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**HOUSING NEEDS OF THE
JEWISH COMMUNITY OF GREATER VANCOUVER**

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Hazel Orpen

March 2015

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EXECUTIVE SUMMARY

Shelter is a basic need, key to the well being of all. In Vancouver, where housing is the highest priced in Canada, ownership and rental are serious issues. Housing affordability affects almost everybody in the region, including those members of the Jewish Community living on low to moderate incomes.

Concerned about the housing needs in the community, Tikva Housing Society and the Planning Council of the Jewish Federation of Greater Vancouver developed a survey to determine the existing housing situation and the need for safe, secure and affordable shelter by Jewish households. With the support of Jewish Community Foundation, the study was based on data derived from Statistics Canada 2011 National Household Survey (2011 NHS) for the Jewish Community, as presented by Charles Shahar and Shelley Rivkin in their September 2014 study. The present report provides insight into the reasons members of the Jewish community reside in their present accommodation, their housing preferences and needs. It identifies the housing requirements of Jewish low-income singles, couples and families in order to plan ways to support people needing assistance.

The 2011 NHS survey determined that there are 26,250 Jewish people living in the Vancouver Census Metropolitan Area (CMA), of which 16.1% (4,225) are low income. In this study, 45% of respondents are renters, of which 64% pay over 30% of income towards rent. As in the Shahar and Rivkin's study the majority of respondents live in Vancouver West, Richmond and Downtown Vancouver. When asked where they would prefer to live, people responded they would move out of Vancouver outlying municipalities into Vancouver Westside and the West End. The main reasons stated for the move were that they wished to be closer to family and friends, to be near the Jewish community and to be safe.

Statistics Canada survey for 2011 showed that the greatest number of low income Jews are those who live alone or with non-relatives, followed by couples and those living in single-parent households.

The present study concludes that there is a need for 877 family units; 183 bachelor units and 767 one bedroom units totalling 1,827 affordable housing units. Traditionally, community efforts have been focused on senior housing. The study points to the need to also provide safe and affordable housing to those under 65, low income singles, couples and families.

Ideally, about half of the new affordable units should be located in Vancouver Westside and about ten percent in each of Vancouver Eastside, West End, Richmond and North Vancouver, close to where family, friends and community supports are available, where there is a feeling of safety and security in the neighbourhood, close to shopping where people can buy food and groceries of their choice and close to entertainment such as recreation centres and outdoor activities.

The magnitude of the problem is significant and solutions are expensive. Creating 1,827 new and affordable units is an unreachable goal for the Jewish community. Solving this problem will require several different approaches.

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HOUSING NEEDS OF THE JEWISH COMMUNITY OF GREATER VANCOUVER

INTRODUCTION

Vancouver has the highest priced housing in Canada making ownership and rental a serious issue. Housing affordability affects almost everybody living in the region, including those members of the Jewish Community residing in Greater Vancouver and living on moderate to low incomes. The housing needs of a high percentage of Jews living in poverty and those with low to middle incomes who struggle with the elevated cost of residing in the Greater Vancouver area is of great concern to Tikva Housing Society (Tikva) and the Planning Council of the Jewish Federation of Greater Vancouver. Following the 2011 National Housing Survey, it was decided to launch a survey on housing needs for the Jewish community of Greater Vancouver.

This report summarizes the survey findings. It provides insight into the reasons members of the Jewish community reside in their present accommodation, their housing preferences and needs. It identifies the housing needs of Jewish low income singles, couples and families in order to plan ways to support people needing shelter assistance. The present study aims to complement the information presented by the recently released study “2011 National Household Survey – The Jewish Community of Greater Vancouver” by Charles Shahar and Shelley Rivkin, June 2014, which provided demographic information for this population.

BACKGROUND

The impact of the high cost of housing is becoming increasingly visible to Tikva, Jewish Family Service Agency (JFSA), and other Jewish organizations supported by the Jewish Federation of Greater Vancouver (JFGV). As with the population at largeⁱ funding and units are not meeting the demand for shelter and many members of the community are forced to leave their neighbourhoods for lack of affordability thus isolating themselves from established

relationships and community resources. Others who wish to live closer to the established Jewish communities of the Oak Street corridor are unable to, not only due to the high cost of housing, but also to the lack of availability. Still, data presented by Shahar and Rivkin show that the majority of Jewish poor people (1,535 out of 4,220) choose to live in Vancouver's West Side. In Tikva's experience, people choose to live in crowded and/or inadequate accommodation so as to stay close to community, synagogues, schools and friends.

Historically, in cities across Canada the Jewish community has settled in older and affordable communities, sacrificing comforts, for opportunity. Vancouver has followed similar trends. In early 1900's Jews began settling in the Downtown Eastside and Strathcona areas. As the community grew and prospered they moved further south. By the 1960's, new neighbourhoods were established and the heart of the Jewish community stretched up along the Oak Street corridor, into Kerrisdale and Marpole. From those early years and first migrations the community splintered. With a growing community, came choice. The community became more multicultural as Jews immigrated from South Africa, South America, Russia and Israel, and migrated primarily from Montreal and Winnipeg.

The Vancouver Jewish community grew vastly since, to a current population of 26,255, of which 17.9% are children (0-14), 11.8% are youth (15-24), 27% are young / middle adults (25-44), 29.5% are older adults (45-64) and 13.8% are seniors (65+) (Shahar & Rivkin, p.6).

Since 2001, due to increasing housing costs, the Jewish community has migrated to the Vancouver Eastside and outward, primarily to the municipalities of Greater Richmond including: Richmond City, Surrey/White Rock, and Delta/Ladner. In lesser numbers with further distance, people have moved to Burquest, which includes the municipalities of Burnaby/New Westminister, Port Coquitlam/Coquitlam/Port Moody and extends into Maple Ridge/Pitt Meadows/Langley.

Vancouver is suffering a rental crisis that affects every community. A growing rental demand, low vacancy rates and high rental rates, make accessing affordable housing very difficult. Canada Mortgage and Housing Corporation (CMHC) recently released its 2014 report showing market conditions were especially tight in the City of Vancouver, where vacancy rates were

1.8%ⁱⁱ. The areas where the Jewish community lives, or would prefer to live, including the West End / Downtown, South Granville / Oak, and Kitsilano / Point Grey, North Vancouver City and District Municipality (DM), also had vacancy rates close to one per cent.

Currently, the average rent in the Vancouver Downtown area for “a two bedroom apartment is \$1,849 per month, which is a 3.1% increase over last year”ⁱⁱⁱ (2014, CMHC). Given that 30% of gross income is considered affordable rent, a household would need to earn \$73,960 a year, to be able to afford the current market rent.

THE ASSESSMENT MODEL – DATA COLLECTION

The assessment looked at the housing situation of Jews living in the Greater Vancouver area to better understand the needs of the Jewish community living in, and/or preferring to live in, Vancouver CMA. Jewish population at large was canvassed.

The model had three components: an online questionnaire, individual conversations, and focus groups. The goal, through these means was to hear from Jewish households, in the Greater Vancouver Area, to better understand the barriers to living in Vancouver CMA.

The on-line tool used was *Monkey Survey*. It was user friendly to set up the questionnaire. It was decided to develop the questionnaire in both English and Russian to reach out to people who may have language difficulties. A ten-question survey was launched in September 2014 and administered over a three month period.

Methods for sharing the survey included ads in Yossilinks, the Jewish Independent, Tikva’s website, email distribution to 145 people and personal contacts. Also community connections, including synagogues, schools and community centres helped in its distribution. With the launch date before the High Holy Days it was thought that this would be an opportune time to promote and gather completed questionnaires. However, it was the opposite for a few reasons, including the early time of year and a teacher’s strike that carried over into the semester and disrupted family routines and work schedules. As well, during the Holy Days

other social concerns are raised in the community from the Bimah. However, all shared the flyers created for advertising.

