 2018). Access to PSH has several advantages including reduced public health care costs, improved quality of life, and increased social connectedness (Crisanti et. al., 2017; Martinez and Burt, 2006). PSH can also improve youth's lives through changes in drug use, mental health, and survival behaviors (Brothers et. al., 2015).

Despite this proven success, Edmonton's current supply of 226 PSH units is inadequate as 900 additional units are projected to be required by 2023 (Homeward Trust, 2018). Homeward Trust (2018) acknowledges that improving staff training and education to create a more inclusive and safe

environment for individuals accessing these services is crucial. As well, extending the coverage of the common Homeless Management Information System to include all of Edmonton’s housing providers would improve access to participant information and case tracking (Homeward Trust, 2018). Increasing the supply of PSH and designing programs to address these shortfalls are crucial to help vulnerable Edmontonians avoid homelessness.

Q3. HOW CAN THE PROPOSED CANADA HOUSING BENEFIT BE BEST DESIGNED IN THE EDMONTON CONTEXT TO ENSURE THAT IT COMPLEMENTS EXISTING AFFORDABLE HOUSING PROGRAMS?

The National Housing Strategy (NHS) is a federal plan to ensure that Canadians have access to safe and affordable housing that adequately meets their needs. The strategy is set for implementation in 2020 and plans to use partnerships with provinces and territories, non-profits, social services agencies and academics to deliver a diverse network of locally effective support. The strategy plans to build and modernize affordable rental units and provide support directly to families and individuals in housing need, on wait lists, first time home buyers and those struggling to pay rent in the private rental market. The NHS aims to take 530,000 families out of housing need and cut chronic homelessness by 50%. The NHS also promises to apply an intersectional lens to address issues facing vulnerable groups including women, and how race, sexual orientation, gender expression and age all impact housing instability and homelessness.

The Canada Housing Benefit, is a portable rent subsidy set to launch as part of Canada’s National Housing Strategy. However, this program has yet to be fully developed. Detailed below are examples, lessons learned, and key principles for creating effective portable housing benefits. While portable housing is not a perfect solution, it does represent a promising strategy to reduce housing need when increased from current levels and paired with a range of programs. The following concepts should be integrated into the Canada Housing Benefit to provide an effective portable housing benefit that fits seamlessly with other supports offered in the National Housing Strategy.

DIRECT RENT SUPPLEMENTS

The Direct Rent Supplement (DRS), administered by Capital Region Housing (CRH), and funded by the province, is a program most similar to a portable housing benefit delivered in Edmonton. The approach used by the DRS allows a great deal of flexibility and tenant autonomy. Recipients of the supplement receive a subsidy for their rent, live in private rental accommodations, and are responsible for paying rent to their landlord. Provision of assistance is based upon the difference between 30% of the tenant’s income and the market rent for the unit. The maximum subsidy is based on the number of bedrooms up to a yearly maximum. Benefits are available for Canadian citizens, permanent residents, and government sponsored refugees. Tenants’ assets cannot exceed \$25,000 and their total gross incomes cannot be above CRH’s household limits. The program does not have a prior residency requirement, and participants are allowed to live with a roommate. Continued subsidy is adjusted yearly based on household income and if there is sufficient program funding. The subsidy amount is gradually decreased as household income increases (CRH, 2018).

When the new CHB is introduced, provincial portable housing benefits should not be clawed back or eliminated (McCracken, 2018; Ferrer, 2017). If anything, the proposed CHB should be combined with provincial benefits so low income tenants who are renting privately can cover their rent without using funds needed for food and other essentials (McCracken, 2018; Ferrer, 2017).

While the DRS represents a promising model for a national housing benefit, a number of factors should be addressed in order to build an effective national program. Despite no longer requiring police information checks, high risk offenders are not eligible to live in housing where CRH is their landlord (CRH, 2018). This is problematic because, as mentioned earlier, this exclusion is common for previously incarcerated individuals and results in higher risk of recidivism and homelessness (Ahmed et al., 2016).

While geographic rent differences are not as relevant for a municipal program, national subsidies should adjust their maximum subsidies based on geography and time. The Rent Assist program in Manitoba is similarly designed to the Portable Housing Benefit and based on tenant income. However, maximums are based on 75% of a municipality's median market rent and adjusted regularly (Brandon et al., 2017). Therefore, the benefits are not eroded by inflation and different rental markets across the province. This context specificity is crucial to adjust for the massive disparity in rents across Canada and ensure that compensation is adequate. The biggest failing of CRH's Direct Rent Supplement program is inadequate funding to serve existing demand. The current wait list for the DRS program is about 2,700 households (CRH, 2019).

COORDINATION OF SUPPORT

Portable rent subsidies should be coordinated with a range of services and programs to meet individuals' unique needs and prevent people from "falling through the cracks." The homeless-serving sector is having success in the Edmonton region using a Housing First program. This program is named and designed based on the affordable housing philosophy of "Housing First" which attempts to break down barriers to accessing affordable housing. Rather than requiring readiness or sobriety, this philosophy sees housing as a need and precondition for recovery (Gaetz, Scott, and Gulliver, 2013). Homeward Trust's Housing First program has housed 10,213 people in Edmonton since 2009. These individuals are also provided with additional support and services based on their specific needs. However, this support is reduced after one year. The intent is for those who complete this short term program to either transition towards financial self-sufficiency or be accepted into the more long term CRH portable rent subsidy program (outlined above). While Homeward Trust's program has kept 85% of participants stably housed at program end, 15% of participants were not. A major reason for this is that acceptance into CRH's portable rent subsidy program is not guaranteed with some ending up on the affordable housing wait list (Homeward Trust, 2019).

Individuals receiving portable housing benefits experience long term quality of life benefits. Effectively pairing any national affordable housing programs with local programs and other social support services is crucial to reducing housing insecurity and cycles of homelessness in Edmonton.

FOCUS GROUPS/EMAIL RESPONSES FROM THOSE ON A WAIT LIST

In the project plan it was decided that focus groups would be the most effective method for obtaining feedback from those on affordable housing wait lists in Edmonton. Given project resources, focus groups made it possible to obtain input from a much larger cross-section of people on the wait list than would have been the case had individual interviews been conducted, and would provide a greater amount of detail and context than using a survey.

The project lead first approached Capital Region Housing (CRH) in March 2019 about contacting people on their affordable housing wait lists to determine their interest in attending a focus group session and providing input. The Right at Home Housing Society was approached in early May 2019 for the same purpose. Both organizations subsequently agreed.

A decision was made by ESPC that it would be impractical to contact wait list households by regular mail and that it would be more time and cost-effective to contact households only by email. CRH had about 5,000 email addresses for the approximately 6,000 households on their wait list. It was agreed that ESPC would prepare the invitation letter to participate in focus groups and CRH would email the invitation to those on its wait list for either community rent-geared-to-income (RGI) housing, or direct to tenant rent subsidy for private market rental housing. To ensure confidentiality, RSVPs and any further correspondence would be handled by the project lead at ESPC.

The final electronic version of the letter was sent to Capital Region Housing on May 9 inviting households on the wait list to one of two 90-minute focus groups on the evenings of June 4 and 5, 2019. The invitation was incorporated into a text message and sent out by Capital Region Housing by email on May 15, 2019.

The response to the email invitation was overwhelming and unprecedented for any ESPC research project in recent memory. By the following day, about 80 people replied to the invitation, some with questions but many wanting to register for one or either of the focus groups. A maximum of 18 pre-registrants were booked into each focus group. Due to the two focus groups more than filling on the first day and the desire from some participants for a day-time session, an additional focus group was organized for the afternoon of June 6.

It soon became apparent that even three focus group sessions were not sufficient to meet the demand from those on the CRH wait list. Three additional sessions were added for a total of six: evening sessions on June 18 and 19 and an afternoon session on June 20. The afternoon session was held off-site at a street level location to accommodate participants who had mobility issues.

