

## Encouraging the development and mobilization of quality housing research

### Fast Policy for Interesting Times

by *Nathanael Lauster*

And just like that we find ourselves in “interesting times.” Is our housing system resilient enough to survive? No one quite knows yet. But policymakers are moving fast and furiously in attempting to keep it from collapsing.

Going into 2020, the property financing and ownership regime looked relatively secure. In BC, the previous years witnessed rapid policy roll-out in response to rapid price escalation, with the effects of the Foreign Buyer Tax, Speculation & Vacancy Tax, and Vancouver’s Empty Homes Tax and AirBnB regulations all intertwined and subject to diverse interpretations. Overall, prices were forecast to stabilize, mortgage delinquencies were down, and risk tolerance for creative financing was increasing. At the federal level, controversial stress tests had also been in place for awhile, insuring buyers could qualify for loans at higher interest rates, and many observers gave these the most credit in reducing price inflation in BC’s markets. Those stress tests look overly optimistic now.

To be sure, interest rates probably aren’t rising anytime soon, but we already know incomes have dropped sharply for many property owners, with many concerned about making their mortgage payments. In the wake of COVID-19, new policies have been rolling out at a speed unimaginable three months ago and far exceeding even the quick pace of the prior three years. The CMHC has already stepped in to enable and encourage mortgage payment deferrals between lenders and borrowers affected by COVID-19 related income loss. In BC, many utilities are offering payment deferral, and provincial property tax deferral programs covering older owners and those with children are (including some 80% of owner-occupied households) are expected to see much wider uptake.

Crucially, expected rents have also dropped for landlords, connecting the ownership regime to the shakier renter regime. Renting in BC already looked much less secure than owning at the start of the year. While increasingly stringent rent control policies better protected existing renters, they did little for those moving between dwellings. Asking rents continued to escalate in response to BC’s extraordinarily low vacancy rates. Nevertheless, there remained room for optimism, with record construction under way and much of it dedicated to the purpose-built rental stock that had largely disappeared in Canada since the rise of the condominium. What now?

(...continued on page 3)

## In This Issue

**Fast Policy for Interesting Times** 1

**Message from Our Co-chair** 2

**Partner News** 2-4

**The Pacific Housing Research Network facilitates multi-sectoral research focused on housing affordability and sustainability, and fosters dialogue and collaboration among housing stakeholders across B.C. to encourage the effective application of research results to housing solutions.**

## Message from Our Co-Chair

### A Reflection on the Role of Housing Researchers

During these uncertain times, compassion is essential for the continued health of our society. COVID-19 has exposed and magnified the inequities that have plagued our housing system for decades. It is impossible to isolate at home, if you do not have a home, or one that is not safe and secure. It has also exposed the importance of our essential service workers who are often low paid and face housing challenges, and the vulnerability of our seniors and others in supportive housing. While I know we are all in crisis mode, we also need to look to a better future.

As researchers and housing providers within PHRN I challenge each of us to do what we can to propose innovative ideas on what is needed Post-COVID-19, and to do the important research that is needed to ensure policies that support a compassionate society.

We need housing that reduces inequalities, improves the social determinants of health, and upholds human rights.

PHRN Co-Chair Dr. Penny Gurstein

#### Want to receive E-News updates from PHRN?

For up-to-date news on housing research, student opportunities, upcoming events, and other resources, subscribe online at

<https://phrncb.com/subscribe-to-our-e-news/>



### Who is PHRN?

#### Our Steering Committee:

Penny Gurstein (UBC), Co-Chair  
Bruce Wallace (UVic), Co-Chair  
Deborah Kraus (BC Housing)  
Elizabeth Tang (CMHC)  
Brian Clifford (BCNPHA)  
Nolan Beise (MITACS)  
Bernie Pauly (UVic)  
Carlos Teixeira (UBC Okanagan)  
Nathan Lauster (UBC)  
Marleen Morris (UNBC)  
Tricia Roche (Network Coordinator)

## Partner News

### CMHC

#### Proximity Measures Database Early Release

CMHC has collaborated with Statistics Canada on a set of proximity measures to services and amenities. The result of this collaboration is the release of the first nation-wide [Proximity Measures Database](#) (PMD). This database is now available as an early release to make this information available to departments and other stakeholders across Canada who are dealing with COVID-19. The database contains 10 measures. They are proximity to: **Employment, Grocery stores, Pharmacies, Health care, Child care, Primary education, Secondary education, Public transit, Neighbourhood parks, Libraries.** These indicators will help CMHC and other members of the housing community understand how close Canadians live to employment, transit and other services and is aimed at facilitating further research on housing, neighbourhood and social and economic inclusion.

