

HOMELESSNESS | ADEQUATE, ACCESSIBLE, AFFORDABLE HOUSING

Housing is a key determinant of health and well-being. It is a fundamental right as outlined in the social teaching of the Church. Adequate housing is essential to a person's sense of dignity, safety, inclusion and ability to contribute to the fabric of their community and society itself. Housing is a basic need of every individual in our society and a greater need than even employment.

Adequate housing is essential to the reduction of poverty and social exclusion. Insufficient housing is associated with poor overall health, unmet health care needs, and a higher use of hospital emergency facilities. The number of households in core housing need in the province rose by 2016 and had risen to over 130,000. This problem requires action both to increase the supply of affordable housing and to alleviate demand.

Unstable, crowded housing levels force people to be constantly on the move to find places to stay, even for a night. Lack of stable housing make it very difficult for homeless people to be a part of the labour force nor able to seek further education.

More than 171,360 Ontario households are waiting for a home that they can afford. Waiting lists have grown by more than 45,000 households in 12 years, and applicants face an average wait of nearly four years. In many communities, the wait is much longer.

HAVING A PLACE TO CALL HOME

If you ask most people if they have an idea of who might be homeless, or how many people are homeless in Ontario right now, they probably would not know. That's because their experience is often limited to the indigent men they encounter on the street.

Most homelessness, in fact, is hidden, that is, it is not out on the streets but lived out among those who move from place to place, 'couch surf', and generally can rarely bank on a place to stay. People who are homeless are most often unable to acquire and maintain regular, safe, secure and adequate housing.

Numbered among those who are homeless are likely to be young mothers with small children living in deplorable conditions. Homeless among youth is growing and getting larger all the time. There are many First Nations Indigenous people who have been compelled to move off reserves to urban centres.

There are many factors that contribute toward homelessness. Many who have lost jobs, for instance, are among the homeless as poverty is a primary force. Other factors include race and prejudice which deny people the possibility of making a living thus relegating them to live homeless and in poverty. The net result is chronic homelessness all across Canada but especially in Ontario and Toronto.

Homelessness describes the situation of an individual, family or community without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is an affront to human dignity and impinges on a person's basic human rights.

Ontario's Fair Housing Plan, April 20, 2017

A household is said to be in CORE HOUSING NEED³⁰ if housing falls below at least one of the adequacy, affordability or suitability, standards and they would have to spend 30% or more of their total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).”

Homelessness describes the situation of an individual, family or community without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is an affront to human dignity and impinges on a person's basic human rights. ³¹

An increased availability of adequate and affordable housing helps end poverty, because without proper housing, individuals and families are thwarted in their attempts to improve the quality of their lives generally. Poverty is linked closely with inequality, particularly for women, especially lone mothers and elderly women, Indigenous First Nations persons, racialized groups and people with disabilities. People with low social and economic status often have very limited choices in the private rental housing market and must rely on forms of social housing.³²

Homelessness also affects all of us through its negative impact on Canada's economy. As of 2013, homelessness costs totalled \$7.05 billion a year, which includes the costs of such things as shelters, emergency services (fire, police, EMS), and health care. Government knows that it is better to have people housed with a place to call home than have them homeless.

That becomes clearer when considering the cost of rushing a homeless person to hospital. Just compare the cost of affordable housing with the high cost of institutional response (hospitals, clinics, incarceration, etc.) that annually total between \$66,000 and \$120,000, or emergency shelters from between \$13,000 to \$42,000. Housing the homeless in transitional and supportive housing cost only \$13,000-18,000. Whereas, affordable housing costs only totalled between \$5,000-\$8,000.³³

MOVING FORWARD

Ensuring that everyone had a place to call home was for years a primary consideration of the federal and provincial governments. In 1993, however, the federal government announced it would no longer fund any new social housing. Then, in 1995, the Ontario Government cancelled the provincial housing program. Both of those actions reversed years of commitment toward housing. It led to a crisis situation so that from 1996 to 2000, there was no funding for new social, affordable housing in Ontario.³⁴

Toward the end of 2003, there was a growing awareness at both provincial and federal levels of the need to develop policies and enact legislation to create more affordable housing to meet the growing needs of people across the province.

