

BLACK IN BC HOUSING REPORT



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Territorial Acknowledgment

We acknowledge and respect the lək'wəŋən peoples on whose traditional territory our organization, AACCCS and Issamba Centre is situated and the Songhees, Esquimalt and WSÁNEĆ peoples whose historical relationships with the land continue to this day.

Project Team

The research for this project was undertaken by two Black-led and Black-serving not-for-profit organizations in British Columbia: AACCCS (Victoria) and Umoja Operations (Surrey)

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Acronyms

AACCCS - African Art and Cultural Community Contributor Society

BC - British Columbia

BIPOC - Black, Indigenous, Persons of Colour

CMHC - Canadian Mortgage and Housing Corporation

IDPAD - UN International Decade for People of African Descent

OIPC - Office of the Information Privacy Commissioner

OHRC - Office of the Human Rights Commissioner

PAD - Persons/People of African Descent

RTB - Residential Tenancy Branch

Executive Summary

Housing challenges have been so commonly experienced in British Columbia and Canada to a point of normalization. With normalization comes a measure of resignation and apathy at the expense of solutions to resolve structural sources of the challenge. In fact, there is nothing normal at all about a resource-rich and supposedly progressive country such as Canada witnessing such a deep and intractable housing crisis. As has been emphasized in several past reports, the housing crisis is worse for those already at the mercy of structural and systemic inequity. In this report we focus on the housing challenges faced by Black or Persons of African Descent in British Columbia and propose solutions.

The concerns highlighted by the community can be grouped under three main phases.

1. Challenges relating to the search for a home to rent: These include low vacancy levels, exorbitant rents, long wait times on social/affordable housing lists and landlord discrimination (often hard to prove). For Black newcomers to BC, there is a general lack of transparency around searches, difficulty in providing references that are acceptable to landlords, and for the students the growing trend of school admissions without assured accommodation.

2. Challenges related to tenancy rights: These include limited awareness of tenancy rights, and backlogs at the Rental Tenancy Branch.

3. Challenges faced in pursuit of home ownership: These include opaque processes and market, case backlogs, costs, gentrification tendencies, cultural barriers between potential homebuyers and real estate and mortgage professionals and limited design configuration.

On a historical continuum, the housing challenges faced by Black or Persons of African Descent are not necessarily new. The challenges fit into a long history of gentrification and anti-Black racism in British Columbia as exemplified by the devastating demolition of the Hogan's Alley neighborhood in Vancouver from the 1960s to 1970s.

In this project, our two organizations African Art and Cultural Community Contributor Society (AACCCS) and Umoja have listened carefully to our community members on their ideas and recommendations for change. Overall, the key principle underlying any pursuit of change is that that for Black persons, Indigenous persons and other persons of colour, the problems with housing are worsened by other structural disadvantages such as limited employment mobility, income levels, healthcare, community safety, immigration statuses and access to justice. Key recommendations sourced from our community members include:

- BC Housing and the Province must invest in Black-serving organizations to serve as housing information and tenancy rights hubs.
- BC Housing and the Province must provide dedicated support to Black developers and builders.
- BC Housing and the Province must invest in rent-to-own schemes, as well as heavily expand social, affordable and co-op housing with explicit commitments to Black and other structurally oppressed identities.
- BC Housing and the Province must be more intentional about increasing Black representation on housing boards and committees.
- BC Housing must adequately increase investments in affordable housing.

- The Residential Tenancy Branch must promptly cut down on case backlogs to encourage the pursuit of rental justice.
- The Province and Municipalities must invest in authentic Black spaces and visual forms in BC's built environment.
- The Province and the BC Residential Tenancy Branch must commit explicitly to boosting transparency and accountability mechanisms around the increasing use of artificial intelligence systems for tenant screening and selection.

Just when we were rounding up with this project, BC's new Premier, David Eby announced a new standalone housing ministry. While the move signals commitment to resolving the crisis in the sector, it is important that such commitment is based on a clear understanding of the social and intersectional inequalities that shape and result from the sector.



Dedication

This project and report is dedicated to Hamida Andeku who passed on recently. Hamida was a dedicated and well loved person. She served as a community support/outreach worker in Surrey and was committed to various equity and inclusion causes. Hamida participated in the design thinking session for this project and offered many critical insights. She hoped that very soon, British Columbia and Canada would provide genuinely fair and equitable opportunities for self-actualization for all persons no matter their ethnic or racial identity. We will truly miss you, Hamida.



Foreword

In 2021, AACCCS served as the Black in BC Convenor for BC's provincial government. The convenor project involved multiple community conversations and a survey to understand the perspectives and experiences of BC's Black population, and also appreciate how far along the province is in implementing the objectives of the United Nations' International Decade for Persons of African Descent (IDPAD).

The Black in BC Convener project¹ led to many critical insights across various thematic areas adopted from the International Decade Canadian Strategic Action Plan² which seeks the full implementation of the United Nations' International Decade for Persons of African Descent³.

While Black in BC report and action plan provided important recommendations on housing, the project, has been an opportunity to delve deeper and access the community's ideas on how meaningful change can be pursued. We appreciate the support of BC Housing and BC's Black communities. We are always stronger together.

We appreciate that Umoja Operations partnered with us in executing this project. The commitment, inputs and companionship of Umoja have been exemplary and underscore the value of collaboration in the Black community. By this report, AACCCS extends its efforts in deepening racial equity and socio-economic justice in British Columbia.

¹<https://www.issambacentre.ca/blackinbcccommunityconvenerproject-1>

²https://biachamber.com/wp-content/uploads/2019/01/Draft_Summit_Action_Plan_2019_Version1.pdf

³<https://www.un.org/en/observances/decade-people-african-descent/programme-activities>

UMOJA

Umoja is a non-profit organization formed in 2002 to provide culturally attuned mainstreaming support to recent immigrants of all backgrounds and has impacted an estimated 4000 families over our tenure. The organization is minority-founded as inspired by the lived experience of its founders refugee migrants Edith and Amos Kambere. This equips us to accurately characterize settlement challenges of newcomers to Canada.

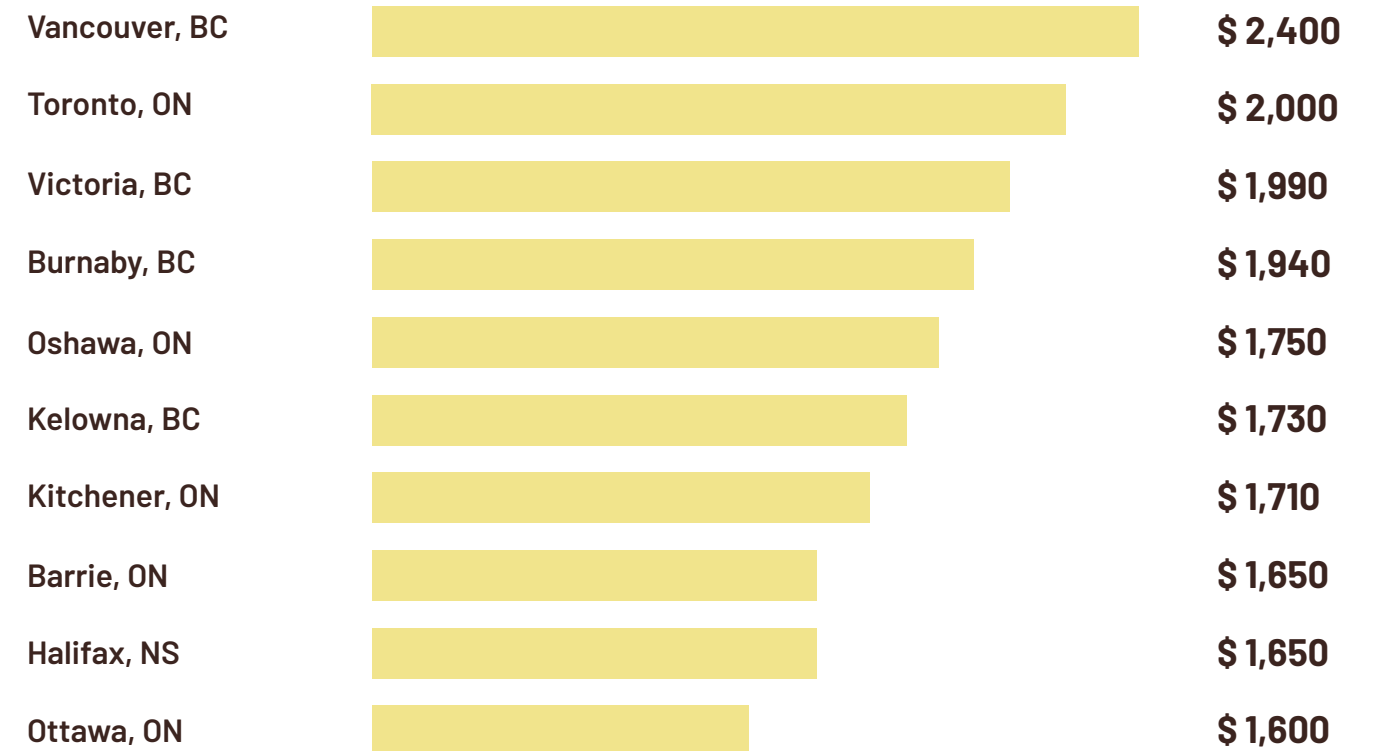
Umoja is pleased to have partnered with AACCCS on the vital community engagement on the status of housing for persons of African Descent (PAD)

living in BC. Ultimately, the conversation around diversity and inclusion is incomplete unless this important topic is approached. We trust that the community engagement which has occurred will serve as a helpful point of reference in the policy effort toward meaningfully meeting the challenge of housing affordability, quality, and equitability for all. Indeed, in a rapidly shifting BC demographic, harmonious, thriving communities of the future will only be possible if no one is left behind. Our hope is that the impact of the community engagement and consequent report would extend beyond a mere academic exercise but would instead yield seminal long-term benefit for British Columbia.



Introduction

Canada has increasingly become notorious for its housing challenges. Housing supply is below optimum and this has contributed to making the cost of homes and rents markedly expensive. A recent report by Canada Mortgage and Housing Corp. (CMHC) indicates that while 2.3 million more homes are expected to be built by 2030, there is the need for 3.5 million additional homes in order to ensure affordable housing⁴. In other words, unless Canada is constructing about 5.8 million more homes by 2030, housing affordability will remain a mirage. While the housing crisis is national, it is particularly worse in Ontario and British Columbia (BC) as the two provinces are the least affordable in terms of housing. The CMHC notes that Ontario and BC alone account for two-thirds of the housing supply gap of 3.5 million. An August 2022 report by Zumper finds four BC cities in the top six most expensive cities going by the cost of one bedroom rents⁵.



