

## Hot market spells hot mess for local homeless

By Nate Smelle

A recent press release from Zoocasa Real Estate Brokerage Inc. ranked Bancroft first out of municipalities in 17 regions from across Canada for home buyers to find the best value for their dollar.

In the press release, Zoocasa, a full-service tech brokerage, indicates that it granted Bancroft the title using proprietary methodology that took into account average home prices, price growth over time, neighbourhood characteristics, and economics. It also states that Bancroft's 'small-town charm, skilled local workforce, and thriving downtown' were among the factors that earned the community the top spot.

'Buyer demand is hot in Bancroft, and for good reason,' stated Lauren Haw, broker of record and CEO of Zoocasa Realty. 'With the supply and demand gap continuing to deepen in the region, we think home values will continue to rise for the foreseeable future.'

For some, Bancroft's first place ranking appears as a sign of progress. However, for those engaged in the fight against the homelessness crisis, it has provoked concerns regarding how this news has potential to make it even more difficult for people living on a low to moderate income to find truly affordable housing in North Hastings.

As a member of the North Hastings Community Trust's housing committee, Jane Kali is on the frontlines of this crisis every day. Knowing firsthand how urgent the situation has become for those rendered homeless by the lack of housing, she sees the quickly inflating prices of the town's real estate market as a step backwards for residents who cannot currently afford to put a roof over their head.

In a letter recently sent out to elected officials on all levels of government, the committee calls on representatives to ensure that Hastings County meets the targets established under Section 5.1 of the 10-year Hastings County Housing and Homelessness Plan.

In the plan, the county commits to a minimum target of building 25 per cent rental units in new constructions of 25 units or more that are affordable to low-income or moderate-income people.

Noting how the contemporary funder definition of 'affordable' is considered to be 80 per cent of market rent, Kali said any units constructed and managed using this definition will be too expensive for most people in need. If the county is sincere about achieving its goal of assisting people who are homeless or at risk of homelessness 'to quickly access safe, affordable and stable housing,' she said they need to focus on building rent geared toward income housing, and/or providing those in need with rent supplements for which they are eligible.

Judging by the response from local politicians and government to date, Kali said it appears the political will to deal with homelessness in North Hastings is missing. Therefore, she said the only way for the change that is needed will come, is if the public puts pressure on the government.

This means keeping the issue of homelessness and housing in the forefront of people's minds, explained Kali. For this change to become a reality, she said everyone in the community must become more aware of the severity of the homelessness and housing crisis in North Hastings.

'As a community, We need to do better,' said Kali. 'That means all of us putting pressure on local government to make those changes; and, to ensure that every single person in the community should have a home. That should be a given. So, how do we make that possible, and, how can we work together to make that happen? We need certainly for the politicians to change their conservative zoning machine? These need to change, we need so much to change. I want to reach the politicians, but I think they're only going to

be reached if the community forces this and pushes this is an important thing for all of us.?

Kali and the team at the Trust are extremely concerned about the impact that the booming local real estate market could have on the already limited and precarious housing situation in the Bancroft area. When she first read the press release from Zoocasa, Kali said she felt a sense of fear for those struggling with housing, and those who are on the verge of homelessness in the community.

?I am afraid,? Kali said. ?I'm afraid of what the impact is going to be on the people that live here currently. And I also understand why people want to live here, why people want to move here. It's beautiful. We don't have a lot of industry, and there is no mono-cropping. There's so many reasons to want to be here. I understand that. But, I'm really afraid of what is going to happen to the community, and where we are headed if we don't actually collectively have a creative response to the housing crisis.?

Acknowledging how a large number of people who are homeless in North Hastings are Indigenous, Kali shared a personal story from the frontlines of the homelessness crisis that provided insight into another injustice caused by the lack of concern for people without a place to call home.

Tearing up as she shared her story, Kali said, ?Our commitment to anti-racism work is ongoing, and I have brought in a lot of books about colonization. There was a graphic novel I brought in on the history of colonization and resistance, and I remember the one day and I did Louisville who took a tent, to stay in a tent, took that book with him. It makes me really emotional because that's so messed up.?

Kali continued, ?We have to be seen as more than cottage country and beautiful landscapes. We have a story here, and that story is long. I'm someone from the city, so I'm not going to say that people shouldn't live here, but, let's be aware of what our impact is when we moved here. Imagine that we are on unceded Algonquin Territory, how do we continue to remind ourselves of that, and do the work that is needed around Land Back claims.?

Nicole Powers is a peer engagement worker with the Trust. As a resident of Bancroft and the surrounding area for the past 12 years, and through her work with the Trust, she has experienced how the rapidly rising cost of housing in North Hastings has excluded people from making the community their home.

The harsh reality and urgency of the housing shortage/homelessness crisis hit close to home last summer, when Powers tragically lost her home and all her personal belongings to a fire. Although at the time she had accumulated a significant amount of savings with the intention of purchasing a home, the surging local real estate market has taken away the possibility of becoming a home owner in Bancroft.

?What got me through was the fact that I had saved some money and had every reason to believe I was going to be able to buy a home,? explained Powers. ?However, this was right around the peak of COVID-19, and when the housing market soared to what I refer to as criminal prices, I was unable to buy anything. Here I am a year later with secure employment, money in the bank and yet I remain precariously housed. This is a problem for so many of our community members. Housing is a basic human right and yet remains unaffordable to the average person.?

Candice Leuschner is a housing support worker with the Trust. Working with people who currently cannot afford a place to live, and those who are on the verge of homelessness in the Bancroft area, she has witnessed how the high price of housing is pushing people out of their homes and onto the streets.

Speaking from her direct experience of the local homelessness crisis, Leuschner drew attention to how the situation has grown more perilous for many local residents with the recent wave of evictions caused by the high-priced housing market.

?This displacement of families, seniors and individuals comes from recent evictions because folks are selling their homes to profit in a larger way with the current market,? said Leuschner. ?This essentially creates a new level of poverty amongst the middle working class and those experiencing homelessness due to the increase in demand for real estate. It is unsustainable to charge city prices in a

community that is mostly seasonal in terms of employment. I recently saw a bachelor apartment for \$1,400 per month. 'Market rent' is not affordable. Unfortunately, this will present in our community as invisible, precarious and absolute homelessness.'

For the past couple of years, Kali said the Trust has mostly been working behind the scenes on developing 'creative housing solutions.' Having just recently become incorporated, she said they now plan to focus their attention on making one of those solutions a reality - a community land trust.

Modelled in line with the Parkdale Community Land Trust, Kali said the local community land trust they are in the process of creating would become part of a nationwide network that is tackling the homelessness crisis head-on, by transforming land and/or buildings donated by supporters into stable and affordable housing.

Explaining the essential purpose of the land trust model, Kali said, 'This is happening across the country as a way to keep land and homes in the hands of the community, so it can never be sold on the market.'