Ontario develops housing with support from the federal government through the Federal-Provincial Investment in Affordable Housing Program. At the provincial level, other housing

initiatives include the Investment in Ontario Housing Policy Statement, the Affordable Housing Program, the Community Homelessness Prevention Initiative (CHPI)³⁵, the Homelessness Partnering Strategy, Fair Housing Plan,³⁶ and the Long-Term Affordable Housing Strategy (LTAHS)³⁷. In addition, there is the Housing First approach promoted by the federal government and the provinces.

The federal government has declared its intention to reinvest in housing through a National Housing Strategy that would replace the current federal provincial housing funding arrangements. The 1995 agreements governing federal provincial housing agreements are scheduled to end in 2033. The federal government is already decreasing its contribution to affordable housing by some \$500 million each year until that date. It is assumed that the National Housing Strategy will replace these agreements.

HOUSING FIRST AND MENTAL HEALTH

One of the best examples of efforts to help people struggling with mental health and addiction issues is HOUSING FIRST, a recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing without preconditions,

and then provides supportive services and connections to community-based supports that people need to keep their housing and avoid returning to homelessness.³⁸

The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. Its goal is to secure housing for people experiencing homelessness immediately, rather than delaying housing until clients are “housing ready”.³⁹ Housing First programs house participants in independent, permanent housing in the community and provide additional support services to assist with physical and mental health, substance abuse, educational and employment needs.

Drawing on the principles of ‘Housing First’ is Canada’s At Home/Chez Soi initiative⁴⁰ that looked at the best way to provide housing and services for people who face mental illness and homelessness. Based on interviews with 2,285, it examined ways to get people housed in every major city in the country.

It is especially effective for people experiencing homelessness who also have mental health and addictions issues. Housing is provided first and then supports are provided including physical and mental health, education, employment, substance abuse and community connections.

ABOUT AFFORDABLE HOUSING

The need for safe, secure, and sustainable rent-geared-to-income (RGI) housing that is both adequate and accessible has perhaps never been greater in Ontario than it is today. The cost of market-driven housing can swallow up more than 50% of a family’s budget, leaving little for food or transportation. It’s why food banks are still in place more than twenty years after they began as a ‘temporary’ solution.

Housing is always an election issue, but affordable housing is usually put on the ‘back burner’. Yet, the numbers of families and individuals in need of affordable and supportive housing is growing. A young mother, who is parenting two little children, and whose income hovers around the ‘poverty line’ knows that finding a decent place to live is very often out of reach.

What is meant by rent-geared-to-income (RGI) is essentially a subsidy that is administered by local and regional governments across Ontario. To be eligible for RGI affordable housing, a person must have an income that is below provincial household income limits⁴¹ for the area in which they live. Low-income renters are able to pay rent based on 30% of their household's gross monthly income. Rent for tenants on social assistance is based on the Ontario shelter allowance.

WAITING ...AND WAITING FOR HOUSING

More than 171,360 Ontario households are waiting for a home that they can afford.⁴² Waiting lists have grown by more than 45,000 households in 12 years, and applicants face an average wait of nearly four years. In many communities, the wait is much longer. It's estimated that there are between 170,000 and 180,000 or more Ontario families, seniors and couples, and single adults on waiting lists for rent-geared-to-income housing.

In Durham, there are over 6,000 households waiting to move into some 4,480 RGI housing units. In 2016 in Durham Region, for instance, the average wait was almost eight years to get into a rental unit. For a family, the average wait is almost seven years or longer, while for seniors, it's almost six.⁴³

In Toronto, it's estimated that there are more than 180,000 people on waiting lists for RGI housing; there were over 92,000 applications at the end of 2017. The average wait time for chronological (non-priority) households in the City of Toronto, for example, was 8.4 years in 2015.

While the average wait time for chronological applicants housed in 2015 was 3.9 years, households that submitted applications for affordable housing last year will wait an average of 5.2 years before they are housed. In urban, high-demand regions of Ontario, the predicted wait time for recent applicants is as high as 14 years!

