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We can't afford to pay for it later 1

Housing: We have money to treat the after-effects, but dwindling funds to tackle core issue

As housing affordability becomes the most talked about political issue of the year in B.C., it has elicited recent comments from Premier Christy Clark who said we need to "attack affordability from all angles" and Vancouver Mayor Gregor Robertson calling for "more collaboration on this issue." Importantly, federal political parties and candidates are beginning to speak on the issue as well.



JONATHAN HAYWARD/THE CANADIAN PRESS FILES

Homelessness adds to the heavy financial toll on health care, criminal justice, social policy and other areas we don't often associate with housing affordability.

So, let's have a frank talk about which angles we need to attack.

One of the biggest problems is how we approach housing as a policy issue. Generally, housing policy exists

in its own silo, even though it impacts a diverse range of spending and planning decisions in other areas, including health care, social policy, transportation, resource development, crime, immigration, mental health and aboriginal affairs. Traditionally, we don't attack housing affordability from any of those angles, or have a forum for collaborating between the different agencies and levels of government that lead policy in those areas.

From a funding perspective, we seem to have a near unlimited amount of money to treat the effects of housing unaffordability on these other areas, but dwindling funds to treat the actual issue. Largely, this isn't a case of how much we spend but rather a case of how we spend it.

The biggest case in point is in health care. We all know if a person is homeless their health deteriorates more quickly. They begin using emergency rooms more frequently as the toll of living on the streets rises, and our health care system treats them — regardless of the cost.

This is where it gets really backwards from a policy perspective: we're willing to spend a near unlimited amount of money on doctors, nurses, ambulances and hospital beds to treat a homeless person, but won't help them pay their rent. If they weren't homeless they wouldn't have anywhere near the health care costs, but that's not the way our system works.

We end up spending \$10,000 a month for a person to stay in a hospital bed, instead of \$900 so they can have a home. You want to tackle health care costs? Make sure people have access to affordable housing.

As you can imagine, those health care costs increase dramatically for homeless people struggling with mental illness or addictions. These people are also more likely to run into the criminal justice system. Criminal justice is another huge cost we're willing to cover while we avoid dealing with housing.

We'll spend a near endless amount to usher a person through police interactions, court costs and even fork out \$4,300 a month to lock that person up in jail. Meanwhile, we avoid subsidizing someone's rent so they can build a better life for themselves.

It's not just homelessness we ignore when it comes to these housing policy silos. Did you know we charge non-profit social housing providers millions in property taxes each year to house those most in need? How does it make any sense for a city's big revenue item to be social housing?

We're putting barriers in front of those trying to solve this issue. One of our members saw her organization's property tax bill go up by more than \$70,000 this year alone. Low-income tenants then have to bear these increases through their rents.

Here's a very doable policy suggestion: the province has announced legislation going forward this fall to exempt private school parking lots and play fields from property taxes. Let's add social housing to that exemption so this saved money can go back into affordable housing. This is an area where cities and the province can make a big difference right away.

We also invest billions in bridges, roads, transit, new schools, hospitals and sewer systems as we sprawl further outward, because we are more willing to invest in new infrastructure rather than adequately support housing in the core — a more affordable and effective investment.

Affordable housing is the foundation of a prosperous, innovative, healthy and fair society. It's the single largest cost for almost every family and the most important aspect of security in their life. When you don't invest in that foundation, leaks begin to spring in every other area of public policy, leaks that are often far more expensive to fix.



As the mayor and premier hinted, cities and the province need to start working together on this issue, but the federal government also needs to step up after 20 years on the sidelines. Let's make sure we start to work together in B.C. and also do everything we can to ensure affordable housing is an election issue this fall.

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