⁴<https://www.cbc.ca/news/canada/toronto/housing-affordability-cmhc-report-2030-1.6498898>

⁵<https://www.zumper.com/blog/rental-price-data-canada/>

In terms of home ownership, households in BC now require about 60 percent of their income to afford an average house, an increase of about 15 percent compared to 2003/2004 levels⁶. In effect, geography is a key intersectional variable shaping housing access for Canada's population.

Yet, the challenges with housing access are not faced equally. Persons belonging to historically and continuously marginalized and oppressed categories have it worse. As BC Housing admits, "marginalized communities continue to experience the impacts of colonialism, systemic racism, inaccessibility, and other forms of oppression". Such structural inequity is reflected in how Indigenous, Black and Latin American people were over-represented in Metro Vancouver's 2020 Homeless count. The count recorded 6% of those experiencing homelessness as Black although Metro Vancouver has a 1.2% Black population.

The overall provincial homelessness count for 2020/2021 saw 3% of respondents identifying as Black while BC has a 1% Black population per the

Methodology

The study was driven by two main questions: What are the housing concerns of PADs in British Columbia? What do PADs in BC imagine as viable interventions for resolving the said concerns? The project utilized a mixed-method approach including a desk review, design thinking session, a survey, a community forum and some expert interviews. The key principles guiding the use of each method was agency and inclusion as we sought to hold democratic conversations

2016 census⁷. 8% of respondents identified as having come to Canada originally as an immigrant, refugee, or refugee claimant. Also, while the 2021 Canada Housing Survey finds home ownership to be around 68%, homes led by a Black person were only 37% likely to be owned by the Black person⁸. This is well below the 62% of ownership in homes led by racialized persons⁹.

The intersectional dimensions of the housing crisis demand an intersectional response. In this project, we have focused on accessing the experiences, concerns and proposals of Black or Persons of African Descent (PAD) in BC in relation to housing. Understanding the perspectives of PADs is critical to generating housing solutions that factor in general, intersectional and group-peculiar concerns. We have particularly paid attention to concerns around finding a home to rent, tenancy rights and the pursuit of home ownership. These three themes germinated organically in the multiple engagements that birthed the recommendations in this report.

that were open to as many members of Black communities in BC as possible. The desk review identified key housing trends and concerns as related to Black persons in Canada.

The design thinking session was led by our partner organization, Umoja Operations and was held in Surrey. The session had about 25 attendees including housing experts, practitioners, researchers, community leaders, settlement support workers and other interested community members. The session utilized an iterative approach that saw five groups generating housing-relevant scenarios, projecting realistic

related challenges and generating potential solutions. Each group made presentations on their scenario and welcomed engagement by the larger group. Recommendations from the design thinking session informed an initial report, a virtual community forum and an online survey. The community forum which had about 30 attendants further reflected and fine-tuned proposed solutions.

The survey component of the study served to broaden project participation, further validate concerns and elicit more potential solution proposals. There were 100 respondents to the survey identifying as Black and it is their responses that we focus on in this report. While we wished for more respondents, we understand that there is a general survey fatigue in our communities. This is understandable considering how many surveys and engagements have been done in the past with less commensurate pro-Black policy changes to show for them. Generally, the survey responses followed the positions and concerns raised in the design thinking session and the forum.



⁶<https://www.cbc.ca/news/canada/toronto/housing-affordability-cmhc-report-2030-1.6498898>

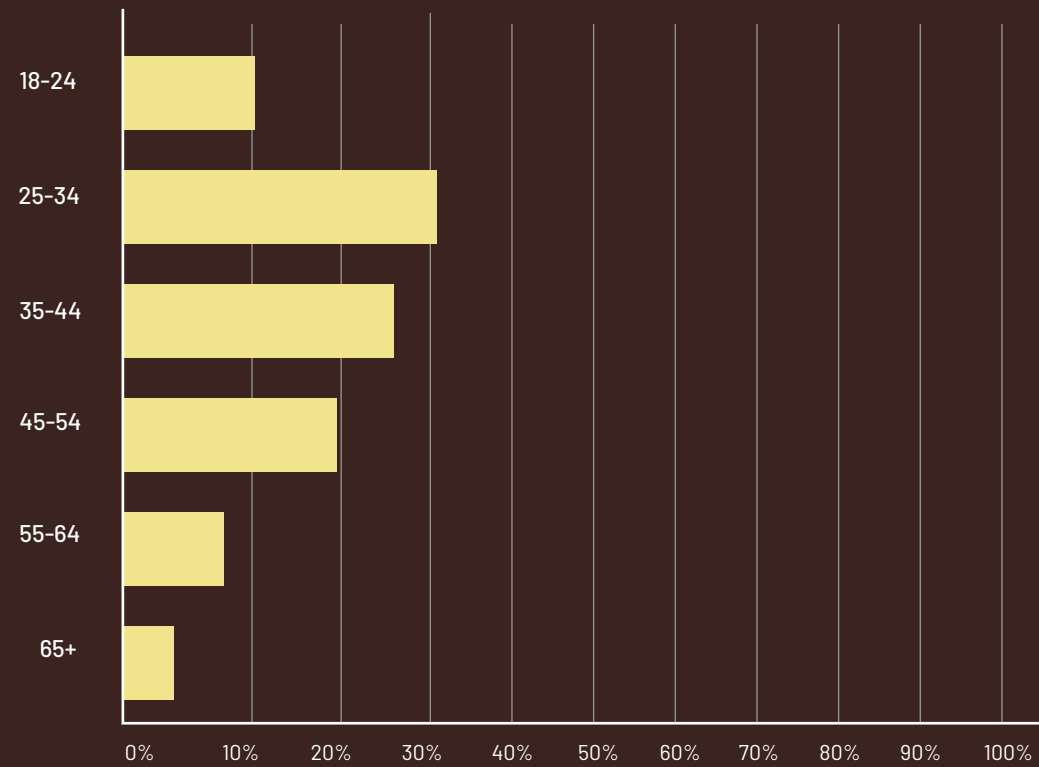
⁷See page 8 in <https://www.bchousing.org/sites/default/files/mediadocuments/2020-21-BC-Homeless-Countspdf>

⁸<https://www150.statcan.gc.ca/n1/daily-quotidien/220721/dq220721b-eng.htm>

⁹Ibid.

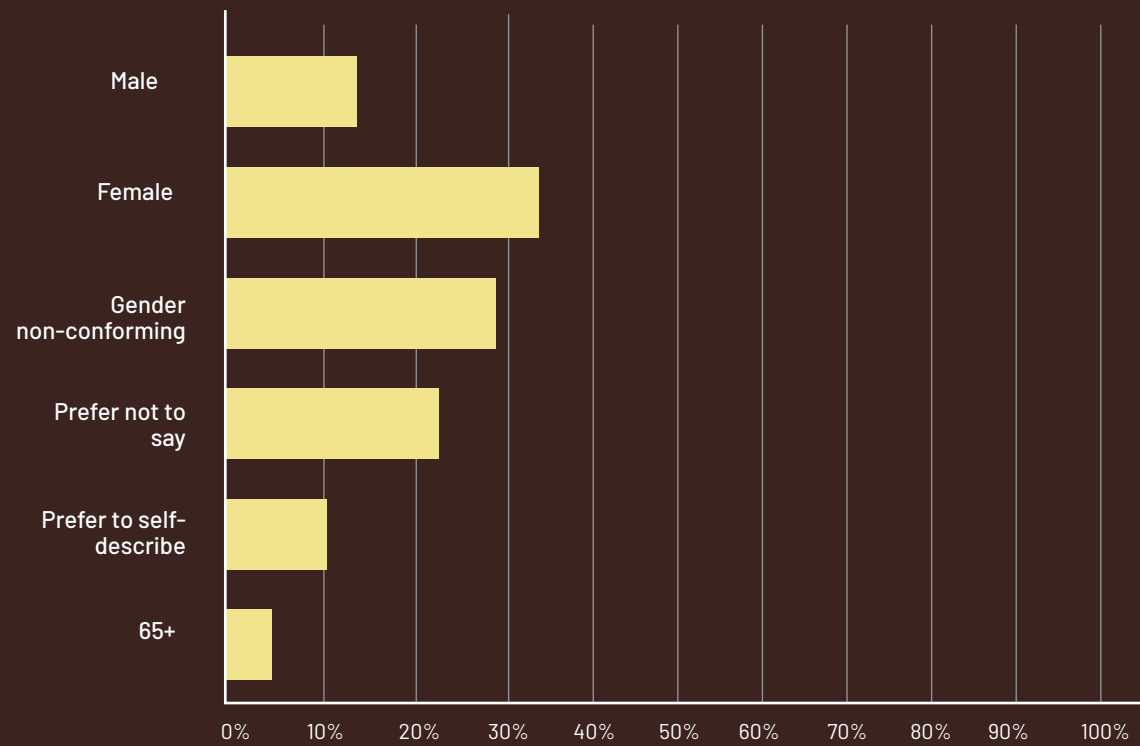
Demographic profile of survey respondents

