

Attachment 3

*BC Rent Bank 2021 Housing
Stability Survey*



2021 Housing Stability Survey

Report



Ministry of
Attorney General

Vancity
Community Foundation

Acknowledgements

The results of the 2021 BC Rent Bank Housing Stability Survey presented in this report reflects the outstanding contributions of many individuals and organizations. Each and every one of these contributions played an essential role in making the research, analysis and conclusions presented in this report possible.



First and foremost, BC Rent Bank acknowledges that this research could not have been completed without the generous assistance of program staff and executive leadership from the rent banks in the BC Rent Bank network. These contributions are particularly appreciated as the evaluation took place in the middle of a housing emergency, at the height of global pandemic.

We also want to acknowledge the resourcefulness and tenacity of renters who received assistance from the rent banks in their struggle to not lose their housing during this challenging period.

The Greater Victoria Rent Bank, operated by the Community Social Planning Council of Greater Victoria, assisted in the development and implementation of the survey, and contributed to the writing of this report.

We are also grateful to the Province of BC, and the team in the Homelessness Policy and Partnerships Branch in the Ministry Responsible for Housing. Their financial and operational support has been a key factor in the success of BC Rent Bank. We know this work has just begun and we look forward to many more years of working together.

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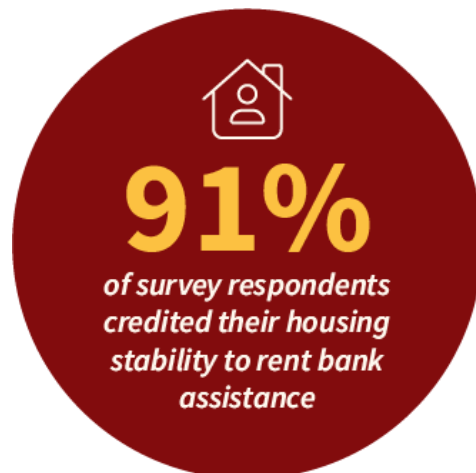
Executive Summary

BC Rent Bank, with the assistance of the Community Social Planning Council of Greater Victoria (CSPC Greater Victoria), surveyed all households in BC who received rent bank assistance between April 1 and June 30, 2021, to measure the efficacy of rent banks as a housing loss prevention tool for renters experiencing a short-term crisis.

The survey asked rent bank clients about their housing situation six months after receiving assistance, and for feedback regarding their experience with rent bank services. Surveys were completed online, by telephone or a mix of the two. The overall response rate to the survey was 41%, which is reasonable for this type of survey¹.

Key learnings and highlights from the housing stability survey include:

- Rent banks were successful in supporting renters to maintain their housing when faced with a short-term crisis that threatened housing stability, with 94% of survey respondents indicating they had maintained or improved their housing situation. Those who improved their housing situation did so by moving to more suitable housing.
- Most respondents (91%) credited their continued housing stability to rent bank assistance, with 61% of respondents indicating that they would have faced homelessness had they not received services.
- Survey results speak to the far-reaching and profound implications of stable housing, with respondents sharing that by maintaining their housing, they not only avoided homelessness, but were able to maintain custody of their children, engage in recovery from addictions, and resume employment. More than one respondent commented that the rent bank “saved my life”.



¹ Please note that because the survey sample was not random, results cannot be statistically inferred to represent all rent bank recipients during this period. There may also be some non-response bias, which occurs when some demographics participate less in the survey.

- **Respondents felt they were treated with dignity and respect**, and appreciated that support was provided in a quick and efficient manner. Several respondents highlighted that rent bank staff went out of their way to provide individualized, compassionate, and dedicated support.
- **More than one third (37%)** of respondents received supplementary supports from the rent bank, in addition to financial assistance; the majority (88%) of those respondents believed these supports contributed to their ability to maintain their housing.
- Feedback outlining areas for improvement included **increasing awareness of and accessibility to the program**, and a desire to receive support for additional expenses beyond rent and utilities, such as groceries and transit. Further, respondents expressed a desire for rent banks to specifically understand and support the needs of those who identify as Indigenous, transgender, with disabilities; those who are seniors or who are single parents; and, those who face discrimination as recipients of social assistance.
- The survey results suggest there are differences in housing stability based on diversity. **Individuals who identify as 2SLGBTBQ1A+, Indigenous and/or a person of colour moved more often after receiving rent bank assistance** (46%, 44% and 43% respectively, compared to 0% for those who identify as an immigrant, and 5% who do not identify as belonging to any of these groups). While the share who moved is quite high, with the exception of one household, all respondents noted that the reason for moving was that they secured better housing.

“I was served so compassionately and efficiently.”

— Rent Bank client

What is a Rent Bank?