Details about the focus group sessions are as follows:

| Date & Time (2019) | Location | #Pre-registered | # of Participants Attending |
|-----------------------|--------------------|-----------------|-----------------------------|
| June 4, 7:00-8:30 pm | ESPC Boardroom | 18 | 15 |
| June 5, 7:00-8:30 pm | ESPC Boardroom | 18 | 11 |
| June 6, 2:00-3:30 pm | ESPC Boardroom | 18 | 13 |
| June 18, 7:00-8:30 pm | ESPC Boardroom | 18 | 12 |
| June 19, 7:00-8:30 pm | ESPC Boardroom | 20 | 14 |
| June 20, 2:00-3:30 pm | CEASE Meeting Room | 20 | 16 |
| Total | | 112 | 81 |

Despite receiving a reminder email one day before each focus group session, a number of those pre-registered were absent on their scheduled date. A few of those pre-registering provided sufficient notice so their spot could be offered to someone else, but in most cases the amount of notice did not allow for this.

All of those who pre-registered but couldn't attend, and those for whom there was additional room, were given the opportunity to respond to research questions by email. Eighteen additional responses from people on the CRH wait list were received by email and their responses included in the project findings.

A logistical challenge for some people who wished to attend was that all but one of the sessions was held at the ESPC office located in central Edmonton. People interested in attending the focus groups lived throughout Edmonton including a few in neighbourhoods without late night transit service. Several people asked if we could pay for transportation to and from the session but the project budget did not allow for this. The allocation in the budget set aside for the focus groups was fully expended on gift cards for participants and light refreshments.

In addition to the 81 people who participated in the focus group discussion, several others attended to interpret for participants or to give rides to those attending. In addition, depending on the session, one or two ESPC volunteers also attended to take written notes and help with session logistics.

Focus group participants were asked to complete and sign a consent form (Appendix A) upon arrival. They were also required to sign a form at the end of the session confirming they had received a gift card. It was considered impractical to ask the eighteen people on the wait list who submitted email responses to sign a consent form. However the same confidentiality protocols are in place to protect their personal information as for those participating in the focus groups. Email respondents were informed that no personally identifying information would be included in the report.

A limitation of this report is that it is not possible to compare how representative those attending the focus groups or responding by email are to the households on the CRH wait list. About 60% of the participants were female and about 40% were male. From personal observation by the project lead, and a review of the sign-up sheets, there was a wide diversity of participants in terms of age, ethnicity and source of income.

After completion of the focus groups the audio recordings were transcribed verbatim. Combined with the email responses, a total of close to 300 pages of transcriptions were generated. Only a small portion of the transcribed responses were able to be included in this report. To ensure as much of a voice to as many participants as possible, every quotation in this report came from a different participant or respondent.

Focus Group/Email Respondent Findings

As with all the research methods, the focus group discussion was aimed to answer the three core research questions by participants on the Capital Region Housing wait list. To ensure everyone had a chance to provide input, the facilitator went around the table in a clockwise direction for question number one, counter-clockwise for question number two, and clockwise again for question number three. While the initial goal was to set aside about 30 minutes for each question, in reality about half the time (45 minutes) was spent on question one. Participants were keen to talk about the toll waiting was taking on their quality of life. This left about 20 to 25 minutes each for questions two and three.

The first research question asked: “How is your quality of life affected by having to wait for safe, affordable housing?”

The stress caused by having to wait for affordable housing was mentioned numerous times by focus group participants. While participants did not have a diagnosed mental illness, having to wait inordinately long periods of time for affordable rent is taking a toll on their mental health. Typical comments included:

I think it really adds to mental health overall, though. Just the stress. It's hard to get yourself, if you're working towards getting yourself out of situation that you're not financially stable right now to work up enough energy and motivation to get yourself out because you're struggling with your home situation. I have four kids. The wait for Capital Region Housing, to me, I can't deal with it. So I actually found a place through Home Ed, which is another income-based place run by the City of Edmonton. They were able to get me in much quicker, so I'm actually going to be coming off of Capital Region because I'd rather pay a little bit more and I have a year lease. They're really awesome. The stress, for me, that was my biggest thing. The food and everything, I can manage. I've been a mom for the last 15 years, so I've figured out the way to make my dollars count but the mental health, guilt, stress, anxiety, all those things really impact you – (June 4 Focus Group (FG) Participant).

Yeah, it's quality of life, it's mental health and I've got three kids and I can't work due to back injury. I had a house that I had to pay utilities for several months in both places, so that set me back. We were on fixed income, can't barely afford one, let alone pay for two. It's just keeping up with everything. Using the Food Bank, still not being able to afford everything. The bills are too much, you don't get any entertainment, your kids, they don't get a chance, they have to go to their friend's house to get away from the nightmare of life. It is a lot of mental health and then when you can't deal with it, there's no money to pay the bills, you stick your head in the sand and don't deal with any of it and then it just gets worse. Then you have no power, no heat, or any things like that, and it

happens. I've got medications that not all of them are covered by income support – (June 4 FG Participant).

And it really does affect the mental health because I've had to deal with all of that, I've got anxiety and depression. I can't answer the phone sometimes because you just can't deal with it and it's all because of it – (June 4 FG Participant).

I am living in a shelter where I have seen two women try to commit suicide. It feels like living in jail and dietary needs are not met. I am stressed out and getting depressed – Email Respondent.

Like everybody's mentioned about the scoring system, unfortunately for me I'm at the bottom of the barrel because I have no kids, I have this disease that unfortunately people don't view it as a disability but it is chronic and its life threatening and there is no cure for it. But I'm just at a lower score, and does that affect my quality of life, absolutely. I mean I've ran myself into the ground just in November I came very close into claiming bankruptcy, because I have exhausted my pension, my RSP – (June 19 FG Participant).

On a positive note, one participant did report getting rent subsidized housing between the time she signed up and the focus group was held four weeks later:

Actually I've just moved into Capital Region Housing and it didn't take me very long to get in. I don't know why... I think what they do is they base it on a score thing, the higher your scores the more likely you get housing because I've been struggling with addictions and I had my baby and I was living in a private rental I couldn't barely afford – (June 19 FG Participant).

Many focus group participants were able to stay housed only by living in units much too small for their family's needs:

Yeah, actually me and my wife are students and we have three kids. So we are struggling with everything, actually. So it's very stressful for me. I have to work part-time job because we are full-time students. It affects actually my studying because I spend half of the day working a part-time job. Also the part-time job is not enough for me to live with this tuition. We live in a two-bedroom apartment, but it's so small for us actually. The three kids are grade four and grade three and a baby who's just eight months. It's frustrating. So I usually study at night, with my baby sleeping with me and my wife. I sometimes tell my wife to sleep in the other room with the baby and the older kids. The other room is totally, it's like a bed. Big bed. They all sleep in one bed because I have to study – (June 4 FG Participant).

Other focus group participants kept a roof over their heads by living in market housing they considered unsafe or was located in a building or area they did not consider safe. Comments included:

It's scary. There's fights outside my door all the time and I'm just like oh my God – (June 4 FG Participant).

I live in a little apartment in a not good area which also makes me feel unsafe definitely, I will get too scared to go out to pick up garbage at night, it's not a good area, but rent is so high and I feel like I'm constantly having to work, I work to come home and sleep and then get up again to get up and go do it again – (June 5 FG Participant).

I don't live in a very good place. I had to pick the place that was the cheapest. Yeah, it's not in a very good neighborhood, it's really bad, actually. People get beat up in the alley, they're screaming and fighting all the time – (June 18 FG Participant).

Our building has seen stabbings. It's seen serious assaults. The Red Alert Gang moved in there and destroyed a unit. We had some stabbings on the weekend. There's blood all over it. I don't know what it was, but [landlord name deleted] is basically, like I said, a slumlord – (June 20 FG Participant).

Many participants talked about having their household budgets stretched beyond any reasonable limit or relying on the support of family and friends to remain housed while waiting for a rent subsidy. Comments like the following were typical:

I would say that my quality of life has been generally negatively impacted but it's not just my quality of life, it's my family as well. Because my family does a lot to help me out. My dad wants me to come over for dinner all the time so he can feed me so I'll actually eat good food. Because otherwise I'll spent \$1.50 on a noodle bowl, like you add some boiling water and then noodle bowl – (June 4 FG Participant).