Age

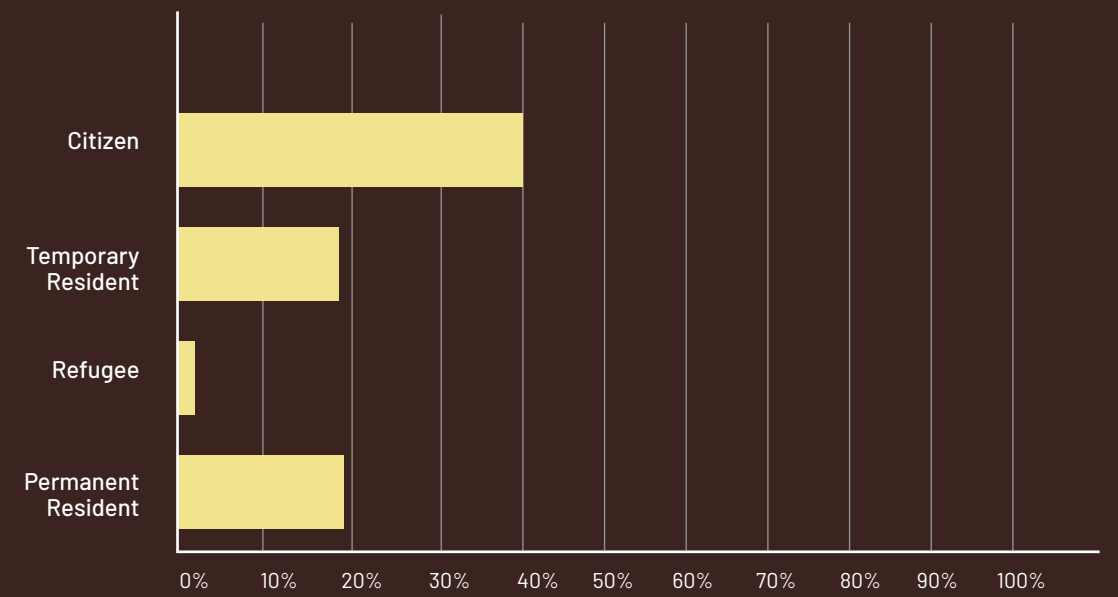


Gender

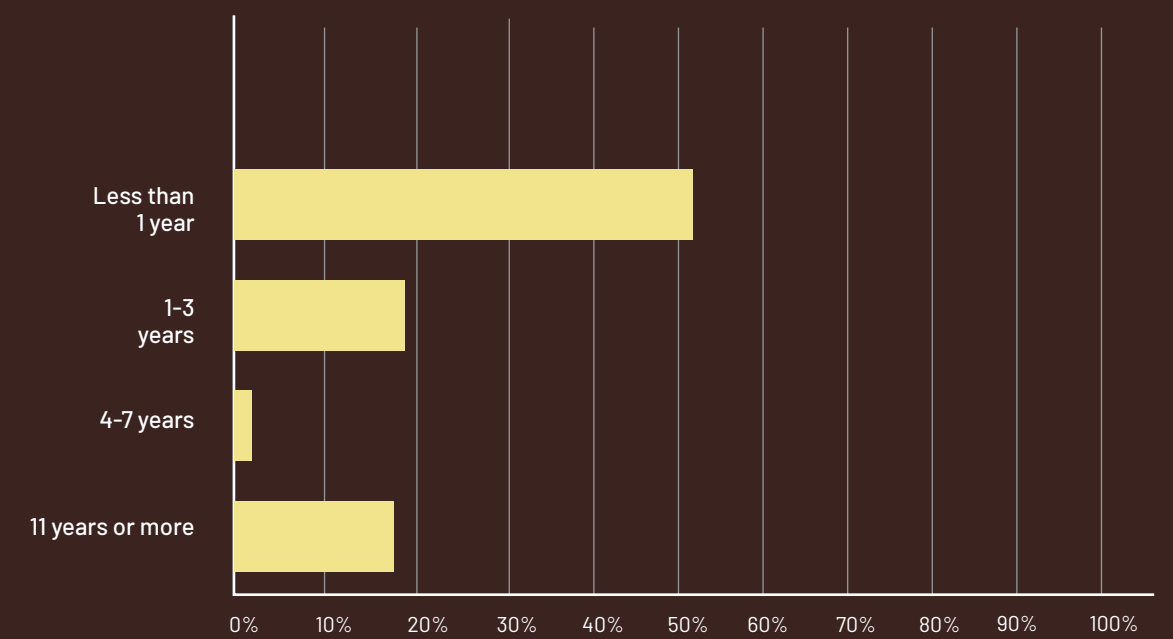
¹⁰ Find the report from the Design Thinking session here:



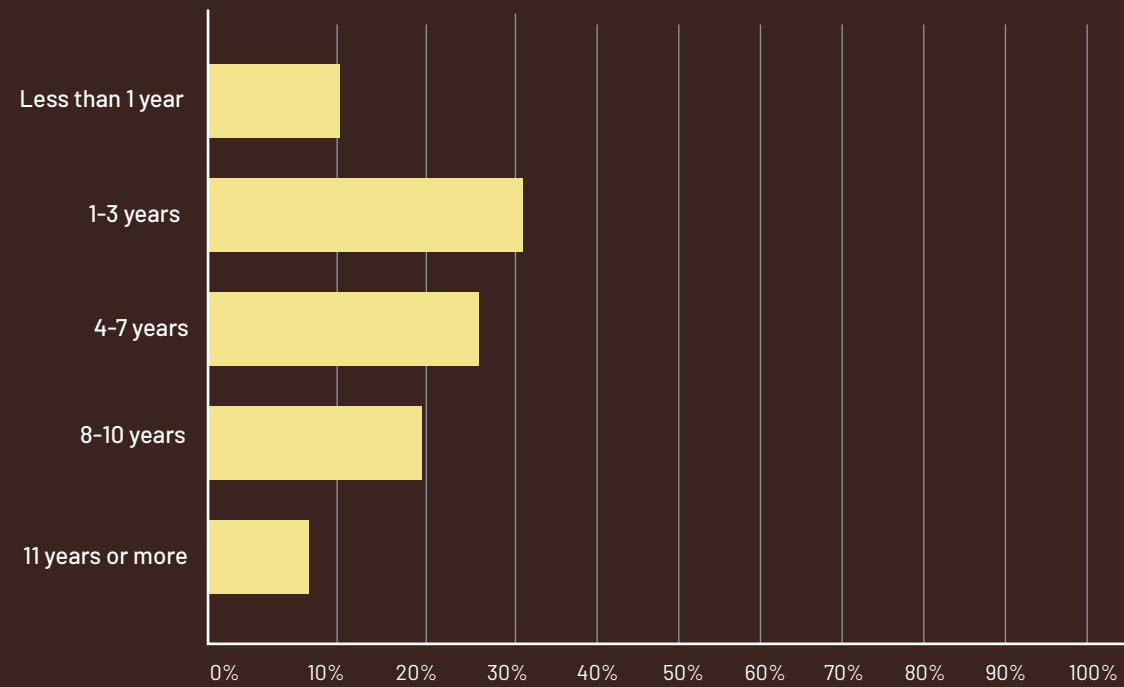
Status in Canada



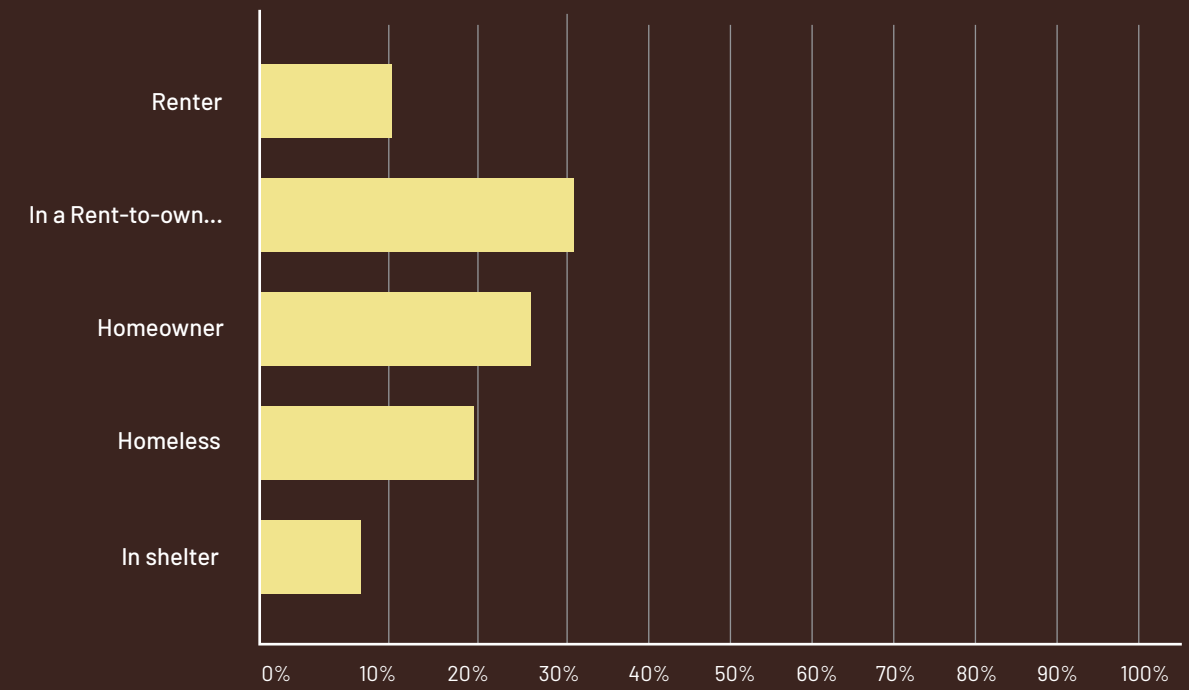
Length of stay in BC



Length of stay in BC



Renter or Owner?



City of residence

ANSWER CHOICES	RESPONSES
Vancouver	21.00%
Victoria	35.00%
Surrey	15.00%
Burnaby	7.00%
Abbotsford	2.00%
Richmond	4.00%
Coquitlam	1.00%

Overall, the project was underpinned by commitment to encouraging avenues for Black or Persons of African Descent to share their housing experiences and also exercise agency in developing recommendations that will affect them once implemented.



Historical context

British Columbia has a long history of anti-Black racism and gentrification. To illustrate, when a Chinese man, Marcus Wong bought a house in British Properties, a posh neighborhood in West Vancouver, he found a racist provision on the original land title: “No person of the African or Asiatic race or African or Asiatic descent except servants of the occupier of the premises in residence shall reside or be allowed to remain on the premises”¹¹. Such exclusion of bodies from occupying certain spaces continued even if it became more subtle.

Considering that Black persons have officially immigrated to British Columbia since 1858, it ought to have been surprising that there are hardly any Black neighborhoods harboring Black lives and cultures in British Columbia. Yet, the history

of racism in BC takes this surprise away. From the 1960s, Hogan’s Alley (officially called Park Lane) in Strathcona, Vancouver was demolished in the name of urban renewal. Hogan’s Alley was a thriving hub for Black persons and cultures that was taken away and never given back. It is heartwarming to find organizations such as the Hogan’s Alley Society dedicating their passions and efforts to reclaiming that space for Black people. Usefully, reports in September 2022 indicate that Hogan’s Alley Society and the City of Vancouver have reached an agreement to create a community land trust and a mixed-used redevelopment for the site in Strathcona¹². This agreement is proves the value of anti-racism and discrimination advocacy but how long this agreement has been in the making illustrates the extent of the difficulty Black communities face in pushing for change and the sacrifices these communities are forced to make.

Telling the housing story with Black personas

Throughout this project, participants have graciously shared their personal experiences relating to housing market in BC. Some of these personal and observed experiences were expertly channeled into envisioning various Black personas that have to navigate real housing challenges. The creation of Black personas as a methodology encouraged the use of stories and narratives to contextualize the experiences, assumptions and perspectives of our community members.

Envisioned personas could help avoid any potential privacy intrusions, discomfort or traumatic recollection by situating experiences outside one’s personal body. Also, as the personas resulted from group interaction and brainstorming, they ended up being

multidimensional and broadly representative. Participants at the design thinking session created about six such personas to convey their understanding of Black family dynamics and housing needs. Personas created by four out of the six groups are presented below to illustrate:

A. Adebo is a young woman that belongs to a large family that recently immigrated (as refugees) from Uganda. They just landed in Canada and have temporary accommodation provided by the government. Adebo needs a way to help her family find housing in the Vancouver Lower Mainland, but surprisingly they have found it extremely difficult because landlords will not accommodate the large size of her family. As well, landlords are amicable over the phone, but seem distrustful when they

see the family in person. They seem to make prejudiced judgements and make it impossible to be accepted.

