



## Living in Harmony: An EQuilibrium™ Housing Project in Burnaby, B.C.

**C**hris Mattock didn't hesitate when encouraged to submit a proposal to CMHC's EQuilibrium™ Sustainable Housing Demonstration Initiative competition in July, 2008. The principal of Vancouver's Habitat Design + Consulting Ltd. has 30 years of experience designing energy-efficient homes. The firm's winning submission, Harmony House, built by Insightful Healthy Homes Inc., is located in an established community in Burnaby, B.C., within walking and cycling distance of many amenities.

The two-storey, 438 m<sup>2</sup> (4,714 sq. ft.) home incorporates a flexible design that enables three complementary functions – providing two

housing units (a first and second floor unit and a basement suite) and the capability for an in-home office.

Harmony House was chosen as an EQuilibrium™ Housing Project because of its integrated sustainable design approach, which combines a highly insulated and airtight building envelope with passive solar design features such as high-performance windows and skylights that optimize natural light, heating, cooling and ventilation. "If you integrate all these building features into your design before you even start talking about renewable energy systems, you can achieve energy efficiency in an affordable way

## About the National Housing Research Committee

The National Housing Research Committee (NHRC), established in 1986, is made up of federal, provincial and territorial, municipal, industry, social housing and academic community representatives. Its objectives include:

- identifying priority areas for housing-related research or demonstration,
- fostering greater co-operation, developing partnerships and minimizing overlap in research activities,
- encouraging support for housing research,
- promoting the dissemination, application and adoption of research results.

In addition to the Full Committee, the NHRC also operates through working groups to exchange information, discuss research gaps and undertake research projects. Currently, working groups meet on housing data, homelessness, sustainable housing and communities and distinct needs. The NHRC participants also contribute articles to the *NHRC Newsletter*, which is produced twice a year, and network through their online community: [www.nhrc-cnrl.ca](http://www.nhrc-cnrl.ca).

The NHRC co-chairs are Duncan Hill of Canada Mortgage and Housing Corporation (CMHC) and Kildy Yuen of Alberta Municipal Affairs. CMHC provides the Secretariat for the Committee and produces this Newsletter.

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and don't have to rely to nearly the same extent on expensive mechanical systems," explains Thomas Green, the CMHC EQUilibrium™ Housing Initiative Project Manager. "Coming up with a low-energy integrated sustainable home design was Habitat Design's big challenge—and their big success."

Other features of the home that contribute to this design approach are solar domestic hot water systems, grid-connected photovoltaic electrical generating panels, high-efficiency air source heat pumps to assist with space and domestic water heating, a wind tower to assist in summer cooling, and high-efficiency appliances. Use of Habitat Design's unique wall design incorporating thin vacuum insulated panels (VIPs) allows the building to have a superior insulation value (R-38.5) while maintaining conventional wall thickness. "Our use of VIPs in this house is a first in Canada and maybe in North America," says Mattock.

As a result of its integrated sustainable design approach, Harmony House is predicted to reduce space heating requirements by 80 per cent and to produce more energy from its on-site renewable energy systems than it consumes in a year.

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Habitat Design also incorporated a number of strategies to help the owners reduce electrical energy consumption. Automated controls dim interior lights when daylight levels are high, and the occupants can turn off all lights and other unnecessary devices with one central switch when leaving the house or going to bed. "In a highly insulated passive solar home, lights, appliances and other electrical devices can use four times the energy that space heating does, so they are the next things we really have to tackle," says Mattock. The home is being monitored for its renewable energy generation and energy and water consumption, and all data will be displayed on a tablet computer for the homeowners to gauge how they are doing in meeting their zero net energy goals. Indoor air quality is also being assessed.

In addition to energy efficiency, Harmony House incorporates materials that provide a healthy indoor environment. "This project reinforced our knowledge that there are a lot of Canadian companies producing very innovative and environmentally benign products and materials, like recovered wood flooring, floor and wall tiles with high recycled glass content, lighting controls, and plant oil-based insulation systems," Mattock adds.

The ultimate goal of the EQuilibrium™ Housing Initiative, Green points out, is to showcase readily available and affordable solutions that are transferrable to the mass market. All EQuilibrium™



homes are open to the public for six months after they're built to showcase their solutions. Harmony House received more than 4,000 visitors in January 2012. Now that the owners have moved in, the house is open by appointment until July 2012. ■

These and other features of Harmony House are described in the project profile, *Harmony House—Burnaby, British Columbia*, available on the CMHC website at <http://www.cmhc-schl.gc.ca/odpub/pdf/67567.pdf?fr=1329324764083>. For more information, contact Chris Mattock, at 604-264-7944 or [mattock@helix.net](mailto:mattock@helix.net), or Thomas Green, at 613-748-2340 or [tgreen@cmhc.ca](mailto:tgreen@cmhc.ca).

## CMHC Interviews Identify Gaps in "How-to" Resources for Sustainable Residential Developments

Recent interviews with developers and builders from across the country reveal that there is a wide range of gaps in the "how-to" resources they are seeking to implement sustainable practices in residential developments. Insights gained from the interviews have been summarized in a recent CMHC Research Highlight.

"More and more, land developers and builders, as well as municipalities and other housing professionals, are looking for information on how to build sustainably," says Cynthia Rattle, Senior Researcher with CMHC. "We wanted to get a sense of their

experience in accessing the information they needed and what information they *couldn't* find, as well as their priorities for filling those gaps."

The 17 participants were identified with assistance from the Canadian Home Builders' Association, which also helped develop the questions. "We talked to everyone from large companies working in several cities to small companies that develop or build in only one community," explains Rattle, adding that there was a wide range of experience in implementing sustainable practices among the companies.

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The interviews were conducted as follow-up to research conducted by CMHC that led to an inventory of 81 available how-to resources, published in the *Inventory and Assessment of Sustainable Community Best Practice Guides for the Canadian Housing Sector* in 2009. The list is not considered exhaustive, but more of a “first pass” at identifying available resources.

There was no consensus among those interviewed regarding the information gaps or the priorities for filling them. With the exception of waste and materials management, for which no gaps in information were identified, gaps were identified in all of the 10 topic areas by at least some of the builders/developers. Most frequently mentioned were leading-edge practices in water, wastewater and stormwater management, followed closely by greywater reuse and regulatory and approval practices in Canadian jurisdictions.

A key finding was that many of the resources that do exist do not fully address the needs of the builders/developers. For example, information on costs and cost comparisons, as well as performance evaluations, is not always available. They are currently relying on manufacturers’ claims but want objective, third-party information. Those interviewed also pointed out that many sources promote sustainable practices, but do not always provide information on how to implement or market them. In addition, they’re looking for Canadian sources of information, particularly on stormwater management. “They’re frequently having to go outside the country for information,” says Rattle, “but they know that what works elsewhere may not be automatically possible here.”

CMHC will be using the information collected from this research and in the inventory to update its *Practices for Sustainable Communities* publication, which will be focused on providing how-to information targeted at builders and developers, as well as at municipal officials who approve their proposals. “We’ll incorporate information that is already out there, so this is just one piece of the puzzle,” says Rattle. She adds that the results will also guide future research to help close the information gaps to get more sustainable residential neighbourhoods on the ground. ■



CMHC Research Highlight #67239 provides more details about the information gaps identified in the survey. A copy of the inventory and accompanying report is available through the Canadian Housing Information Centre. For more information, please contact Cynthia Rattle, at [crattle@cmhc.ca](mailto:crattle@cmhc.ca) or 613-748-2300, ext. 3356.