Families and individuals waiting for housing can be further delayed because of special needs. Priority is given to women with children fleeing domestic violence. It's also given to seniors who are in urgent need of housing. No one disputes the need for a special priority policy, ⁴⁴ although new ways to do this are being reviewed.

In 2015, households that received priority designations under Ontario's Special Priority Policy (SPP) because they were escaping domestic violence, still waited an average of nine months before they were offered affordable (RGI) housing. Earlier this year, the Province announced that they are piloting a special housing benefit for women fleeing domestic violence that will make it possible for them to receive assistance more quickly and allow for greater choice in where they want to live.

INCLUSIONARY ZONING

In Ontario, municipalities are now able to provide more affordable housing by requiring developers of housing to include affordable housing units in residential developments through 'inclusionary zoning'. Enacted in Ontario through the Promoting Affordable Housing Act, it changed the Ontario Planning and Development Act.

Under new regulations, municipalities will be able to mandate that affordable units for low- and middle-income families are included in new housing developments to create mixed-income communities.

Municipalities will have the flexibility to i) decide the total number of affordable housing units to be

included in some residential developments; ii) how long units stay affordable, and what measures and incentives can be used to offset the costs of the development of affordable units; iii) determine if, and how many, affordable housing units can be built on another site; and, iv) expand housing options and increase the supply of affordable housing in their communities.

The new inclusionary zoning bylaws will apply to developments of 10 or more units, although “municipalities could choose to set a higher threshold based on local circumstances.” A welcome change to the initial regulations is that municipalities can also apply inclusionary zoning to any type of residential development, both ownership and rental, based on local needs and priorities.

Inclusionary zoning has been used successfully in many U.S. cities to respond to shortages in affordable housing. New York City, for example, requires developers to set aside 20% to 30% of housing in select areas as permanently affordable by controlling the sale or rental price to below market rates.

Catholic Charities through its Social Justice and Advocacy Committee has consistently advocated for inclusionary zoning. After a disappointing initial set of regulations, the final version of the regulation truly puts affordable housing front and centre.

PORTABLE HOUSING BENEFIT

The ‘Roadmap for Change’ report suggested that a portable housing benefit be created to offset the difference between the actual cost of housing and a family’s income. This benefit would assist low-income people facing the high cost of housing, whether they receive social assistance, so they are not forced to choose between a home and food or other necessities.

The recent 2018 budget includes the use of a portable housing benefit and funds for distinct housing priorities, including affordability, repair and construction of housing. The enormity of Ontario’s housing shortfall requires a variety of solutions that involve more than new housing construction. It will be important for a newly elected government to continue moving forward.⁴⁵

TYPES OF HOUSING | TRANSITIONAL HOUSING

Transitional Housing primarily helps people in need of support because of chronic physical or mental illness, or substance abuse problems. It is an integral part of the programming outreach of some member agencies of Catholic Charities.

Transitional Housing is like the ‘front door’ to health-funded supportive housing, with a mandate to assess long-term needs, so that those who need long-term supports can find permanent, supportive housing and those who don’t can find affordable housing. It would require a significant increase in the amount of transitional housing.

TYPES OF HOUSING | SUPPORTIVE HOUSING

One of the most overlooked types of housing is supportive housing. Available in designated residential buildings (apartments or group homes), supportive housing programs assist people who require daily personal support and essential homemaking to live independently.

Eligible individuals include the frail elderly, people with physical disabilities, people with acquired brain injuries, mental health issues and those living with HIV/AIDS. Personal support is provided on-site and is available up to 24 hours a day, depending on individual need. Care may be provided directly by the residential building or by another service and is offered in addition to

any visiting home health care.

There is rapidly growing need to add new supportive housing units. While the federal and provincial governments have said they are committed to developing new units, the development needs to move much faster. There is an estimated need for 30,000 new supportive housing units across the province.

The people helped through this program are among the most vulnerable and need the units now.

