

LECTURE 2

“Homeless Shelter Residents: Who are they and What are their needs in a time of rapid economic growth?”

In the past 40 years, homeless shelters have sprung up all across the Western world. Are homeless shelters still an adequate response to the homeless crisis? What do the experts say will lead to successful housing of formerly homeless people and to their reintegration into society? In this lecture I will look at the economic and social costs to society by comparing the shelter system and the Housing First model.⁶

Last night if you were with us you will recall that we spoke of poverty in the ancient world and a kinship care model in which the goal was to ensure that no one lived in extreme poverty. We looked at the kinship system of Beth Ab or “household” in which people cared for each other as family. We looked at a definition of poverty where the goal was to give people dignity. Today I want to look at some housing strategies so that we can support people who are living in poverty to move on in their lives with dignity.

It is now known that viewing the issue of poverty as a cost does not solve the problem but manages it. Recent research⁷ notes that the indirect and societal costs of poverty are more expensive than the direct costs of poverty. This results in a system where all of us end up paying the bill. For instance, dollars are put into homeless shelters which is a direct cost. The indirect costs are found in areas such as emergency wards, EMS and police services. This adds strain on our social infrastructure system and stress to the lives of everyone. We all need less stress, less anxiety and less debt in our lives. It is also noted in the recent National Council of Welfare report; “The Dollars and Sense of Solving Poverty,” that long term investments can end poverty and homelessness. By long term investments,

⁶ The ideas expressed in this lecture began with an Alberta Real Estate Foundation grant. I have borrowed widely from my work on that document.

⁷ “The Dollars and Sense of Solving Poverty,” [National Council of Welfare Reports](#). Volume 130, Autumn 2011, iv

we mean prevention strategies and solutions. These lead to a discussion on the merits of housing and various models of housing solutions.

Recently in Calgary we have moved to a ‘housing first’ model. The basis for the model comes from the United Nations Charter of Rights which states that housing is a right. The model works on the premise that you don’t have to *earn* the right to housing; you *have* the right to housing. The housing first strategy⁸ is designed to reduce the time in homeless shelters and to provide a housing solution for rough sleepers. The shelter model is no longer viewed as a “housing strategy” that is acceptable. People need permanent place and when they obtain it, evidence shows that people appropriately housed have increased wellbeing. The assumption is that the best place to prepare for independent living is in independent accommodation. We now need to discover what that means and of the various forms of independent accommodation, are the outcomes different.

We hear the term “affordable and sustainable housing” as “the need.” The question remains: What does this look like? Is there a model that leads to affordability and sustainability? Are these the right terms? Does the term “appropriate housing” suffice? This term takes into account factors such as affordability, sustainability, safety, right- sizing for the occupant composition,⁹ access to services, transportation and location in an appropriate neighbourhood.¹⁰

⁸ Currently I am working on an article as co-author with Dr. Jeannette Waegemakers Schiff from the University of Calgary’s Department of Social Work. It is entitled, “Housing First: Where is the Evidence?” submitted to Housing Studies. In the article we examine the history of housing first and consider whether or not there is adequate evidence that it is a “best practice.”

⁹ Right-sizing might include upsizing and/or downsizing. Age, location, family composition and work/community commitments could all be factors to consider. Australia uses what is called a Management Transfer Downsizing/Upsizing model. For a discussion of the Australian model, see www.dhcs.act.gov.au/hcs.

¹⁰ We should also note that there may be no evidence that there are differences in outcomes when clients are housed in scattered site apartments versus congregate apartments. An Edmonton study by Ian de Jong will be published soon which looked at congregate versus scatter-site options. Their conclusions will show that the only factor is consumer choice. Ian has confirmed that this correlated with a Toronto 2007 “Streets to Homes” study. Due to the limited number of studies on the topic, no conclusions can be drawn at this time.