I have a place I'm renting right now, I live alone and I have a very, very, very strict budget and it's extremely difficult to try to be successful in life. For example, I took my car in for an oil change recently and they said, "Oh hey, by the way, thanks for coming in for the oil change but you also need a number of other things," and I have no money for that. I need my car to go to work. And my work basically, I have a bit of an income, which is good. Every step I take forward I'm still three steps behind. So it's been very difficult and it's definitely caused a lot of stress for myself and my family, both mentally and financially – (June 4 FG Participant).

The majority of my cheque goes towards paying rent, so it's, you know, you're always falling behind and trying to play catch-up on bills because there's never enough to cover everything right down to square one. So, you know, do you pay the power bill this paycheck or do you pay the phone bill, you know, what's more important to keep on? – (June 18 FG Participant).

I'm waiting for a direct rent subsidy. I live where I live for medical reasons, there's no stairs. I can't do stairs because of my knees. I've been on the list for two years, still waiting. Like everybody else, you gotta choose what you spend your money on, carefully, very carefully. I'm lucky that my sister will give me money when I need it for groceries. Other than that, it's a struggle every month. I get \$1,200, my rent's \$1,000, so – (June 18 FG Participant).

Some participants talked about the difficulty in planning ahead when there is no indication about how long it may take to get a rent subsidy or affordable unit. Comments reflecting how people felt they needed to put their lives on hold included:

Basically the uncertainty [of being stuck on the wait list], because you really can't plan ahead for anything. Even just little things. Like, let's say my grandkids are going to come visit me in the summer. Two months ahead, little bit of extra money, okay maybe I can put away a couple hundred dollars. Well, at my stage in life and with my income to my rent ratio, it doesn't allow for anything like that. So mentally, yeah, it does hurt people because nobody can really even plan ahead, you're on a budget, you can't go outside of it. You get an unexpected expense, what do you do if you don't have family with you anymore? – (June 4 FG Participant).

I'm living with a friend. It took a year to get actually on the wait list. So now I'm on, and I've been told that I'm relatively high on the list. In the meantime, I'm sleeping on my friend's couch, I'm living out of suitcases and Rubbermaid bins and have been for a year. I have my son is paying just to keep my stuff in storage for me. He can't do that indefinitely. My whole life I feel like I'm stuck in this holding pattern – (June 6 FG Participant).

Capital Region Housing came in for criticism from focus group participants for not keeping them apprised of where they were on the wait list, and/or for failing to provide any kind of realistic timeframe as to when they might actually obtain housing. Participants also made the point that they were not blaming front line staff who they felt were doing their best. Typical comments included:

No updates, whatsoever. When I call like now, I've been on the waiting list four years now. So I call twice a year now but I don't get letters saying I've been bumped up the list. Nothing like that – (June 4 FG Participant).

Yeah, I'm renting a place and just waiting to be approved for subsidy. I've been on the waiting list for over two years going on three years now. I phone and they say, it's just on a points-based system, and it seems like the people that have emergencies are taken first, and then you just have to wait they tell you – (June 5 FG Participant).

I put my application in for a direct rental subsidy so I'm a private rental. It's been about 18 months since I got the letter saying that I had been put on the list. I do deal with mental health issues. I work nights, which also happens to challenge my schedule, on a part-time basis. I've never been married no children, and of course my age that puts me at the bottom of the barrel. I was in a very poor financial situation when I applied, but since my waiting my finances have turned into a mess. Credit cards are gone, I don't have enough for bills. I no longer can pay for a phone, computer, or internet either which is really hard because I get paid via the internet, I just recently lost that. One significant thing is I went in with a slight bit of hope and now don't have no hope. I see my future as within the next few months as homeless – (June 19 FG Participant).

So then I got my case worker on the phone, now with her pull she finally got a hold of somebody at Capital Region that actually could talk to us. So she talked to her, I said okay they come back on the phone and said okay well your application hasn't been looked at or processed or anything. The example let's say I couldn't remember the exact months, but they were five months behind. Let's say it was June that I phoned, they were looking at January's applications. Five months. That is not people at the front line or anything like that, I have nothing but pure respect for those people. I

don't get mad at the person that's pumping gas I get mad at the company. People. They need to do a better job at what they're doing – (June 19 FG Participant).

Can't get a hold of anybody that could look at my file, they just tell me, because it only rings at the front desk, and they say we don't know who has your file, but if you're on the waiting list then just wait, you'll be contacted by mail when there's a change. And pretty much the message is "leave us alone" – (June 5 FG Participant).

Several focus participants were previously homeless and found affordable housing through the Housing First Program administered by Homeward Trust Edmonton. As part of the Plan to End Homelessness, housing first clients receive rent subsidized housing usually in the private rental market. While the rent subsidy is similar to those delivered through the CRH direct tenant rent subsidy program, the Homeward Trust program is time limited and only lasts a year or two while the client deals with their underlying issues such as addictions and/or mental illness. After this the Housing First client graduates and is expected to be transitioned onto the Capital Region Housing rent subsidy. However, the long waits for rent subsidies put these graduates at high risk of once again ending up homeless. The experience was described as follows by a focus group participant:

I went into a Homeward Trust Housing First program, I stayed there for two years, I graduated from that and then I go back to the homelessness again. I again became unable to afford the rent, where my score is very high or very low or whatever, they say I'm on top of the waiting list but never got anything – (June 5 FG Participant).

Several participants told stories about how sympathetic landlords reduced monthly rents for families who could not afford to pay the listed rent on the condition they not tell their neighbours who might then want a reduced rent. One participant newly arrived in Canada described getting a substantial break for one year on market rent:

The landlord says 'If you need to stay, you need to pay every month one thousand five hundred.' It is too high. How can I eat? How can I house my three children? I took somebody who speak English very well to help me, then he tell the rental office 'this guy is a newcomer here can you help, he can only pay one thousand.' They tell me 'okay, only this year, you can stay for a thousand'. – (June 5 FG Participant).

The second question asked: "What do you think are the best ways to reduce and eliminate long waits for affordable housing?"

The second question was designed to canvas thoughts and ideas in a general sense on how to reduce years long wait lists. It is not surprising that in the responses to question two, some focus group participants provided answers that anticipated question three which asked about the type of rent subsidy they wished to receive.

The most obvious answer to question two would be for governments to provide additional funds for rent subsidies, though participants were encouraged to think of other approaches as well. Spending more money was mentioned by many participants as at least a partial solution to overly long wait lists.

Comments on this solution tended to be cryptic, even apologetic, and sparked some disagreement among participants. Typical comments included:

More government funding for one” and “Maybe the politicians could dole out a little more money - (June 4 FG Participants).

Obviously a larger budget for that kind of stuff [rent subsidies], stuff that's important, because that's one of the basic necessities you need in life - (June 5 FG Participant).

Yeah well obviously need a bigger budget but I think a big part of it is, is that the number, and it will connect to question 3, there's a limited number of available units, and you hear a part of that's why once you get in there you're not going to leave until you die, wind up in a hospital situation because your health has gotten so bad, or they catch you cheating or something and throw you off. So everybody is waiting for years for a suite to become empty – (June 5 FG Participant).

There were numerous mentions in the focus groups on the need for some form of rent control to keep the cost of rental accommodation in check. This despite the fact that Edmonton market rents have been fairly stable in the last five years. However, from the point of view of focus group participants and email respondents, this does not make them any more affordable. The following response was typical:

The government used to have a lid on rent. When they took the lid off rent, that's when all of this started to happen. Now if the government could throw a lid back on rent and say, okay this is how much it is for one bedroom, this is how much it is for two bedroom, whether it be a house or an apartment or a townhouse, they have to put a lid on it and that will get rid of a lot of the issues that we're having. Because I remember back in the day I had a three-bedroom apartment that I paid \$250 a month for – (June 4 FG Participant).