Rent banks are a homelessness prevention tool, offering interest-free loans (or in some cases, grants) to low-to-moderate income renters in BC who are facing a temporary financial crisis and are at risk of eviction or essential utility disconnection.

Funds can be applied towards rent, payment in arrears, essential utilities, a security deposit, or a combination of these. In addition to financial supports, rent banks also offer access to information and supplementary supports — including financial advice, residential tenancy resources, mediation between landlords and tenants, and help accessing government support and programs.

The goal of a rent bank is to help renters maintain their housing when faced with a short-term financial crisis that is putting their housing at risk.

In 2021, BC Rent Bank sought to understand whether rent banks are meeting this goal, and to collect insights from individuals who received rent bank services to learn from and about their experiences. To this end, rent banks across BC administered a survey to individuals six months after receiving assistance from a rent bank. This report presents the survey's findings.

WHAT IS A RENT BANK?

Rent banks offer interest free loans, advice and a friendly face to help low-moderate income renters get through difficult times.



Program Overview

BC Rent Bank is a project of Vancity Community Foundation with funding from the Province of British Columbia. It coordinates a network of 18 local rent banks that provide a range of financial and other support services to tenants when they are in, or approaching a housing crisis. In late 2021, BC Rent Bank met its mandate of ensuring access to rent bank services for 100% of renters in the province.

To apply for a loan, applicants complete an online application, have an interview with a case manager (in person or over the phone), and provide supporting documentation. Loan decisions are made by the local rent bank and its loan review committee. Financial assistance is paid directly to the landlord or utility company by the local rent bank.

To qualify for a loan, people must:

- ➔ Be at least 19 years of age
- ➔ Be a tenant in BC
- ➔ Earn a low or moderate income
- ➔ Demonstrate that financial assistance will stabilize their housing beyond the immediate crisis
- ➔ Show they will have the capacity to make repayments

Loan maximum amounts are determined by the local rent bank to reflect local market rental rates, and are equivalent to at least one month's rent. Repayment terms range from six to 36 months.



Methodology

The Community Social Planning Council of Greater Victoria (CSPC Greater Victoria) Rent Bank team assisted BC Rent Bank in the development and implementation of this survey, in collaboration with rent banks across BC. The survey was designed to be short, with six to 16 questions that could be completed within 10 minutes.²

The survey was launched in October 2021 and targeted households six months after first receiving assistance from a rent bank. Surveys were conducted online, through telephone interviews, or a mix of the two. All rent banks that provided financial assistance between April 1 and June 30, 2021 participated in the survey.

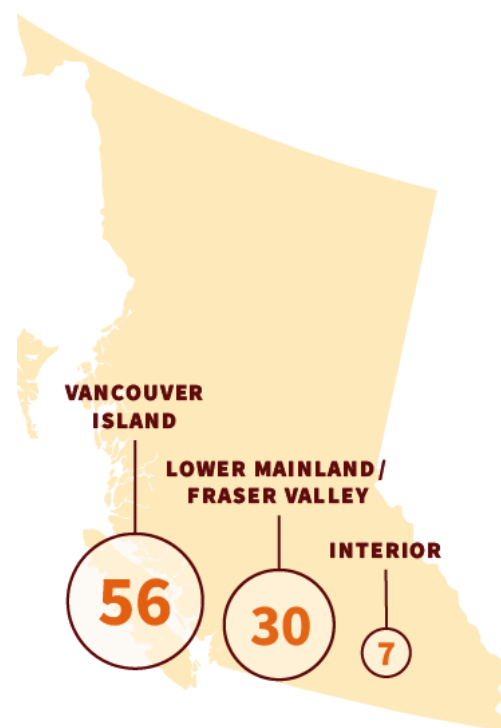


Figure 1. Geographic distribution of surveys.

This report also draws on data from BC Rent Bank's Client Management System (CMS), which is linked to survey respondent data via coding. CMS data includes demographic, location, and other data provided at the time of the application.

The survey was directed to 236 individuals who received financial assistance from a rent bank between April 1 and June 30, 2021. The survey received 93 responses, with an overall response rate of 41%. Five surveys were completed with incorrect codes and were therefore omitted from the data analysis. In total, data from 88 surveys are considered in the results. The geographic distribution of the surveys is shown in Figure 1.

The number of completed surveys was highest on Vancouver Island. The Greater Victoria Rent Bank (GVRB) achieved a higher response rate than average (47% versus 41%) and served significantly more people than other rent banks during the study period (103 people versus an average of 10 for all other rent banks). This increased activity is likely due to the GVRB administering grant funds secured through Reaching Home, Canada's Homelessness Strategy. Some rent banks in the Metro Vancouver region did not receive any survey responses, lowering the region's response rate.

² The number of questions depends on how respondents answered initial questions. See [Appendix A](#) for the survey script.