To promote the Housing Survey, versions of the flyer were created in English and Russian. They were posted on-site and on-line billboards in the Jewish and geographical communities. Two articles were written and printed in the *Jewish Independent* paper and the on-line newsletter *YossiLinks*. Flyers were posted beyond traditional Jewish organizations, in geographic locations such as coffee shops and grocery stores, and shared through cultural communities such as the arts and music. There were also a number of random contacts through conversations outside of the workplace circles.

It was hoped that social media such as Facebook and Twitter would be successful means of promoting and collecting responses by the links “going viral”. Unfortunately, because Tikva Housing Society and other Jewish organizations hadn’t been utilizing these tools on a large scale previously, they did not have the contact base to begin a large distribution or “share”.

By far the most successful means of collecting questionnaire responses was by personal contacts at Jewish community venues, such as Day and Sunday Schools, at the Jewish Food Bank, through JFSA support services, at Sukkot and Chanukah celebrations. The responses were later entered manually. The other benefit of collecting responses personally was the opportunity to enter into conversation with the participant and gather more information regarding the individual’s housing circumstances. Those who indicated on the survey that they may be in need of assistance, would like to donate, or would like to continue participating in a focus group were contacted for follow-up.

In all, 289 responses were received including 13 surveys written in Russian. Two responses came from Vancouver Island residents and five had insufficient information; these seven replies were eliminated. So in all, 283 surveys were analyzed. The 2011 Statistics Canada Census reports that the average household in Greater Vancouver includes 2.9 members. Thus the number of surveys analyzed, represent an estimated 3.13% of Jewish households living in Greater Vancouver. The efforts made to reach out to community members resulted in a

representation of people from all areas of Vancouver CMA in the sample. Therefore, the conclusions of this survey may be considered as guidelines for future planning.

FOUR BASIC CONCEPTS

The end result of this study is to determine where the need for affordable housing for the Jewish community living in the Vancouver CMA area is. Several key ideas are implicit in this statement. Questions arise when dealing with the concepts of “who is a Jew?”, “poverty”, “housing need” and “social connectedness and inclusion”. All four are important notions for this exercise.

- “Who is a Jew?”

From Stats Canada Census to community surveys Jews are defined in a multitude of ways. For the purposes of this study, definition of “who is a Jew?” is broadly taken as anybody who self identifies links to the Jewish community, recognizing that the community is diverse and widespread. For those who are “unaffiliated”, they may say, “I’m just a Jew”, or “of the Tribe” and they were included if they were willing to participate. This portrayal may differ from that used by Shahar and Rivkin, perhaps including persons who may not have been counted in the 2011 National Household Survey. There could also be a bias towards larger inclusion if respondents perceived greater access to affordable housing as a result of answering the survey.

- How to determine “poverty”?

Poverty is described by using family size and income, following Statistics Canada’s method. Low income cut-offs (LICOs) are income thresholds below which a family will likely devote 20 percentage points more of its income on the necessities of food, shelter and clothing than the average family placing them in “straitened circumstances”.^{iv} There are limitations to this measure as it does not include a person’s net worth and it assumes that cost of food, shelter and clothing “should amount to no more than ⅓ of total income”. But this is the best method available.

Latest low income information available from Statistics Canada for areas with over 500,000 people is for 2011 which is the same year as the last 2011 NHS^v.

Table 1 - Low Income Cut-Offs Before Tax (LICO)

Population centres with 500,000 and over inhabitants	2011
1 person	\$23,298
2 persons	\$29,004
3 persons	\$35,657
4 persons	\$43,292
5 persons	\$49,102
6 persons	\$55,378
7 or more persons	\$61,656

- How to determine “housing need”?

The study uses Canada Mortgage and Housing Corporation’s definition of household in need.

“Core Housing Need” - a household is said to be in core housing need if its household income falls below at least in one of the adequacy, affordability or suitability standards and it would have to spend more than 30% of its before-tax income to pay the median rent of alternative local housing that is acceptable:

- Adequate housing, not requiring any major repairs;
- Affordable dwellings - cost is less than 30% of total before-tax household income;
- Suitable housing - has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements^{vi}

In Vancouver CMA, rents are among the highest in the country. CMHC reports for Fall 2014:

“The average monthly rent across Canada’s 35 larger centres was \$941 in October 2014. Average monthly rents for two-bedroom apartments in new and existing structures were highest in Calgary (\$1,322), Vancouver (\$1,311) and Toronto (\$1,251).”

From the Table 1, below, one can see that from 2011 to 2014 average monthly rents for two-bedroom apartments increased from \$1,243 to \$1,311. Average rents for each zone in the Vancouver region were:

Table 2: Private Row (Townhouse) and Apartment Average Rents (\$) By Zone and Bedroom Type Vancouver CMA – Fall 2011

Zone		Bachelor	1 Bedroom	2 Bedroom	3 Bedroom+	Total
Burquest	Burnaby	733	870	1,109	2,961	1,169
	New West	658	794	1,025	1,303	849
	Tri-cities	675	785	997	1,381	928
Greater Richmond	Richmond	881	1,045	1,498	1,846	1,106
	White Rock	704	816	1,013	1,395	865
	Surrey	610	718	898	1,102	836
Maple Ridge Pitt Meadows Langley	Maple Ridge Pitt Meadows	601	697	890	1,254	807
	Langley	631	763	912	1,079	852
North Shore	North Van.	853	988	1,259	1,570	1,227
	West Van.	936	1,206	1,967	2,795	1,475
Vancouver	Vancouver Eastside	806	845	1,094	1,380	886
	Vancouver Westside	819	1,115	1,714	2,516	1,327
	West End	964	1,151	1,787	2,679	1,199
Vancouver	CMA	841	964	1,243	1,445	1,037

Combining LICOs and average rents one can determine availability of affordable housing for low income earners. So, for example, a two parent family with one child (let's call them the Cohen family) earning less than \$35,657 in 2011 is considered to be poor. But this family may be adequately housed if, for instance, they live in a two bedroom apartment in good condition in an area where their rent for a 2 bedroom unit is less than \$890/month. Where would this be? From Table 1 above, it is clear that there is only one area: Maple Ridge/Pitt Meadows that would be affordable.

For people on low incomes finding affordable accommodation is a serious issue. Considering family size, if National Occupancy Standards (NOS)^{vii} are applied, the following areas would offer affordable and suitable accommodation. It is noteworthy that for low income singles in 2011, no place in Vancouver CMA is affordable at LICO levels. Shelter Assistance rates for single individuals are still lower than LICO at \$375 per month. This rate has been the same since 2007. Thus, singles on income assistance have even greater challenges.

Table 3, below, combines 2011 Low Income Cut-Offs (LICO) with what would be affordable for different sized households at 30% of LICO with the required number of bedrooms for suitable dwelling per household size and location of affordable units within Vancouver CMA.

Table 3 - 2011 LICO - Affordability Levels by Dwelling Size and Location within Vancouver CMA

Low Income Cut-Offs Before Tax (LICO) Population centres with 500,000 + over inhabitants	2011	Monthly Affordable Rent at 30% of Income	Suitable Dwelling Size Based on NOS	Geographic Location Availability by Average Rent
1 person	\$23,298	\$582	Bachelor	none
2 persons	\$29,004	\$725	1 Bedroom	Surrey, Maple Ridge, Pitt Meadows
3 persons	\$35,657	\$891	2 Bedroom	Maple Ridge, Pitt Meadows
4 persons	\$43,292	\$1,082	3 Bedroom	Langley
5 persons	\$49,102	\$1,228	3 Bedroom +	Surrey, Maple Ridge, Pitt Meadows, Langley
6 persons	\$55,378	\$1,384	4 Bedroom +	Surrey, Maple Ridge, Pitt Meadows, Langley, New West, Tri-Cities, Van. East
7 or more persons	\$61,656	\$1,541	4 Bedroom +	Surrey, Maple Ridge, Pitt Meadows, Langley, New West., Tri-Cities, Van. East

Mr. Cohen's older brother has a wife and two children; he earns \$43,000. As can be seen from Table 3 above, the only place a two-parent family with two children with annual income of up to \$43,292 could affordably rent a 3-bedroom unit is in Langley. In this family, mom and dad would have to work full-time for about \$11/hour each.