B. Jamica is a married and successful professional from Jamaica. She and her husband immigrated to Canada on a work visa to establish a home in this nice part of the world. They had traveled through Vancouver before and loved the location. Now that they have landed in Canada, they live in temporary housing and are looking for a house to buy in a nice neighborhood, but unfortunately, Jamica’s credentials are not recognized, and she is having difficulty finding history in Canada and without references.

C. Okonkwo is a male African international student coming to study in Canada. He has been accepted into a mid-level university that does not offer student housing. He therefore must look for public housing to accommodate him while he attends school.

D. Adiam is an ambitious 29-year-old single young woman who came to Canada 15 years ago as a skilled worker from Eritrea. She started out with a good job in Canada that paid well – and she also enrolled in school to further her education upon landing. During her first 5 years in Canada in the lower Mainland, she also sought to purchase a home. She had a stable job – but didn’t know how to go about it.

While the scenarios and personas may seem similar, they still represent subtly different experiences and visions that together tell a fuller story. In the table below, we map the four design thinking scenarios presented earlier to show the subtle nuances.

Attributes	Adebo	Jamica	Okonkwo	Adiam
Immigration Status	Newcomer and Refugee	Newcomer	Newcomer and Student	Been in Canada for 15 years and Skilled worker
Origin	Africa	Caribbean	Africa	
Family size	Large	Small	Individual	
Objective	Rent a home	Buy a home	Find public housing	Buy a home
Challenge	Not many family sized homes	Credentials not recognized	No student accommodation	Limited knowledge of the market
	Landlord Prejudice and distrust	No credit history in Canada		
	Landlord distrust	No Canadian references		

¹¹<https://globalnews.ca/news/7182842/vancouver-councillor-racism-bc-real-estate/>

¹²<https://www.theglobeandmail.com/canada/british-columbia/article-vancouver-signs-deal-to-turn-former-site-of-hogans-alley-into/>

The important reality is the intersectional ties that contribute to making scenarios unique. For instance, they showcase how Black identities, status, means, housing objectives and concerns are not monolithic. In effect, it is more viable to deploy an intersectional lens when housing solutions are being sought and implemented. For the community housing forum, the nuances across the six personas developed in the design thinking session were utilized to create one persona, Mr. Atta, who has to navigate some of the common housing challenges identified by community members in three phases: rental search, tenancy and home purchase. While Mr. Atta's experiences cannot capture all the prevailing nuances, the streamlined persona was a way to further focus the exercise. The three-phased scenarios are as follows:

A. Rental search challenge

Mr. Atta recently moved to British Columbia from Nigeria to undertake a Master's degree programme at the University of Victoria. Mr. Atta applied for campus accommodation but could not get a space, unfortunately. Mr. Atta wants to rent a place but is struggling to find one.

B. Tenancy challenge

Eventually, Mr. Atta found a place to rent. The home is shared with three other roommates. Per his tenancy agreement, Mr. Atta is not supposed to have anybody visiting him at certain hours or spending the night in his room. Three months down the line, the landlord indicates his intention to increase the rent from \$1000 to \$1150. Mr. Atta is asked to accept the increase or face eviction.

C. Home ownership challenge

A few years down the line, Mr. Atta has completed his MA degree programme and is gainfully employed in British Columbia. He has some savings and is contemplating buying a house. At this time, he has been joined in Canada by his wife and 3 kids (between ages 6 and 17). They are occasionally visited by Atta's mum. He does

not seem to find homes suitable to the size of his family. Neither is he being offered homes in the communities/areas he prefers. Overall, he suspects some cultural barrier between himself and the loan officers, realtors and estate agents he has been dealing with.



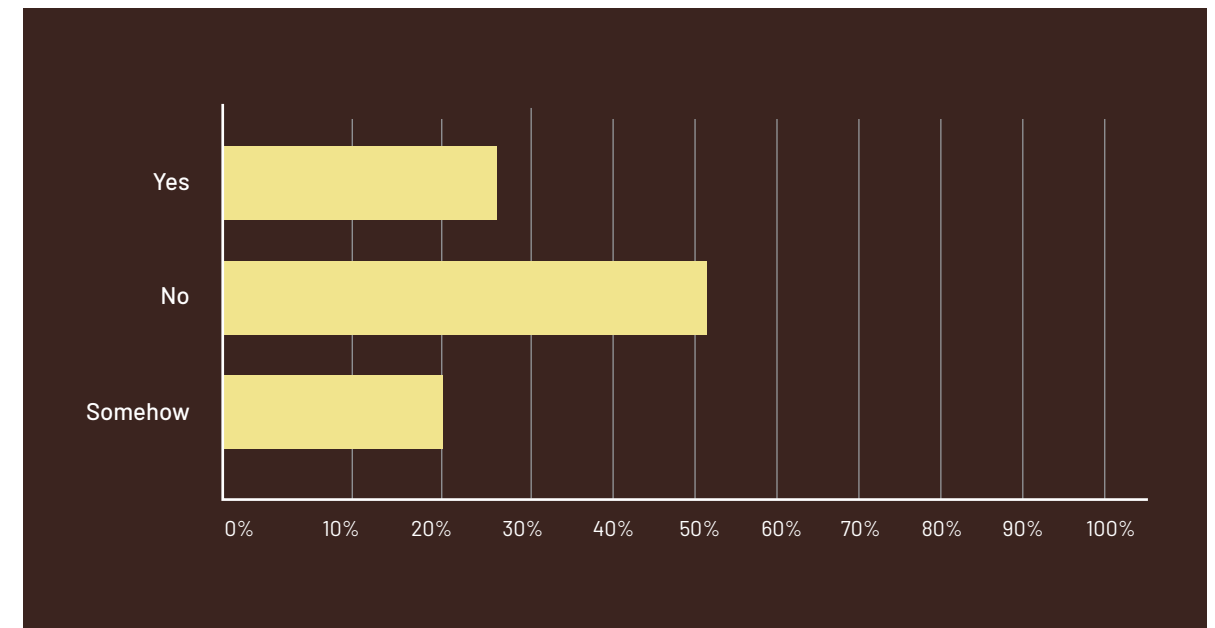
In the next section, we highlight major housing challenges identified by our community members across the various phases of engagement.

Housing Challenges

Rental search

- Black newcomers to BC have a hard time securing accommodation to rent. This challenge may be natural as newcomers have to navigate a housing market that they are unfamiliar with. In the particular case of student newcomers, the challenge is more acute considering the growing trend of BC's post-secondary schools offering admission, and charging very high tuition rates yet leaving international students to navigate a tough housing market on their own¹³. The expected knowledge gap for and credit history.
- Another challenge is the limited institutionalized Black community support for newcomers in terms of housing. For example, 25% of survey respondents indicate certainty about drawing on community support in their search for a home to rent. Another 52% of respondents have not drawn on community support when seeking to rent accommodation.

Figure: Seeking community support in the search for accommodation to rent



- Black residents of BC face a tough time when seeking rental accommodation often due to subtle discrimination and racism by landlords. Yet, due to, seeking accountability tends to be difficult as the discrimination is hard to prove. It is rare for a landlord to say, 'you can't have my room because you are Black'. The closest to evidence is often the mood change a phone

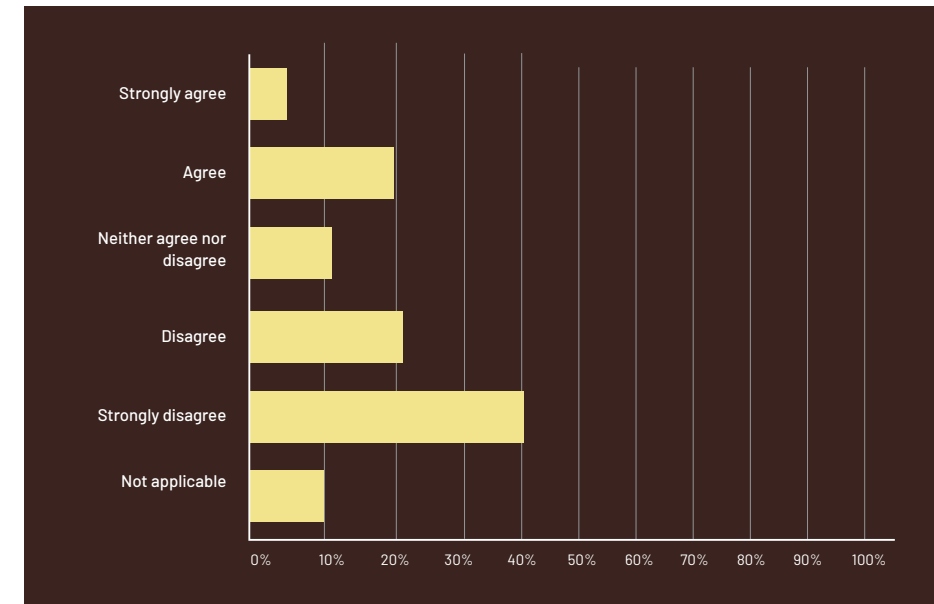
¹³For the fall term of the 2021/2022 academic year, UBC for example reported a waitlist for on-campus housing as 5,000 students long, "the largest waitlist the university has ever seen". See <https://globalnews.ca/news/9105874/bc-student-housing-supply/>

call has gotten one's foot through the door. There is also the non-response to Facebook enquiries although the rental facility is still available. Some who intentionally ask their White friends to enquire about the same ad find that the friend gets a prompt response. In our exploratory survey, we asked about landlord treatment when people were looking

to rent 41% of respondents agreed or strongly agreed with experiencing good treatment landlords most of the time. 32% of respondents strongly disagreed or disagreed with the proposition. In effect, 1 out of every 3 respondents had experienced some poor treatment by potential landlords in BC.

ANSWER CHOICES	RESPONSES
Strongly	8.00%
Agree	33.00%
Neither agree nor disagree	27.00%
Disagree	15.00%
Strongly disagree	16.00%

- Gentrification could be deepened by anti-Black landlord behavior and actions. In our exploratory survey, 64% of respondents disagreed or strongly disagreed with the proposition that they found homes to rent in their preferred neighborhoods.



BC's Black population has limited access to subsidized housing. While structural inequities may mean lower income levels for PADs in BC, requirements¹⁴ such as Canadian citizenship, permanent residency and refugee status means that the large number of Black immigrants to BC who hold temporary residence would not qualify for subsidized housing. Moreover, those

notoriously long waitlists. In our exploratory survey, 25% of respondents had accessed some form of affordable housing in BC.