# Achieving Customer Satisfaction: A Guide Book of “Best Practices” for Builders

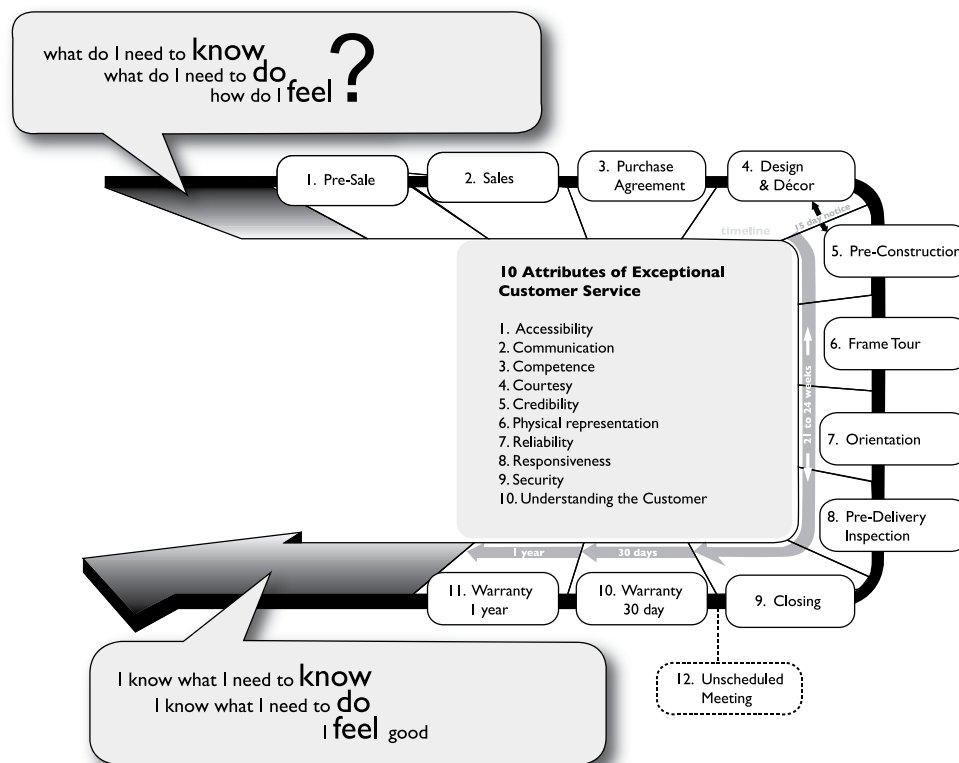
How do exemplary homebuilders deal with their customers? That was the question the Homeowner Protection Centre (HPC) set out to answer in its New Home Builder Customer Service Best Practices research project, the results of which were published in 2011.

“We know that homebuyers have many issues with customer service,” says HPC founder and Executive Director Michael Lio. A recent HPC survey showed that while almost 60 per cent of respondents reported satisfaction with their builder, more than a quarter of them reported dissatisfaction. “The high levels of dissatisfaction reflect on the entire industry,” says Lio, “so we wanted to help by giving builders a rule book of sorts.”

The study was based on a review of literature, surveys of new homebuyers and homebuilders, and interviews with industry

specialists and exemplary builders from across Canada. The resulting report identifies specific client outcomes that every homeowner should expect from their builder and links these outcomes to builder best practice procedures, policies or guidelines. “This is different from most reports addressing customer service, which typically focus only on the builder’s perspective,” says Lio.

Quality workmanship, full and complete communication, and respect for schedule and budget were identified by the surveyed homebuyers as the most important qualities in a builder. The research also identified 12 critical contact points in the new home purchasing process, along with three key questions that the homeowner should be asking at each interaction: what do I need to know? what do I need to do? and how do I feel? (see Figure).



*Critical Contact Points of the New Home Purchasing Process*

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Each critical contact point provides an opportunity for the builder to provide exceptional customer service. "One of the underlying messages of this report is that customer service is not just the provenance of the customer service department but is part of all company processes, from marketing through to completion of construction," explains Lio. Customer service outcomes and organizational policies, procedures and support structures together define the customer service best practices recommended in the report. Procedures outline what employees should know and how they should act at each critical contact point, while policies detail the rules and infrastructure adopted by the organization to support its employees and deliver the expected customer outcomes. The report also makes eight recommendations for incorporating customer satisfaction into all aspects of the company, from corporate objectives to staff training.

Lio doesn't expect that the report will "walk and talk by itself" or be used by individual builders. He is hopeful, however, that the report's recommendations will be adopted through a wider industry effort, and he has had positive feedback from builders' associations, including discussions about implementing customer service training courses based on the report. He is also quick to acknowledge that some of the responsibility for customer satisfaction rests on consumers' shoulders. "In many cases homebuyers mess up—they don't remember or don't do what the builder has told them to do, for example in the important maintenance area. But for many builders there are clear gaps between what they deliver and what the buyer expects. Our hope is that this report will help to close those gaps." ■

The HPC is a network of homeowners, builders, renovators and home product and service suppliers committed to improving housing and housing-related services across Canada. The complete *New Home Builder Customer Service Best Practices* report can be downloaded from the Homeowner Protection Centre website at [www.homeownerprotection.ca](http://www.homeownerprotection.ca). Funding for the research was provided through Industry Canada's Contributions Program for Non-profit Consumer and Voluntary Organizations. For more information, contact Michael Lio at [michael@mlio.ca](mailto:michael@mlio.ca) or 416-961-3487.

# Tank or Tankless: Which is the more cost-effective way to heat water?

"Tankless" water heaters are a common water heating technology in Europe and Asia. In the last few years, they have been introduced into the North American market to replace conventional storage-type hot water heaters. Tankless, also called "on-demand" or "instantaneous," water heaters, do not heat and keep water in storage tanks and therefore do not incur standby heat losses. Rather, they use high inputs of gas or electricity to heat water instantaneously as it flows through the unit in response to a hot water tap being turned on. They are also more compact than conventional water heaters and are typically wall-hung, saving floor space.

Heating water represents the second-largest use of energy in a home, after space heating. Since tankless water heaters heat on demand and do not require energy to keep water hot, they can be expected to reduce energy consumption; however, limited data exist on the actual energy savings. "It may seem obvious that there would be substantial reductions in energy consumption," says Charles Zaloum, Senior Researcher with CMHC's Policy and Research Division. "But there are some mitigating factors. For one thing, you may have to run the water a little longer before it gets hot at the tap, so there may be some water wasted while you're waiting. And users may consume more hot water than they would normally because the hot water 'supply' never runs out."

CMHC teamed up with Enbridge Gas to investigate the impact that replacing conventional with tankless water heaters had on energy (natural gas) and water consumption, as well as on user perceptions. Meters were installed in 23 homes to monitor water and gas consumption for three months using the conventional water heater, then for another three months after replacement with the tankless heater.

The results, published in the CMHC Research Highlight *Monitoring Performance of Retrofitting from Tank to Tankless Water Heaters*, showed a 46-percent reduction, on average, in natural gas used for water heating and an average increase in hot water use of 2 per cent after installation of the tankless water heaters. On average, 0.63 m<sup>3</sup>/day or 230 m<sup>3</sup>/year of natural gas was saved. At a natural gas price of \$0.30/m<sup>3</sup>, this yields an average savings of \$69 per year.

