

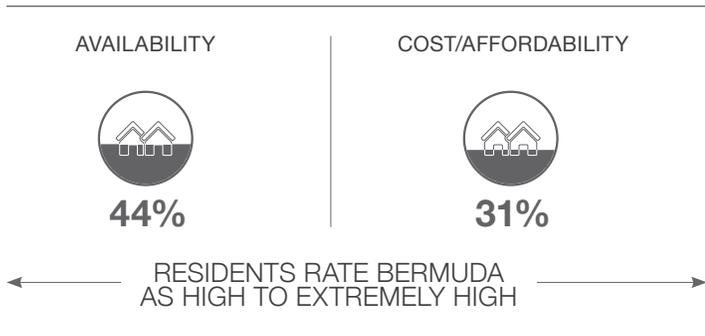


VITAL CONVERSATIONS



HOUSING CONVENING REPORT

Stable and affordable housing plays an important role in contributing to a vibrant community, as well as in providing families and individuals with a sense of security.



believed that Bermuda performed anywhere from average to poor. Similarly, 31% of residents perceived that Bermuda was performed well in terms of the cost of housing, and a strong majority of residents (69%) believed that Bermuda performed anywhere from average to poor. Of the two factors considered in rating the housing situation, residents were least satisfied with the cost of housing (or affordability). According to the most recent Household Expenditure Survey (2013), housing represented the largest share (29%) of weekly spending.

BERMUDA VITAL CONVERSATIONS

The Bermuda Community Foundation (the “foundation”) introduced Vital Signs® as an important step in identifying resident’s priorities related to their quality of life in Bermuda and the issues most important to them. The Vital Signs® programme has become a standard of excellence among community foundations around the world. It provides a methodology that evaluates community vitality and wellbeing and plays an important role in informing the allocation of resources. The reporting and prioritisation process is tailor-made to suit each jurisdiction’s needs.

In Bermuda, we conducted research on the community’s priorities, determined standardised outcomes based on that information and then sought further input from field experts in order to prioritise funding needs. This last step is carried out through convenings, known as “Vital Conversations”.

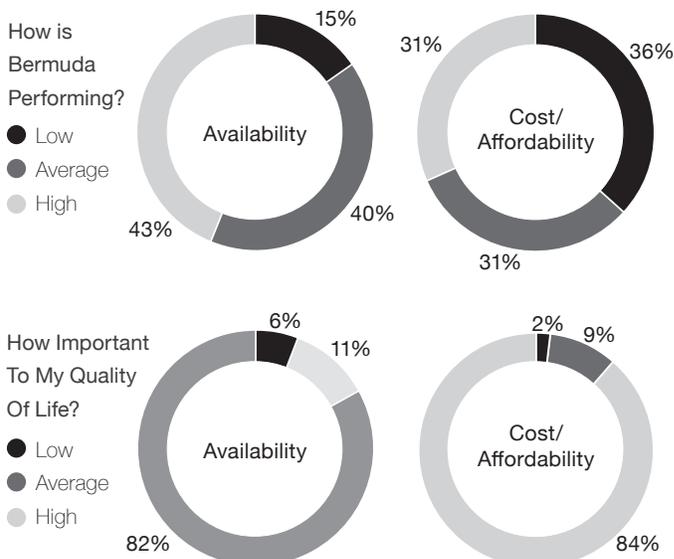
The foundation is hosting the Vital Conversation Series to further refine the valuable information gathered from the community. In this phase, local stakeholders convene to access public opinion, local, and international data for each of the Vital Signs® areas and prioritize the top outcomes that will guide the foundation’s funding strategy.

The availability of housing appears less problematic than affordability. The proportions of owner-occupied and non-owner occupied private dwelling units were nearly identical in 2010 and 2016, (Bermuda Census, 2016). This finding is unpredicted given economic challenges in recent years. Despite a decline in population numbers, and the stability of owner-occupied homes, there has been a noted rise in homelessness in recent years with a 68% increase between 2010 and 2016.