- How to determine “Social Connectedness and Inclusion?”

A variable not reflected by Statistics Canada’s poverty and housing need tools is one measuring “social needs”. Income and acceptable housing are important variables but for many, the need to be close to community, synagogues, schools, family and friends represents a much more important factor.

A study from the Region of Waterloo, Public Health Report on Building Healthy Communities, 2007 states:

“Community connectedness may have physical and mental health implications; how connected one feels to one’s community may help in reducing stress, anxiety, and feelings of isolation. Lack of social supports and networks, which contribute to feelings of community connectedness, has been shown to have a negative impact on health.”

Thus, there are those who may prefer to live in overcrowded accommodation, paying over 50% of income towards rent having almost no disposable income, yet close to community. How many of these households does the Jewish community of Greater Vancouver have? We need to establish this.

Are the Cohen families some of these? In our case, the two Cohen brothers and their families cannot afford to live in the same community. Following National occupancy standards (NOC) one family will live in a three bedroom unit in Maple Ridge or Pitt Meadows the other one, in a four bedroom home in Langley. Neither one of these communities has strong Jewish presence.

A salient characteristic of Jewish communities throughout time is the connectedness of their members. It is possibly one of the key factors in their survival. Where members live, geographical housing location is important to facilitate social connectedness and inclusion for a community. The study addressed this by asking participants to state the reasons for where people lived and for where they would prefer to live.

2011 JEWISH POPULATION LIVING IN VANCOUVER CMA

The 2011 National Household Survey as presented by Shahar and Rivkin on Table 18, showed the distribution of Jewish population and that of the Jewish poor throughout Vancouver CMA. This information is most relevant to our study, so it is presented below.

Table 4 – Total Jewish Population and Poverty Status by Geographic Area, Vancouver CMA

District		Total Jewish Population	Total Jewish Poor	% Poor
Vancouver City	West End	2,370	405	17.1
	West Side	9,555	1,535	16.1
	East Side	2,395	385	16.1
Greater Richmond	Richmond City	3,545	450	12.7
	Surrey/White Rock	1,780	360	20.2
	Delta / Ladner	615	65	10.6
North Shore	West Vancouver	935	60	6.4
	North Vancouver	1,290	300	23.3
Burquest	Burnaby/New Westminster	1,590	330	20.8
	Tri-Cities	1,310	145	11.1
Maple Ridge/ Pitt Meadows/Langley		870	185	21.3
TOTAL VANCOUVER CMA		26,255	4,220	16.1

In 2011, over fifty percent of Vancouver Jews lived in Vancouver West, Richmond and Vancouver East. More than half of Jewish poor people lived in Vancouver West, Richmond and the West End (2,390). The rest of low income Jews were spread throughout the various Vancouver CMA municipalities. The larger proportions of low income people were found in North Vancouver, Burnaby/New Westminster and Surrey/White Rock, all areas where 1 in 5

Jews were under LICO. In West Vancouver, Delta/Ladner and the Tri-cities the Jewish population was better off.

Shahar and Rivkin give basic demographics on economically disadvantaged Jews living in Vancouver. Some highlights are provided below:

- In 2011, 4,220 Jews lived below the poverty line as measured by LICO, representing 16.1% of the community. The overall population in Greater Vancouver had a 20.3% of poverty rate;
- The proportion of poor people in the Jewish community has increased over the last ten years from 14.3% to 16.1%;
- Overall, proportionately more women are poor (18.0%) than men (14.3%). This is reflected in all age groups. Among children 0-14 (14.6% vs. 12.4%) as well as in the non-elderly adults, 15-64 (18% vs. 15.5%) and the discrepancy keeps growing in the senior group (21.8% vs. 10.9%).
- The highest poverty in the community is found among senior women followed by women between 15-64 years of age.
- There are 630 Jewish children under 14 years of age (13.4%) living in poverty;
- People aged 15-24 show the highest percentage of economic distress (21.8%) reflecting difficulties while attending school and/or holding low-pay jobs;
- The largest group of persons who live under the poverty line is composed of 1,230 individuals aged 25-44 (17.3%).
- In geographic terms, of the total 4,220 low income Jews in Vancouver CMA the greatest number live in the Vancouver West side (1,535) followed by those living in Richmond City (450) and the West End (405).
- In terms of Living Arrangement, the greatest number of poor Jews are those who live alone or with non-relatives 1,970, followed by couples 1,545 and female single parents 560.

SURVEY RESULTS

The questionnaires' results drew out information and themes that will help Tikva Housing Society and its partners to determine how to respond to the housing needs of the Jewish community. To glean from the answers the questionnaire has been reviewed by categorizing the results in three groups: The demographics of the respondents, their current housing situation, and the housing situation they may prefer to live in. The themes that arose were the foundation for the subsequent focus groups and conversational talking points.

Table 5 - Demographics of Respondents - Who are they?

Current Area	Current Sub Area	Single	Couple	Family	Myself & Room-mates	Total*
Burquest	Burnaby - New West Tricities	1	0	4	5	10
		0	1	7	0	8
Greater Richmond	Delta -	0	0	4	0	4
	Ladner	8	13	31	1	51
	Richmond Surrey - White Rock	2	1	4	0	7
Maple Ridge Pitt Meadows Langley	Maple Ridge Pitt Meadows Langley	0	1	1	0	2
North Shore	North Van.	0	3	8	0	11
	West Van.	1	1	4	0	6
Vancouver	Van Eastside	11	6	18	4	39
	Van Westside	31	23	44	17	113
	West End	6	4	2	0	12
Grand Total		60	53	127	27	267
Percentage		22%	20%	48%	10%	100%

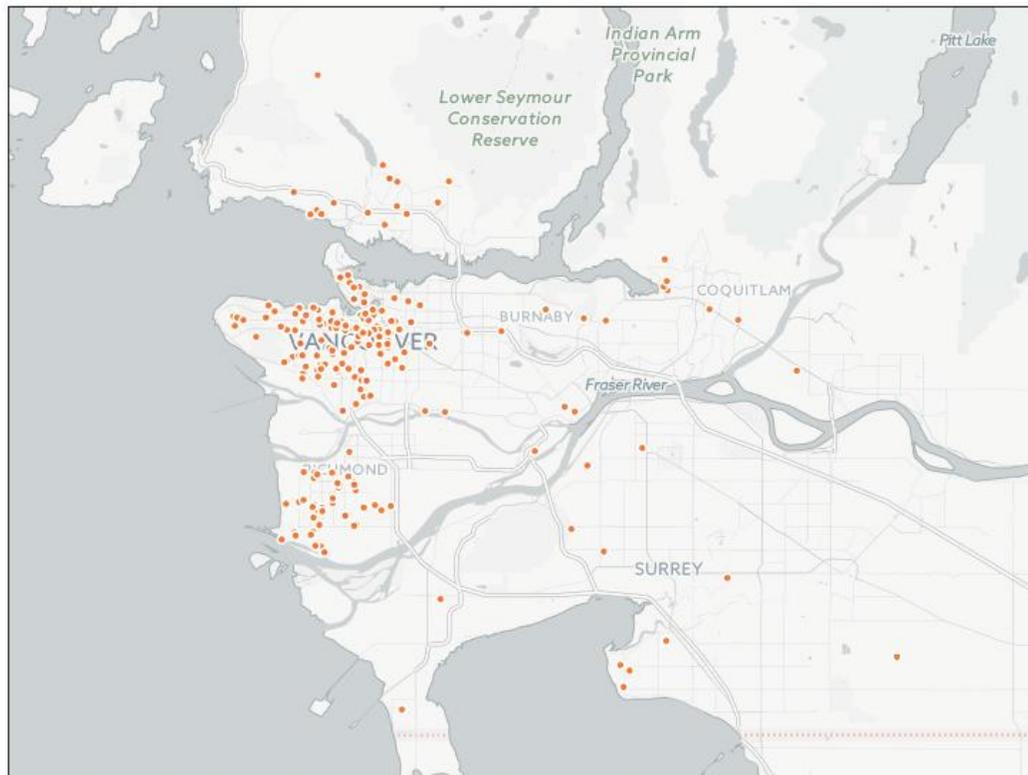
*Excludes 6 non responses – Richmond 2; West Vancouver 1; Vancouver Westside 3.