The study also included a survey of homeowners' impressions of the performance of their new water heaters. Approximately three-quarters of the respondents said they liked the "endless" hot water, while less than half (40 per cent) indicated that they enjoyed the energy savings. Concerns were also expressed about the length of time it took to get hot water to the tap and the cost of the units.

"Like all new technology, tankless water heaters require some adapting and getting used to," says Zaloum. "The equipment must be installed properly to avoid some of the issues mentioned by the homeowners. And then, whether you're a retired couple or have a houseful of teenagers, you'll get all the hot water you need without wasting energy."

The bottom line, he adds, is that tankless hot water heaters provide builders, renovators and consumers with a water heater option that can save energy and associated costs, reduce space needs, and provide "endless" hot water. ■

The Research Highlight published by CMHC (#67548) provides further details of the study, including differences in "condensing" and "non-condensing" tankless water heaters. For more information, please contact Charles Zaloum, at [czaloum@cmhc.ca](mailto:czaloum@cmhc.ca) or 613-748-5122.



# Social Housing Redevelopment and Regeneration: Approaches and Lessons Learned

Much of Canada's social housing stock was built in the 1950s, 1960s and 1970s and, as it has aged, has undergone different types of redevelopment. In 2010, CMHC commissioned a study aimed at examining the approaches to and lessons learned in the regeneration and redevelopment of a variety of social and affordable housing projects over the past two decades.

"As the stock ages, housing providers must decide whether to maintain their stock or convert it to something that more closely meets current local needs, either through undertaking extensive renovations or by demolishing and rebuilding," explains Janet Neves, Manager of Federal/Provincial/Territorial Relations for CMHC's Policy and Research Division. "Each option has cost implications that have to be taken into account if the housing is to remain affordable."

From a list of 82 redevelopment and regeneration projects (R-R) identified by public officials and stakeholder organizations across the country, eight were chosen as case studies representing a variety of project and community sizes, geographic locations, and types of R-R work undertaken:

- Crestview, Phases 1 and 2, Corner Brook, Newfoundland
- Perrault Place, Happy Valley-Goose Bay, Labrador
- Benny Farm, Montréal, Quebec
- Strathcona Heights, Ottawa, Ontario
- Regent Park Phase 1, Toronto, Ontario
- Flora Place, Winnipeg, Manitoba
- Canora Park Place, Canora, Saskatchewan
- Lions View, Vancouver, British Columbia

For each project, the research team interviewed key players to gather information about the original development, the history of the redevelopment or regeneration, results obtained and lessons learned.

The three common results among the eight case studies were: major improvements to the physical quality of the housing, improved housing affordability for most tenants, and, for some of the projects, an increased mix in household demographics, incomes and tenure.

There were also several factors common to their success. "Tenant engagement came up consistently, in terms of helping to identify and address issues along the way, and in creating end-products that suited tenants well," says Neves. Planning was also critical to success, particularly undertaking a cost-benefit analysis of the different R-R options and determining whether to displace tenants and how to manage their relocation.

Overall, the study found that R-R can be undertaken solely by one entity or can involve a partnership between public, non-profit and/or the private sectors; that R-R work is complex, time-consuming and costly in terms of planning, implementation and financial and human resources; and that having adequate financing from the outset is key to success.

The research leaves open several avenues for future exploration, such as the costeffectiveness of using new technologies in R-R, the impact of R-R on social and community relations, the overall costs, and the effectiveness of the different types of partnerships. "Communities and opportunities vary so much that there is no single partnership approach that would work for all redevelopment efforts, but with enough examples, housing partners could relate them to their own local situations," says Neves.

Given the variety of approaches represented by the eight case studies, the findings will be useful to both the public and the non-profit sectors, which often face the challenge of balancing local housing needs and priorities with cost and revenue considerations. ■

*The Research Highlight, **Social Housing Redevelopment and Regeneration in Canada: Eight Case Studies (#67556)**, is available on the CMHC website and includes summary highlights of each of the eight case studies. For more information, contact Janet Neves at 613-748-2300, ext. 3237, or [jneves@cmhc.ca](mailto:jneves@cmhc.ca).*

Before



After



# Evaluation Shows Quebec's Public Low-rental Housing Program is Working Well

For more than 40 years, the Société d'habitation du Québec (SHQ) has been providing affordable housing to Quebec households with low incomes through the regular component of its public low-rental housing (LRH) program. The program is managed by the housing bureaus and receives funding from all three levels of government, including annual provincial investments of \$103 million.

In 2009, the SHQ undertook an evaluation of the LRH program, the results of which are published in the *Rapport d'évaluation du Programme de logement sans but lucratif public (HLM public) — volet régulier*. "The program had not been evaluated since 1989," explains Jacinthe Aubin, an analyst with the SHQ's Direction de la planification, de la recherche et du développement, who authored the report. "We also thought it would be timely to make an assessment given that the agreements between CMHC and the SHQ related to this program are coming to an end between 2011 and 2033."

The program's pertinence, efficacy, efficiency and impact were assessed through questionnaires administered to tenants, housing bureau managers and SHQ management consultants.

The evaluation determined that the program, which currently provides 62,882 housing units to low-income households, remains relevant today. In 2006, just over 10% of Quebec households (324,590 households) are in core housing need, and three-quarters of these households are maintained by a person under the age of 65, while more than half are non-family households.

"We also wanted to verify whether it is appropriate to offer community supports under this program," says Aubin. "We found that this need is justified, given the number of household maintainers who were people living alone, in poor health, unemployed, or incapable of working due to disability or health problems."

The regional distribution of LRH was found to be uneven with regard to need, which was measured according to the proportion of low-income households who spend more than 30% of their income on housing. "Laval, Lanaudière and Laurentides are the regions that are short the most units, compared with the number of households in need," says Aubin.

Overall, the program has proven effective in providing decent, affordable housing to clients, with the vast majority (88%) satisfied with their unit and surrounding area. In most cases, units are located near services or businesses that are likely to facilitate the integration of the tenants into the community. Just over half of the tenants surveyed reported experiencing greater safety than in their previous dwelling, although some did express concern about theft, vandalism and other safety issues. Among recent tenants surveyed, the low rents allowed nearly four in ten households to eat better, while one in three were able to participate in recreational activities and buy things for their home.

From a management perspective, weaker points were identified in the areas of human resources and staff training, but, overall, management was found to be relatively efficient, with a 23% reduction in the operating deficit between 1997 and 2008 (excluding replacement, improvement and modernization expenses). The implementation of various energy-saving measures proved to be cost-efficient over the decade.

The evaluation results will primarily be used by the SHQ, although Aubin notes that the findings have been presented to other organizations that have expressed interest, including the Association des directeurs d'offices d'habitation du Québec, the Regroupement des offices d'habitation du Québec, and the Fédération des locataires d'habitations à loyer modique du Québec. ■

The full report is available for download from the Société d'habitation du Québec website, [www.habitation.gouv.qc.ca](http://www.habitation.gouv.qc.ca). For more information, contact Jacinthe Aubin at [jacinthe.aubin@shq.gouv.qc.ca](mailto:jacinthe.aubin@shq.gouv.qc.ca) or 1-800-463-4315, ext. 3010.