Survey Results

Housing Stability and Impact

The survey asked respondents a variety of questions to understand housing stability and impact. These are reported here in terms of housing pathways, the role of the rent bank, anticipated stability, and impact.

Housing Pathways

The survey asked for information about whether rent bank users were still residing at the same address as when they received financial assistance, and if they moved, the reason they moved.

The data shows that 94% of respondents either maintained or improved their housing situation (Figure 2). Most respondents were in the same housing (83%). Of those who were not, 67% moved to a “better housing” situation. Those that didn’t remain in their housing included:

1. Three households that lost their housing due to inability to pay rent or eviction, representing 3% of the total. Two of these respondents moved to short-term housing (e.g. hotels), and one secured other long-term housing.
2. Two households that lost their housing due to other circumstances (domestic abuse and the rental unit being sold), representing 2% of the total. Both of these respondents secured other long-term housing.

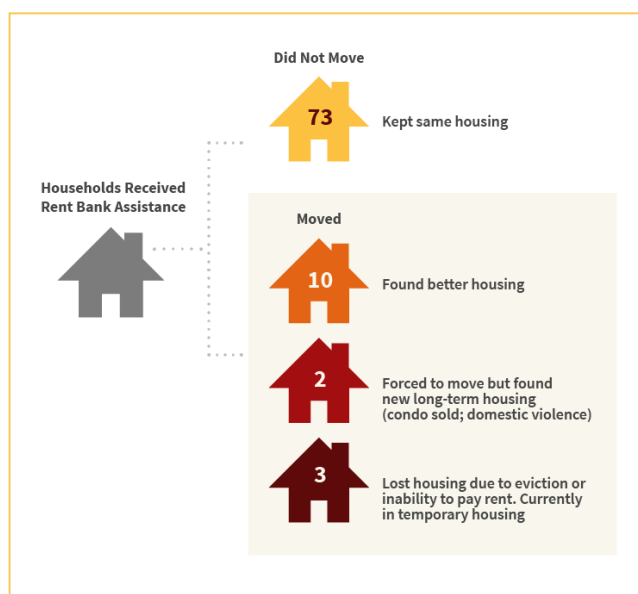


Figure 2. Housing pathways of survey respondents.

“It really helped having a professional behind me to help deal with my situation.”

— Rent Bank client

Role of the Rent Bank

In the survey, rent bank users were asked if the rent banks helped them stay housed, and the vast majority of respondents said yes (91%). The remaining responses (9%) reflected those that did not stay housed, do not believe the assistance helped, or do not know if rent bank assistance helped (Figure 3).