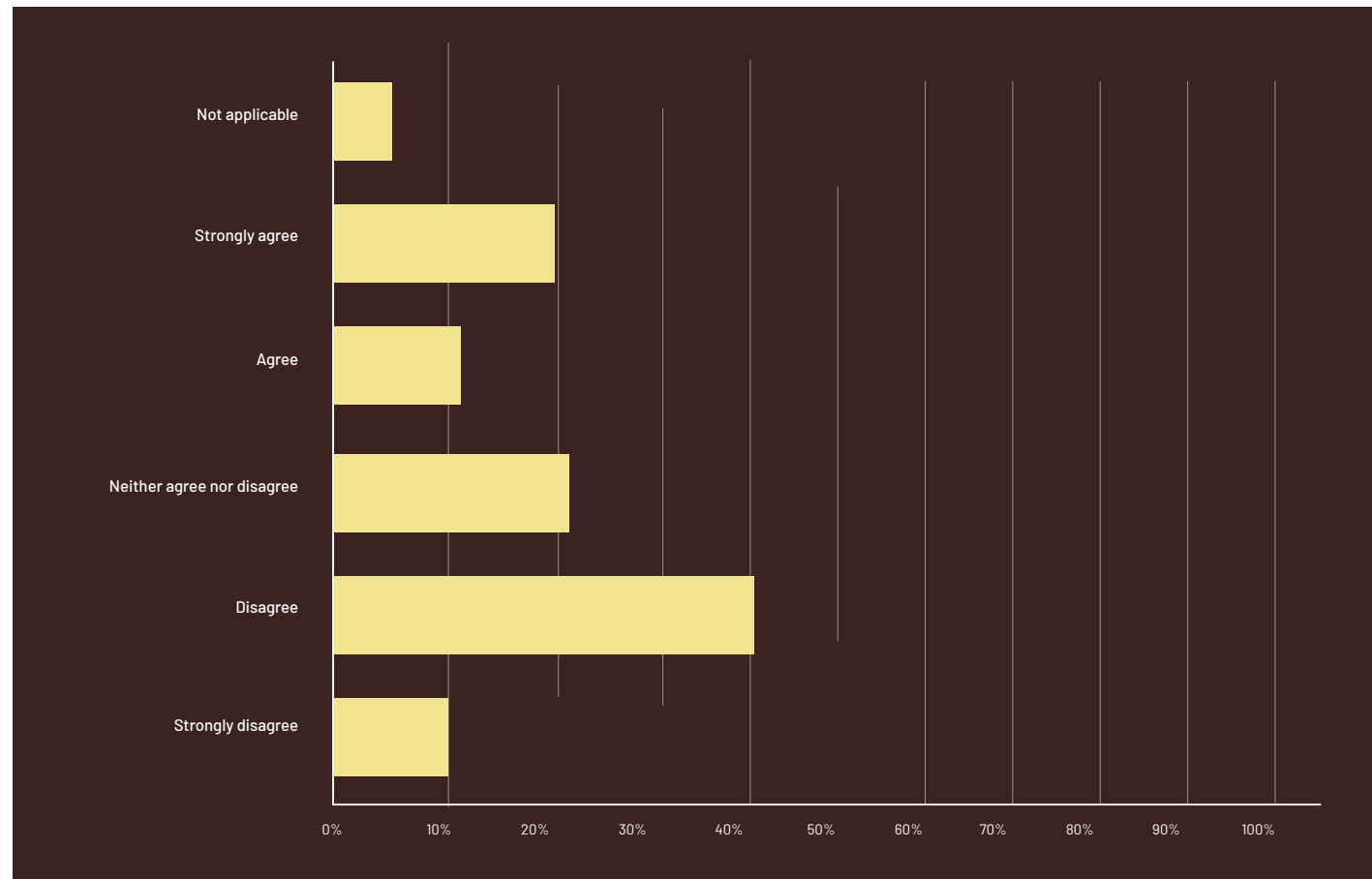
30% of respondents did not even know about such subsidized housing schemes; 29% knew about such schemes but had not tried accessing and 16% had tried to access but not been successful.

ANSWER CHOICES	RESPONSES
Yes, through B.C. Housing	13.00%
Yes, Co-op housing	10.00%
Yes, through other schemes	02.00%
No, I have not tried accessing such schemes before in B.C.	29.00%
No, I do not know of such housing schemes in B.C.	30.00%
No, I have tried but not been successful	16.00%

¹⁴<https://www.bchousing.org/housing-assistance/rental-housing/subsidized-housing>

- There is a low variation in housing types and options in BC. Community members expressed the added difficulty when looking for family-sized accommodation to rent. Communal Black cultures means medium to large size or multigenerational families may not be outliers. More Indigenous and newcomer families tend to have multigenerational homes compared to others born in Canada¹⁵. Yet, the rental market in BC is increasingly geared towards single tenants and smaller families. The 2021 census reveals that nationally 9% (12% in BC) of children from age 0-14 live in a home with at least one grandparent, with 93% of them living in a multigenerational home¹⁶.

In our survey, 41% of respondents disagreed or strongly disagreed with the proposition that it was relatively easy to find a home that suited their family size. 36% of respondents agreed or strongly agreed with the proposition. The less variation in housing alternatives also reflects in the inadequate number of available co-op housing opportunities.



¹⁵<https://vanierinstitute.ca/sharing-a-roof-multigenerational-homes-in-canada-2021-census-update/>

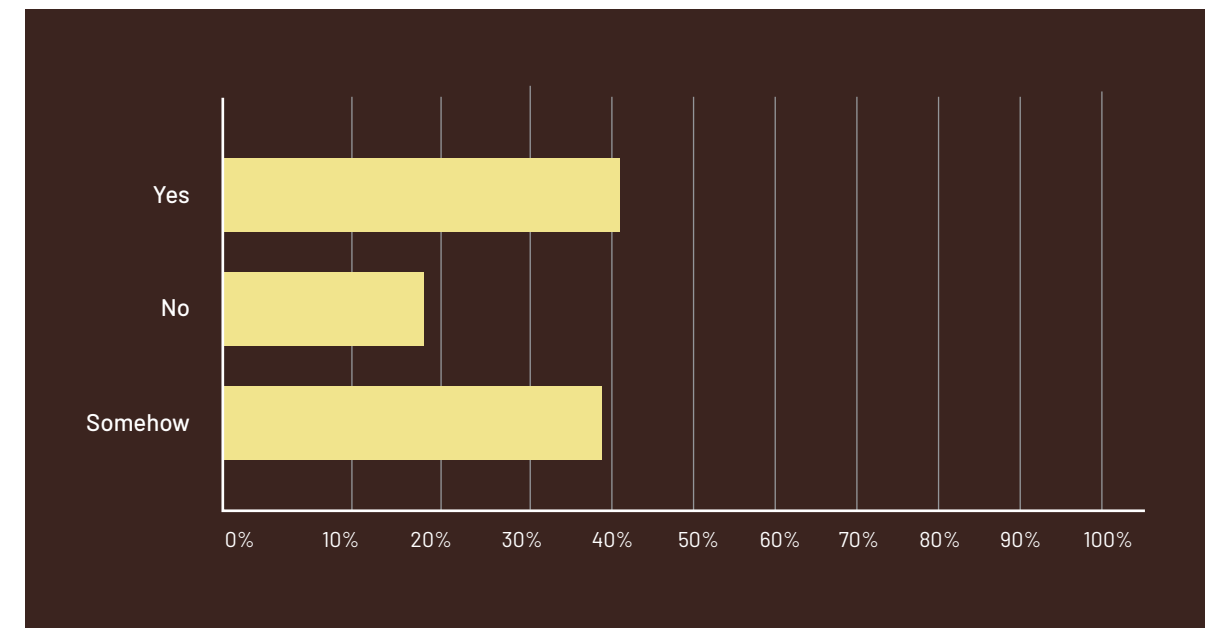
¹⁶<https://www150.statcan.gc.ca/n1/daily-quotidien/220713/cg-a001-eng.htm>

Challenges with tenancy

There is a gap in terms of how well PADs know their tenancy rights. Black tenants who have migrated to BC must contend with a new tenancy rights regime different from what they are used to. Thus, there is a natural learning phase which could be overwhelming or be undermined by misinterpretation and assumptions.

In our exploratory survey, 47% of respondents indicated that they were fully aware of their rights as tenants; 35% are somehow aware of their tenancy rights; and 18% are not aware of their tenancy rights.

Figure: Renters response on awareness of their rights



For respondents who identify as renters, 40.85% indicate they are fully aware of their rights and 39.44% indicate they are somehow fully aware. On one hand, it is laudable to find that 80% of respondents are fully or somehow aware of their rights as tenants. Yet, the data could be interpreted as 1 out of every 5 renters not aware of their full rights as tenants or even 60% not confident that they are fully aware of their full tenancy rights.