Overall, findings from the Vital Signs Report suggested that housing was very important to the quality of life in Bermuda. Home ownership emerged as a strong driver of quality of life, which further stressed the importance of improving the housing situation in Bermuda. Key housing-related measures included availability, affordability, equity and housing diversity, with access to affordable housing playing a central role.

THE FINDINGS

The 2017 Bermuda Vital Signs Report revealed Housing as one of seven priorities contributing to the quality of life in Bermuda. Public evaluations of Bermuda’s performance with respect to the availability and cost of housing suggested that particular attention was warranted in this area. While 44% of residents perceived that Bermuda was performing well on the availability of housing, the majority of residents (56%)



WHAT PEOPLE THINK

HOME OWNERSHIP
60%

Residents report owning their own home

THE PLAN

On February 28, 2019 the eleventh in the series of Vital Conversations was convened with health experts to examine the public opinion data from the Vital Signs® Report as well as relevant local and international data. The Bermuda Community Foundation selected a list of outcomes and indicators for the group to examine and prioritise. The result of this collaborative prioritisation effort yielded the following key outcomes and indicators that the foundation, and potentially other funders, can use to guide its funding decisions through 2021.

JUST THE FACTS

Number of new dwelling units completed



58
2015



57 ↓
2016



58 ↑
2017

Rise in cost of housing (1993-2008)



175% ↑

Increase in homelessness



82
2010

138 ↑
2016

VITAL CONVERSATIONS PRIORITISED OUTCOMES & INDICATORS

HOUSING

Provision of adequate, affordable accommodation

Existence of support networks and pathways to long-term stable housing	Fair tenant management	Improved supply of quality affordable housing and accommodation
<ul style="list-style-type: none"> • Availability of second stage housing • Average time taken to move from temporary to permanent accommodation • Number of housing support networks • Percentage of applicants recognized by the local authority as statutory homeless • Percentage of people with a need who are able to move into temporary accommodation 	<ul style="list-style-type: none"> • Availability of fair rent • Number of complaints against landlords • Number of legal proceedings against landlords 	<ul style="list-style-type: none"> • Availability of affordable home improvement services • Availability of mixed housing tenure: Home-ownership - homes owned outright and mortgaged • Availability of mixed housing tenure: Renting: - social rented housing and private rented housing • Level and affordability of local property values • Number of affordable homes built • Number of homes meeting the Decent Homes Standard (a minimum standard of housing conditions for all those who are housed in the public sector) • Percentage of people in high quality, secure affordable housing or rented accommodation • Waiting lists for housing for people with special needs • Waiting lists for social housing

Public and corporate policy and expenditure that supports good quality housing and local facilities

Improved investment, expenditure and procurement	Improvements in policy and legislation
<ul style="list-style-type: none"> • Corporate investment and expenditure (giving) on improving housing and local facilities with a social purpose • Government expenditure/funding for programmes • Government investment in housing and local facilities • Government support for housing benefits (both as an emergency safety net and ongoing where needed) • Use of procurement practices and public sector contracts designed to improve social outcomes (e.g. contracts that enable social enterprises and smaller SMEs to bid, outcomes-aligned contracts) 	<ul style="list-style-type: none"> • Change in policy and legislation to improve housing and local facilities • Changes to regulation • Level of relevant parliamentary activity (e.g. white papers published, committees formed, consultations or reviews conducted, citations made)

People have improved skills and access to information needed to maintain a tenancy.

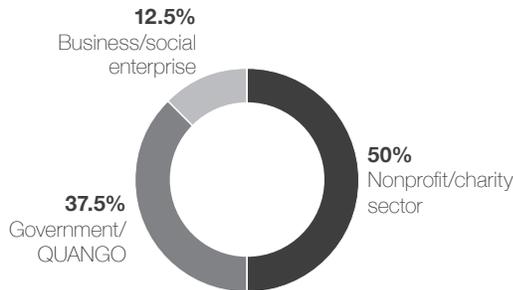
More people are able to access information about their rights and entitlements.	More people have the economic capacity needed to maintain a home.	More people develop the skills needed to maintain a home.
<ul style="list-style-type: none"> • Number of people at risk of losing their homes who get advice on preventing homelessness • Number of people receiving advice on benefits and entitlements. • Number of people receiving benefits they are entitled to. • Number of young people returning home. 	<ul style="list-style-type: none"> • Number of people with reduced debt. • Number of weeks of rent arrears. • Proportion of income spent on housing cost. • Ratio of house price to income. 	<ul style="list-style-type: none"> • Number of people demonstrating an improvement in: <ul style="list-style-type: none"> • Living skills; • Managing money; • Managing tenancy.