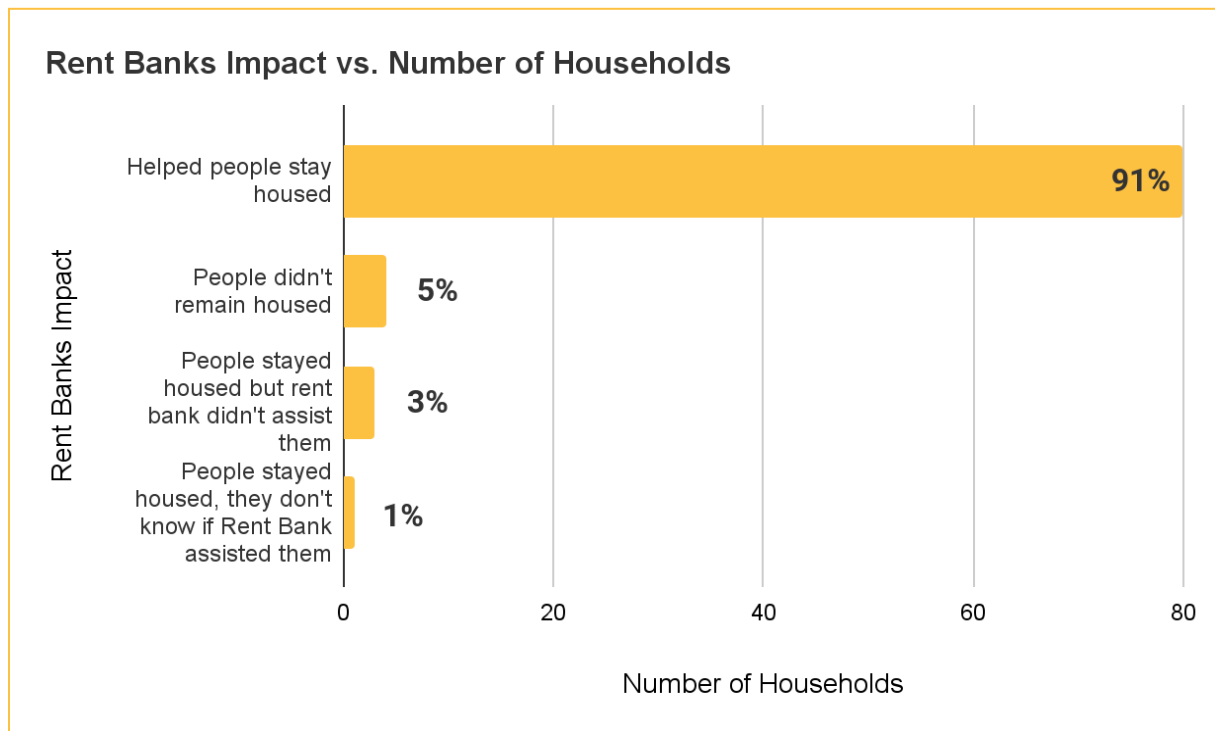


Figure 3. Degree to which respondents attribute staying housed to rent bank assistance.

In interpreting these results, it is important to consider that many survey respondents still said that the rent bank had helped them to stay housed even if they moved to other (often better) housing.

Stability of Housing

Survey results indicate that 83% of respondents expected their current housing to be available to them for at least three months (Table 1).

People who did not move were more likely to expect current housing would remain available for at least three months than those who did move. For those people who were no longer in their original housing at the time of the survey, nine respondents told us they’d found new, long-term rental housing; two were renting short-term housing (e.g. a hotel); and three were staying with family or friends.

Of those that indicated they do not expect to remain in their current housing for at least three months, most (80%) describe their current housing arrangement as “month-to-month”. The remaining responses are split between “I don't know”, “No — I'm not currently housed”, and “No — it's less than one month.”

Note: Month-to-month leases are not uncommon in BC, especially after a fixed-term lease expires. Regardless, landlords must provide two months’ notice to the tenant if the tenancy will end.



	Number of Households	Share of Respondents
Expectation the current housing is available to them for at least three months	75	83%
For those that kept their housing situation	64	85%
For those that did not	11	73%

Table 1. Expectation that current housing will be available for at least three months.

Impact of Maintaining or Improving Housing

The survey asked what may have happened if respondents were not successful in obtaining rent bank assistance (Figure 4). The results suggest that many people would have become homeless or gone without essentials such as food, utilities, and other expenses. A significant number did not know what they would have done without financial assistance.

Many respondents used the open-ended feedback question in the survey to provide comments about the impact of maintaining housing and receiving rent bank assistance. These comments speak to the profound impact of rent banks beyond providing financial assistance, in helping clients to be able to continue medical treatment, return to work, maintain custody of children, and overcome addictions.

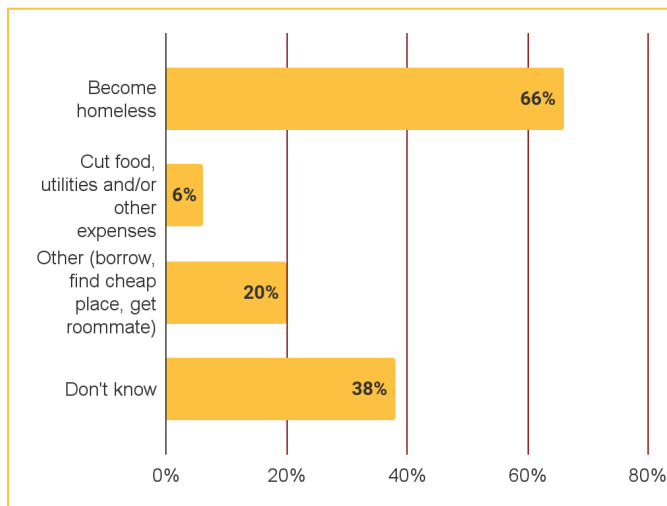


Figure 4. Alternative if not for rent bank assistance.



“Housing is so important, and without it I wouldn't be able to secure the medication that I need to treat my chronic cancer and pain condition.”

“I can't say enough how profoundly this program helped me, just by not having to worry about all the volatility that I was going through with the pandemic. It gave me breathing room. I didn't have to give up my car, so I ended up being able to get more jobs and have a means of getting there. Six months later I am stable again and it was just a moment in time I needed help. A moment that could very well have made myself and my family homeless.”

Factors Influencing Housing Status

Types of Crises

A review of data from BC Rent Bank's client management system, along with survey results, shows that respondents experienced a range of crises that brought them to seek rent bank assistance (Figure 5 & 6). In fact, many respondents reported more than one type of crisis that led to requesting assistance from a rent bank (39%).



Figure 5. Reasons help was sought from the rent bank by type of crisis.

In general, employment-related crises and personal/family crises are those most identified by respondents. The most common employment-related cause of financial distress was underemployment, rather than job loss or unemployment. The rent bank was able to help clients in a vast majority of these cases.