Emotional Costs & Satisfaction

Before considering the economic and social costs related to the question posed, a consideration of the emotional costs is in order. How our housing makes us “feel” is an important factor in our mental wellness. In a Harvard University paper on the benefits of Home ownership,¹¹ it is noted that most people believe that homeowners are more likely to be satisfied with their homes and neighbourhoods, participate more in volunteer and political activities, and stay in their homes longer which contributes to neighbourhood safety and stability. The study presents evidence that the “American Dream” of homeownership has considerable research support.¹² This report from an American perspective asks questions regarding the potential benefits and costs of homeownership as well as the social impacts. There are however cautions raised about this position.¹³

The discussion of ‘satisfaction’ encompasses both social and emotional aspects. One can love a house but be dissatisfied with its location. Dissatisfaction can result from many factors such as changes in geography due to environmental disasters, demographic shifts caused either by NIMBY, gentrification, or ethnic migration to name a few. While these factors are sometimes perceived as negative, there is a positive side to ownership. It is well known that homeowners take pride in remodelling to improve their homes and unlike a person who rents, they have considerably more control in the process and outcomes of what their place will look like. Adjusting a home to one’s personal taste also leads to satisfaction which is a healthy outcome. As well, homeownership not only provides equity, but also brings a level of economic satisfaction that renting cannot provide. In order to determine the fuller answer to the satisfaction

¹¹ William H. Rohe, Shannon van Zandt and George McCarthy, “The Social Benefits and Cost of Homeownership: A Critical Assessment of the Research,” Joint Centre for Housing Studies. Harvard, 2001.

¹² Ibid., 1.

¹³ There are many writers who caution that home ownership is not the financial panacea and the American dream of home ownership is not the best financial investment strategy. This question is beyond the scope of the present argument and does not address the question of satisfaction or social cost effectiveness. See a critique at www.streetsblog.org/2009/02/25/the-case-against-home-ownership as one negative example. There is also a great deal of evidence from Europe that supports this. See for example, the story with its related links at <http://www.guardian.co.uk/money/2010/nov/17/buying-more-cost-effective-than-renting>.

question, a Calgary study would need to be conducted on the determinants of satisfaction between apartment living versus ownership. As for the population we are addressing, namely those without homes or who live in shelters, a satisfaction survey comparing shelter or rough sleeping to scattered-site apartments might be a first step. As we have seen an increase in psychological health and wellbeing when people move from street and shelter to scattered-site apartments through programs like Pathways and HomeBase, a baseline from this could lead to the next level of study to consider whether or not there is a positive increase in health, mental health, happiness and wellbeing through ownership.

There are numerous international studies¹⁴ that show home ownership increases self-esteem. For our purposes, this needs to be considered along with other factors when a person moves from shelter to either homeownership or apartment living. Income, education, family composition, mental health and addictions are factors in wellbeing. The most significant negative factor for this population to overcome is loneliness and lack of belonging.¹⁵ Many Pathways and HomeBase clients, for instance, have come from dysfunctional environments to a situation where they are housed. Unless the dweller can find connection to the new community, neither apartment nor homeownership living supports wellbeing. The Pathways and HomeBase programs have recognized this fact and have a recreation/leisure specialist on the team. Loneliness is extremely unhealthy and one who is placed in an unsatisfactory living environment could regress rather than progress. Many of the issues staff address on a regular basis are a direct result of placement in community that is unfamiliar and/or unwelcoming.

¹⁴ Such as S. Coopersmith, The Antecedents of Self-Esteem. San Francisco: Freeman 1967 and Doling and Stafford, Homeownership: The Diversity of Experience. Aldershot, England: Gower, 1989 as noted in Rohe, 2001, p. 5.

¹⁵ See the paper by Linda McLean, Beyond Ending Homelessness: An Alternative Perspective. November 2008. This and other discussion papers may be accessed at www.discussionpapers@thedi.ca. In this paper, the author states, "Homelessness is not about lack of housing; homelessness is about lack of belonging." This is partially true. Homelessness is not only about housing, but it is always about housing. This paper suggests that "Homeless shelters offer an ideal venue for the engagement and support of homeless individuals." (p.7) Such a suggestion supports a level of dysfunction that fails to address stigma, status, power and inclusion in an appropriate way. Unfortunately, this position paper naively confuses the Ten Year Plan to End Homelessness and the Housing First model of care. They are not mutually inclusive.