- Among respondents there were 60 singles, 53 couples, 127 families and 27 people living with room-mates. Possibly, the majority of people living with room-mates are students or seniors.
- Families with children under 19 included: 33 single parent families (26%), 86 two parent families (68%), 2 families with other dependent family members (2%) and 6 families with other independent family members (5%).
- In terms of family size, there were 39 families with one child, 47 with two children, 26 with three children and 5 with four children under nineteen in the family, thus averaging 1.8 children per family.
- Many of the respondents over 70 years of age reside in senior homes making them more accessible to be surveyed. There were 50 responses from people over 70. Of these 22 lived alone, 18 lived with one more person and 10 reported to live with four or more other persons.
- In addition, 14 out of 273 respondents (5%) reported that they lived in an interfaith or multicultural household.
- Of the total households 17% had pets.

1. Where Do People Live?

- Respondents to the study represent all areas of the Lower Mainland. As in Shahar and Rivkin's study the majority live in Vancouver West, Richmond and Downtown Vancouver.
- Respondents were located all over the Vancouver CMA Region, from as far north as Squamish and south to Tsawassen, White Rock and Surrey. The following map shows their locations and density within the areas.

Map 1 - Where Respondents Live



- Almost 80% of respondents live in Vancouver Westside, Richmond and Vancouver Eastside.

When asked where they would like to live, a significant number did not respond. Yet those who did answer showed a clear preference of living in Vancouver (Westside, Eastside and West End), representing over 50%. Except for people wishing to move to the North Shore, people living in the Burquest, Greater Richmond and Maple Ridge–Pitt Meadows–Langley Areas expressed a desire to move out of their neighbourhoods. A 4.4% of people stated that they would move outside of the Lower Mainland.

2. Comparing Where People Live Now To Where They Would Prefer To Live

Table 6 – Present Housing Area vs Desired Area

Area	Sub Area	Live Now #	Live Now %	Prefer #	Prefer %
Burquest	Burnaby - New West	10	3.7%	5	1.8%
	Tricities	8	2.9%	2	0.8%
Greater Richmond	Delta - Ladner	4	1.5%	3	1.1%
	Richmond	55	20.1%	22	8.1%
	Surrey - White Rock	7	2.6%	5	1.8%
Maple Ridge - Pitt Meadows - Langley	Maple Ridge - Pitt Meadows - Langley	2	0.7%	0	0.0%
North Shore	North Vancouver	11	4.0%	12	4.4%
	West Vancouver	7	2.6%	8	2.9%
Vancouver	Vancouver Eastside	39	14.3%	22	8.1%
	Vancouver Westside	118	43.2%	105	38.4%
	West End	12	4.4%	22	8.1%
	Outside of Lower Mainland			12	4.40%
	No Answer			55	20.10%
Grand Total		273	100.0%	273	100.0%

3. How Much is Spent on Housing?

Table 7 - Percentage of Monthly Income Spent on Rent or Mortgage

Tenure Type	Less Than 30%	Less Than 50%	More than 50%	More Than 70%	N/A -no mortgage or rent owing	Total	Percentage
Home ownership	60	25	12	3	45	145	55%
Co-op	3	2	2	0	1	8	3%
Market rental	7	35	21	10	8	81	30%
Other	2	1	2	2	16	23	9%
Shelter / Outside	1	1	0	0	0	2	1%
Subsidized housing	5	6	0	0	3	14	3%
Grand Total	78	70	37	15	73	273	100%
% of Total	29%	26%	14%	5%	27%		
% of Total Paying >30%		45%					
Non-owners	18	45	25	12	28	128	45%
% Non-owners paying >30%		64%					

○ Overall

- Almost 30% of people reported what they paid for housing was affordable.
- A significant number of respondents (27%) reported paying no rent or having no mortgage. This can be due to some of them living with family and some owning their homes outright.
- Yet, there are 45% of people who described paying over 30%; within this group 12 people use most of their income to pay for shelter.

- Homeowners
 - More than half of the people completing the survey (53%) are homeowners. This is lower than what the 2011 NHS reports for the area where, "more than 65 per cent of Vancouverites now own their own homes."
 - Close to a third of homeowners have no outstanding loans;
 - Over 40% of homeowners pay less than 30% of income towards their housing;
 - About 28% of homeowners reported paying over 30% of income towards their homes; 10% used over half of their incomes to purchase their housing.

- Non-owners:
 - The survey shows that almost two thirds (64%) of non-owner participants have an affordability issue as they pay over 30% of income towards rent. As shown on Table 2, there are few areas offering affordable units in Vancouver CMA.
 - 18 persons reported living in housing that was affordable;
 - 28 respondents stated they had no shelter expenses. This may be because they are living with family or have no housing as 2 people reported to live in a shelter or outside.

The 2011 NHS showed that "just over one-third of households spend more than 30 per cent of their income on lodgings." This is not proven in our sample.

- Table 6 above shows that there are 122 households (45%) paying over 30% of income towards shelter. Of these 40 are homeowners and 82 are renters.

It could be considered that owners choose to forego other spending, make a greater effort, in order to purchase a home, an asset. Similarly, one could think that renters choose to live in an area that demands greater economic efforts and spend a high proportion of their income in rent. Yet for renters the question is not one of choice. Lack of available affordable rentals all throughout the Lower Mainland may force them to have to pay higher rents even if they move to a less desirable area. For many years now, Vancouver vacancy

rates have been very low. Making things worse, vacancy rates in the region decreased in the past year:

“In the Vancouver and Abbotsford-Mission CMAs, the apartment vacancy rate dropped a full percentage point or more, to 1.8 and 3.7 per cent, respectively.....One factor exerting downward pressure on vacancy rates is an increasing population fuelled by international migration. Vancouver is the destination for most international migrants coming to British Columbia and international migrants tend to rent prior to buying as they establish themselves in their new country”. (CMHC Rental Market Report, April 2014).

These 82 non-owner households who report to have an affordability issue represent 30% of our sample. This is the group that should be of concern when developing future housing policy for the community.

4. What Type of Housing Do Respondents Live In?

As shown in the table below, the most common type of housing people live in are the single detached houses and apartments. On the low end one can find people living shared accommodation, basement suites, and SRO's.

Table 8 - What type of housing do you live in?

	Responses
Single detached	34.62% 99
Apartment	28.32% 81
Other	10.49% 30
Row-house	9.09% 26
Duplex	5.59% 16
Shared accommodation	5.24% 15
Basement suite	3.50% 10
SRO (single room occupancy/rooming house)	1.75% 5
Laneway house	1.05% 3
I don't have a home	0.35% 1
TOTAL	286

5. What Factors Are Important in Choosing Housing?

The survey aimed at drawing out the factors that are important to people when choosing a neighbourhood and their housing. To this goal people were asked about their present homes and what they would look for in a desired housing.

There were 270+ responses to the question: "These features of my home meet my/our family's needs". The majority of respondents stated that their homes were safe, well maintained, had sufficient bedrooms and bathrooms for their family size, were affordable and had privacy. Interestingly, 55.51% expressed that the house did "meet my Jewish needs (adaptable kitchen, room for sukkah, comfortable hanging mezuzah)".

Table 9 - These Features of my Home Meet My/Our Family's Needs

	Yes	No	N/A	Total
Affordable rent / mortgage	65.58% 181	18.12% 50	16.30% 45	276
Number of bedrooms fits my family	78.70% 218	11.55% 32	9.74% 27	277
Number of bathrooms fits my family	80.37% 217	8.52% 23	11.11% 30	270
Safe and maintained (no mould, broken windows, etc.)	82.22% 222	7.41% 20	9.74% 27	270
Private outdoor space	70.74% 191	15.19% 41	14.07% 38	270
Areas for privacy	79.63% 215	5.56% 15	14.81% 40	270
Good relationship with landlord	42.86% 117	5.13% 14	52.59% 142	273
Meets my Jewish needs (adaptable kitchen, room for sukkah, comfortable hanging mezuzah)	55.51% 151	13.97% 38	30.50% 83	272

When asked for comments some of the negative responses were:

- unsafe, drugs, addicted, mentally sick people;
- neighbours have bedbugs, tree roots threaten foundation. Should I move?
- Slumlords;
- Better than an SRO;
- It's not great. Landlord lets me have my dog;
- The rent is high for the quality of housing. It is old and not maintained. The heat is included but not turned on until the fall and off early in the spring. The building takes dogs, so it was the only decent option.