Key Outcome Category Specific Outcome • Indicator(s)

We are pleased to make more detailed outcome and indicators reporting available to BCF fund holders. Special terms and conditions apply. Contact info@bcf.bm

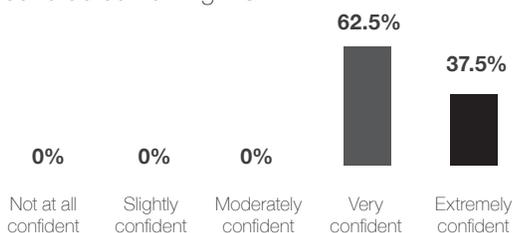
WHAT THE EXPERTS SAID

The majority of participants were:



While each participant brought their sector-specific knowledge, all participants were also able to bring their own perspectives as home owners and tenants; making for a dynamic conversation. Participants benefited from the exchange of ideas to the degree that 87% reported that the experience caused them to examine their own organizational goals.

The participants were very confident that their prioritized outcomes, if achieved, would improve the quality of life of Bermuda residents. One representative from the government/QUANGO sector stated that “community knowledge, education and resources for adequate and affordable housing would be the impetus to a more settled and sustainable community.” The participants were able to connect housing with a variety of related factors that either improve or diminish the quality of life. One participant expressed a sense of urgency as it related to their efforts to address housing in a meaningful way, “If we do not address the housing issues, Bermuda WILL FAIL! Therefore we need to do something NOW!”



HOW CONFIDENT ARE YOU THAT THE TOP PRIORITY OUTCOMES, IF ACHIEVED, WOULD IMPROVE THE QUALITY OF LIFE FOR BERMUDA RESIDENTS?

The prioritization of outcomes strongly reflected the issues originally expressed by Bermuda residents in the Vital Signs report. Tackling the affordability of housing was a main focus for the group. One member stated that, “People are challenged to have employment that meets the cost of housing. Adequate and affordable housing is important to all income levels. People want to make sure they are getting value for their money.” While there may be a concern for value for money, low income earners face the real threat of homelessness.

“Air BB and vacation rentals have decreased the one and two bedroom units from being available at an affordable price for locals.”
- Nonprofit sector member

One participant stated that, “the issue is not having enough affordable housing across the entire income span but the lower income area is in crisis when it takes at least two thousand dollars to rent a place.” This reality is complicated even more with what would be considered a viable expansion in tourism. One participant observed, “Air BB and vacation rentals have decreased the one and two bedroom units from being available at an affordable price for locals.” Ironically, growth in one area could be having negative repercussions in another. As homeowners try to capitalize on their investment with short-term rentals, this perhaps may be having an adverse effect on the availability of affordable rental units on the market.

Not only was the cost of housing seen as an issue across all levels of income earners, it was also seen as a major problem for seniors. Traditionally, home ownership in Bermuda was made possible for the middle class because homes were intentionally built with rental units to supplement income. One participant shared, “Homes with rental units are very important for seniors because they use those funds for care and living. The income unit has been the key to surviving in Bermuda. Thus the landlord – tenant relationship is at the bedrock of the Bermuda community.” For those seniors who are less fortunate, the lack of affordable options that cater to fixed incomes as well as the need for varying levels of care was seen as particularly challenging. A participant stated, “we lack more assisted living accommodations, especially with the aging population. We are an aging population and we need more senior living.”