Unless the dweller can find connection to the new community, neither rental nor homeownership living will support wellbeing.

For clients of these programs, it is not being located in an apartment that will determine success, but ability to bond with a neighbourhood community. It is well known to staff that the initial pleasure of obtaining an apartment soon turns to the pain of disassociation from former friends and community. This causes the new apartment dweller to either invite old friends over or causes them to leave their new dwelling to return to the familiarity of the street or shelter. In either scenario, often the reason for failure is the inability to connect to the new environment and the desire to be surrounded by the familiar. It is tempting to describe it as a form of homesickness. That longing for the familiar, even if it is for a dysfunctional past, may lead to behaviours that are antisocial.

The solution to this is not simple. If the client whom the worker is attempting to house cannot find a suitable community, success is at risk. This leads to the question: What community will accept the client and can the client accept the new community? What type of neighbourhood should this be? Is there such a neighbourhood in Calgary? What are the integration strategies which need to be put in place for a connection to happen? Who educates the community to ease the integration of this population?

Should a connection not be possible in any community, what is the responsibility of the agency to the client? Are some clients so severe in their mental health and dysfunction that no neighbourhood will ever accept them? If this is true, is it the responsibility of the agency to design a community of care? Where would this be located? How does this fit with the Alberta decentralized model for people suffering from severe mental health issues?

This leads to the need for a mapping of Calgary to determine where the neighbourhoods are which would be most accepting of inhabitants who were formerly homeless and who suffer from addictions or mental health issues. One might assume that areas where there are higher poverty rates might be more accepting of such clients but that theory needs to be tested.

Cost Effectiveness

The question of cost effectiveness needs to be asked, “Are apartments more or less cost effective for government, agencies, and clients?” There is evidence from a study done by the Calgary Homeless Foundation¹⁶ that it is cheaper to house people in supportive housing environments than to house people in shelters, psychiatric hospitals or prisons. The purpose of such studies¹⁷ is intended to show that housing is significantly cheaper than shelters when direct, indirect and societal costs are factored into the equation. However, none of these studies examine the differences between rental and home ownership options.

There are many studies that demonstrate cost effectiveness. The Denver Housing First Collaboration for example, calculated that emergency costs which included shelter and hospital emergency wards, were reduced by 73% or \$15,772 USD per year. After accounting for program costs, this was a net savings of \$2,372.50 per client per year.¹⁸ These numbers would adjust depending on the severity of the client.

Supported housing models such as Street to Home¹⁹ have migrated from the USA to Australia and Canada. Common Ground uses mixed community housing and tenants pay 30% of their rent. They have shown good success with keeping people housed but do not show cost effectiveness evidence.

What we know from research conducted by Pathways to Housing (Calgary) is that housing can reduce EMS, police, justice system and hospital contacts. In New York, Tsemberis uses a chart which explains the structure well: His scatter-site housing first model costs \$57 USD per night, an emergency room costs \$519 USD

¹⁶ The Homeless Among Us. Calgary Homeless Foundation, 2009

¹⁷ See other related studies such as United Way of Greater Los Angeles: Homeless Cost Study. Los Angeles, 2009, and Hwang, et al., Hospital Costs and Length of Stay Among Homeless Patients Admitted to Medical, Surgical and Psychiatric Services. Toronto, 2011.

¹⁸ Perlman, J. & Parvensky, J. (2006) Denver Housing First Collaborative Cost Benefit Analysis and Program Outcomes Report. Denver: Coalition for the Homeless

¹⁹ See www.commonground.org

per night and a Psychiatric hospital costs \$1185 USD per night.²⁰ Some unconfirmed Calgary costs are:

- Cost of emergency shelter bed (365 nights)
\$14,600
- Cost of addiction²¹ (per year)
\$55,400
- Cost of ambulance call (per call) \$615
- Cost of Emergency Room visit (per visit) \$231
- Cost of hospital stay (per 24 hours)
\$1,038
- Cost of police attendance (per call) \$342
- Cost of year-long incarceration (provincial)
\$52,195
- Cost of year-long incarceration (federal)
\$94,900

While these numbers are not confirmed, they give us a snapshot of the significant costs related to our homeless population. When these are reduced or eliminated, the costs of housing people with supports are significantly cheaper as the Pathways evidence shows.