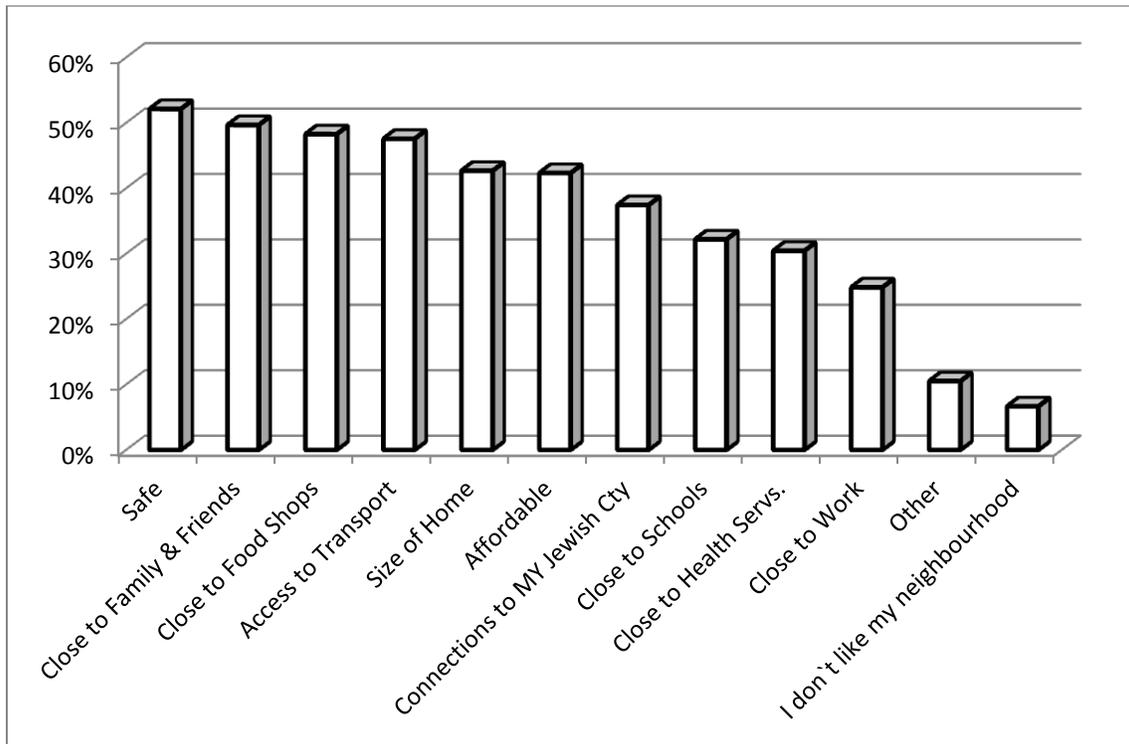
On the positive side people stated:

- I can do improvements with permission from my landlord;
- lots of natural sunlight;
- I have good, longstanding neighbours; I have room for family to visit and stay;
- perfect neighbourhood
- I am fortunate now. I do not know what will happen in the future.

On how housing relates to Jewish activities:

- It's big and affordable but far from Jewish community and synagogue. Also I have to live with room-mates because it's more affordable this way and they don't keep kosher.

Chart 1- Why Do People Live in Their Present Housing?



When people were asked the reasons for living in their present accommodation several factors were reported as more important than affordability. In fact, over half of respondents said that feeling safe and secure in their neighbourhood was most important. For over 40% of people being close to family and friends, having availability of food and groceries of their choice, being close to transportation of their choice, having a large enough home and affordability were important factors. Following closely was being close to the Jewish community. Being close to schools, availability of health services, and proximity to work were less significant.

- Overall, 51% of respondents reported safety as their reason to live in the present neighbourhood. A high percentage of people living in North Vancouver (73%), Surrey/White Rock (71%), Richmond (58%), and Vancouver Westside (51%) reported to have chosen their present location because they have a sense of safety and security in their neighbourhood.
- Half of all those answering the survey stated they lived in this area because they wished to be close to family and friends. Yet, all Maple Ridge respondents expressed this

choice. This was most important also for people living in Richmond (67%), in West Vancouver (57%) and Vancouver Westside (56%).

- Availability of food/groceries of my choice was selected by 48% of people. It is most important to those residing in the West End (75%), Surrey/White Rock (71%), and Vancouver Eastside (62%).
- Access to and by the transportation of my choice was an important reason for 48% of respondents. Yet, people choosing to live in the West End (75%), Vancouver Eastside (59%) and Vancouver Westside (51%) thought this to be a significant factor for their choice of neighbourhood..
- Size of home is most important to 43% of people. For those living in the Tri-Cities area (Coquitlam, Port Coquitlam and Port Moody) this was very important (88%), followed by those living in Surrey/White Rock (86%) and North Vancouver (55%).
- Affordable rent/mortgage was indicated as important by 42% of all respondents. Yet, all people living in Delta/Ladner indicated this as important, followed by those living in Burnaby/New Westminster (80%), Tricities (75%), Vancouver Eastside (64%) and West End (58%).
- Only 38% of all respondents indicated that "connections to my Jewish Community" was vital when choosing their homes. Nobody living in Burnaby/New Westminster, Tri-Cities or Delta/Ladner mentioned this as a factor. It was of importance to one out of two people living Maple Ridge/Pitt Meadows/Ladner and more significantly to 49% of people in Richmond, 47% of those in Vancouver Westside and 43% for those residing in Surrey/White Rock and West Vancouver
- For 32% of respondents accessibility to schools was relevant when choosing their present neighborhood. People living in Delta (75%), North Vancouver (73%) and Tri-Cities (50%) mentioned this as a very important consideration.
- Although only 30% of respondents stated availability of health services as a reason to live in the present neighbourhood, 57% of those living in Surrey/White Rock, 50% of those in Maple Ridge/Pitt Meadows/Ladner and 42% of those residing in the West End and Richmond expressed that this was important to them.

- Accessible to employment was reported as a factor by only 25% of those surveyed. It is important to half the people living in the West End.

There were 56 respondents (21%), who mentioned other reasons for being in their neighborhood. Some of them highlight important factors not addressed by the survey.