TABLE 11 DISTRIBUTION OF HOUSEHOLDS LIVING IN LOW-RENTAL HOUSING AND HOUSEHOLDS IN CORE HOUSING NEED BY HOUSEHOLD TYPE, QUEBEC, 2006				
	Households Living in Low-Rental Housing		Households in Core Housing Need	
	Number	%	Number	%
Couples with or without children	9,937	16.5	63,400	19.5
Lone-parent families	8,815	14.6	60,145	18.5
Unattached individuals and others	41,574	68.9	201,040	61.9
Households maintained by a senior	25,495	42.3	78,315	24.1
Households not maintained by a senior	34,831	57.7	246,275	75.9
<b>Total<sup>1</sup></b>	<b>60,326</b>	<b>100.0</b>	<b>324,590</b>	<b>100.0</b>

1. Sums may vary as a result of rounding.

Sources: Leduc, 2010, section 1.3.9; Canada Mortgage and Housing Corporation, Housing in Canada Online, retrieved on March 2, 2009.

## On-Reserve Housing Conditions

A CMHC analysis of the 2006 Census data paints a detailed picture of housing conditions of Aboriginal households living on reserve across Canada. The analysis is featured in a Research Highlight, which provides data on Aboriginal on-reserve households by province, housing tenure, age of dwelling, household type, age of primary household maintainer, income source and labour status, average annual income, and housing standards.

"It's the first time we've put so many statistics about on-reserve housing in one Research Highlight," says CMHC Senior Statistical Researcher Jeremiah Prentice, adding that comparisons are made with Aboriginal households living off reserve and with non-Aboriginals. "Comparisons between Aboriginal households on urban and rural reserves also allow us to get a better picture of overall housing conditions on reserve."

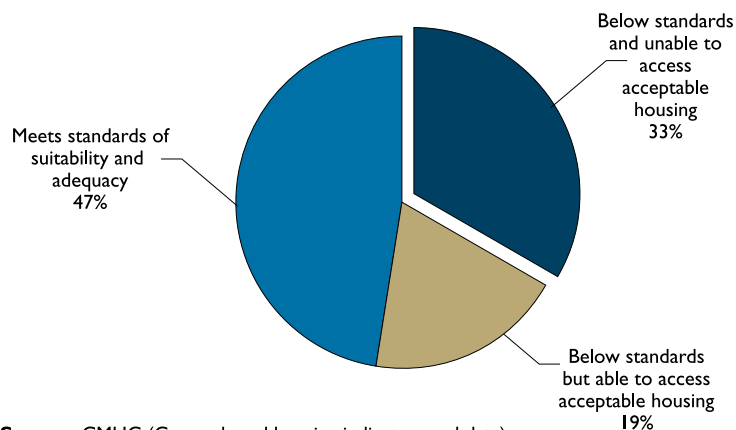
According to the 2006 Census, there were about 95,000 households living on reserves across Canada, of which 82,400 were Aboriginal households. Most on-reserve Aboriginal households live in single-detached dwellings rather than apartments or townhouses (82 per cent compared with 55 per cent of all households in Canada), and they are more likely to be family and multiple-family households than single-person households.

The majority of Aboriginal on-reserve households (57 per cent) reported that they lived in band housing in 2006, while 31 per cent reported owning their own home and 13 per cent reported renting. Despite the fact that most on-reserve dwellings were relatively newer than those off reserve, the need for major repairs and the incidence of crowding were more common.

"Aboriginal households who live in band housing on reserves were most likely—at 60 per cent—to fall below CMHC housing standards for adequacy or suitability."

Because shelter costs are not measured by the Census for most households on reserves, CMHC's affordability standard and core housing need cannot be calculated. As a result, an alternative measure for housing need was used in this Research Highlight: it identified those households that were living in unacceptable housing and did not have sufficient income to be able to access alternative housing. The analysis found that Aboriginal households

**Aboriginal on-reserve households by ability to access acceptable housing, Canada, 2006.**



Source : CMHC (Census-based housing indicators and data)

on reserves located in urban centres had a lower incidence (22 per cent) of living in unacceptable housing and being unable to afford alternative housing than those in rural areas (36 per cent). This reflects the better housing conditions and higher incomes of Aboriginal households on urban reserves, whose incomes were, on average, 10 per cent higher than those living on rural reserves. Nevertheless, the average income of Aboriginal households on urban reserves, at \$38,963, was 46 per cent lower than for urban households in general.

An interesting trend is that homeownership among Aboriginal households living on reserve is on the rise. About 31 per cent of Aboriginal on-reserve households reported owning their own home in 2006, up from 26 per cent in 1996. And these homeowners were least likely (at 25 per cent) to be in the situation of living below standards and unable to access acceptable housing, compared with 40 per cent of those living in band housing.

"CMHC uses these data to identify target groups for housing assistance," says Prentice. "This Research Highlight gives us a snapshot of what's happening on reserve, and these data inform housing policy to improve housing conditions." ■

The Research Highlight, *2006 Census Housing Series: Issue 13—On-Reserve Housing Conditions (#67455)*, is available on the CMHC website. For more information, please contact Jeremiah Prentice at [jprentic@cmhc.ca](mailto:jprentic@cmhc.ca) or 613-748-2300, ext. 3770.

# Helping Homeless People with Mental Health Issues be At Home/Chez Soi

"Having a home has made an incredible difference in my life. Not only was it life-changing, but it was probably life-saving as well."

This testimonial is from Emily Grant, a Vancouver resident with a previous substance abuse problem, who is one of nearly 1,000 people who have their own place to live thanks to the federally funded At Home/Chez Soi research demonstration project. The four-year (2009-2013) project is using the "Housing First" approach to provide housing and other supports to people who are homeless and living with severe and ongoing mental issues in five cities—Moncton, Montréal, Toronto, Winnipeg and Vancouver. "Ultimately, we're hoping to come up with a model that communities across the country can adopt to help this specific group of people, many of whom have fallen through the cracks," explains Tim Aubry, a National Team research member and co-lead of the Moncton site.

Grant, along with other participants and service providers, is quoted in the *Early Findings — Volume 2* report released in January. Not considered a research report, the publication provides a picture of what has been learned to date, drawing partly on "fidelity visits" that compare the way programs are currently working with the way they were originally designed. For the most part, programs were found to be adhering to the recovery-oriented philosophy and the practices associated with Housing First.

"The most important thing we've learned so far is that the Housing First approach seems to be working to help people leave homelessness," says Aubry, noting that more than three-quarters of the participants are currently housed. Aubry also points out that those who have achieved housing stability are accessing and participating in services. "We've learned that people are more likely to maintain their housing if they're engaged with their service teams, and this is happening. Some really nice relationships are developing between participants and service providers at all five sites, with participants reporting that they feel supported."

Maintaining the engagement of the more than 260 private landlords and property management companies who are renting to participants is vital. Successful strategies have included communicating and meeting regularly, providing ongoing education about mental health issues, and paying for any property damages.



Among other lessons learned are the challenge of meeting the multiple needs of participants and finding ways to ensure self-care and mutual support for staff to prevent burnout.

Although the first report on one-year outcomes is not expected until the summer, Aubry does point out a couple of early results, including the fact that more than two-thirds of the participants are still living in their first unit. "This indicates that our philosophy of giving participants choice in location and type of housing, as well as in directing their treatment, is working for most of them."