Other participants suggested that major private sector landlords be required to make more affordable units available as a portion of the total inventory they own:

Boardwalk and Midwest, they own between them, probably two thirds of the rental accommodations in Edmonton. Also Main Street. Boardwalk just bought over 100 [units], well a couple of years ago, along 118th Avenue and 124th Street. They slapped some siding, new siding on it, then a little bit of paint and jacked up the rents. There used to be a lot more affordable housing, just in that thing because it was old and it had been there for a while. Why not make these big companies, they're making huge profits. They're huge profitable companies, why not say this is a give back tax. You have to provide so many affordable suites – (June 6 FG Participant).

It's not surprising during the discussion of this question that many participants wondered why moving up the waiting list took so long, concluding that the turnover in community housing units or in rent subsidized private rental market housing must be low. Focus group participants and email respondents were aware that to get on, and stay on, the wait list required them to verify that their income was still below the applicable thresholds. Many seemed unaware that existing tenants in community housing or those receiving rental assistance are also subject to annual income reviews. Some suggested that

people without disabilities or mental health issues could be limited to living in RGI units for five to ten years. There were many comments like these:

We all know that there are limited numbers of subsidized housing, right? So why we don't have any regular updates for the people that have the housing now? They maybe no longer qualify, they must leave these houses for the other people that are qualified. Because their situation has changed – (June 4 FG participant).

It's a long wait but it's also pretty easy to get on the list, so it might not be a little bit more of an intense process to make sure it's going to the people who actually need it, and not people who are trying to take advantage of it – (June 5 FG Participant).

Capital Region needs to review or inspect their clientele better. Over the years I've seen single people get a unit and then bring in a boyfriend or girlfriend that's working and together they pay very little rent. I don't think that's fair to people who really need the help. Investigating those types of scenarios might help bring the wait times down – (Email Respondent).

Both in the focus groups and email responses, those on the wait list are wondering why the City of Edmonton is not building the promised affordable housing units in the Blatchford development. As expressed by one respondent:

We have a wonderful opportunity, right now, here in Edmonton, to develop a section of Blatchford for affordable housing. Granted the city has made plans for its development as an ultra-modern eco-friendly area. However, the reality is that needy CANNOT wait, they need help NOW – (Email Respondent).

The third question asked: “Would you prefer to receive a direct subsidy and rent an affordable unit of your choosing, or would you prefer to live in a rent subsidized unit provided by an organization like Capital Region Housing?”

The wording of the third research question was modified for the focus groups. A specific reference to the proposed portable Canada Housing Benefit (CHB) was dropped as very few participants had heard about the benefit. Instead participants were asked to make a choice between two different types of rental assistance, one tied to a specific rental unit and one not.

Rental assistance linked to the income of tenant households falls into two main categories: the subsidy is either attached to a specific dwelling unit, or alternatively it is paid directly to tenants who put it towards a private market rental unit. Not all focus group participants expressed a clear position on this either/or question and some of the responses were hard to categorize. That said, a clear majority of at least two-thirds expressing a specific preference for having the subsidy paid directly to them, allowing them to live in the unit of their choosing. Many participants were happy with the unit in which they were living. Their concern was that their household income was not sufficient to cover the rent, utilities and other shelter costs. A few participants were emphatic that they would decline a subsidized unit and would only accept a direct rent subsidy.

Below are some comments selected from the focus group transcripts from those who favoured a rent subsidy paid directly to them:

If I was offered a spot in a building owned by Capital Region Housing, I would be sad to respectfully decline the offer as I need the direct rent subsidy or private landlord subsidy in order to maintain a good quality of life ... I would rather be broke and safe and healthy living where I do now, than risk my healthy mind and sanity by surrounding myself with people in a variety of low income situations – (Email Respondent).

Without a doubt direct subsidy. It gives me the freedom. One of the reasons I wouldn't choose a subsidized unit is frequently people get to know that certain properties are actually subsidized units and that would create some issues, even with my boss. He wanted to drop off supplies for me or whatever and I told him what address I lived in, and he saw it was oh these are the Capital Region Housing [units] – (June 19 FG Participant).

A friend of mine who actually did live in Capital Region Housing and left because the place she was living there was too much mold and this was three units that she moved out of three times. So I think that the direct rent thing is probably better just because a lot of [CRH units] are very old and need to be re-fixed. It's better if you go into a newer apartment or a place that just doesn't have those kinds of problems – (June 20 FG Participant).

I don't understand why they don't increase the budget more to the direct renter to keep you where you're at instead of sticking everybody with low incomes in one little group here and one little group there, and make you wait for years. If the direct rent subsidy was \$500 that covers the half of my rent ... When I moved in the rent was \$500, all utilities included. We've been there for 20 years, and it's not a great neighborhood but it's home. I think if more people could get the direct rental subsidy with a bigger budget to help afford it you wouldn't have these huge waits ... If they greatly increased the direct renter subsidy it would make a monstrous difference in the waiting list, because people could then find whatever place they could then afford with that subsidy and then figure out their own place to live – (June 5 FG Participant).

Given the choice, I would prefer to receive a direct subsidy and rent an affordable unit of my choosing in a neighbourhood I know, where I feel comfortable and safe – (Email Respondent).

I would prefer the direct subsidy. Where I live now is safe. And it has no stairs, not even one, because I can't ... you saw me going up the stairs, I couldn't do that every day – (June 18 FG Participant).

I've been in my place for three years now and don't want to move if you get into a subsidized unit by them [CRH], you're branded. Yeah, that complex is low income. The people there are not good, I've heard people say that – (June 4 FG Participant).

Some participants said they would be happy with either option, though if pressed to choose, tended to favour a direct subsidy:

Honestly, the longer you are on the list, the less it matters. It doesn't matter, I mean, personally myself. I would prefer to the direct subsidy because then I can find a unit in my area, where I know where everything is. But if it was this or the other. I don't really care, so long as, at the end of it, I have a place that's mine – (June 6 FG Participant).

A minority of focus group participants felt that having an affordable unit provided through Capital Region Housing would improve the security of their housing tenure and better protect them from rent increases:

I guess my personal opinion is there is no system better than providing this service by an organization, like Capital Region or any partners. Because the money value is something that every day the dollar is going down. Then if people say, 'Okay we want to get direct subsidy from government.' Like you say, they give you \$200, \$400 and that is not going to change, but next year [the landlord] raises the rents and you're going to end up not having a solution – (June 6 FG Participant).

Finally, several participants expressed no preference so long as they could live in an affordable unit:

If I had a choice last week I couldn't choose between these two. Like I said, there are some people that have, or need a wheelchair ramp or something, and you don't, does Capital Region help provide that. Special needs people. Home is home. It's pretty much the same, I think both systems work – (June 6 FG Participant).

KEY INFORMANT INTERVIEWS

Key informant interviews were conducted with 13 local and national affordable housing policy makers and affordable housing providers. The expertise of some of the informants overlapped into both subject areas (e.g. combining the role of being a housing provider with an extensive understanding of housing policy). A decision was made to not individually attribute comments by name in this report. This better ensures anonymity so key informants could candidly express their views.

Two key informants bear special mention. The first is based at Capital Region Housing (CRH). CRH is not only the largest provider of RGI community housing in the Edmonton region but also manages and distributes both direct tenant and private landlord rent subsidies in the region. CRH was not a formal partner in the research project nor were they asked to be. Yet this project could not have taken place without them. CRH agreed to distribute by email the invitation to the focus groups. They also made their senior staff available for several in-depth interviews to provide statistical and contextual information.

The second key informant is affiliated Homeward Trust Edmonton (HTE). HTE is the community-based organization responsible for ending homelessness in the Edmonton region through Housing First programs. As such HTE also provides short-term rent subsidies to formerly homeless Edmonton residents with the expectation they will transition to rent subsidies provided through CRH. As a focus group participant and now precariously housed Edmontonian quipped, there is no transition to a rent subsidy but rather a transition to a years' long wait list.

The purpose of the key informant interviews was to provide a better understanding of why wait lists have continued to grow despite significantly increased public and private investment in increasing the supply of affordable units, and a concerted push to end chronic homelessness. The same three research questions were asked of key informant interviews as were asked of focus group participants with slight adjustments for relevancy.