It is important to consider other factors such as physical health, the presence of undesirable behaviours, social stability, housing tenure, housing mobility, political involvement and wealth creation.²² It is not clear whether or not there is a difference in these factors between persons housed in apartments or those in homeownership situations.

It is also important to consider the neighbourhood. Distressed neighbourhoods, such as those with a high concentration of poor people, can encourage many social ills such as crime and violence. There is evidence that homeownership results in increased property value in most neighbourhoods leading to higher

²⁰ See www.pathwaystohousing.org

²¹ See www.ccsa.ca/2006%20CCSA%20Documents/ccsa-011332-2006.pdf

²² See last night's lecture where wealth creation versus wealth redistribution is mentioned (p.17).

wellbeing for occupants. For the Pathways and HomeBase clients who are predominantly male, there is a stigma around single male occupants that would need to be examined. Single female occupied housing often includes children and these women are often low-income earners. For them, while homeownership might sound like a positive, if the neighbourhood deteriorates because of inadequate income levels, ownership could be a significant negative. If there is an equity loss, mobility might be an impossible dream.²³

Community can only be formed when there is a mutual sense of belonging. When one has stigma and no status, how does one fit in? People with similar stigma can bond together and form new rules for status in their sub-culture. In our desire to assist people to re-connect with the mainline culture, we destroy what has meaning for them and deny what gives them status in the sub-culture. Because the mainline culture has no meaning for them, it is normal for them to resist entering this world. The fear of losing status in the sub-culture, and the inability of gaining status in the mainline culture, is far too stressful for many. This suggests that significant dollars must be applied to such services so that the transition can take place.²⁴

This is why simply providing a living space, whether it is an apartment or homeownership is problematic. Extensive wraparound services are necessary as the slow transition from sub-culture to mainline culture begins.

In her ground breaking work on cities, Jane Jacobs notes, “Our cities contain people too poor to pay for the quality of shelter that our public conscience (quite rightly I think) tells us they should have.”²⁵ Based on this premise, she argues for subsidized housing to avoid overcrowding for some dwellings. The appeal to our

²³ See Jane Jacobs, The Death and Life of Great American Cities New York: Modern Library, 1961 and 2011 for an assessment of great neighbourhoods. Her discussion ranges wide. In our context, it is interesting to look at Calgary as a city, in the words of Jacobs, as “foot people” and “car people.” Issues of safety, slums and subsidizing dwellings are addressed. This later point could lead us to a discussion of subsidized dwellings and the success or failure of public housing in Calgary. An important question to ask is this: Should housing, or people, be subsidized? If housing is subsidized, then the creation of new ghettos is almost inevitable. If people are subsidized, they can locate based on their needs such as proximity to work, school, shopping, family and friends.

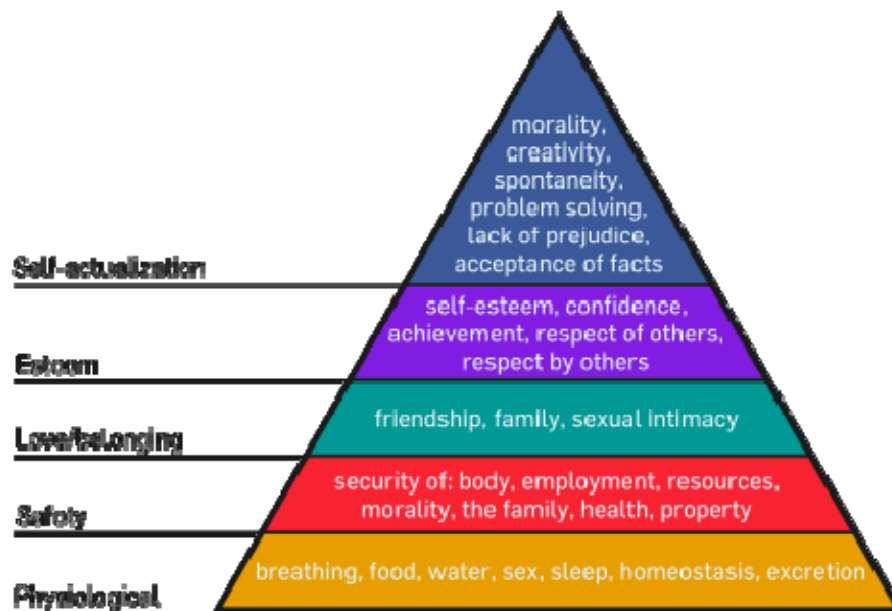
²⁴ One can also reflect on how much cheaper a prevention strategy would be in comparison to the extreme costs of services to restore a person to the mainline culture.