While the vast majority of participants are on disability pensions, Aubry reports that the percentage of those employed doubled (from 4 per cent to 8 per cent) in the first year, with other participants voicing their desire to pursue training, education or employment. "They are going from a state of not having anything good happening in their lives to finding some security through becoming housed. This enables them to begin working with service providers on other parts of their life. I suspect the increase in the number who are working is the result of these kinds of efforts." ■

For more information, contact Aimee Watson at [awatson@mentalhealthcommission.ca](mailto:awatson@mentalhealthcommission.ca) or 647-884-5071, or download the *At Home/Chez Soi Early Findings* reports (Volumes 1 and 2) from the Mental Health Commission of Canada website at [www.mentalhealthcommission.ca](http://www.mentalhealthcommission.ca).

# A window of understanding on housing challenges faced by refugees and asylum seekers in Toronto

Toronto is the most important destination for immigrants settling in Canada, and by 2006, more than 45% of the metropolitan population was foreign born. But studies have shown enormous disparities in the housing conditions and circumstances of immigrants compared with those of Canadian-born residents.

"We wanted to explore the reasons for those disparities, especially in two vulnerable groups—sponsored refugees and asylum seekers," explains Valerie Preston, a professor in York University's Department of Geography and a Director of CERIS – The Ontario Metropolis Centre, who was the lead investigator in the study *Precarious Housing and Hidden Homelessness Among Refugees, Asylum Seekers, and Immigrants in the Toronto Metropolitan Area*. The study, carried out in partnership with the Immigrant and Refugee Housing Committee and municipal housing organizations and community agencies serving immigrants in Toronto, was part of a much larger comparative study involving Vancouver and Montréal, the two other major Canadian destinations for immigrants.

With assistance from its community partners, the research team gathered information through a survey of 184 refugees, asylum seekers and other immigrants, and held focus groups with 23 refugees and asylum seekers, as well as with 35 housing and settlement workers and others specializing in services to immigrants. "From the survey and all the interviews, we found that the number one issue for newcomers is being able to afford housing," says Preston.

Most of those surveyed spent at least 30% of their income, and some as much as 75% or more, to keep a roof over their head. The disproportionate amount is attributed to the low annual incomes (less than \$20,000 on average) of the immigrants, who, Preston explains, are not earning the equivalent of equally qualified Canadian-born workers. She also points to current trends in the Toronto housing market, with its emphasis on high-end condominiums and shortage of low-cost rental units.

The study revealed that housing circumstances and conditions are also deplorable, with more than half of sponsored refugees living in overcrowded, poorly maintained and unhealthy housing, which puts them at risk of homelessness. In fact, almost half of those interviewed had stayed in a shelter, and many had experienced "hidden homelessness"—couch surfing, living in their car or staying in other places not obvious to the public. Because of their temporary

status, asylum seekers were at even higher risk of homelessness, a trend the researchers found particularly alarming, given that Toronto has the largest population of asylum seekers in the country.

Affordable, suitable and adequate housing is critical for providing newcomers with a solid, secure base, both for finding employment in their field and for becoming full participants in Canadian society, says Preston. She relates the story of one refugee claimant, a single mother who was renting a room in a house. "When she was working part-time or taking language training, her seven-year-old daughter had to stay in one room whenever she wasn't in school. Imagine spending weekends in one room. That experience is not going to promote a sense of belonging."

The report concludes with a series of recommendations for facilitating newcomers' access to affordable, suitable and adequate housing upon arrival in Canada. "We're hoping policy-makers at all levels of government will read and use the report, especially municipal politicians, who are not always aware of the housing issues facing newcomers but are in a position to bring attention to the issue." ■

The full report is available for download from the CERIS – The Ontario Metropolis Centre website, at [www.ceris.metropolis.net/?p=1361](http://www.ceris.metropolis.net/?p=1361). For more information, contact Dr. Valerie Preston at [vp Preston@yorku.ca](mailto:vp Preston@yorku.ca), or 416-736-2100, ext. 22421.



# What influences the achievement of housing stability among homeless people?

Since the 1990s, Canada's homeless population has not only increased but also become more diverse, so that it can no longer be characterized simply as a problem of single adult men. Each year, an estimated 150,000–300,000 people will experience homelessness, including significant numbers of women, families and youth. A recent Ottawa-based study published in the *American Journal of Community Psychology* tracked the factors that helped or hindered a diverse sample of homeless individuals in achieving housing stability over a two-year period.

This approach is rare in Canada, where most research has been done at a single point in time when people are out of housing, says the study's lead investigator, Tim Aubry. "Our primary objective was to try to understand how people exit homelessness and get back into housing—what facilitates that process and what gets in the way. You can only do that by following people over a period of time," explains Aubry, who is a professor in the School of Psychology and the Centre for Research on Educational and Community Services at the University of Ottawa.

The researchers interviewed 329 single individuals—roughly equal numbers of men, women, male youth and female youth—who had experienced multiple episodes of homelessness. After two years, follow-up interviews were conducted with 197 of these people. The researchers identified four distinct groups within the homeless population: higher functioning individuals, individuals with substance abuse, individuals with mental health issues and substance abuse, and individuals with complex physical and mental health problems.

While health issues are commonly believed to be a major driver of homelessness, the research revealed a much more complicated picture. "In terms of their success in achieving housing stability, we found the groups were more alike than they were different," says Aubry. "This is a significant finding given that one of the groups had no health problems. It means that you can't explain the ease or difficulty with which people get back into housing through health problems, though these clearly have an influence."

The findings suggest that economic problems—something all the groups had in common—are at the root of homelessness. "The most significant result is that poverty trumps health as the primary driver of homelessness," says Aubry. "This is what you have to address to get people back into housing. You're not going to solve the problem solely through health care—that's not going to be enough."

A surprising result in comparing the differences between the groups was that individuals with substance abuse problems had the most difficulty achieving housing stability, even over the group that had both mental health issues and substance abuse problems. Aubry speculates that the substantial increase in supports (including rent supplements)



specifically targeting those with severe and persistent mental health problems in Ontario over the past 15 years may account for the finding.

Given the diversity of the homeless population, the report suggests that a range of housing solutions and supports are needed to help individuals overcome economic barriers that contribute to their housing instability, including the development of adequate numbers of affordable housing units for individuals most in need, rent supplements, income support benefits, and programs that combine housing with supports that target health needs. ■

For more information, contact Dr. Tim Aubry at [taubry@uottawa.ca](mailto:taubry@uottawa.ca) or 613-562-5800, ext. 4815, or download the research summary, *Comparing Housing Possibilities within a Diverse Homeless Population*, from [www.homelesshub.ca](http://www.homelesshub.ca). The full article, *Comparing the Housing Trajectories of Different Classes Within a Diverse Homeless Population*, is available for download from <http://www.springer.com/psychology/community+psychology/journal/10464>.

# Improving Housing Outcomes for Aboriginal People in Western Canada

Aboriginal peoples are over-represented in Canada's homeless population, and there is a need for more research to better understand the specific needs of the Aboriginal homeless population, says Wilfreda Thurston, a professor in the University of Calgary's Department of Community Health Sciences. Thurston and her research colleagues undertook a study, in partnership with the Aboriginal Friendship Centre of Calgary, to identify the most effective policies, procedures and practices for working with Aboriginal people who experience homelessness.