However, as it has become more difficult for younger generations to purchase their own homes, multiple generations now abide on the same homestead. One participant said, “thirty-five to forty year-olds are saying I want to buy a place but can’t afford one.” Younger college graduates who return from school find it challenging to achieve homeownership as well. A participant commented, “youngsters who leave for school don’t want to come back because they cannot get a job or afford to live here.” Similarly, another participant said, “educated youngsters are living abroad because they know they cannot afford to live in Bermuda and buy a home.” On the other end of the spectrum, it was noted that there was an increase in homelessness amongst younger adults. One participant, familiar with the Hustle Truck program shared that “they have younger people coming out for employment opportunities and that they are now sleeping on the porch of the worksite (Harmony House) because they have nowhere else to sleep.”

There was a great deal of attention paid to public policy and

government housing. In terms of affordable housing, there was a sentiment that better policies were needed to address some of the underlying issues preventing residents from building more stable lives. A participant shared that, "trying to help graduate people out of affordable housing is difficult due to certain behavioral issues (substance abuse, lack of employment, etc). Many people are not interested in moving out and up." Similarly, another participant commented, "the support system for seniors, youth, and mentally ill is the piece lacking overall on the island. Young people are not getting the skills they need to survive and there is no safety net for them. . . .policy can be the safety net for people in terms of providing funding schemes/programs to help people transition from financially assisted living to obtaining home ownership."

There was a consensus that the government and other

decision makers needed to take a new perspective on housing in Bermuda. With unemployment a present reality and other pervasive social issues impacting the island, a paradigm shift may be needed. A participant concluded, "from a macro perspective there need to be a shift – we have a car without wheels. . .we built a country with no safety net to support the country. We worked so hard to make it better and never dreamed we would be in this place. Any security net we had in the past is no longer sufficient. We are shifting things to support various needs. This is Bermuda growing up. I think we will overcome it but we have to start by recognizing the complexity and making sacrifices (like taxes). We can adjust but we must use the talent we have currently to resolve these problems."

WHO WAS THERE

Jecoa Burrows	Real Estate Agent	Progressive Realty
Vance Campbell	Deputy Chairman	Bermuda Housing Trust
Joanna Cranfield	Business Development Manager	West End Development Corporation
Major Barrett Dill	General Manager	Bermuda Housing Corporation
	CEO	Bermuda Land Development Corporation
Claudette Fleming, PhD	Executive Director	Age Concern Bermuda
	Project Lead	Green House Project
Kanel Johnson	Finance Officer	Bermuda Housing Corporation
Calvin Ming	Divisional Director of Public Relations & Development	Salvation Army
Desiree O'Connor	Support Services Manager	Bermuda Housing Corporation
Sandra Warner (for Sheila Cooper)	Programme Assistant	Habitat for Humanity - Bermuda
Sheelagh Cooper*	Executive Director	Habitat for Humanity - Bermuda
Pandora Glasford*	Director	Department of Financial Assistance
Kelly Hunt*	Executive Director	Coalition for the Protection of Children

*Regrets: confirmed but not in attendance

The Vial Signs Convenings are facilitated with the support of the BCF Vital Signs team: Research Coordinator, Dr. Tamara Gathright Fritz of Strategic Evaluation Consulting; BCF Managing Director, Dr. Myra Virgil; BCF Programme Associate,

AN EVOLVING PROCESS

We strive to inform these convenings with high-level field and content area expertise. We ask participants to use their knowledge to inform this work at a national level. We appreciate the participation of the attendees of this convening. Also considered for participation, and therefore, potential community resources on this issue are:

- Age Concern Bermuda
- Bermuda Bankers Association
- Bermuda Housing Corporation
- Bermuda Housing Trust
- HomeStart c/o Clarien Bank
- Coalition for the Protection of Children
- Government of Bermuda
 - Department of Financial Assistance/Social Assistance
 - Department of National Drug Control
 - Department of Public Lands and Buildings
- Green House Project c/o Age Concern Bermuda
- Habitat for Humanity - Bermuda
- Loughlands
- Salvation Army
- Teen Haven
- West End Development Corporation
- Women's Resource Centre - Housing Initiatives