²⁵ Jacobs, 2011, 419.

conscience is the operant issue. In the past, there have been numerous attempts to deal with homelessness by implementing strategies that keep people alive. This is noble but it does not move people to wellbeing.

Maslow's Hierarchy versus Wellbeing model

Figure 1: Maslow's Hierarchy of Needs



The model often used to describe wellbeing is Maslow's hierarchy of needs,²⁶ where the basic human needs are at the bottom and the goal is to satisfy these needs so one can move upwards to a position of self-actualization. This model has become the basis for our shelter and food bank system and also the pre-Maslow "soup, soap and salvation" model of the Salvation Army. Noble in its goals, the model is flawed as life is not a hierarchy. The following Venn diagram illustrates another model.²⁷

²⁶ Maslow's hierarchy of needs from Wikipedia.

²⁷ © Rook, 2011

Figure 2: Wellbeing Model



[Happiness & Wellbeing in the Centre and surrounded by good values and relationships!]

In this model, the goal is to achieve happiness²⁸ and wellbeing.²⁹ This is achieved by having the following in place: adequate training and education, adequate health and adequate income. Optimally, if all three are present and if one is surrounded by good relationships such as family and friends, and if one has a good value system, then happiness and wellbeing are natural outcomes. An investment in these three, income, training/education and health will produce a person who is fulfilled, happy and who has wellbeing.

If one area is compromised, then happiness and wellbeing suffer. However, if the other two areas are stable, it is much easier to restore the balance, to solve the momentary issue, and regain happiness and wellbeing. In this model, the goal is

²⁸ Peter Block, Community: The Structure of Belonging San Francisco: Berrett-Koehler Publishers Inc, 2008,2009 p. 207 quotes from "Project Happiness" which states, "Everyone wants to be happy- it's a universal quest." For more on Project Happiness see www.projecthappiness.net.

²⁹ Block, 2008, 2009, pp. 123-126 speaks of possibility versus problem solving. "The distinction is between a possibility, which lives in the future, and problem solving, which makes improvements on the past." (124) This is a profound distinction and could be used as a model for practise in the work of housing high needs clients.

not to provide a bed and a meal, but to ensure that the three target areas are secure. This provides coping and prevention strategies rather than only intervention strategies and will cause us to reflect on what policy changes we need to bring people to happiness and wellbeing.

A metaphor of an investment model is Niagara Falls.³⁰ This waterfall, found in southern Ontario, is majestic and powerful. If one goes there on vacation, the sound of the water going over the edge is mesmerizing and the spray and mist are eerie. Suppose you are there with your children and they get caught up in the moment and are about to fall in. Would you rather have a life boat at the bottom to rescue them if they don't die in the fall, or would you rather have a railing at the top to stop them from falling into the torrent in the first place?

Our historical housing strategy is like this. Shelters are like rescue boats. Building more does not solve the problem. Housing First on the other hand, is like a railing. In conjunction with this, we need to consider what other railings might be developed as we design a preventative strategy to keep people from falling in. The Venn diagram suggests that the other railings are related to income, health and relationships and their interconnectedness. When all of these are in place, happiness and wellbeing are much easier to achieve.