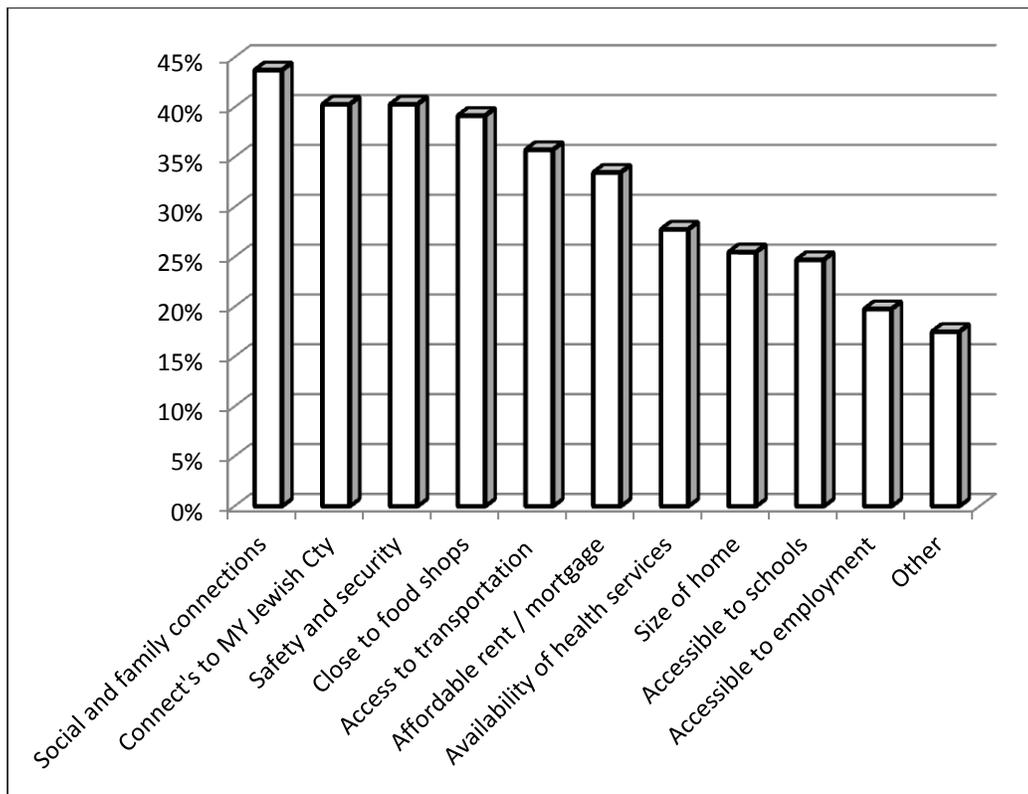
- For many, being close to recreation opportunities, a community centre or fitness facility or being near nature, beaches, seawall and trails is important.
- Others claimed that having access to a garden, patio or a courtyard for kids to play was significant.
- When referring to what they liked about their neighbourhood people described: a vibrant neighbourhood that is walkable, accessible to services, in a central location, close to downtown, with a sense of community.
- Some respondents specifically mentioned that they liked living close to the Jewish community, two lived in Moishe House and one expressed they lived in an area close to Jewish day schools.
- Many liked their neighbourhood because they grew up there and were close to family and friends.
- Rental availability was also stated.
- In terms of the specific place they liked it because it had lots of light, many windows, quiet building, it had an elevator and secure parking.

On the negative side, people mentioned:

- They had lived 3 years in a shelter;
- It is the only place they could get;
- It is temporary housing (don't like their neighbourhood)
- Cannot find a suitable house that allows pets;
- Far from Jewish community;
- Schools are far apart;
- Doesn't matter where I live;

- Unfortunately we live very far from the Jewish community; cannot afford a closer home right now;
- I live in a food desert. There are no markets or affordable food sources without travelling with a vehicle;
- I live in an old BC Housing place in the East End because I have no other choice;
- I live in a 60 year old house, mice and bed bug infested, very dirty, where I cannot use the bathtub or the shower with undesirable neighbours.

Chart 2- What Are the Reasons People Prefer to Live in the Desired Neighbourhood?



Respondents clearly would choose, if possible, a neighbourhood where they would be close to family, friends (44%) and their Jewish community (40%). These two factors followed by feeling safe and secure (40%) and being close to where they could buy food and groceries of their choice (39%) were the highest ranked.

These factors differ from those selected when asked "what are the reasons for living in the present neighbourhood?" In fact, over half of respondents said that feeling safe and secure in their neighbourhood followed by being close to family and friends were the most mentioned. In contrast, being close to the Jewish community was ranked significantly lower.

When focussing on Non-owners, all these same factors are ranked just a little higher.

Choice of desired area, where they would like to live, is by far Vancouver (Westside, Eastside and West End) reaching almost 60%.

Under comments there were 54 responses. Significantly, thirteen people responded that they loved where they lived because it was by the water or it had a beautiful scenery, they lived in a nice neighbourhood with access to entertainment, they were close to recreation, they would not move as they felt good where they were.

Specifically, locations mentioned were the North Shore and the West End:

"I love north shore area and North Shore has great outdoor recreation, more affordable homes and our paternal parents. But, we would need to take our child out of VTT."

"As a gay man, there are areas of the city where I feel more comfortable; the West End is one of those areas."

On the other side were those who stated:

Vancouver has a huge shortage of affordable housing and of housing for women fleeing abuse. I realize it is a process but Vancouver needs buildings that are for income specific for people's needs. I would prefer not to live in social housing. Unfortunately I have to take what I can, I just have to pray that the "area" does not put me in trouble due to other issues. "Ideally", I would hope for market value with a private subsidy." Request for private subsidy was mentioned twice.

Regarding a need for Jewish connections, people mentioned: Jewish connections highlighted, need for housing to be walking distance to shul, need to be closer to the larger Jewish community and access to shul of choice.

It was pointed out that, "We have been asking for a Jewish seniors aged home in Richmond for a long time!!! People do not want to move out of their neighbourhood. Land is expensive. You

think of things too late. The Jewish community stops at the bridge as far as they are concerned."

A second opinion along those lines was that: There is a need for community resources for seniors.

Respondents for whom family and friends were important mentioned they wanted to live halfway between kids and grandsons; wished to live closer to family and elderly parents; and two people mentioned they were looking for support system / friends.

We would honestly not move to the east side of Vancouver for a slightly bigger place because we don't want our children in that area, plus there is no Jewish community there.

Specific requirements related to having a house with a yard and close to family; a location where one can get rid of a car and can shop by foot.

6. FOCUS GROUPS AND INFORMAL CONVERSATIONS

In addition to the data collected through the surveys, several focus groups and conversations were held to gather additional information.

Richmond

One focus group was hosted by the Richmond J-Hub, with support from the Kehila Seniors Program. 16 surveys were collected prior and the focus group was promoted by the Kehila and J-Hub coordinators, along with partner Jewish Family Service Agency.

Two persons attended the session. We learned that the neighbourhood was chosen because there were established family and community connections. They also shared that, to maintain these connections, they have opted for inadequate and poorly maintained housing with unaffordable rent. They utilize services such as the food bank in order to make ends meet.

To reach out to the Richmond families, surveys were collected on-site of the Richmond Jewish Day School while children were being picked up from school. Parents were in a hurry making it difficult to speak with them at length; however, 15 surveys were collected. Most identified as two-parent families, two identified as lone parents, and two of them reported having other independent family members living with them. Some reported mortgages higher than 50% but as affordable.

Burquest / Tri-Cities

Both communities hosted a Chanukah party and attended by dozens of families with young children and a few single older adults. The Burquest event was formal and structured which didn't give much opportunity for connection. However, the organizers were welcoming, took surveys and envelopes to provide members at other functions and also spoke in length about the formation of the Synagogue and Community Centre to support the growing Jewish Community.

The Tri-cities Party was hosted by the Aleph Group at the Port Coquitlam Public Library. It was well attended and less formal with entertainment, craft table and free play for children. Many

of the attendees were Russian / Israeli new Canadians who had formed a community based on cultural connections. Only eight surveys were completed, however. The Tri-cities party was geared to the children, thus leaving time and space for parents to visit. They were open to conversation about their experiences. The common theme of the areas' residents was similar to the other Greater Vancouver municipalities; participants identified size of home, affordability, and social and family connections as their reasons for living in their neighbourhood. These communities allowed the lifestyle of home ownership and private outdoor space that could not be affordable in Vancouver. They all expressed having the financial challenges associated with home ownership for young families, and also stated that they felt stable. Only one expressed the desire to move to another community, and selected the Vancouver Westside, to be connected to the Jewish community.

Young Adults and Students

One focus group ran at the Hillel House on the UBC Campus. Eleven participants attended. Unfortunately, none represented the other post- secondary institutions including SFU, Emily Carr, Capilano and other post-secondary institutions. Both UBC and SFU offer on-campus residence, however, demand by far exceeds available space. In fact, according to the CMHC (2014), "less than 20 per cent of students live on campus at the UBC Vancouver campus even though about 42 per cent were from outside the Vancouver CMA".