Thurston explains that because more Aboriginal people are moving to cities, the study focused on organizations in Calgary, Winnipeg, Saskatoon, Regina, Edmonton, Vancouver and Victoria. It was conducted at a systems level, she says, because homelessness among Aboriginal peoples is a systemic, not an individual, problem. "When one examines the evolution of institutions that affect housing-related services to Aboriginal populations, we can see how a lack of choice can exacerbate situations of homelessness." As put forth in the study, "power inequities that are experienced by Aboriginal populations in Western Canada create a lack of choice and lead to homelessness."

The researchers created a database of 194 organizations providing services to Aboriginal people in the seven cities. In asking three broad questions they gained information concerning the organizations' policies, procedures and practices, and selected 6 organizations for more in-depth study. After the case studies, the researchers explored the capacity of Calgary-based organizations to collaborate in order

to improve housing outcomes for Aboriginal people. "In this last phase, we learned that organizations in our cities are open to collaboration but this requires additional resources if partnerships are to develop," says Thurston. "We hope other cities will consider the same assessment to help improve collaboration between the various service providers in their jurisdiction."

One of the things that stood out for the researchers was the need for an exchange of information between agencies within a city and also across and among provinces. "We were trying to identify agencies that were doing something exemplary in terms of cross-agency communications. Unfortunately, we could not identify many examples of successes. Many organizations were not aware of other agencies, especially in other cities." To the researchers, this spoke of a lack of communication networks, as well as a need to conduct evaluations. "I know it's hard to be thinking about evaluation and best practices when you're working daily to keep people safe and well," says Thurston, "but these activities are crucial if we're going to learn more about how to provide effective services."

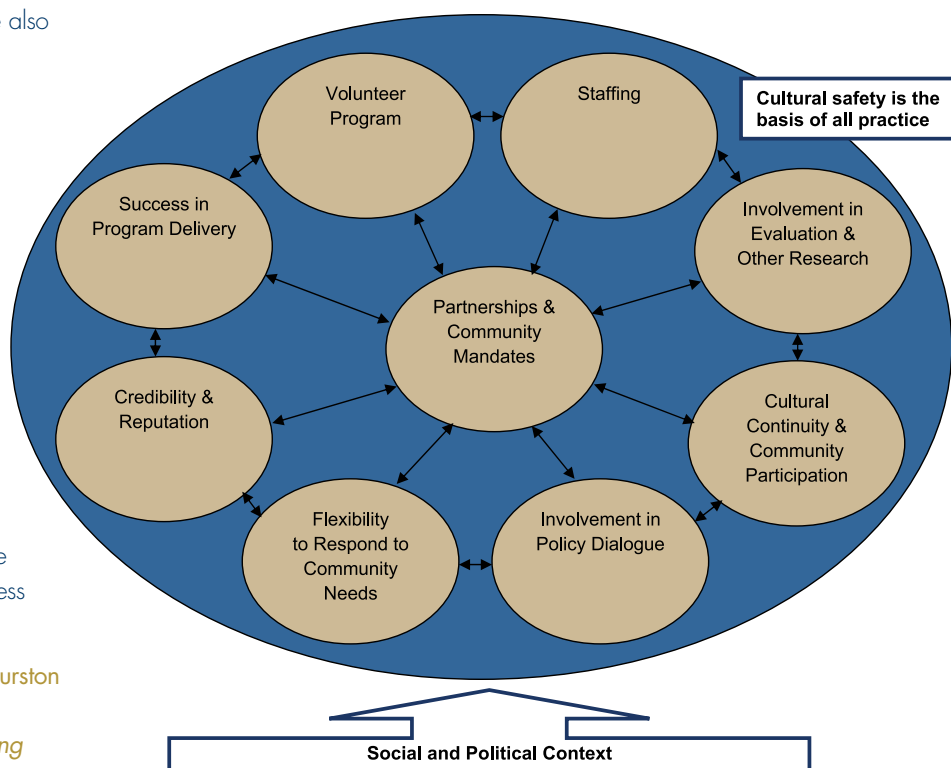
The majority of organizations (77 per cent) did not specifically target their services at Aboriginal people. Those that were successful in providing services to this population were engaged in ensuring cultural safety and continuity of service for their clients. They had good working relationships with the Aboriginal community as well as the broader homeless serving sector. They were involved in research and evaluation to assess the needs of their clients and were



flexible in responding to those needs. They were also knowledgeable of local political and social factors that affect the work of the homeless sector, and they had clear staffing and volunteer policies.

From all the information gathered, the researchers created a framework for best practices, accompanied by a list of suggested activities for moving forward in each practice. “Ultimately,” says Thurston, “we want the organizations in each of the cities to look at these best practices—things like cultural safety, collaboration between Aboriginal and non-Aboriginal organizations, and adequate funding for Aboriginal-specific services—and adopt the ones that they believe will improve their services to alleviate homelessness among Aboriginal people in their city.” ■

For more information, contact Dr. Wilfreda Thurston at [thurston@ucalgary.ca](mailto:thurston@ucalgary.ca) or 403 220-6940, or download the full report, *Improving Housing Outcomes for Aboriginal People in Western Canada*, from the University of Calgary website at <http://www.ucalgary.ca/wethurston/aboriginalhomelessness>.



*The elements of success in programming for Aboriginal Peoples*



## Long-term Household Projections—2011 Update

CMHC has updated its projections of household growth for Canada that were reported in the 2009 *Canadian Housing Observer* for the period 2007 to 2036. The current set includes projections of households by age group, household type, dwelling type, and tenure, as well as projections for the provinces and territories.

There are 15 household growth scenarios for Canada and 24 for each province and territory, except Nunavut, which has 8 scenarios. "We really don't know exactly how household growth will unfold over the next 30 years, so we posit a number of assumptions about how the main drivers of growth might unfold," explains Richard Gabay, a Senior Researcher in the Housing Indicators group at CMHC.

The biggest driver of household growth is population growth, which in turn is being driven mainly by immigration. From 12.8 million in 2006, the number of households is projected to increase to between 16 million and 20 million by 2036. However, the pace of growth will likely slow, as a result of the rising average age of the population. As a growing number of Canadians move into the oldest age groups, there will be a net loss of households from events such as death or moves into retirement homes.

One-person households, which account for the overwhelming majority of non-family households, are projected to become the single biggest household type after 2021 (at 28%) and to reach 30% of all households by 2036. This projected shift is driven by the aging of the population, as well as by the growing trend among adults to live alone. "Because the baby boomers are aging, and because women continue to outlive men, we expected there would be a significant increase in one-person households," says Gabay. "What we didn't expect was that this group would be the single largest group."