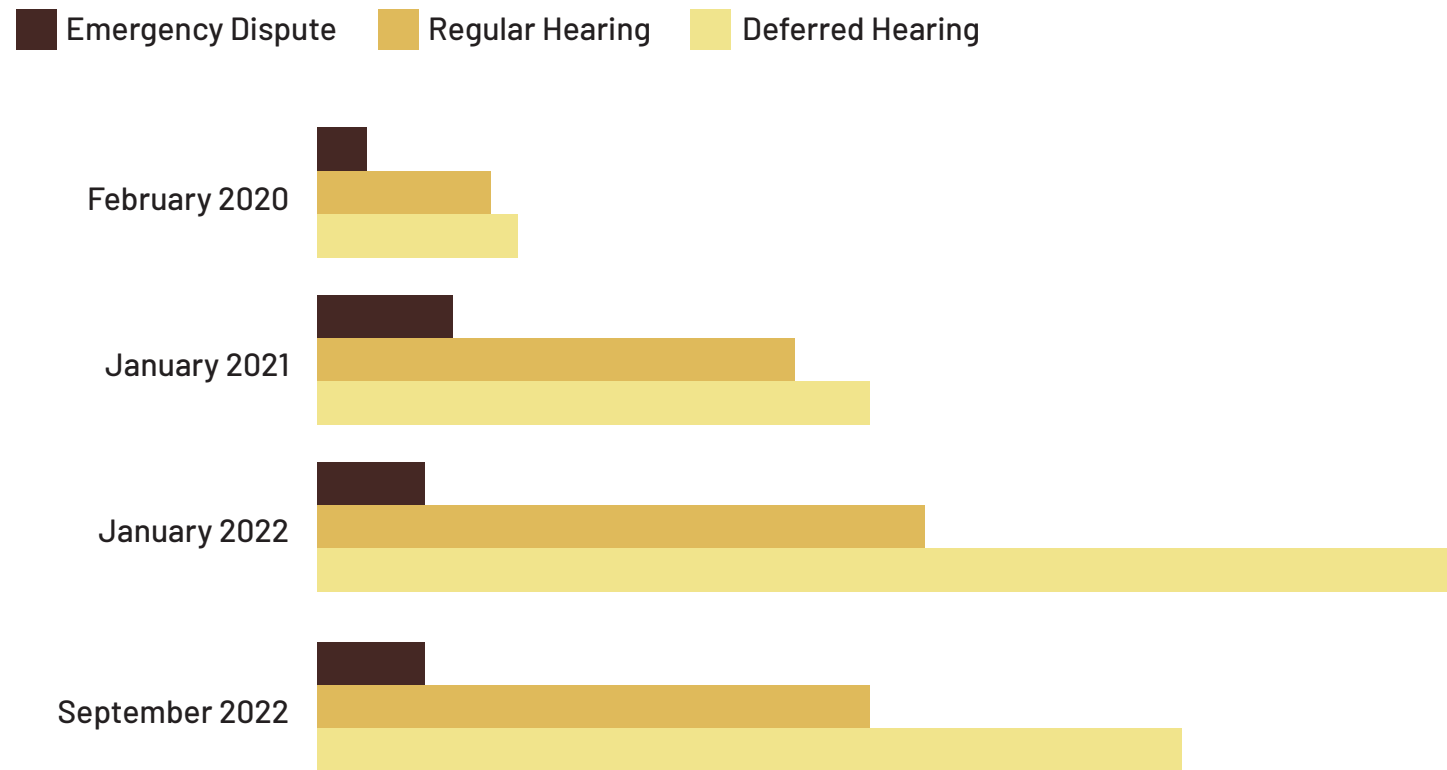
one could end up homeless even if they have the funds for rent, there is the risk of accepting unwholesome tenancy terms, sometimes even unstated.

The unfortunate consequence of the rights-awareness gap is signing up for challenging housing arrangements. This challenge is worsened by acute housing shortages. Practically, where

- Landlord accountability mechanisms are opaque and poorly accessible. While our exploratory survey finds 54% of renters reporting that landlords have mostly been respectful to them, another 20% (1 out of every 5) of renters disagree or strongly disagree. In our engagements with community members, narratives on landlord abuse and unfairness were shared with accompanying concerns about landlord accountability.
- Community members point to factors such as acute housing shortage as limiting their capacity to duly challenge unfair landlord practices. Also, there are concerns about the long delays before cases reported to the Residential Tenancy Branch are heard.
- An additional adverse factor is the lack of, or the very limited transparency regarding landlords' behavior records or their history with the Tenancy Branch and other tenancy accountability bodies.

Figure source¹⁷

Number of weeks needed for B.C. tenancy branch hearings

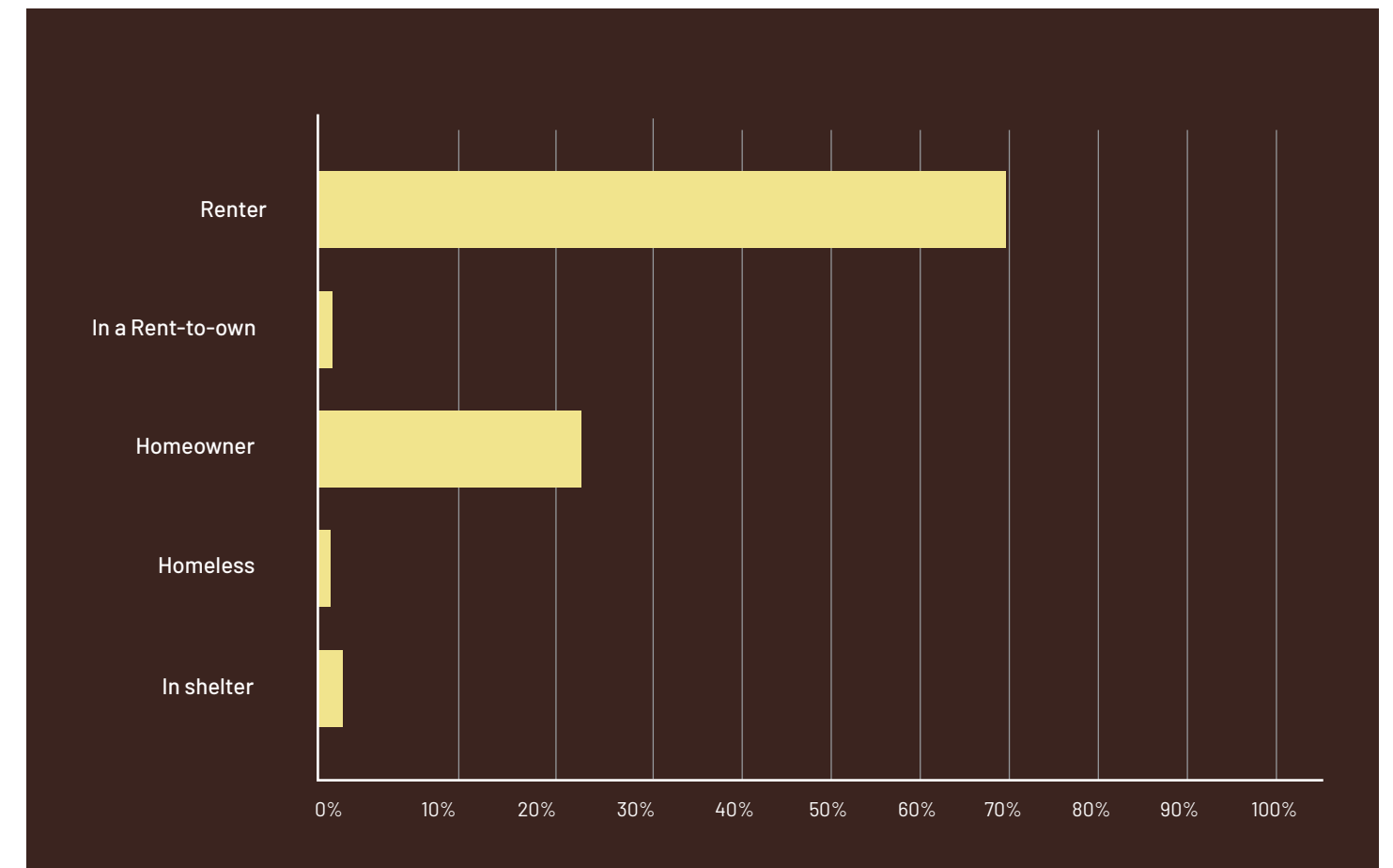


¹⁷<https://www.cbc.ca/news/canada/british-columbia/residential-tenancy-branch-waits-1.6592375>

Challenges with accessing homeownership

- Our exploratory survey found 70% of PAD respondents to be renters; 26% as homeowners and 1% in a rent to own arrangement. While 1 out of every 4 being a homeowner could be laudable, the provincial average stands at 66.8%¹⁸.

Figure: Renter or homeowner?



In Canada, the average age of the homebuyer is 36 years and 43% of those aged between 20-34 years own their homes¹⁹. Yet, in our exploratory survey, only 34% of respondents aged 35 years and above

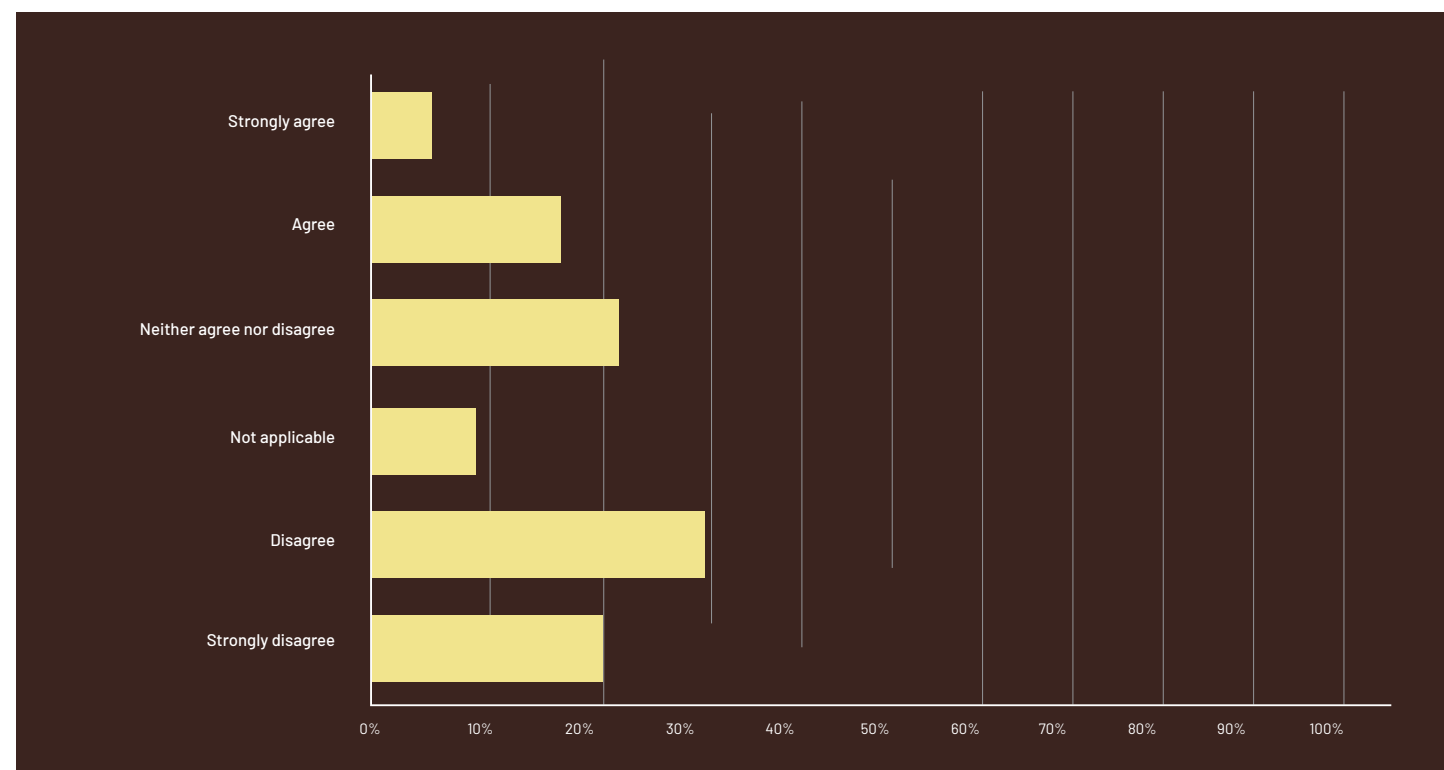
identify as homeowners. Also, only 12% and 14% of respondents aged 25-34 and 18-34, respectively, identify as homeowners.