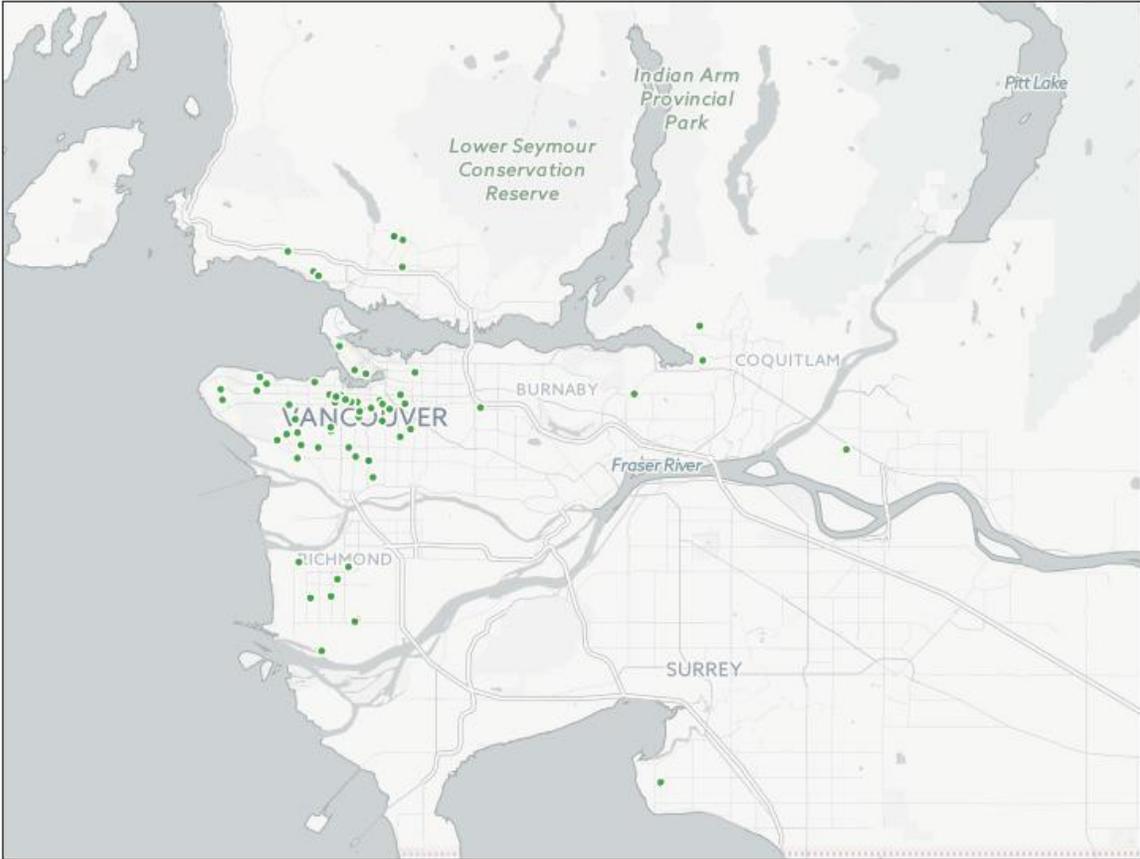
Having housing on the UBC campus has its own challenges which were identified during the session, by a student representing a *Campus Housing Coalition*. She reported that UBC intends to raise housing charges by 20% for the 2015/16 semester. She also informed the attendees that the BC Residential Tenancy Act does not protect the student residents of increases or evictions. As well, students in residence are in a precarious position at the end of each year as they cannot continue in their housing over the summer and may not be able to return home, whether in Vancouver or for many who are from out of province.

Seniors have complicated circumstances as well. Many seniors are living in their own homes "and classified as poor using LICO criteria because their assets are not taken into account" Although asset rich they may have difficulties facing day to day expenses.^{viii}

Earlier in the report we mentioned that the study would focus on the 82 Non-owners paying more than 30% of income towards housing because they faced the greatest challenges.

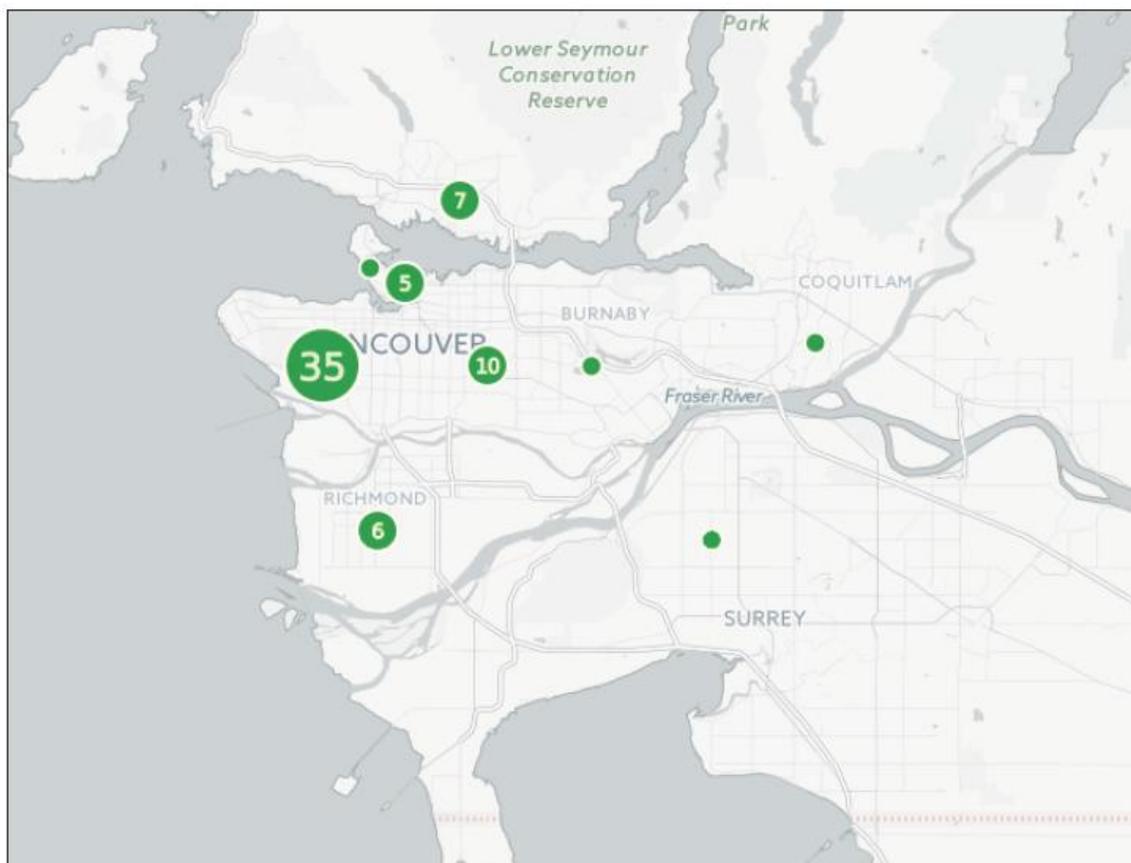
The following map shows where Non-owners paying $\geq 30\%$ presently live

Map 2- Where Non-owners Paying over 30% Live



The next map shows where Non-owners paying over 30% would like to live.

Map 3- Where Non-owners Paying over 30% Desire to Live



It is a common opinion that people who have affordability issues could move to cheaper areas in order to reduce their cost of housing. Yet, the data shows that out of 4 people living in Burnaby only 2 wish to stay there; of the 12 people living in Richmond only 6 wish to remain in Richmond; in Vancouver Eastside out of 16 residents 10 wish to stay in the area. The only areas where there is a positive increase are: Tri-Cities +1; North Vancouver +3; West End +2 and a greater number of people who would like to move outside of Vancouver CMA+5 possibly looking for affordability and greater choice in housing.