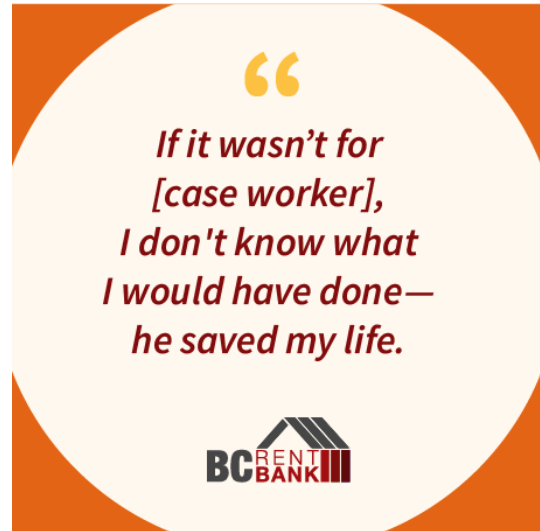
Types of Support

During the time of this study, rent banks offered both loans and grants to individuals facing a housing crisis, and in a few cases provided a grant/loan combination. Many respondents benefited from grants during the study period, thanks to emergency COVID-19 funding made available through Reaching Home, Canada's Homelessness Strategy. This circumstance was unusual — it should be noted that rent banks, prior to the study period and the impact of COVID-19, did not provide grants to clients.

The type of financial support provided did not significantly impact the housing stability of respondents.

Both loan (91%) and grant (92%) recipients had similar housing pathways for those that either stayed in their housing or moved to “better housing”.

If we consider only those respondents that stayed in their housing and did not move, more loan recipients maintained their housing (87%, compared with 79% of grant recipients). All six respondents that received a loan/grant combination stayed in their housing. Of the three respondents that did not keep their housing because of eviction or rent non-payment, two received grants and one received a loan.



Diversity

The data suggests that housing pathways may differ for those who self-identify as 2SLGBTQ1A+, Indigenous, an immigrant, and/or person of colour. In the survey, individuals were able to self-identify as belonging to multiple groups.

In general, respondents who identify as Indigenous, a person of colour, and/or 2SLGBTQ1A+ were less likely to be living in the same housing, though in most cases the respondent either kept the same housing or moved to “better housing”.

Survey results suggest that Indigenous people and people of colour were less likely to say that the rent bank helped them to keep their housing than other survey respondents — a finding that will help to inform BC Rent Bank’s efforts to improve our understanding and service delivery approach that meets the needs of the diverse and varied needs of the people we serve.