¹⁸<https://canada.constructconnect.com/joc/news/economic/2022/09/b-c-posts-highest-rate-of-unaffordable-housing-as-ownership-declines-across-canada#:~:text=StatsCan%20says%20B.C.%20posted%20the,more%20than%2054%20per%20cent.>

¹⁹<https://www.canadianrealestatemagazine.ca/expert-advice/what-is-the-average-age-of-a-firsttime-homebuyer-in-canada-335094.aspx#:~:text=What%20is%20the%20average%20age%20of%20a%20first%2Dtime%20buyer,in%20Canada%20is%20around%2036.>

- For many community members, there is inadequate orientation on home ownership planning, processes and implications. In our survey, of the respondents who do not identify as homeowners, only 20% feel well-informed about homeownership, with 49% of them indicating that they do not feel well-informed on homeownership.
- In our engagements, community members indicate gaps in orientation at particularly the preparatory stages – how to prepare for the long term; what to do in advance; where to start from; what are the policy support mechanisms etc.

Figure: Well informed on homeownership?



- Community members also complain about the limited availability of family-style homes. As noted earlier this is also a challenge for those looking to rent.
- A related challenge is the limited availability of alternative home ownership options such as co-op housing and rent-to-own schemes. The relatively affordable and more secure option of co-op housing is in acute shortage. Across the whole of Canada, there are only about 92,000 co-op housing units and most of them were built in the 1970s and 1980s²⁰.
- Some community members looking to buy homes also report uneasy relations with mortgage brokers and real estate agents. Community members tie such uneasy relations to stereotypes and prejudices about Black people held by brokers, and realtors. Sometimes the challenges simply reflect cultural barriers especially in a professional space in BC where Black realtors and mortgage brokers tend to

²⁰<https://www.cbc.ca/news/canada/co-op-housing-affordability-1.6374412>

be uncommon. Such uneasy relations reflect in inadequate and adversely differential professional support, leading to delayed or postponed home purchases, inequitable mortgage terms and gentrification.

- The recent foreign home buyer restrictions in BC mean that buying a home for the many Black person without a Permanent Residency or Canadian citizenship is doubly difficult. Foreign home buyers in BC have to pay an additional 20% of their portion of the market value of the residential property as tax in addition to their down payment²¹. While the measure seeks to protect Canadian residents, persons who actually live and work in Canada do not count as residents unless they hold a PR or Canadian citizenship.

Other concerns

- Black developers and builders in our community report the general absence of dedicated support systems and mechanisms to allow them thrive as businesses and professionals.
- Black persons are relatively over-represented in recent BC homeless counts²².
- The increasing use of artificial intelligence software for tenant application screening and mortgage affordability assessments historically has had more adverse implications for Black and other racialized applicants

Recommendations and models

Home ownership is vital to transfer of wealth across generations and helps mitigate socio-economic marginalization and its associated risks to society. Thus, The Province and BC Housing must deepen commitment to a proper structural and intersectional approach to change. A structural approach understands that housing challenges are tied to systemic factors such as racism, race-based discrimination and inequity in access to income, employment, safety and credit. On the other hand, a structural approach also understands that housing challenges have adverse implications for physical wellbeing, mental health, education and self-actualization. Housing challenges reflect and exacerbate systemic inequity, thus, the longer the housing crisis persists, the worse systemic inequality becomes.

In effect, solutions to the housing crisis must both be structurally-minded and executed with utmost urgency.

While a structural and intersectional approach leads to the recognition that BIPOC families tend to be worse off amidst the general housing crisis, it is important to ensure that Black people do not get lost even where BIPOC-serving interventions are rolled out. Policy makers must appreciate the similarities of BIPOC as a category as well as the peculiarities of each sub-category. The recommendations in this report are based on an approach that ensures that solidarities across oppressed, and marginalized categories, as well as the uniqueness of the Black population are simultaneously recognized.

²¹The tax applies if the residential property is located in any of the following areas: Capital Regional District, Fraser Valley Regional District, Greater Vancouver Regional District, Regional District of Central Okanagan, and Regional District of Nanaimo.

²²<https://www.cbc.ca/news/canada/british-columbia/vancouver-homeless-count-disproportionate-black-indigenous-1.5675414>



Representation and Inclusion

- The Province and BC Housing must deepen commitment to strengthening Black representation across housing bodies, committees and boards in the province. This is critical to ensuring that housing policies, decisions, operations and arbitration reflect Black conditions and realities. The recent opportunity to reconstitute the BC Housing board for example, did not lead to a Board that reflects the diversity of British Columbia. Positively, the current executive body of BC Housing showcases an exemplary level of diversity in representation.
- The Province and BC Housing must deepen support for Black home builders, developers, renovators, contractors, sub-contractors and property managers. A good starting point is for the Province and BC Housing to have a dedicated support program for Black professionals and businesses to help navigate structural impediments. The support programme must be designed in collaboration

with Black professionals and must come with dedicated funds, a Black-led desk, cultural competence and technical expertise. The programme must provide support in areas such as licensing and bidding processes especially for Black startups and newcomers to BC, business development, referrals, networking, mentorship, equity models in procurement and contracting, and for students and non-building professionals, career fairs highlighting opportunities in the field and how to transition into it.

- The Province, BC Housing and private sector actors (including banks, brokerages, real estate agencies, and the BC Construction Association) must commit to deepening diversity and inclusion in roles such as mortgage lending, mortgage brokering, property management and real estate agency. Such commitment will include rolling out mentorship, training, education, outreach and recruitment programmes solely dedicated to broadening inclusion and diversity in the aforesaid career paths.

Utilizing community-based organizations

- The BC Government and BC Housing must strengthen their relationship with Black-serving bodies, professional associations and community organizations. A stronger relationship is key to harnessing the trust, cultural awareness, contextual knowledge access and legitimacy that such organizations have. The relationship can be strengthened by creating more avenues for accessing and utilizing the perspectives, experiences, agency, and voices of Black-serving bodies.
- The BC Government and BC Housing must dedicate funds and other forms of support toward enhancing the capacities of Black-serving organizations in the context of housing.

1. Such funds can be used to support the often informal yet very critical roles played by several Black-serving organizations in helping especially newcomers search for housing, access a quick orientation on housing dynamics in BC, and sometimes even pay the first rent and security deposit.
2. Such dedicated funds could also sustain and broaden the capacity of Black-serving organizations in formalizing and providing: referral services for rental seekers, dedicated accommodation vacancy boards, home buying education, tenancy rights education, housing policy advocacy, and knowledge support during tenancy-landlord disputes.
3. Community-based organizations must be

supported to serve as hubs for mobilizing knowledge, and also pooling Black professionals and other resources to support the housing needs of their specific communities.

Renting

- The BC Rent Bank must intentionally extend their laudable partnership and collaboration with not-for-profit and community organizations to Black-serving organizations across the province. Co-ordinating in such Black-serving organizations assures a broader awareness and uptake of the Rent Bank's interest-free rent loans.
- The BC Government must increase its funding allocation to the building of post-secondary student accommodation facilities²³. Considering that in September 2022, UBC alone had an on-campus accommodation waitlist of 5000 students, the Province's promised 8000²⁴ new on-campus beds by 2028 will be insufficient. Tied to the Province's investments in student beds should be conditions such as reasonable affordability and a heightened accessibility to these beds for international students (who tend to have less access to family support in Canada, typically pay the highest tuition fees, and the only category still paying the MSP premium).
- The BC Residential Tenancy Branch must reduce the notoriously long delays in hearing landlord-tenant disputes. The delay further endangers the rights of both landlords and tenants and seriously undermines prompt accountability. Of course, investing in and utilizing the capacities of community-based organizations for tenancy rights education, and other forms of tenancy support, initiates a virtuous cycle which eventually reduces landlord and tenant infringements and eventually, reduces the pressure on the RTB for dispute resolution.
- The BC Government, the Residential Tenancy Branch and the Office of the Human Rights Commissioner must collaborate to put in place a dedicated team and system to monitor vacancy ads on social media and other popular online avenues. This team must particularly pay attention to advertisements that are discriminatory²⁵ or exorbitant²⁶. When such a team is set up, it must be extensively promoted to the public and its activities must be transparent.
- Promptly, there needs to be a lot more transparency about landlord excesses. The Province must invest in an accessible online platform that makes landlord-tenant abuse records available. This will aid potential renters when researching potential landlords. It will also utilize 'sunshine mechanisms' as another layer of landlord accountability.
- The BC Government, the Residential Tenancy Branch, the Office of the Human Rights Commissioner (OHRC) and the Office of the Privacy Commissioner (OIPC) must collaboratively work to regulate and control the use of artificial-intelligence-based software for screening tenancy applications. As such software tends to reflect the biases of coders, there is always a high

²³The Provincial Government commits to expanding student housing as part of the Homes for BC Plan. See point of the Plan: <https://www2.gov.bc.ca/gov/content/education-training/post-secondary-education/institution-resources-administration/on-campus-student-housing>

²⁴<https://www2.gov.bc.ca/gov/content/education-training/post-secondary-education/institution-resources-administration/on-campus-student-housing>

²⁵Some ads are intentionally written in languages that make vacancies accessible to a certain group.

²⁶There are landlords who create a bidding war by constantly changing rent values on the same ad.

tendency that their use will disadvantage person's belonging to already-marginalized categories. Additionally, the information collected by landlords to feed the profiling functions of such software tends to be

intrusive and threaten privacy rights²⁷. In the meantime, the recommendations in the BC OIPC's guidelines on tenant screening must be promoted and popularized²⁸.



²⁷In 2018, the BC Privacy Commissioner noted "In some cases, landlords required applicants to provide months' worth of detailed bank statements, or for consent to conduct a credit check, or for information protected by the Human Rights Code, such as marital status. In most instances, requiring this type of information would violate BC privacy laws." See <https://www.oipc.bc.ca/guidance-documents/2332>

²⁸<https://www.oipc.bc.ca/guidance-documents/2332>

Models



Support the funding of existing rent banks; provide support and seed funding for the establishment of new rent banks in BC; and, create the infrastructure necessary to support a potential future province-wide rent bank system or service.