Poverty Measure

This leads us to ask then, how should poverty be measured? Homeless counts are done, but they simply tell us the numbers affected by lack of permanent shelter. There is no agreed upon Canadian poverty measure.³¹ These measures do not address the 'why,' or the 'how' of poverty and homelessness. In Calgary, we have an excellent tool called The Vulnerability Index while other jurisdictions use The Canadian Index of Wellbeing.³² Believing that there is value in knowing how

³⁰ I first used this metaphor on September 27, 2011 at the release of the National Council of Welfare's The Dollars and Sense of Solving Poverty. Autumn 2011.

³¹ LICO (Low Income Cut Off, Before Tax and after tax), LIM (Low Income Measure) and MBM (Market Basket Measure) are used by different groups. Many provinces decide on a measure independent of what other provinces use which makes comparison difficult. See the document [Welfare Income 2009](#) which was prepared by the National Council of Welfare and is available on its website at www.ncw-cnb.gc.ca.

³² See the website www.ciw.ca.

people feel, the country of Bhutan³³ has developed a tool called The Happiness Index.³⁴ This novel idea is an index which examines wellbeing from seven perspectives:

1. Economic
2. Environmental
3. Physical
4. Mental
5. Workplace
6. Social, and
7. Political

If we ask then, how should poverty be measured, we cannot view it merely in economic terms as an income measure. This leaves the impression that the sole cause of poverty is lack of financial resources.³⁵ We know that giving money to people does not solve poverty. The Happiness Index clearly shows us that poverty is so much more than money. Poverty should be measured in terms of a person's basic needs, their human capital and their level of social inclusion. If this were our modus operandi we would build all of these into our welfare programs. Then, in a city with a strong economic base and a comprehensive poverty measure, effective policies and programs would result in a community that was of mutual benefit for both the well-off and those who are poorest.³⁶

³³ See www.undp.org.bt/Integration-of-GNH-indicators.htm. Bhutan is a small, land-locked country in the Himalayas with a population of just over 2 million. Poverty experts in the UK have expressed considerable interest in the Bhutan Happiness Index. First conceived in 1972 by its leader, the Gross National Happiness Index is a reaction to the traditional the Gross National Product as an indicator of progress. China has now adopted this indicator. See the interesting article at www.telegraph.co.uk/news/worldnews/asia/china/8355.

³⁴ The French government has examined this tool through their Commission on the Management of Economic Performance and Social Progress. See www.ids.ac.uk/go/news/sarkosky-commission-calls-for-a-shift-in-development-thinking-towards-well-being.

³⁵ SEDI, a Toronto based organization, has interesting ideas on social enterprise and wealth creation for people suffering from the effects of poverty. See the informative paper by Jennifer Robson, Wealth, Low-Wage Work and Welfare: The Unintended Costs of Provincial Needs Tests SEDI, April 2008. SEDI supports Individual Development Accounts and Asset Building.

³⁶ It is not necessarily accurate to say that because someone is economically poor that they are unhappy. Rather, unhappiness seems to depend on a disconnect between one's level of deprivation and one's personal values. This notion requires examination.

Developing a Happiness Index could be a tremendous resource for governmental policy changes and also for program development. If a Happiness Index was completed along with a Deprivation Index, a clear understanding of the why and how of poverty could emerge.

Practical Solutions

Returning to the issue of rental housing versus possible homeownership, we can see from the above that for clients with a severe mental health diagnosis or who live with an addiction, it might not be possible to answer the question. However, for people who are simply poor, we can ask if there are any solutions for them.³⁷ Before we look at such programs, I want to suggest an idea that I have just begun to think about. It is this: Scattered site housing works best for people with addictions and congregate works best for people with mental health issues. My untested assumption is that people with addictions need to leave their dysfunctional community behind and people with mental health issues need a supported community around them. We see such a congregate model in action at Potential Place Society [PPS] where two apartment buildings house only PPS Members. This community is incredibly supportive of each other.