A few days prior to each interview, informants were emailed a project summary as well as the research questions that would be asked. The semi-structured interviews lasted about one hour each, thereby allowing plenty of opportunity for follow-up questions to the three main questions.

In keeping with ESPC confidentiality protocols, informants also signed a consent form which described the purpose of the interviews and how they would be disseminated. The interviews were audio recorded to enable the project lead to ensure accuracy by checking the audio recordings against written notes.

The first question asked: “What are the impacts on quality of life for households who have to wait for prolonged periods of the time to obtain safe, affordable and suitable rental accommodation?”

Key informants are keenly aware of the financial and psychological toll on families and households experiencing long waits for affordable accommodation.

One key informant who runs a large multi-function agency described the situation as follows:

Over one thousand families access our services. Of those families almost half are on the wait list for affordable housing. Many are larger families with children. A large proportion of these clients are very frustrated. There is no question that it takes a toll on their mental health. They pay way more than 30% of their income on housing. Or they are in crowded or substandard housing. Some borrow money from family and friends or accept charity from local faith communities to stay housed.

Another informant who works for a housing organization said the following:

We get complaints on a daily basis from people stuck on affordable housing wait lists. They say ‘I’ve done everything right. My income is low enough to qualify and I meet all the other criteria. But they won’t tell me where I am on the list when an affordable unit or a rent subsidy might become available.

The lack of a seamless transition for formerly homeless Edmontonians who successfully graduated from Housing First and now need an ongoing rent subsidy from CRH to retain their housing was described as follows:

The Housing First budget for rental assistance needs to be time limited. Without time limits, a larger and larger proportion of the Housing First budget was being spent on rent subsidies for graduates rather than services for newly homeless persons. Housing Outreach Workers help Housing First clients fill out Capital Region Housing forms. Often though this means putting [formerly homeless Edmontonians] on the bottom of a years’ long wait list.

A key informant who works in affordable housing for seniors noted that the wait times to get into RGI seniors housing are much shorter:

We have the same income criteria as Capital Region Housing. There are about 800 people on our wait list. Our turnover of units is 18% per year. An average of two units become available every day. People who aren’t fussy about location can get a unit within a few months.

The second question asked: “Given limited resources, what are the most effective ways to reduce and gradually eliminate long waits for affordable housing?”

Key informants were more likely than focus group participants to highlight insufficient funding despite efforts to encourage discussion around issues other than money.

A key informant involved with a national housing organization said that long wait times for affordable housing are a major challenge in most large cities. The informant said:

The majority view among our membership is that, were additional government funding to become available, most dollars should be invested in increasing the supply of affordable units. The problem with adding additional dollars for direct rent subsidies is how to prevent landlords from indirectly capturing these subsidies by raising rents especially in markets like Vancouver and Toronto that have extremely low vacancy.

A key informant involved with a local housing organization thought the fears of landlords capturing some or all of a direct rent subsidy were overblown. The informant expressed it this way:

Tenants talk to their neighbours. It would soon be found out if one tenant with a subsidy was being charged a higher rent compared to their non-subsidy neighbor living in a similar sized unit. Besides in a market like Edmonton which has a healthy vacancy rate, people being charged too much would just move.

The same informant added:

As a non-profit housing provider we are genuinely concerned about the well-being of our residents. If we see that tenants in our [near market] apartments are having difficulty making ends meet, we could make them aware of the portable housing benefit and even help them to apply.

The third question asked: “How can the proposed Canada Housing Benefit be best designed in the Edmonton context to ensure that it complements existing affordable housing programs?”

Compared to the modified question posed to the focus groups and answered by email respondents, the wording of the third question reverted back to its original wording in the approved research proposal. The proposed Canada Housing Benefit (CHB) is a significant element of the federal government’s National Housing Strategy. All of the key informants interviewed were aware of this proposed benefit and keen to express their opinions about it. Given its importance, it is therefore surprising that there has been no consultation on the design of the proposed CHB with the broader public and very limited consultation with affordable housing organizations. Consultations have involved a limited number of stakeholders, mostly representing the two orders of governments and quasi-public housing management bodies.

A senior leader with decades of experience in the Edmonton non-profit housing sector said this about the lack of consultation:

To the extent there has been discussions with affordable housing providers [about the CHB], they seem to only be taking place at the federal level with the big national umbrella organizations. There has been very little discussion at the local level, and no discussion I’m aware of outside of government circles on how the CHB should be designed.

The federal election was held on October 21, 2019. During the pre-election period, the federal government puts major policy initiative like the CHB in a holding pattern. In a brief email reply received by the project lead, a staff member from the Canada Mortgage and Housing Corporation (CMHC) said the following:

On the CHB request, unfortunately information and opportunity to discuss is fairly limited at this point due to the ongoing work.... . As you know the CHB is still being co-developed with our provincial and territorial partners with the new program launching in April 2020. As you also know, the program will be cost-matched and delivered by provinces and territories, and being designed to align with NHS principles, mitigate inflationary effects and coordinate with local programs. We estimate that approximately 300,000 households are expected to receive the benefit by 2027.

A concern expressed by several key informants is how provincial governments will respond to the considerable additional investment the federal government is proposing for its proposed Canada Housing Benefit. One key informant put it this way:

The optimum approach would be to see the Canada Housing Benefit to be new federal dollars with the provinces contributing an equal amount of new dollars to co-fund the program. Realistically though the provinces are likely to argue that their share is already being provided through existing rental assistance programs. We will need to make sure provinces don't withdraw their dollars and replace them with federal dollars which would be the worst case and leave [low income renters] no better off.

Even though the federal government has already announced its intention to have the CHB delivered by the provincial and territorial governments, key informants were split on whether the CHB should instead be delivered by the federal government directly. The simplest and least costly method of delivering the CHB would not require verification of tenancy costs. Some housing advocates have proposed that eligibility for the CHB would be based solely on net income reported on the filing of an annual tax return. None of the key informants spoken to by the project lead thought such an approach would fly politically without some verification of tenancy costs actually incurred.

One key informant who argued strongly in favour of the federal government delivering its own portable housing benefit through the Canada Revenue Agency (CRA) noted the following:

I would not be in favour of the Canada Housing Benefit being delivered through provincial housing management bodies. They already spend inordinate amounts of money to trying to verify household incomes for both their existing residents and those on their wait list. The [Canadian Revenue Agency] already has all the information needed to verify incomes. It should be pretty easy to add a schedule to the tax form for people who want to apply for the portable housing benefit. Most [people] already use tax software to make all of the calculating automatic.

The informant also said that there is no reason why the CRA couldn't also administer the matching provincial contribution "on the off-chance the provinces actually cost-match" similar to what is already done for the Alberta Child Benefit and the former Alberta carbon levy rebates.

Another key informant disagreed saying that there are significantly greater administrative challenges involved with the CRA administering the CHB than there are with child benefits.

With child benefits, the ages of any dependent children in the household are already disclosed on the tax return. This makes linking to household net income and the calculation of amounts very easy. Compare this to tenancy costs. The CRA doesn't even know whether [tax filers] own or rent let alone what their housing costs are. [Housing management bodies] already have this information.

INTERPRETATION AND ANALYSIS OF RESULTS

In interpreting and analyzing the results from the literature review, focus group participants/email respondents, and key informants, a number of major themes emerged repeatedly. These major themes are summarized in this section of the report.

CURRENT RENTAL ASSISTANCE PROGRAM DESIGN IS THE EXCEPTION, NOT THE RULE

Existing programs that result in long waits for affordable accommodation are the exception, not the rule, when it comes to how social programs are and should be designed. Most subsidy programs require income testing, and in some instances asset testing with only those households below a set threshold eligible for assistance. Once that threshold has been met, subsidies tend to follow in fairly short order. A good example of this are child care subsidies. At the beginning of a budget year, an allocation is set aside for child care subsidies. However, if more children qualify for a subsidy, budgets are adjusted to reflect the unanticipated demand.