Regardless of where you live in the province, you can access a rent bank and its support services to help stabilize your rental housing during unanticipated short-term financial challenges.
<https://bcrentbank.ca/about-bc-rent-bank/>

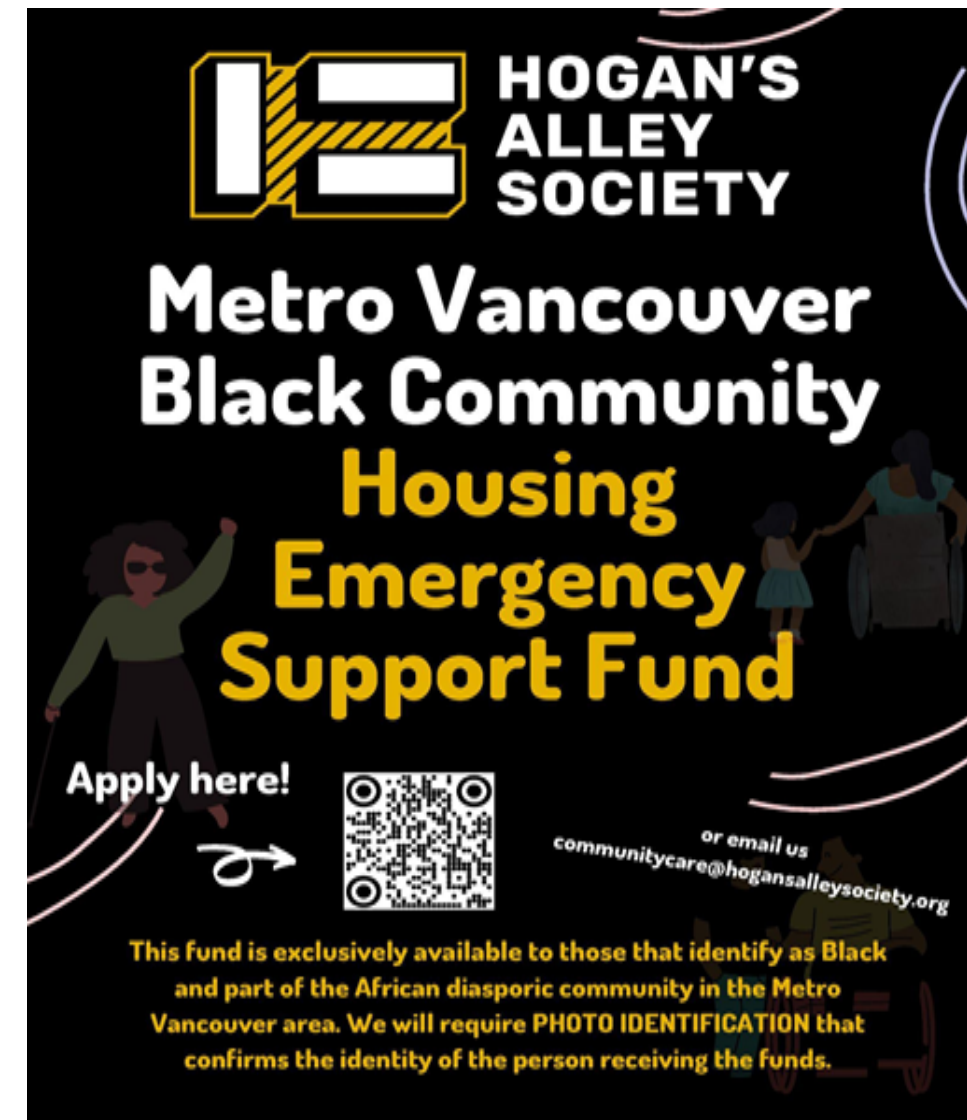
This [Facebook] group was created for the racialized renter looking to connect with landlords and agents. To share housing listings/ rentals owned and operated by people of colour, as well as landlords who don't discriminate and are open to rent to people of colour. Ethnic realtors throughout the Greater Toronto Area also welcome."

The group was started on Facebook in September 2017 and now has over 8000 members.
<https://www.facebook.com/groups/blackhousingdirectory/about/>

"Rentals for Newcomers exists to help newcomers avoid headaches, heartaches and expenses (both time and money) in the rental search process by promoting the landlords who value newcomers as tenants.

If you've recently arrived or are about to land in Canada as a permanent resident, Rentals for Newcomers is the site for you.

We've got a large and always growing database of landlords who value newcomers as tenants and are ready to consider you as their next resident!"
<https://www.rentalsfornewcomers.com/about>



Home Ownership

- The BC Government and BC Housing must commit to providing dedicated home ownership opportunities and support for Persons of African Descent and BIPOCs generally. The Federal Government (through CMHC) and Habitat for Humanity's 'Black Families Funding Initiative' is a viable model for BC to emulate. In this model,

the Government will match Habitat for Humanity's \$20 million contribution to build 200 new homes for Black families in three years. Another good model is the BlackNorth Initiative's 'Homeownership Bridge Program' which could provide the down payment as a loan for Black families in the Greater Toronto Area.

- The BC Government, BC Housing, and municipalities must invest in and support the construction of more multi-family and multi-generational homes proportional to verified need. This will demand stronger collaboration amongst policy actors as well as a lesser commitment to keeping single-family residential zones as they are (often based on exclusionary and sentimental rationales such as the character of an area, density etc)²⁹.
- The Province must deepen investments and incentives to attract developers to supply more affordable co-op housing and rent-to-own homes. Attached to these incentives must be explicit commitments to home allocations for BIPOCs.
- The Province must re-assess and revise the foreign homebuyer tax to recognize the nuances amongst temporary resident visa holders. Presently, the additional tax of 20% must be paid by all homebuyers in BC who are foreign nationals or non-residents. Foreign national is defined as a “person who is not a Canadian citizen or permanent resident of Canada, including a stateless person”³⁰. Yet, there are a good number of TRV holders who are clearly rooted in BC considering their length of stay in the province and Canada, their years of working in Canada, years of paying federal and provincial taxes, and the fact that their families are clearly based in Canada. These nuances must reflect in the practical operationalization of ‘foreign national’ in

BC considering that the main objective was to make homes affordable for BC residents by preventing foreign investors from buying residential properties in BC to exploit a lucrative speculative market.

1. While the federal government favours a two year ban on non-Canadians buying homes, it exempts refugees, international students with a path to permanent residency and those with work permits. This is a reasonable exemption that must reflect in BC’s operationalization of the foreign homebuyer tax. Using the term “non-resident” is a fairer premise compared to the use of “foreign national”.
2. If the goal of the tax is to prevent non-residents from hoarding and hijacking residential units then it is also more useful to target the non-occupation of acquired residential property. Nova Scotia for example, has a 5% tax on home purchases by non-resident buyers but there is even an exemption where the buyer moves to the province within six months after purchase³¹.
3. The Province must promptly commission a study on the implications of the foreign homebuyer tax. Key research questions must include whether homes in BC are more affordable because of the tax; and whether the tax has increased home supply.

²⁹ <https://www.homesforliving.ca/myths>

³⁰ <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/glossary-faq/glossary#foreign-national>

³¹ The tax is further restricted to residential properties that have 3 dwelling units or less. See <https://novascotia.ca/finance/en/home/taxation/tax101/non-resident-deed-transfer-tax.html>

Models



“The BlackNorth Initiative (BNI) Homeownership Bridge Program helps working black families become homeowner. Families approved for the BNI Homeownership Bridge Program receive support to purchase a home. The program makes homes affordable by requiring no down payment and a two- mortgage model:

The first mortgage is supplied by a conventional lender, such as a bank or credit union and is provided at market interest rates. The second silent mortgage is provided by BNI Homeownership Bridge Program and its partners and is the difference between the purchase price of the home and the first mortgage. Families will begin paying this second mortgage after the first mortgage is paid in full.”

<https://blacknorth.ca/programs/bni-homeownership-bridge-program/>

“The Aboriginal Land Trust Society (ALT) is very keen to bring 96 new, affordable homes for Indigenous and Swahili seniors and families to New Westminster. ALT, in collaboration with Swahili Vision International Association, is working to redevelop a site on 6th Street between 8th and 10th Ave (New Westminster). The project will provide multigenerational and multicultural housing for members of both the Urban Indigenous and Black communities who are amongst the most underserved communities when it comes to housing.”

<https://lumadevelopment.ca/current-projects-1>

“In December 2020, the Government of Canada, through the Canada Mortgage and Housing Corporation, and Habitat for Humanity Canada announced a \$40 million investment in housing for Black families. The Black Families Funding Initiative will result in 200 new homeownership opportunities for Black families over the next three years. Of this \$40 million investment, \$20 million is from the Government and Habitat will be fundraising, locally and nationally, for a further \$20 million to make this initiative a reality.

As of August 2, 2022, 56 Habitat homes are currently under construction or planning to begin construction this year with local Habitat organizations in Alberta, Manitoba and Ontario. Across Canada, we’ll be building 144 more homes for Black families over the next three years.”

<https://habitat.ca/en/ways-to-give/black-families-funding>



Vancouver signs deal to turn former site of Hogan's Alley into community land trust "The Hogan's Alley Society [has] reached an agreement with the City of Vancouver to create a community land trust and a mixed-use redevelopment for the site in Strathcona, east of downtown. A planned mixed-use building project "will deliver affordable and market rental housing, a cultural centre and small-business units". "It is a space that will again become a nucleus for the Black community in Vancouver and address the needs of vulnerable members of our community as well."

<https://www.theglobeandmail.com/canada/british-columbia/article-vancouver-signs-deal-to-turn-former-site-of-hogans-alley-into/>

Data

- The Province, BC Housing and other key stakeholders must utilize the recently-passed Anti-racism Data legislation to shed light on the equity in access to housing and other cognate services. For example, there is great utility in collecting identity-based data on applications (as well as actual allocations) for social/affordable housing, RTB disputes, rent bank support and grants, etc. There is an

opportunity for further insights on access to employment and leadership in various housing-related organizations. Such data provide evidence for confirming and dealing with inequity in various sectors of housing. Race-based housing data collected through the national census and BC's Homeless Count have provided relevant insights.



Conclusion

The housing crisis in Canada and BC is reflected in the ever-reducing affordability of homes by owners and renters. While this is a general challenge for Canadians and British Columbians to navigate, prevailing structural racism and inequity multiplies the trouble for Black and other racialized and marginalized groups. For Black, Indigenous and other persons of colour, the housing crisis reflects and also feeds into a vicious cycle with adverse implications for savings, disposable income, housing equity, mental health among others. At the heart of such an approach is a recognition of: In effect, only a structural and intersectionality-minded approach can truly abate the housing crisis for all. At the heart of such an approach is a recognition of:

- the need to re-assess and increase liveable wages and incomes
- the value of equitable access to well-paid employment
- the need for genuine diversity, inclusion and representation at all levels of policy making and implementation
- the value of community-based partners feeding policy and operations loops with contextual know-how.
- existing model local interventions that are ripe for provincial scaling

Critically, the quest for solutions to the housing crisis in BC must intentionally access the perspectives and agency of Black, Indigenous and other persons of colour. It is only through genuine multi-actor engagement that the right intersectional policy responses can be generated and sustained.

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