**Table 10 - Non-Owners with Affordability Problems,
Present vs. Desired Housing Location**

Current Area	Current Sub Area	Where live now		Desired Area	
		#	%	#	%
Burquest	Burnaby - New	4	5%	2	2%
	West Tri-Cities			1	1%
Greater Richmond	Richmond	12	15%	6	7%
	Surrey - White Rock	1	1%	1	1%
Maple Ridge - Pitt Meadows - Langley	Maple Ridge - Pitt Meadows - Langley	2	2%	0	0%
North Shore	North Vancouver	4	5%	7	9%
	West Vancouver	2	2%		
Vancouver	Vancouver Eastside	16	20%	10	12%
	Vancouver Westside	36	44%	35	43%
	West End	5	6%	7	9%
Out of LM	Out of LM	0	0%	5	6%
N/A	N/A	0	0%	8	10%
Total Respondents		82	100%	82	100%

From Table 10 above, it is clear that non-owners having an affordability problem, if they could, they would move away from Burnaby, Richmond, Maple Ridge - Pitt Meadows – Langley, and Vancouver East Side. They would prefer to live in the West End, North Vancouver or move away from the Lower Mainland. Population in Vancouver Westside remains relatively stable.

8. Inferences from the Survey Results to the Jewish Population at Large

Overall, the Survey showed that over half of the respondents would prefer to live in Vancouver which is similar to where the 2011 National Household Survey reports Jews live now. North Shore respondents were the most geographically stable, mostly wishing to stay where they presently live. What is interesting to note is the areas that people would leave if they could. Richmond, Surrey/White Rock, Tri-Cities and Maple Ridge/ Pitt Meadows/Langley show the greatest decline. There were twelve respondents (4%) who would prefer to move out of the area.

Table 11 –Total Jewish Population and Surveyed Population by Geographic Area, Vancouver CMA

District		Total Jewish Population	% of Total Jewish Population	% Surveyed Live Now	% Surveyed Prefer to Live
Burquest	Burnaby/New Westminster	1,590	6%	4%	2%*
	Tri-Cities	1,310	5%	3%	1%*
Greater Richmond	Richmond City	3,545	14%	20%	8%*
	Surrey/White Rock	1,780	7%	3%	2%*
	Delta / Ladner	615	2%	2%	1%*
Maple Ridge/Pitt Meadows/Langley	Maple Ridge/Pitt Meadows/Langley	870	3%	1%	0%*
North Shore	West Vancouver	935	4%	3%	3%
	North Vancouver	1,290	5%	4%	4%
Vancouver City	West End	2,370	9%	4%	8%
	West Side	9,555	36%	43%	38%*
	East Side	2,395	9%	14%	8%*
Out of Vancouver					4%
No Answer					20%
TOTAL VANCOUVER CMA		26,255			

*Areas where people wish to move away from.

Table 12 –Total Jewish Poor Population and Estimated Poor Surveyed Population by Geographic Area, Vancouver CMA

District	Sub Area	Total Jewish Poor Population	% of Total Jewish Poor Population	# Surveyed by Area	Estimated Surveyed # Poor
Vancouver City	West End	405	17.1	12	2
	West Side	1,535	16.1	118	19
	East Side	385	16.1	39	6
Greater Richmond	Richmond City	450	12.7	55	7
	Surrey/White Rock	360	20.2	7	1
	Delta/Ladner	65	10.6	4	1
North Shore	West Vancouver	60	6.4	7	1
	North Vancouver	300	23.3	11	2
Burquest	Burnaby/New Westminster	330	20.8	10	2
	Tri-Cities	145	11.1	8	1
Maple Ridge/ Pitt Meadows/Langley		185	21.3	2	1
TOTAL VANCOUVER CMA		4,220	16.1	273	43

Estimating Housing Need

Housing need will be estimated in two ways.

1. Based on trends established by Shahar and Rivkin Table 12 above, estimate the number of respondents who would be poor if the income information for the Jewish Poor Population of Vancouver CMA were applied to those surveyed. Thus, out of 273

respondents, there would be 43 people who would be poor who live throughout Vancouver. Although not all poor people necessarily are in need of safe, affordable and adequate housing, it is safe to assume this to be a realistic estimate.

2. Based on estimates provided by the respondents. Table 7 on Page 23 shows that of the 273 surveyed, close to half of respondents reported paying over 30% of income towards rent. Of these, 82 are non-owner households. Focusing further on the highest need people, one could determine that the 52 non-owners who reported paying over 50% of their income for housing are clearly in need of affordable housing.

So, one can estimate the number of people in the Jewish Community in housing need from the study as being between the 43 (based on the 2011 NHS data) and the 52 people in the study (non-owners who reported paying over 50%) that is between 15.8% and 19% or an average of 17.4%.

This percentage, 17.4%, is somewhat above the 16.1% of Total Jewish Poor Population reported by the 2011 NHS. As stated before, not all poor may be in need of affordable housing, and the corollary is also true, that not all people in need of affordable housing are necessarily poor.

Yet, overall one can estimate the need for affordable housing in the Vancouver Jewish community being 17.4% of the total Jewish population. This is the group that should be of greatest concern when developing future housing policy for the community. In numbers this represents 4,568 people (17.4% of 26,255) or 1,827 households (considering 2.5 persons per household as reported by Statistics Canada for 2011).

Following the household distribution in the survey, these households would require unit sizes:

Table 13- Affordable Housing Need – Jewish Community of Vancouver CMA by Unit Size

	Survey %	Housing Need # of units	Unit Type
Single	22%	402	1 bedroom
Living with room-mates	10%	183	Studio/1 bedroom
Couple	20%	365	1-2 bedrooms
Family	48%	877	2 + bedrooms
TOTAL HOUSEHOLDS IN NEED		1,827	

CONCLUSIONS

It is estimated that in Vancouver CMA there are 1,827 Jewish households in need of affordable housing. This represents a requirement for at least 183 bachelor units, 767 one-bedroom units and 877 family units composed of two, three and four bedroom units.

Ideally, about half of the new units should be located in Vancouver Westside and about ten percent in each of Vancouver Eastside, West End, Richmond and North Vancouver, close to where family, friends and community supports are available, where there is a feeling of safety and security in the neighbourhood, close to shopping where people can buy food and groceries of their choice and close to entertainment such as recreation centres and outdoor activities.

REMARKS

The magnitude of the problem is significant and solutions are expensive. Creating 1,827 new and affordable units is an unreachable goal for the Jewish community. Solving this problem will require several approaches. Different opportunities should be considered, such as:

1. Increase access to existing building facilities and units created by Jewish Community organizations. There are about 650 senior units developed with community efforts. This is the least costly option as the units are in place and operating.
2. Make use of existing government programs;
3. Provide Rent Subsidies so people can affordably rent in the private market;
4. Purchase existing rental buildings to house primarily families and singles;
5. Purchase land and build a new project;
6. Partner with other non-profit housing agencies to develop new projects creatively;
7. Enter into operating agreements to manage housing developed by government and other agencies;
8. Partner with Jewish community agencies to build multipurpose developments.

NOTES

ⁱ In fact, for 2011, Vancouver had the highest percentage of households in Core Housing Need in all of Canada (17.6%). The Canadian average was 12.5% (CMHC, 2014).

ⁱⁱ CMHC – Rental Market Report, British Columbia Highlights, Spring 2014;
http://www.cmhc-schl.gc.ca/odpub/esub/64487/64487_2014_B01.pdf

ⁱⁱⁱ CMHC - Rental Market Report, British Columbia Highlights, Fall 2014
http://www.cmhc-schl.gc.ca/odpub/esub/64467/64467_2014_A01.pdf?fr=1424305957641

^{iv} LICO - <http://www.statcan.gc.ca/pub/75f0002m/2009002/s2-eng.htm>

^vLICO <http://www.statcan.gc.ca/pub/75f0002m/2013002/tbl/tbl01-eng.htm>

^{vi} Core Housing Need
http://cmhc.beyond2020.com/HiCoFAQs_EN.html#_What_is_core_housing_need?

^{vii} Suitable Housing

Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for:

- each cohabiting adult couple;
- each lone parent;
- unattached household member 18 years of age and over;
- same-sex pair of children under age 18;
- and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom.

A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

^{viii} 2011 National Housing Survey, The Jewish Community of Greater Vancouver by Charles Shahar and Shelley Rivkin, September 2014, page 30.