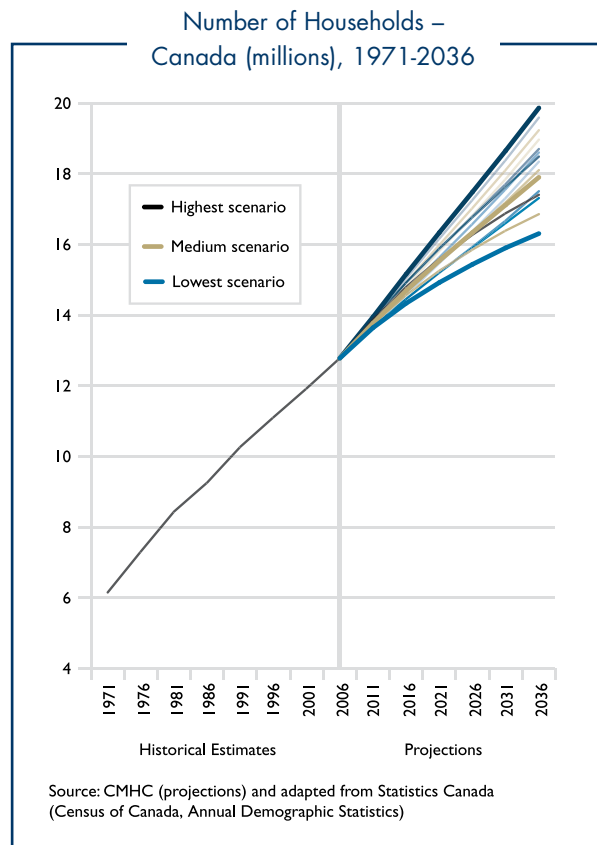
The rising average age also means there will be ever larger numbers of adults in the middle-age groups historically associated with high rates of home ownership, as well as in the 75 and older group (the fastest-growing population segment), which is historically associated with declines in ownership. The overall result is a projected change in the aggregate ownership rate from 68.4% in 2006 to a range of between 66.5% and 73.5% by 2036.

Single detached dwellings are projected to remain the most popular type of dwelling, ranging from 55 to 57% of all occupied dwellings. "Owners tend to live in single detached houses and renters in apartments, so

if we have a large proportion of people in the home ownership group and their preferences stay the same, then single detached homes will remain the most popular type of dwelling," says Gabay.

Not considered forecasts, the projections offer different scenarios for the future pace and composition of household growth that may be of value to groups such as the housing industry. "Given that household growth is the biggest driver of the demand for new housing, these projection scenarios could help planners and home builders in their long-term business planning, taking into account not only the possible slowing demand for new builds but also the increase in one-person households, particularly those headed by seniors." ■

More details of household growth projections, including projections for the provinces and territories, are included in the Research Highlight *Long-term Household Projections—2011 Update* (#67512), which is available on the CMHC website. For more information, contact Richard Gabay at [rgabay@cmhc.ca](mailto:rgabay@cmhc.ca) or 613-748-2300, ext. 3304.



# Canadian Housing Observer Features Local Data Tables

The publication of the 2011 *Canadian Housing Observer* includes the online launch of additional interactive tables featuring housing data at the local level—something that many housing market stakeholders have expressed interest in.

“Last year, CMHC did a marketing survey and got clear feedback that clients were interested in obtaining more data at the local level,” says CMHC’s coordinator of the Observer, Senior Analyst Sandra Baynes. Senior Researcher Roger Lewis explains, “People doing research in Vancouver, for example, are interested in information about Vancouver or other local municipalities like Richmond—not just in data for the whole Census Metropolitan Area.” As this interest was echoed in many other places, CMHC brought together and refined housing data on more than 100 selected municipalities—mostly cities of more than 50,000 people. “The launch of our newly built web interface makes the data accessible to the public and easy to understand,” says Sibi Samivel, CMHC Senior Researcher.

Now “live” on the *Observer* section of the CMHC website, the interactive local data tables present the most recent Census data (2006) and the most recent annual data from CMHC’s Rental Housing Survey and Starts and Completions Survey. Together, these allow for four basic profiles of data by municipality:

- *Household*, including details on tenure, household type, and the age of the primary household maintainer;
- *Housing stock*, including characteristics such as tenure, structure type, and physical condition;
- *Housing need*, including CMHC’s core housing need indicator; and
- *Housing market*, including housing starts and completions, vacancy rates, and rents.

The online tool provides definitions for each indicator, so that users can be sure of what the data represents. It also provides sample charts.

The tool allows users to export the data to a spreadsheet, so that they can analyze the data as they see fit or combine it with their own data. “We expect that many different groups of people will be interested in this,” says Sandra Baynes, “including researchers, policy analysts, mortgage professionals, media, municipal officials, builders, affordable housing providers and educators.” ■

*The Canadian Housing Observer is published on the CMHC website at [www.cmhc.ca/observer](http://www.cmhc.ca/observer). Questions and feedback about the Observer or the local data tables may be directed to [observer@cmhc.ca](mailto:observer@cmhc.ca).*

## The Canadian Housing Observer

The *Canadian Housing Observer* is CMHC’s flagship publication on housing conditions and trends in Canada, published annually since 2003.

The 2011 *Observer* has a feature article on housing finance, with new chapters on housing indebtedness, seniors’ housing and the evolution of social housing, and an expanded set of housing data tables, including mortgage market data and housing conditions data, disaggregated by gender at the Canadian, provincial and CMA levels. As with the interactive local data tables, a new homeownership poster is also being launched along with the 2011 *Observer*.



## Housing Conditions of Visible Minority Households in Canada

CMHC analysis of 2006 Census data shows that the percentage of visible minority households in core housing need decreased to 23 per cent in 2006 from 24 per cent in 2001. The analysis is detailed in a Research Highlight profiling the housing characteristics and housing conditions of visible minorities, including details for 10 specific groups.

About 1.5 million visible minority households were living in Canada in 2006, a 30-per-cent increase from 2001. About 59 per cent of visible minority households owned their own homes in 2006 (compared to 67 per cent of all households).

	<b>Below Affordability Standard (%)</b>	<b>Below Suitability Standard (%)</b>	<b>Below Adequacy Standard (%)</b>
<b>All Households</b>	<b>11.4</b>	<b>1.9</b>	<b>1.9</b>
<b>Visible Minority Households</b>	<b>19.6</b>	<b>8.6</b>	<b>2.4</b>
Chinese	18.2	7.1	1.9
South Asian	18.2	9.7	1.6
Black	22.0	9.1	4.3
Filipino	10.8	6.7	1.3
Latin American	22.2	9.0	3.5
Arab	25.3	10.6	2.5
Southeast Asian	18.6	7.4	2.0
West Asian	31.2	15.6	3.3
Korean	31.9	11.9	2.0
Japanese	11.3	1.8	1.5
Multiple Visible Minorities	15.9	5.9	2.9
Other Visible Minorities	21.5	7.7	3.2
Non-Visible Minority Households	10.3	1.0	1.8