TYPES OF HOMELESSNESS | YOUTH HOMELESSNESS

A major issue today is youth homelessness. On any given night, more than 6,000 Canadian youths are homeless. In fact, young people account for 1 in 5 of people living in homeless shelters. Over the course of a year, the number of young people who are homeless in Canada can reach as high as 40,000. On any given night, there may be up to 7,000 homeless youth.

Most have fled or have been forced out of homes where they experienced abuse and childhood trauma. Some 60% were involved with child welfare. Mental health issues are also a major factor.

Among the youth who are over-represented are Indigenous First Nations' youth.

About 40% of homeless youth were under 16 when they first experienced homelessness. They can easily be lured into drugs, sex trafficking and gangs. Unlike adult homelessness, youth homelessness can be viewed as a temporary condition rather than a chronic one, and the set of solutions can include educational components that may not be as effective with a chronically homeless older population.

Another important consideration that applies uniquely to youth homelessness is that young people are still developing. The risk-taking and reactive behaviours and poor impulse control that are often associated with developing minds are a contributing factor to youth homelessness, making addressing developmental issues critical to any solution.

Regarding Indigenous people, there is a need for long-term, on-going consultation with First Nations communities. This should include specific review with First Nations and urban Indigenous service delivery partners to ensure that the assistance and accommodation reflect the unique experience of Indigenous peoples.

TYPES OF HOMELESSNESS | INDIGENOUS HOMELESSNESS

Indigenous people living in urban areas experience higher levels of mobility and precarious housing conditions than non-Indigenous people. There is overrepresentation of Indigenous families in shelters. The Truth and Reconciliation Commission Report highlights the connection between loss of traditional territories, unemployment, and attendance at residential schools to the high levels of unstable housing among Indigenous people in Canada.

Indigenous homelessness is a human condition that affects First Nations, Métis and Inuit families and individuals lacking stable, permanent, appropriate housing, and the means or ability to acquire housing. Indigenous homelessness is not defined so much as lacking a structure of habitation, rather, it is better understood as families and individuals, and whole communities, isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities. It prevents them from reconnecting culturally, spiritually, emotionally or physically with their Indigeneity or lost relationships.⁴⁶

INDIGENOUS, HOUSING, AND HEALTH

Unstable housing has been associated with poorer overall health, unmet health care needs, and higher emergency department use. There are over 1 in 3 Indigenous adults in Toronto who are precariously housed or experiencing homelessness compared to 1 in 25 (4%) of Canadian adults in a similar situation.

High levels of mobility often coincide with unstable, crowded housing and can impact participation in the labour force and education system. About 44% of stably housed Indigenous adults in Toronto reported living in social housing. About 14% lived in crowded dwellings compared to just 4% for the rest of Canada.

In terms of housing and mobility, more than half (52%) of Indigenous adults living in Toronto have moved at least once in the past year in contrast to about 14% of adults in all of Toronto. About 34% moved three times or more. The most common reasons for Indigenous adults to move to Toronto, for instance, was to be closer to family and friends (40%); employment (33%); education (26%); healthcare (12%); safety (9%); and housing (5%). There is an urgent need to address barriers facing Indigenous peoples in accessing existing housing services and programs in municipalities in Ontario.⁴⁷