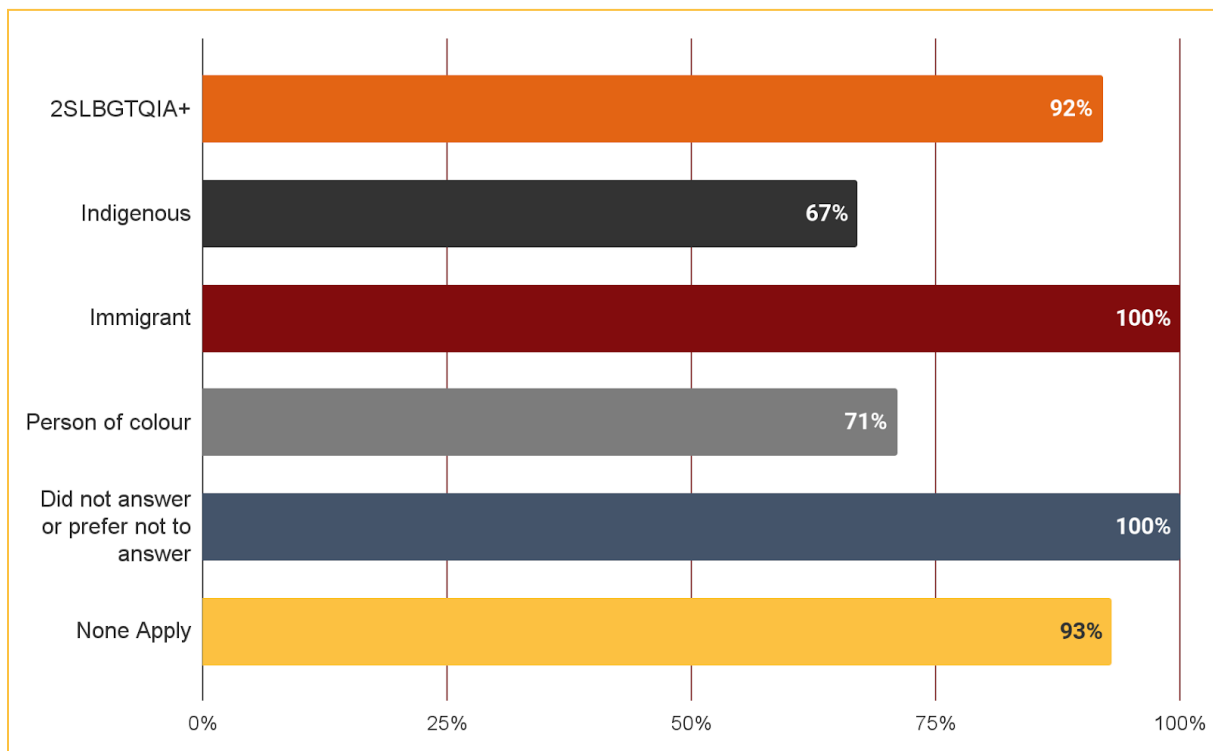


Figure 6. Share of respondents who reported rent bank helped maintain housing

Education

Respondents who accessed rent bank assistance have a range of educational backgrounds, with 76% having at least some post-secondary education (Figure 8). The survey did not identify a particular pattern in outcomes by level of education; for instance, respondents who had less than high school and those with post-secondary have the same outcome. Individuals who were not able to maintain their housing (due to eviction/not able to pay rent) had either some post-secondary or completed high school.

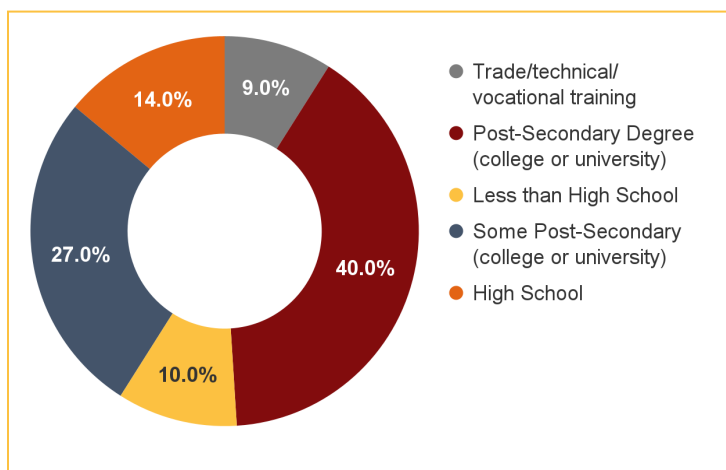


Figure 7. Level of Education — All respondents

Additional Support From the Rent Bank

In the survey, 37% of respondents reported that they received additional assistance from their local rent bank, beyond a grant or loan alone. Figure 9 demonstrates the types of supplementary supports provided; many respondents (32%) indicated that the rent bank supported them in more than one way beyond issuing a grant or loan. All three respondents who did not maintain their housing (due to eviction or not being able to pay rent) did not receive any additional supports from the rent bank they accessed.

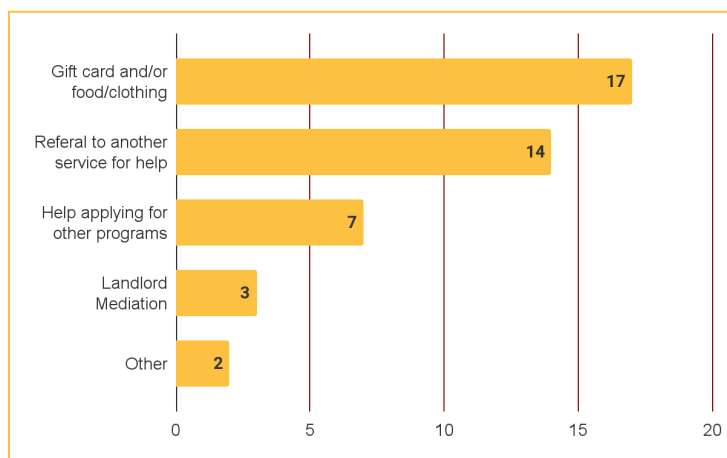


Figure 8. Instances of Additional Support

Respondents were more likely to receive supplementary supports from rent banks in the Metro Vancouver/Fraser Region (50%) than in the Interior (14%) or on Vancouver Island (33%). Within each region, respondents who accessed additional supports were all from the same rent banks.

A series of survey questions asked those who received additional services if they were helpful; slightly over half (53%) responded to those questions. Most (88%) found the additional services to be helpful in maintaining their housing. Of the 15 who found the additional support(s) helpful, most linked them significantly to being able to maintain their housing: 14 reported that it helped them “very much”, while one person reported that it helped them “moderately.”

An open-ended question asked whether respondents had additional comments about supports and/or referrals: 24 out of 32 respondents included a comment. Most described the supports they received in more detail, offered appreciation for those supports, and/or described their positive impact.

Supports that individuals found useful include:

- credit counseling
- legal aid/advocacy
- skills training
- childcare
- housing services/subsidies
- translation services
- health care services

Some respondents used this question to describe why they did not need additional support, while others noted that they wanted additional support.