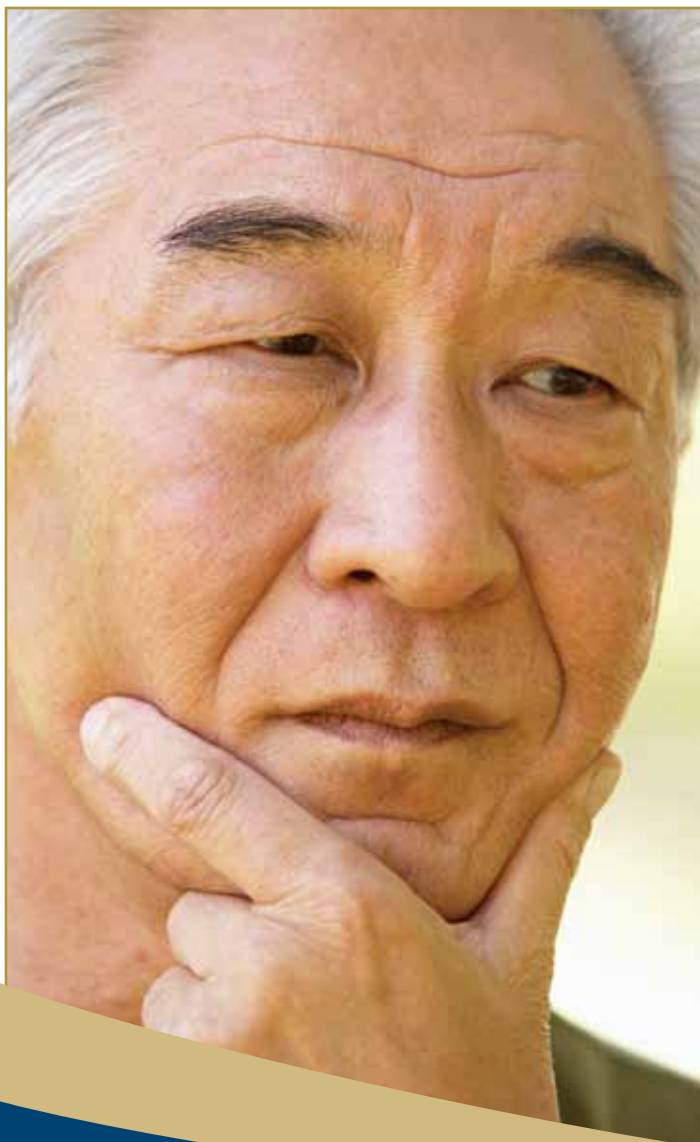
**Note:** The per cent of households in core housing need will not be the sum of the per cent in need and below the individual standards since some households are below two or more housing standards.

**Source:** CMHC (Census-based housing indicators and data)

*Per cent of Households in Core Housing Need by Type of Need and Visible Minority Status, 2006*

CMHC Senior Statistical Researcher Jeremiah Prentice explains that a household is in core housing need if it is living in a home that fails to meet at least one of the affordability, suitability and adequacy standards and does not have sufficient income to access an acceptable alternative. The analysis showed that visible minority households tend to have lower incomes and higher shelter costs than non-visible minority households. But there are variations in incomes and shelter costs, as well as in levels of core housing need, among specific visible minority groups. The analysis shows, for example, that in 2006, West Asian households were the most likely to be living in core housing need, at 35 per cent, while Japanese households were the least likely, at 12 per cent.

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Affordability and suitability were the main reasons that visible minority households fell into core housing need. Affordability need was highest among Korean households, at 32 per cent, compared with 20 per cent among all visible minority households. Suitability need was most frequent among West Asian households, at 15.6 per cent, compared with 8.6 per cent among all visible minority households. About 2.4 per cent of all visible minority households were living in core need in homes needing major repairs, with the highest estimate for Black households, at 4.3 per cent.

Prentice explains stakeholders, such as provincial and municipal governments, advocacy groups and aid agencies, can use these data to inform their understanding and decisions concerning housing conditions of these visible minority groups. ■

Further analysis of housing conditions of visible minorities is detailed in the Research Highlight, *2006 Census Housing Series: Issue 14—The Housing Conditions of Visible Minority Households* (#67498). For more information, please contact Jeremiah Prentice at [jprentic@cmhc.ca](mailto:jprentic@cmhc.ca) or 613-748-2300, ext. 3770.



## Seniors in Collective Dwellings

There is no disputing the fact that the average age of the Canadian population is rising. Falling fertility rates, rising longevity, better health care and the relatively large cohorts of aging baby boomers are all contributing to this demographic trend. In 2006, Canada's seniors (those 65 and older) numbered about 4.3 million and accounted for 14 per cent of the total population. By 2036, it is expected that about one in four Canadians will be a senior. "The potential for both economic and social impacts is significant, including challenges for housing due to the fact that housing needs and living arrangements change as people get older," says Mariam Lankoandé, a Senior Researcher with CMHC.

Using 2006 Census data, a recent Research Highlight examines the proportion of the seniors population living in collective dwellings such as health care and special care facilities, rooming houses, group homes and religious communities. Data were analysed for Canada as a whole, as well as for each province and territory.

There were nearly 28,000 collective dwellings in Canada in 2006, of which nearly half were health care and related facilities and just over a third were "service collective dwellings" (hotels, motels and rooming houses). While the vast majority of seniors lived in private dwellings in 2006, 7.5 per cent (or about 324,000) lived in collective dwellings. Of the 534,000 Canadians of all ages living in collective dwellings, 61 per cent were seniors. Most of these seniors were women aged 75 and older, who accounted for 38 per cent of all Canadians living in collective dwellings; men aged 75 and older accounted for another 14 per cent.

The overwhelming majority of the 324,000 seniors living in collective dwellings were residents of health care and related facilities (93 per cent), mostly special care facilities (85 per cent). Women aged 75 or older outnumbered men by three to one in special care facilities. In the provinces and territories, the proportion of seniors living in collective dwellings who were in special care facilities varied from 78 per cent in Newfoundland and Labrador to 89 per cent in Ontario.

Lankoandé explains that the study can alert policy makers, as well as those in the seniors housing industry and related sectors such as health care, to the potential demand for these different facilities in the long term as the proportion of seniors continues to rise. She stresses, however, the importance of remembering that this study uses Census data, which provide statistics only on seniors living in collective dwellings in 2006 and do not give any information on the dynamics of this group, such as the timing of their move, the types of dwellings they are moving from, the reasons behind their decision to move into collective dwellings, or their socio-economic characteristics at the time of their move. "From a research perspective, it would most certainly be value added to be able to factor in this kind of information," says Lankoandé, "since it would provide a fuller picture of the changing housing needs of seniors as they age." ■

More details, including statistics by province and territory, are included in the *Research Highlight 2006 Census Housing Series—Seniors in Collective Dwellings (#67502)*, available on the CMHC website. For more information, contact Mariam Lankoandé, at [mlankoan@cmhc.ca](mailto:mlankoan@cmhc.ca) or 613-748-2046.

	1996					2006					% Change 1996-2006		
	In Private Dwellings		In Collective Dwellings		Total	In Private Dwellings		In Collective Dwellings		Total	In Private Dwellings	In Collective Dwellings	Total
	(000's)	%	(000's)	%	(000's)	(000's)	%	(000's)	%	(000's)	%	%	%
<b>Seniors</b>													
<b>65-74</b>	2,012	97.6	49.0	<b>2.4</b>	2,061	2,240	97.9	48.7	<b>2.1</b>	2,288	11.3	-0.5	11.0
<b>75 +</b>	1,240	85.0	217	<b>14.9</b>	1,458	1,771	86.5	276	<b>13.5</b>	2,047	42.8	27.1	40.4
<b>65+</b>	<b>3,252</b>	92.0	266	<b>7.6</b>	<b>3,519</b>	<b>4,011</b>	92.5	<b>324</b>	<b>7.5</b>	<b>4,335</b>	<b>23.3</b>	<b>22.0</b>	<b>23.2</b>
<b>Non seniors (&lt;65)</b>	25,138		183		25,321	27,068		209		27,278	7.7	14.5	7.7
<b>All Ages</b>	28,391		449		28,840	31,079		534		31,613	9.5	18.9	9.6

Source: 2006 Census and CMHC Research Highlight - Issue 55-8 - Special studies on 1996 census data- Seniors Housing Conditions

*Seniors Living Arrangements, by Age Group, 1996 and 2006*