I believe that municipal land use laws can lead to significant opportunity for developing responsible housing. These can lead to co-ops, high density planning, secondary suites, Main-street re-development, and in-fill redevelopment. These can provide quality housing for seniors, immigrants, aboriginals, people with disabilities and so on. I believe that if cities take the lead then provinces and the federal government will follow. While I don't believe that poverty is only about housing, I believe it is always about housing. Wouldn't it be wonderful if there was an arms-length national foundation created to manage a poverty housing strategy? All of these concerns around housing and others such as daycare, minimum wage, education and training, health, welfare and Employment

³⁷ Both the Region of Waterloo and the City of London, Ontario included elements of affordable homeownership in their municipal housing strategies. See <http://www.housing.london.ca/LCHSJune2010Report.pdf>

Insurance could finally be coordinated. I believe that it is more than a home that people need, and if the right pillars are in place, housing is almost a moot point.

That being said, there are several programs that are worth considering and an evaluation of their results might lead to a partial answer to this question for hard to serve clients. All of the options considered below offer an equity plan. A brief description of each of these models has been taken from their respective websites.

1. **Canada: Options for Homes.**³⁸

While it was not designed for clients with the pathology of such programs as provided by the Pathways or HomeBase programs, it is worth examining this model as it may lead to a no-frills housing option for Calgarians who have difficulty entering the housing market at current Calgary prices.

From their website we read, “Options for Homes Non-Profit Corporation (“Options”) is a company dedicated to providing quality homes in great communities at the best possible price. Options strives to bring home ownership within the reach of families with family incomes as low as \$40,000, a goal we have achieved with all of our communities. Options’ communities have proven to be attractive to a wide range of income groups (from \$40,000 to \$100,000+).

We have assembled an experienced team of professionals and builders to produce quality homes our owners can enjoy. To ensure quality, we use Deltera, a member of the Tridel group of companies, as our builder. They have an award winning reputation.

Options acts as a consultant to homeowners, working on their behalf to create their community. At monthly meetings before moving in, owners are given the opportunity to provide feedback and suggestions affecting the

³⁸ See their website at www.optionsforhomes.ca and an excellent description of the program can be found at the Canada Mortgage and Housing website at www.cmhc.ca.

new community being created. The condominiums are sold at cost (i.e. no profit is added) before construction.

Options for Homes believe that home ownership should be available to everyone. We can put that opportunity into your hands with a complete range of services.”³⁹

This solution is not a scattered site model but an equity model. The goal is not to scatter poorer citizens nor is it intended to achieve neighbourhood diversity. Rather, it is to provide an affordable homeownership option for people in lower income brackets. For clients who are leaving shelter or street life, if they were able to obtain income adequate to meet the needs of this financial model, it would provide equity which is not available through renting.

2. Scotland: The right to buy.

If you have been a local authority tenant for at least two years (or at least five years if you first became a local authority tenant on or after 18 January 2005), you will usually have the right to buy your home at a discounted price.⁴⁰

³⁹ www.optionsforhomes.ca.

⁴⁰ In Northern Ireland, this is called the Statutory House Sales Scheme. In England and Wales, this is called the right to acquire. In Northern Ireland, housing association tenants may be able to buy their home under the Statutory House Sales Scheme. In Scotland, if you are a Scottish secure tenant with your council or registered social landlord, your right to buy will depend on when your tenancy started.

If you live in Scotland and are on a low income, you may be able to get help to buy your own home through LIFT. LIFT is a scheme offered by housing associations in Scotland. Help is limited to people who would not be able to buy a home without help from the scheme. If you are accepted onto the scheme, you will usually have to get a mortgage for 60% to 80% of the purchase price. The housing association will fund the remaining 20% to 40%. If you want to sell the property, the housing association will get its share back. For example, if the housing association funded 20% of the purchase price, it will get 20% of the sale price.⁴¹

3. **Wales:**

The Welsh Government has announced that in 2011 it will make it possible for local authorities in Wales to suspend the right to buy or to acquire in areas of housing pressure. This means that if you are a social housing tenant in Wales and want to buy your home at some time in the future, you may find you are no longer allowed to do so.