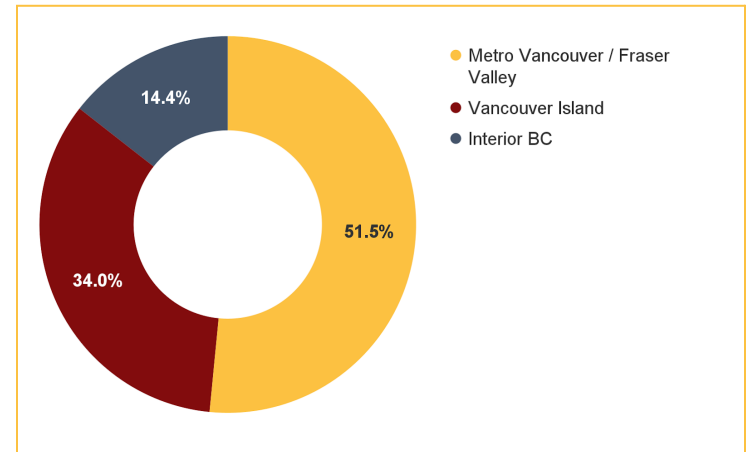


Figure 9. Share of respondents by region that received at least one additional support.

“Without this support, my children would have needed community care.”

“They sent me all the information about resources available and even contacted a few. They have been extremely efficient.”

“The contract helped maintain my rights. They were trying to screw me over but I was able to point to the contract that you had given me in order to prove that I had fulfilled my obligations and that they could not kick me out.”

Experience with the Rent Bank

While the survey focused primarily on understanding housing stability, the following open-ended question was included to learn about people's experiences with rent bank services: "To improve the rent bank assistance experience for individuals across BC, do you have any feedback or suggestions?" Two thirds of respondents answered this question, and more than half of the comments offered appreciation for rent bank services. Key themes are summarized below; names have been deleted from comments where relevant to ensure confidentiality.

Many comments described the **impact of rent bank services** and people's experience with rent banks, specifically:

- Rent bank services are timely and efficient
- Many rent bank staff go out of their way to provide individualized, compassionate, and dedicated support
- People feel they are treated with dignity and respect

Another theme that emerged through comments was **the importance of recognizing diversity and unique needs**, with respondents noting needs specific to individuals who are Indigenous, transgender, seniors, single parents, and people with disabilities.



"[] never gave up, and he made me feel like he wasn't gonna stop until I got help."

"...nobody at any point in the process made me feel bad about myself for needing the assistance. Everybody I encountered was full of positivity and thoughtful advice."

"When you are limited to a single income trying to raise a child, there's a certain kind of marginalization that happens and that needs to be recognized... On paper it says that I should be doing very well, but we struggle, we really, really struggle."

"Discrimination is something that I frequently face, both from being Indigenous as well as being from being on social assistance. We need some way of addressing this."

Some comments pointed to **specific challenges experienced by rent bank clients** along with suggestions as to how the program could be improved, such as:

- Insufficient community awareness of the program or challenges accessing services
- Lack of understanding as to what the local rent bank can offer, or other communication challenges
- A desire for additional or ongoing support and services, and more integrated support
- A preference for grants rather than loans



“One suggestion that I have is to increase awareness of the program. I found out about it by chance — through a friend who is a social worker — so more people might benefit if you guys increase publicity.”

“... I wish it was less cumbersome. In some ways, I feel like I have been overlooked by service providers and government.”

“... letting people know that there are other services beyond financial assistance would be great.”

Conclusions and Recommendations

→ Rent banks successfully support households facing a short-term crisis that threatens housing stability.

The survey results clearly indicate that respondents benefit significantly from rent bank services across the province and that administering rent bank loans (and grants) is an effective approach to address short-term housing crises.

At six months, almost all respondents were either in the same housing or had moved to what they considered to be better housing. Respondents also directly attributed their housing stability to having accessed the rent bank, and many would have faced homelessness (hidden and visible) had they not received services.

The impact of maintaining housing stability is profound. According to CMHC research, preventing a single eviction directly saves a tenant \$2,932 and a landlord \$8,663.³ Comments from survey respondents also provide an important glimpse into the impact of maintaining housing stability. This includes maintaining custody of children, recovery from addictions, and improving health outcomes. More than one respondent commented that the rent bank “saved my life”.

In considering the role of rent banks in supporting housing stability, it is important to consider that in some situations, there are additional circumstances impacting housing stability that are outside of a rent bank's influence — for example, the sale of a rental unit for one respondent, or domestic abuse for another. In both of these cases, respondents secured alternate long-term housing.

→ More is needed to understand situations where rent bank services do not avert a housing crisis.

In a few cases (3% of the total), rent bank services did not prevent the respondents from losing their housing due to an inability to pay rent or eviction. Six months after receiving assistance, these individuals' situations were still precarious (unhoused or in short term housing).