Rent subsidies in Alberta and most other Canadian provinces differ from standard government income support programs. Instead of funding based on demonstrated need, with extra funding provided should that need increase, there is a fixed amount of rent supplement funding allocated that has not been adjusted for inflation or population growth for many years. Given the low turnover of subsidized units or tenants among the non-senior population, the consequences are predictable. Almost everyone eligible for a rent subsidy is forced to wait, and the trend has been toward longer and longer waits that now stretch into years.

As cited in the literature review and corroborated by a key informant interview, a notable exception within Canada to the fixed allocation approach to rental assistance is the Manitoba Rent Assist Benefit program. Established in 2014 after years of advocacy, and with the support of all of the political parties in the Manitoba Legislature, Rent Assist is a portable indexed benefit available to all low income renter Manitoba households. Monthly benefit amounts are adjusted for household income and family size. Rent Assist is in many ways a model for the proposed Canada Housing Benefit and for needed reforms to rental assistance programs in provinces like Alberta.

THOSE ON WAIT LISTS EXPRESS A STRONG PREFERENCE FOR DIRECT RENT SUBSIDIES

The strongly expressed preference for receiving a direct rent subsidy rather than living in a RGI unit is consistent with the findings of every renter survey ESPC has conducted since the project lead began working at ESPC in 2006 (*ESPC Renter Survey, Not Just a Roof Over our Heads, Understanding Tenancy Failures and Successes, various years*).

One of the reasons cited by focus group participants in favour of a direct rent subsidy is the cost and inconvenience of having to move, especially if they are happy in their current accommodation. The hassle of moving was described as follows by one participant:

I've been in my place for three years now. It costs a lot of money to move. We're not just talking about getting a moving truck and packing and unpacking all your stuff. There are address changes,

ID changes like your driver's license, moving your kids to a new school, stuff like that (June 5 FG Participant).

The views of the focus group participants and email respondents on the CRH wait list are well aligned with the approach the federal government is taking on the proposed CHB, a portable benefit not tied to a specific housing unit.

CHB negotiations are being led at the national level by the CMHC. The project lead has been seeking updates on the status of the CHB in Alberta especially given the planned implementation date of April 2020. CMHC announced its first bilateral agreement with the Government of Ontario on December 19, 2019. At this point, very few details on the Ontario agreement have been released other than a confirmation that the benefit will be portable, be directed toward those in greatest need on affordable housing wait lists, and will be called the Canada-Ontario Housing Benefit (CMHC-Ontario, 2019).

A recent media report indicates that while the Alberta government is continuing to negotiate with the federal government, differences have emerged about the required level of provincial funding. A provincial government representative said the following about the negotiations:

We are working with the federal government to reach an agreement with the federal government under the Canada Housing Benefit to better support Albertans in need of housing and our government hopes to coordinate this new federal funding with our rental assistance program. This will reduce duplication in the application process and ensure Albertans in need of housing can access the supports they need quickly and efficiently (CBC News, 2019).

What is known thus far suggests that not only is Alberta not adding new provincial dollars to cost-match the federal contribution, but they are seeking to replace existing provincial rental assistance dollars with new federal dollars. The announcement in Budget 2019 of a 24 per cent reduction in provincial rental assistance dollars make it difficult to reach any other conclusion.

IMPACT OF DIRECT TENANT SUBSIDIES ON MARKET RENTS

An objection frequently raised about portable housing benefits is that they lead to upward pressure on market rental costs, as landlords find ways to capture some or all of the benefit by raising rents.

This might be the case in very tight rental markets with extremely low vacancy rates. In Canada the two rental markets that have chronically low vacancy rates and upward pressure on rents are Toronto and Vancouver. As one key informant said:

Just because there may have to be special rules in Toronto and Vancouver to keep landlords honest doesn't mean that portable housing benefits aren't a good idea elsewhere in the country including Edmonton.

Having a general knowledge that more tenants may have a modest amount of additional income in the form of a portable housing benefit is not likely to influence market rents to any significant degree. A research report done in Manitoba provides evidence to back this up: measured in either nominal or real terms, rents have not gone up proportionately more in the four years since Rent Assist Benefit was

implemented compared to the four years prior to its implementation (CCPA, 2019). A key informant knowledgeable about Rent Assist said the only exception is rooming house rents. Rooming houses often base their rents on monies paid by government shelter allowances.

An additional 4,850 purpose-built units have been added to the Edmonton rental market since 2016 (CMHC, October 2019). This shows that private developers have a renewed interest in supplying the rental segment of the housing market. The construction of additional rental units would be further incentivized by a portable housing benefit like the CHB.

A portable housing benefit could also spur tenants to save money to put toward a down payment for the future purchase of a home. A focus group participant said that he would do exactly that “even at \$200 per month I would pay my rent and try to save what I could for a down payment for my own place.”

Having a high turnover of rental units is also expensive and inconvenient for landlords, not only for tenants. As described by a focus group participant:

My landlord knows I’ve always looked after my place and has given me a break on the rent to keep me as tenant. He knows that as long as I stay there will be minimal upkeep on the unit. But if I move minimally he’ll have to paint the place and replace the carpets and during this time the place sits empty - (June 18 FG Participant).

The best check against landlords taking advantage of a portable housing benefit is a healthy rental market in which vacancy rates are high enough to make landlords think twice about raising rents. In the past five years, according to the CMHC market rental reports, Edmonton has maintained a healthy vacancy rate in the five per cent or above range, including a 4.9% vacancy rate in October 2019. The Edmonton rental market vacancy rate has in recent years tilted in favour of tenants. The most recent assessment by CMHC is that the Edmonton market is moderately over-supplied in terms of both owned and rental housing (CMHC, 2019).

The private landlord market in Edmonton remains competitive despite some consolidation in recent years of the purpose-built multi-unit rental market by large companies like Boardwalk Communities and Mainstreet Equity. While the consolidation trend is likely to continue, the large companies still have to compete with family-owned buildings, single-family and duplex units, as well as the growing condo rental market.

Some focus group participants and email respondents mentioned landlords doing more than expected for their tenants, even reducing rents to keep them as tenants. A focus group participant mentioned that her landlord noticed she was having difficulty paying her rent. So the landlord dropped the rent by \$200 per month on the condition that she not disclose the reduced rent to other tenants in the building.

THOSE ON WAIT LISTS FEEL INVISIBLE AND IGNORED

In 2009, both the Province of Alberta and the City of Edmonton adopted 10 year plans to end homelessness. In Edmonton’s case, action was spurred by a large homeless encampment that sprung up in the summer of 2007 on vacant inner city land owned by the province.

Since then, the provincial government in particular has significantly invested in the effort to end homelessness. Funding for housing outreach support services has increased from \$34.8 million in the 2009-10 budget year to \$92.8 million in the current 2019-20 budget year (Government of Alberta, 2019, p.52). This funding has enabled the development of an extensive province-wide infrastructure to deliver Housing First programs.

In comparison the amount of funding for rental assistance for low income households has been largely frozen for many years. In the fiscal year ended March 31, 2019, \$68 million was spent on Alberta rental assistance programs (Alberta Social Housing Corporation, 2019) failing to increase even during the four years of an NDP government.

People sleeping rough in illegal homeless encampments or staying in emergency shelters are much more visible than people on a list waiting for years for affordable housing. This invisibility was frequently commented on focus group participants. Said one:

I think it's very easy for the politicians to ignore us and the suffering we're going through. Maybe everybody [on the wait list] should get together and pitch our tents in front of the Legislature. Then maybe there'd be some action - (June 18 FG Participant).

IMPACT OF A PORTABLE HOUSING BENEFIT ON THE NEED FOR RGI HOUSING

Housing is mainly a private not public good in Canada. For most Canadians and Edmontonians, private provision of both owned and rented accommodation has worked well, with only about one in eight households experiencing core housing need (Statistics Canada, November 2017).