30 'Definitions of Variables,' Core Housing Need Status, Canada Mortgage and Housing Corporation 2018 31 Ontario's Fair Housing Plan: April 20, 2017 32 "Poverty and access to housing," OHRC's Housing Consultation, Ontario Human Rights Commission submission to the Ministry of Municipal Affairs and Housing's Long-Term Affordable Housing Strategy. December 2009. 33 "Cost Analysis Of Homelessness," Homelessness 101, Homelessness Hub, Canadian Observatory on Homelessness | Homelessness HUB. March 2017 34 The housing situation in Canada has been labelled "a national emergency" by the United Nations in its periodic review of Canada's compliance with the International Covenant on Economic, Social and Cultural Rights (ICESCR) and a "national crisis". (cf., Miloon Kothari, Special Rapporteur, United National Special Rapporteur on adequate housing, "Preliminary Observations at the end of his Mission to Canada 9 – 22 October 2007," A/HRC/7/16/Add.4 [Preliminary Observations]). 35 The Community Homelessness Prevention (CHPI) Initiative is a provincial program that combines funding from former separate housing and homelessness programs into a single program. Like the Investment in Affordable Housing Program, CHPI allows service managers to allocate funding based on the specific needs in their communities. 36 Ontario's Fair Housing Plan was a comprehensive package of measures to help more people find affordable homes, increase supply, protect buyers / renters and bring stability to the real estate market. 37 The Long-Term Affordable Housing Strategy (LTAHS) The priorities in the LTAHS reflect a commitment to increasing housing stability for a number of groups including youth, Indigenous Peoples, the chronically homeless, and individuals exiting provincial institutions through the development of a Supportive Housing Policy Framework, an Indigenous Housing Strategy, and increased funding for the Community Homelessness Prevention Initiative and the Investment in Affordable Housing Program. 38 Housing First' is a recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. It is an approach first popularized by Sam Tsemberis and Pathways to Housing in New York in the 1990s, though there were Housing First-like programs emerging elsewhere, including Canada (HouseLink in Toronto) prior to this time. The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. This is as true for people experiencing homelessness and those with mental health and addictions issues as it is for anyone. Housing is provided first and then supports are provided including physical and mental health, education, employment, substance abuse and community connections. Housing First in Canada, 'Supporting Communities to End Homelessness,' Stephen Gaetz, Fiona Scott, Tanya Gulliver. Canadian Homelessness Research Network, 2013 Canadian Homelessness Research Network Press. 39 Housing First is an approach that focuses on moving people who are chronically and episodically homeless as rapidly as possible from the street or emergency shelters into permanent housing with supports that vary according to client need. The focus is primarily on the chronically homeless persons, often with disabling conditions, for example, chronic physical or mental illness, substance abuse problems, who are currently homeless and have been homeless for six months or more in the past year, i.e., that have spent more than 180 nights in a shelter or place not fit for human habitation, and episodically homeless persons, often with disabling conditions, who are currently homeless and have experienced three or more episodes of homelessness in the past year. 40 At Home/Chez Soi is an innovative and ground-breaking study that changed the way we view homelessness. Using a \$110 million federal grant, this was a four-year, five city (Vancouver, Winnipeg, Toronto, Montreal and Moncton) research demonstration project on mental health and homelessness. National At Home/Chez Soi Final Report, Mental Health Commission of Canada. April 3, 2014 41 The new household income and high need income limits are based on

information provided by Canada Mortgage and Housing Corporation as required under the Social Housing Agreement. The limits were updated and amended in December 2017 to Ontario Regulation 370/11 under the Housing Services Act, 2011. 42 Ontario Non-Profit Housing Association (ONPHA), 2016 Waiting Lists Survey Report. 2017 43 'Wait list for rent-geared units expected to grow,' D. Flaherty, Oshawa Express. August 8, 2017 44 Op.cit., ONPHAH Waiting Lists Survey. Seniors may be waiting for a unit in a seniors-only building, while families are eligible for units with multiple bedrooms depending on the number of children they have. Households with special needs may be eligible for a modified or accessible unit. Most households are waiting on a first-come, first-serve basis, though some have a priority designation due to their unique circumstances, e.g., as for households fleeing domestic violence or experiencing homelessness). In order to remain active on the waiting list, applicants must update their application regularly and provide notice of any changes in income or household size. 45 "Providing Access to Affordable Housing," Chapter IV, Section B: Working with Federal, Provincial, Territorial and Municipal Partners, Ontario Budget 2018, p. 275: Ontario plans to cost-match the Federal-Provincial/Territorial Housing Partnership and the Canada Housing Benefit (previously the Investment in Affordable Housing program) under the federal National Housing Strategy (NHS). This will include a portable housing benefit and funds for distinct housing priorities, including affordability, repair and construction. 46 Aboriginal Standing Committee on Housing and Homelessness, 2012. 47 'Let's Talk Housing for Indigenous Peoples,' Our Health Counts Toronto, Chapter / Housing and Mobility, Dr. Janet Smylie (Well Living House, St. Michael's), Sara Wolfe (Seven Generation Midwives), Toronto. March 2018