4. **England:**

There are several home buying schemes in England aimed at helping people who otherwise would not be able to afford to buy a home. These schemes are called Social HomeBuy, New Build HomeBuy, Home Ownership for People with Long Term Disabilities (HOLD), HomeBuy Direct and FirstBuy.

Social HomeBuy is a scheme to help local authority and housing association tenants buy a share in their home. To qualify for Social HomeBuy you must have been a local authority or housing association tenant for at least two years (or five years if you first became tenant of a social housing landlord on or after 18 January 2005). If you are accepted onto the scheme, you will buy at least a 25% share in your home and pay rent to your landlord for the rest. You will be able to increase your share up to 100%. You may also be able to reduce your share or go back to renting as a tenant.

⁴¹ Further information can be found at www.adviceguide.org.uk on The Right to Buy and other programs in the United Kingdom. The UK information above is taken from this site.

New Build HomeBuy is a scheme to help key workers, first time buyers and social housing tenants to buy a share of a property which has been newly built. The minimum share you can buy is 25% and rent is paid on the remainder to the housing provider, which is usually a housing association. You will need to be able to raise a mortgage for the share you want to buy, and pay rent on the share you don't own. Rents are set at affordable levels.

Home Ownership for People with Long Term Disabilities (HOLD) works in the same way as New Build HomeBuy, except that it helps people with a long term disability to buy a home on the open market where the affordable housing being built in an area isn't suitable.

HomeBuy Direct is a shared equity scheme for first time buyers and those who can't afford to buy a property without some help in the area where they live or work. People are offered an equity loan which can be used as a deposit and can cover up to 30% of the property purchase price. They will then have to make up the rest through a mortgage. This will be a minimum of 70%. No fee is charged for the equity loan for the first five years.

FirstBuy is another shared equity scheme for first time buyers and others who can't afford to buy a home on the open market without some help. Through FirstBuy, the government and a house builder together offer you an equity loan of up to 20% of the property purchase price. You will then have to raise a 5% deposit and take out a 75% mortgage. There is no fee for the equity loan for the first five years, but a fee is charged from year six onwards.

The scheme is only offered on specific new build properties put forward by developers.

5. **Australia: National Affordable Housing Agreement.**⁴²

To support tenants to move to home ownership, the Sale to Tenant Scheme has been extended and will be augmented by a shared equity scheme.

⁴² For a discussion of housing in Australia and The Australian Housing Act see www.dhcs.act.gov.au/hcs.

The shared equity scheme will allow tenants who cannot afford to buy the full value of their home to buy a percentage, while Housing ACT retains the remainder until it is also purchased by the tenant.

Another example of flexible housing assistance is the provision of rental bond loans. The Rental Bond Loan scheme can assist people on low to moderate incomes to rent suitable properties in the private sector through the provision of a loan of up to 80% of the bond. The loan is repayable to Housing ACT.

Rental Bond Loans can assist people to access housing who may have the desire and means to rent privately, but who may have the start-up costs associated. There are also people who choose not to access public housing.

Recommendations:

1. Conduct a study with the target population to examine the Determinants of Satisfaction between rental and homeownership. This might need to be conducted in Ontario and the UK where people on low income have options for homeownership.
2. Conduct a Calgary study comparing satisfaction between homeless shelter occupants and occupants of rental units.
3. Conduct a study to determine if scatter-site is more or less effective than congregate site apartments for clientele who suffer from addiction or mental health issues.
4. Conduct a mapping study of areas where there are higher poverty rates which might be more accepting of such clients.

5. Conduct a Calgary study on factors such as physical health, changes in undesirable behaviours, social stability, housing tenure, housing mobility, political involvement and wealth creation to determine whether or not there is a difference in these factors between persons housed in rental units or those in homeownership situations. Intake to either rental units or owned homes must consider numerous factors to ensure stigma is decreased and satisfaction is increased.
6. Evaluate the implications and outcomes between subsidizing units versus subsidizing people.
7. The city could assess the possibility of providing an equity based option for higher functioning clients. The examples outlined above could provide a model for a pilot project.