#### PHRN Objectives:

1. To encourage networking, partnerships and the **sharing of findings** across researchers, knowledge users, and stakeholders.
2. To **support each other** in developing and conducting research.
3. To **leverage capacity** to find funding solutions for housing research and dissemination.
4. To **encourage students** to consider housing as an area of choice for their career.

### CMHC

#### Housing Supply Challenge Coming in Fall 2020

Everyone in Canada deserves a home that they can afford and that meets their needs, but many Canadians struggle to find, maintain, and afford a good place to live. A lack of housing supply combined with significant demand for housing can push prices up.

The [Housing Supply Challenge](#) invites applications from across Canada to propose new ideas and solutions that will help more people find an affordable place to call home.

The Challenge is part of Impact Canada and is led by the Canada Mortgage and Housing Corporation (CMHC), in collaboration with the Impact and Innovation Unit in the Privy Council Office and Infrastructure Canada. The Challenge will award \$300 million in prizes over five years. The Challenge offers multi-million dollar prizes across several competitions that address different barriers to housing supply. The Challenge will also provide a platform to share solutions with communities across Canada. The first competition will launch in Fall 2020.

Sign up for regular updates on these challenges: [cmhc.ca/housingsupplychallenge](http://cmhc.ca/housingsupplychallenge)

#### CMHC EVENTS POSTPONED

We have postponed the 2020 National Housing Conference. We apologize for any inconvenience this may cause you. Stay tuned on CMHC's most recent [coronavirus \(COVID-19\) updates](#).

### ....Fast Policy for Interesting Times

*....continued from page 1*

In rapid response to COVID-19, BC has instituted an effective moratorium on nearly all kinds of evictions. This matches efforts across most of North America. But BC stands out in also offering a renter's benefit of \$300 for singles and couples and \$500 for those with dependents. Even if the money flows straight to landlords, this is strikingly more than offered by other provinces, and layered over top of federal and provincial income supports. Some 45,000 applicants have applied, but this is less than one third of the number of renter households in core housing need in BC prior to the pandemic. Other policies have attempted to provide emergency housing for the homeless, following the realization that physical distancing requirements demand that people have housing. Lockdown is useless unless we insure everyone has a door they can lock.

Now calls are growing for the province to buy up distressed hotels as a more permanent solution. These will be the kinds of housing policies to watch in the long-run; policies that do more than respond to the crisis of pandemic by promising a speedy return to our pre-existing housing crisis for the poor. As we move to shore up our housing system, here's hoping we patch up the parts that were already failing us before the pandemic hit.

*Nathanael Lauster is Associate Professor, Sociology UBC and the author of: The Death and Life of the Single-Family House*

### BC Housing



#### **BC Housing is committed to supporting community housing and homelessness service providers throughout the COVID-19 crisis**

The Province and BC Housing have launched programs and initiatives to help protect providers, tenants, vulnerable people, including people experiencing homelessness, in communities around British Columbia. Initial actions include:

- a ban on evictions for non-payment of rent in BC Housing-funded buildings;
- the development of distinct protocols and identification of sites to support isolation for vulnerable people experiencing homelessness – sheltered or unsheltered – and those in private single room occupancy (SROs) and social housing buildings;
- sustaining service providers through continued payments to ensure they can pay their staff and operating costs; and
- centralized procurement for critical supplies needed by frontline providers, including gloves and cleaning products.
- Temporary Rental Supplement Program supporting tenants facing a loss of income as a result of the COVID-19 crisis.
- A food-delivery service, with a centralized storage facility to support tenants in subsidized housing experiencing food-security challenges.

Visit [bchousing.org/COVID-19](https://bchousing.org/COVID-19), for further details on programs and resources for the sector.

#### **We are here to help**

Many of the people our housing providers serve have higher rates of health concerns and may be at greater risk if exposed to the virus. Working with our health and housing partners we are sharing the latest resources and updates daily. Visit [bchousing.org/COVID-19](https://bchousing.org/COVID-19) for tools, tips, resources, posters and guidelines and subscribe to the Community Housing Sector Updates Newsletter [bchousing.org/subscribe](https://bchousing.org/subscribe). BC Housing thanks all those on the frontlines, with a special thanks to those working in community housing and homelessness services – we see you!

### BCNPHA

#### **Hold the Date – BC's Affordable Housing Conference**

The 2020 Housing Central Conference will take place virtually this year. Over three days, December 2 to 4<sup>th</sup> join housing advocates, providers, planners, and others working toward affordable housing. Building on years of in person Housing Central conferences, this year's event continues to provide learning, networking and engaging with colleagues in the community housing sector. Organized by BCNPHA (BC Non Profit Housing Association) and CHFbc (Co-operative Housing Federation of BC), Housing Central 2020 is an event not to be missed.