³ Canada Mortgage and Housing Corp (CMHC), 2005. Cost Effectiveness of Eviction Prevention Programs, Research Brief. Socio-Economic Series 05-035. Figures were updated to 2021 dollars using the Consumer Price Index (Annual Average, Statistics Canada Table: 18-10-0005-01)

Little insight can be gained directly from the survey data as to why rent bank services may not have been successful in these cases. Follow-up with these individuals could be useful to understand more about their circumstances, to support them to secure and maintain long-term housing, or to offer connections to additional services.

Some comments also suggest that while people had averted a short-term housing crisis, their situation still felt precarious, and they wished the rent bank could be a place that they could connect with again if they had to. It may be worth considering ways in which individuals can still be supported if needed beyond the immediate crisis that brought them to the rent bank.

→ **Use caution in interpreting the result of this survey as being representative of all rent bank users.**

At 41%, the response rate for this survey is similar to others in the sector.⁴ In interpreting the results, it is important to consider there may be non-response bias, which occurs when some demographics participate less in the survey. Because the survey design did not involve a random sampling, its results cannot be statistically inferred to represent all rent bank recipients during that period.

Nevertheless, the survey's results provide useful insights into housing stability and respondents' experience with the rent bank's services. Incentives could help increase the response rate for future surveys. It may also be useful to centralize and standardize survey delivery, given the range of methods and response rates by rent banks — some have zero, while others have very high rates. It may also be useful to consider a stratified sampling design that divides rent bank clients into subpopulations that may differ in important ways. This would ensure subgroups are properly represented in the sample.

→ **Most respondents had a very positive experience of the rent bank.**

The open-ended, qualitative sections of the survey reveal that the vast majority of respondents' experience of the rent banks was very positive. Individuals highlighted that many rent bank staff go out of their way to provide individualized, compassionate, and dedicated support. Many remarked about how timely and efficient the services are to access. Many respondents also indicated they were treated with dignity and respect.

→ **Additional supports are accessed differentially across rent banks.**

While many comments from respondents speak to a high level of individualized and holistic support, others describe more routine and constrained support. Only one-third of respondents received

⁴ For instance, Toronto Community Housing, Tenant Survey (2021) Response Rate of 22% , Yukon Housing Corporation, Social Housing Program Evaluation: Response Rate of 35%. Calgary Housing Corporation, Tenant Satisfaction Survey Results (2019) Response rate of 48%.

additional supports from rent banks, beyond a loan or grant. While some individuals did not want or would not have benefited from additional support, many comments suggest this was desired and needed for some. BC Rent Bank can do more to understand differences in how the rent banks across the province deliver their services and identify strategies to improve capacity to deliver other critical supports that can lead to more stabilized and sustainable housing.

→ **More should be done to promote rent bank services.**

Survey feedback points to the need to improve the visibility of the rent banks and to ensure that those who can benefit from them, can access them. Many respondents found out about them by chance or indirectly. There was also confusion about the extent of the services (relating to additional supports) and the availability of grants instead of loans. Strengthening marketing and communications to this end would be beneficial.

→ **Ensure rent bank services are flexible and responsive to the strengths and needs of people with diverse experiences.**

The survey results suggest there are differences in housing instability based on diversity. Individuals who identify as 2SLGBTQ1A+, Indigenous, and/or a person of colour moved more often after receiving rent bank assistance (46%, 44% and 43% respectively), compared to 0% for those who identify as an immigrant and 5% who did not self-identify as belonging to any of these groups).

While the share who moved is quite high, with the exception of one household, all respondents noted that the reason for moving was that they had found better housing. It may be useful to better understand how experiences of housing instability differ to ensure that rent bank services are designed and delivered with this in mind. Diversity was also a theme that came out in the open-ended comments. People brought attention to the need for rent banks to specifically understand and support the needs of those who are Indigenous, transgender, seniors, single parents, those who have disabilities, and those who face discrimination from being on social assistance.

Looking Forward

The results of the housing stability survey are clear — rent banks are an effective tool to help renters maintain their housing when faced with an unexpected crisis. While we are seeing positive results, there is much more work to be done.



In continuing our journey of listening, learning and growing we will be working with local rent banks and engaging subject matter experts to respond to the feedback provided by respondents so rent banks can continue to be a valuable housing loss prevention tool for renters in British Columbia.

“You helped when I really needed it...”

— Rent Bank client

Appendices

Appendix A: BC Rent Bank Housing Stability Survey 6 Month and 12 Month.

View the survey in its online format at bcrentbank.ca/housing-stability-survey/ or download in PDF format at communitycouncil.ca/BCRB2021

Appendix B: Housing Stability Survey Instructions.

Download in PDF format at communitycouncil.ca/BCRB2021

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