A portable housing benefit, especially one that comes close to reducing monthly shelter costs to levels comparable to households living in RGI housing, will likely encourage more low income households to either rent accommodation in the private market or to stay in their current accommodation. This will especially be the case for households whose main challenge is housing affordability. With appropriate safeguards in place to prevent rent-gouging, and based on the stated preference of most focus group participants and email respondents, choosing to live in private sector accommodation should be welcomed.

Some low income households currently living in RGI housing who are newly eligible to receive a portable benefit may choose to move from their publicly delivered housing into the private rental market. Given the expense of moving, the demand for RGI housing, and the specialized services often provided therein, there is little likelihood in Edmonton that there will be large numbers of tenants leaving existing RGI housing units to move into the private rental market. This will especially be the case if the portable housing benefit covers less than full difference (gap) between market rent and 30 per cent of a tenant household's pre-tax income.

There is a severe shortage of affordable accommodation particularly for individuals and households facing complex life challenges like severe mental illness, addictions, disabilities or infirmity. Some of these households (most often made up of non-partnered individuals, require permanent housing with onsite supports. The City of Edmonton estimates that up to an additional 1,000 permanent supportive

housing units are urgently required plus an additional four thousand units for low income renter households able to live independently. (City of Edmonton, 2019). Over time, a portable housing benefit may reduce the need for government funded independent living units but it is likely that the urgent need for specialized permanent supportive units will continue.

It is not a question of either/or. Both additional affordable RGI units and additional rental assistance paid directly to tenant households are urgently needed.

COST IMPLICATIONS OF A PORTABLE HOUSING BENEFIT

In metro Edmonton, there are about 4,500 RGI community housing units, and 600 near market units housing a combined 9,000 families and individuals. Several thousand additional households receive rental assistance in the private rental market through the direct tenant and private landlord programs of CRH. Yet with 6,000 households on the wait list who already qualify for either community housing or rental assistance, additional investment will undoubtedly be required. Moreover, because of the long waits for affordable rents, some people have likely not bothered to apply. In the City of Edmonton, 38.1% of tenant households spend more than 30% of their income on shelter costs. Meanwhile only 10.6% of Edmonton tenant households receive any kind of subsidized rent, including those living in RGI units or receiving a rent supplement (Statistics Canada, 2017).

The introduction of a portable housing benefit like the CHB will lead to increased costs during its first few years as those on existing wait lists and those previously discouraged from applying because of the long waits apply for and start receiving the new benefit. This has been the experience of Manitoba with the Rent Assist Benefit program. A key informant said the number of households receiving the Rent Assist Benefit increased during the first three years after implementation but after the fourth year is now leveling off.

There was an estimated \$4 billion combined federal-provincial cost of the Canada Housing Benefit proposed in the Place to Call Home report released by the federal government in late 2017. While details are scarce, this estimated cost was over a multi-year period of up to 12 years. This report said that the CHB would be paid to about 300,000 low income Canadian households. This compares to almost 1.7 million Canadian households that were found to be in core housing need in 2016, so it is hard to see that this is an adequate response.

The National Housing Collaborative, which represents a number of national housing organizations and charities, did an analysis that estimated the cost of a portable housing benefit provided to 800,000 low income renter households at about \$1.5 billion per year to federal and provincial governments based on the 75% gap coverage option (National Housing Collaborative, 2017, pp. 12-31). These cost estimates do not consider the offsetting savings to governments for reductions in health care, homelessness, child welfare and criminal justice spending by reducing the stress and desperation resulting from significantly increased housing affordability by vulnerable low income households.

RECOMMENDATIONS

1. That federal-provincial rent subsidy programs including the proposed Canada Housing Benefit be funded so that all households who apply and qualify receive the benefit on a timely basis. Similar to the way child benefits, retirement benefits, and Alberta child care subsidies are designed, any household who qualifies and applies for a portable benefit should receive it within one or at most two months after their application has been completed and verified. Since rent is almost always due at the beginning of each month, benefit payments should be timed accordingly and be direct deposited toward the end of the previous month.

2. That the Canada Housing Benefit be delivered through the tax system similar to child benefits and GST rebates. Most of the information released thus far says the CHB will be delivered by provinces and territories, not by the federal government. The recently concluded Canada-Ontario agreement is also based on provincial delivery. It would be more administratively efficient and seamless to deliver the benefit through the tax system. Provincial contributions to benefits like the Alberta Child Benefit are already delivered by the Canadian Revenue Agency (CRA) and there is no reason why provincial contributions to the CHB could not be delivered the same way. In terms of program design, a schedule would be added to the tax form asking for confirmation of tenancy and actual rent paid throughout the year. The schedule would only need to be filled out by eligible households applying for the benefit and would not further complicate the tax return for other Canadians. Adjustments would be made on July 1st each year based on actual rents paid in the previous year. A federal benefit delivered through the tax system by the CRA is the best way to protect tenant privacy and safeguard against concerns that some of the benefit may be captured by private landlords in the form of increased rents.

3. That the Canada Housing Benefit be based on actual rental costs paid by the tenant household up to a maximum monthly amount. As noted in the second recommendation, should a schedule be added to tax returns requiring verification of rent paid, basing the monthly benefit amount on actual rent paid would be straightforward. Unlike child benefits, for example, where a uniform monthly amount is appropriate because there is relative comparability of raising a child across the country, this is not the case for rents. Monthly rents vary widely across the country. For example, in October 2019, the median monthly rent in Saint John, New Brunswick for a two-bedroom unit was \$797 per month compared to a median monthly rent of \$1,748 in Vancouver, B.C. Edmonton falls in between at \$1,257 per month (Housing Market Information Portal, 2019). To pay a uniform amount to renters in these urban centres without reference to actual rental costs would not be equitable. That said, benefit payments are likely to be subject to maximum monthly amounts. In part this will likely be necessary for political acceptability to ensure that families are renting accommodation appropriate to their needs. In part this will also likely be dictated by funding parameters. Should the federal government's contribution be \$2,500 per year (or \$208.33 monthly) and this contribution is cost-matched by the provinces, the maximum monthly amount paid to tenant households would be \$5,000 per year (or \$416.67 per month).

4. That the Canada Housing Benefit be tested against annual household income only as reported on a tax return, and not against household assets. To determine eligibility for rental assistance, some provinces including Alberta not only test against annual household income, but also disqualify households with financial assets above a certain threshold. Determining a household's income is straightforward and reported annually on tax returns filed with the Canadian Revenue Agency. Determining household assets is administratively complex and based on voluntary disclosure by qualifying households. Asset testing creates perverse incentives by discouraging household saving and in some cases requires households to dispose of assets in order to qualify for rental assistance. The time and effort required to determine and verify assets is both costly and unnecessary. That's because there is a strong correlation between income and assets for the vast majority of households with low income households almost always having relatively few assets. The most recent Statistics Canada study found that in 2012 the poorest 20% of Canadian families by income had median assets of only \$8,700. (Statistics Canada, 2015, Table 1).

5. That the Canada Housing Benefit require equal cost-matching by the provinces and the federal government and delivered in a single monthly payment to qualifying households. As noted by the Canadian Alliance of Non Profit Housing Association (CANPHA), the CHB must be incremental (in addition) to existing provincial, territorial or municipal programs: "It is fundamental that benefits delivered under the [Canada] Housing Benefit are over and above the level of benefits delivered under existing provincial, territorial and municipal programs. Federal dollars must not offset provincial, territorial, or municipal dollars, and must be incremental to those existing programs" (CANPHA, 2019, p. 2). There is a lot of evidence, including provisions in the recent Alberta government budget, that the federal government will allow some or all existing provincial rental assistance dollars to count toward cost-matching. But it needs to be clearly understood that any reduction in provincial assistance funding will make the entire Canada Housing Benefit less helpful for low income renter households and reduce the overall effectiveness of a portable housing benefit.

6. That the proposed Canada Housing Benefit eventually provide full gap coverage, not the 75% gap coverage proposed by the National Housing Collaborative. The CHB should cover the entire difference between 30% of the household's pre-tax income and the market rent charged for a unit that is safe and suitable. It is widely expected that the initial coverage upon commencement of the CHB will at most be capped at 75% gap coverage. This is a level of coverage similar to the design of the Manitoba Rent Assist Benefit. While subject to final design, less than full gap coverage is also likely dictated by the annual \$2,500 the federal government committed in the National Housing Strategy. As the CHB is phased-in and its success demonstrated, there should be a gradual move to 100% gap coverage. Full gap coverage provides equity with those in RGI Housing. Moreover, those in near market housing would also receive a benefit proportionate to the difference between 30% of their pre-tax income and the rent they are paying.

7. That provincial residential tenancy legislation and regulations be amended to put additional safeguards in place to prevent landlords from inquiring into the income status of their tenants. Except in a very limited number of circumstances, landlords should not have the right to know if current or prospective tenants are receiving the CHB. While credit and criminal record checks might continue to be allowed in certain cases, privacy safeguards to prohibit landlords from inquiring into the source of income of tenants should be strengthened.

8. That the federal and provincial governments continuously monitor the impact of the Canada Housing Benefit on low and modest income tenant households and on rental housing markets across the country. A national portable housing benefit is a major social policy innovation equivalent to the introduction of national child benefits a generation ago, or a national retirement security system two generations ago. While housing is considered an area of mainly provincial jurisdiction, income support programs to assist low and modest income Canadians have increasingly come within the purview of the federal government. Only the federal government has the fiscal capacity to deliver national programs which in their own way help build unity among Canadians. Like national child benefits and retirement security programs before it, there is ample evidence to suggest that a national portable housing benefit will not only enhance housing affordability across the country, but also help to prevent and reduce homelessness. This does not mean however that these social policy gains should just be assumed. Evaluating and measuring the impact of a national portable housing benefit should be included from the very beginning and subject to not only review by federal and provincial ministers but also to periodic review by local and national housing organizations as well as the broader public. The impact of the portable housing benefit on rental housing markets (especially in cities with chronically low vacancy and high rents) and on the need/demand for RGI housing should also be monitored and evaluated. This approach would yield valuable information both for the purposes of making adjustments to improve effectiveness as well as expanding the benefit to provide full gap coverage.

CONCLUSION

The hardship and stress inflicted on low and modest income households and families that are forced in many cases to wait for years to obtain affordable accommodation or rents has been amply documented in the focus group and email respondent findings. Suffice it to say that the current design of rental assistance programs is not only deeply flawed but also incredibly cruel and unproductive.

This report has described in detail the human cost of forcing otherwise qualified households to endure unacceptably long waits for affordable accommodation to which they are entitled as a matter of law. These unacceptably long wait places the security of their person and their mental health at risk. It also exposes those waiting to the very real risk of future homelessness or in a few cases already living the reality of homelessness.

There is nothing more essential to social and economic well-being as having a roof over one's head. Yet there has been surprisingly little public outcry about the long waits that thousands of Edmonton families are forced to endure in their wait for affordable accommodation. Imagine the public outcry if waits for medically necessary health care were as long as the routinely years long waits to receive a rent subsidy or a RGI housing unit.

A portable housing benefit is a tenant-focused and human rights-based approach to increasing housing affordability. Direct assistance to renter households is an administratively efficient way to eliminate deep core housing need for households paying more than 50% of their pre-tax income for shelter. Even 75% gap coverage will reduce shelter costs for households paying more than 30% but less than 50% of their pre-tax income toward shelter costs.

A portable housing benefit promotes individual autonomy and choice. Because it is not tied to a particular unit, people can choose where they want to live and find accommodation on their own that best meets the needs of their household.

Direct to tenant assistance can also make for healthier mixed-income neighbourhoods by eliminating the stigma attached to living in RGI buildings. Neighbours will not know who is receiving a direct rent subsidy and who is not. Families and individuals receiving the benefit are empowered to put money saved on shelter costs toward other essentials such as covering transportation costs to access employment opportunities.

At the time of writing of this report, details about the final design of the proposed Canada Housing Benefit are not yet known. Negotiations between the CMHC (the lead federal agency) and provincial governments have mostly been behind closed doors with only limited stakeholder consultation and almost no public consultation. This is surprising for a benefit with a planned implementation date of April 2020. This means the benefit design does not incorporate the views and real-life experiences of the households most directly affected and who are its intended beneficiaries.

There is also an ongoing concern that far from cost-matching the federal contribution toward the CHB, some provincial governments may even withdraw existing provincial rental assistance dollars and replace them with new federal dollars. The Alberta government, in its October 2019 budget, signalled

that it was planning to do exactly this by announcing a 24% reduction in the province's rental assistance program (Government of Alberta 2019-23 Fiscal Plan, p. 96). This planned reduction in provincial rental assistance is despite the fact that the previous government had committed to co-develop and cost-share the Canada Housing Benefit with the federal government (CMHC-Alberta, 2018).

There is ample evidence that the existing approach to rental assistance programs in Alberta is broken. The excessively long waits for affordable accommodation, culminating in the recent provincial directive to housing management bodies to no longer accept new applicants to add to the wait list, makes this abundantly clear.

The federal government's decision to co-fund a portable housing benefit is one of the most promising policy innovations in a generation to alleviate the suffering and distress of those forced to wait. But this promise will only be realized with the active participation and support of the Alberta government to co-fund the benefit preferably with incremental (additional) rental assistance dollars. In a fiscal environment in which cost-cutting is the new mantra this plea may fall on deaf ears. But this does not make it any less an urgent imperative.

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APPENDIX 1

List of Acronyms Used in this Report

| | |
|---------------|---|
| ARECCI | A pRoject Ethics Community Consensus Initiative |
| CANPHA | Canadian Alliance of Non Profit Housing Associations |
| CHB | Canada Housing Benefit |
| CMHC | Canada Mortgage and Housing Corporation |
| CRA | Canada Revenue Agency |
| CRH | Capital Region Housing |
| DRS | Direct Rent Supplement |
| ESPC | Edmonton Social Planning Council |
| FG | Focus Group |
| HF | Housing First |
| HTE | Homeward Trust Edmonton |
| NDP | New Democratic Party (Alberta) |
| NHS | National Housing Strategy |
| PHB | Portable Housing Benefit |
| PSH | Permanent Supportive Housing |
| RGI | Rent-Geared-to-Income |
| UCP | United Conservative Party (Alberta) |

Appendix 2

Consent Form for Focus Groups

Public Engagement of Tenant-Focused Solutions to Enhance Housing Affordability
Homeward Trust Edmonton Community Research Project 2019

You have been asked to participate in an Focus Group hosted by the Edmonton Social Planning Council (ESPC).

Please place a check mark beside each statement if you agree and then sign at the bottom.

_____ I am at least 18 years of age.

_____ I have a general understanding of why my input is being sought for the research project.

_____ I understand that my participation in the focus group is of my own free will.

_____ I understand that I will receive a gift card at the end of the session.

_____ I understand that I do not have to share information I do not want to share.

_____ I understand that I may refuse to answer any question(s).

_____ I understand that my name will not be used in the report nor will it be possible for me to be identified in the way that the final report is written.

_____ I understand that the focus group will be recorded and that after the project is complete the recording will be erased, and any written notes identifying me securely shredded.

Signature of Participant

Date

Name of Participant

Appendix 3

List of Key Informant Interviews Conducted

| | |
|------------------|--|
| Josh Brandon | Social Planning Council of Winnipeg |
| Esther de Vos | Capital Region Housing |
| Mohamed Elsaghir | C5 Edmonton Consortium |
| Lynn Hannley | Communitas |
| Nicole Kurtz | City of Edmonton |
| Cam McDonald | Right at Home Housing Society |
| Jeff Morrison | Canadian Housing and Renewal Association |
| David Prodan | E4C |
| Giri Puligandla | Homeward Trust Edmonton |
| Hani Quan | City of Edmonton |
| Kathleen Quinn | Centre to End All Sexual Exploitation |
| Corrine Saad | C5 Edmonton Consortium |
| Raymond Swonek | Greater Edmonton Foundation |

Please note that organizational affiliations are for information purposes only. All informants provided input in a personal capacity.

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