

Communities Speak

A summary of the 2009 Provincial
Housing Consultations



**HOUSING
NETWORK
OF ONTARIO**

November 2009



Executive Summary

This Housing Network of Ontario report consolidates recommendations made by many hundreds of Ontarians who participated in almost 40 community meetings and consultations focussed on developing an affordable housing strategy, held from June to November 2009. The meetings included government-led consultations, convened by Minister Jim Watson and/or MPPs from ridings across the province. Meetings also included community-led forums with MPPs invited to participate, and public town hall meetings.

The main messages that emerged from these consultations included:

- **Ontarians need a comprehensive, fully-funded long-term affordable housing strategy with bold targets.**
- **Housing insecurity, homelessness and poverty are inseparably linked.**
- **People with lived experience of housing insecurity and housing related poverty should be at the centre of any housing strategy.**

The consultation participants also identified a number of policy areas that must be addressed in the province's long-term affordable housing strategy:

- **Housing affordability for low-income Ontarians:** Decent, adequate and appropriate housing is unaffordable for many Ontarians. Measures must be adopted to close the gap between housing costs and low incomes.
- **Supply and adequacy of affordable housing:** The number of affordable housing units must be increased, and ongoing funding is needed for new buildings, maintenance and repair.
- **Supports and programs for Ontarians to maintain and access affordable housing:** Some people need supports to fairly and equitably access and maintain affordable housing, including supportive housing, eviction prevention and housing retention programs.
- **Reform of social housing and residential tenancy legislation:** Existing legislation that governs social and private market housing needs to be reformed to better protect tenants and provide for flexibility for social housing providers.
- **Equity for historically disadvantaged communities:** Some groups in Ontario face higher levels of poverty and housing insecurity, and the strategy should include targeted measures to ensure equitably beneficial outcomes are achieved.
- **Coordination and cooperation:** A long-term affordable housing strategy that is part of the poverty reduction effort must include cooperation between different Ministries and levels of government in order to succeed.
- **Measuring success:** We need measures and targets to ensure that all Ontarians in need are able to equitably access adequate affordable housing.



An Introduction to the Housing Network of Ontario

According to the 2006 Census, 1 in every 5 Ontario tenants spends more than 50% of their income on rent. Across Ontario 627,000 households are in core housing need, living in housing that is unaffordable, substandard, over-crowded or all three. The Ontario Non-Profit Housing Association reports that in 2009 there are over 129,000 households on the waiting list for social housing where rent is geared to income. Wait times can be as long as 20 years.

Ontarians are frustrated with lack of provincial leadership. Between 2001 and 2007 every Canadian province and territory—except for Ontario—increased spending on housing. Clearly the time is long overdue for Ontario to address these issues. Housing advocates were pleased when the provincial government committed in December 2008, as part of its Poverty Reduction Strategy, to develop a Long-term Affordable Housing Strategy for our province. We came together to form the Housing Network of Ontario—a network of anti-poverty activists, homelessness and social housing advocates, equity and human rights groups, non-profit organizations, tenants with lived experience of poverty and others who are working to ensure the provincial government delivers the integrated and fully-funded and equitably accessible affordable housing strategy our communities need.

This report consolidates recommendations and formal submissions by many hundreds of Ontarians who participated in almost 40 community meetings and consultations focussed on developing an affordable housing strategy, held from June to November 2009. The meetings included government-led consultations, convened by Minister Jim Watson and/or MPPs from ridings across the province. Meetings also included community-led forums with MPPs invited to participate, and public town hall meetings. Over 25 MPPs participated in these consultations over the course of the summer and fall.

The Housing Network of Ontario (HNO) received reports from 30 of the listed meetings, from HNO members and community contacts who participated in the consultations.

For more information and to join the hundreds of others who have endorsed the Housing Network of Ontario Declaration please visit www.stableandaffordable.com. Our Declaration is included as Appendix B.

The **Housing Network of Ontario** is a network of anti-poverty activists, homelessness and social housing advocates, equity and human rights groups, non-profit organizations, tenants with lived experience of poverty and others who are working to ensure the provincial government delivers the integrated and fully-funded affordable housing strategy our communities need. More information is available by visiting www.stableandaffordable.com.



Three Overarching Themes

Three overarching themes emerged from the community meetings and consultations.

1 **Ontarians need a comprehensive, fully-funded long-term affordable housing strategy with bold targets.**

- It is not sufficient to just continue existing programs, it is clear that the system that exists does not fairly, equitably or adequately address housing needs in Ontario.
- There must be sustained, on-going investment in affordable housing programs. There is no quick-fix, but urgent action is needed.
- There must be co-operative action by all levels of government if we intend to meaningfully address the housing crisis in Ontario.

2 **Housing insecurity, homelessness and poverty are inseparably linked. The fundamental causes of homelessness and housing insecurity are:**

- a lack of housing that low-income Ontarians are able to afford, and a lack of appropriate supports to access and maintain housing.
- Ontario's housing crisis is both a housing problem, and an income problem.
- Housing helps people participate in the economy, and solutions to poverty and economic problems will help provide people with the means to access housing.
- Affordable housing is a public good, a valuable long-term asset that supports healthy, stronger communities.
- Affordable ownership housing can help families break the cycle of poverty.

3 **People with lived experience of housing insecurity and housing related poverty should be at the centre of any housing strategy.**

- People who have experienced homelessness or inadequate housing are the experts in what is needed in a housing strategy.
- Low-income tenants and residents of affordable housing need to be treated with respect and dignity.
- People living in poverty, who need or have accessed affordable housing, should be consulted on an inclusive basis throughout the development of the long-term affordable housing strategy, and be involved in the evaluation of its implementation.



7 Policy Actions for a Long-term Affordable Housing Strategy

Participants in consultations and meetings provided a wide range of recommendations about what is necessary in a provincial long-term affordable housing strategy. Across the province, many policy issues and recommendations were consistently repeated, and the top 7 areas for policy action and inclusion are summarized below.

1 Housing Affordability for low-income Ontarians

“ We have higher than average heating costs due to our northern climate, and yet social assistance rates do not take these extra costs into account. More tenants are evicted when they can't pay both the rent and the heating bills. ”

Ruth, roundtable participant
THUNDER BAY

Issues:

- The majority of low-income Ontarians rely on private market rental housing, but rents are out of the reach of many tenants. The average rent for mid-size and large communities in Ontario has risen to \$893, and in some communities is even higher. One in 5 tenants spend over 50% of their income on housing.
- Social assistance rates are very low, and are inadequate to pay for rent and living expenses in most communities. The maximum shelter allowance for a couple on Ontario Works is \$560, but average rents for 1 bedroom apartments are \$674 in Sudbury, \$723 in Kitchener and \$930 in Toronto.
- Existing rent regulations put no limit on the amount that landlords can raise rents for new tenants, leading to rapidly rising rents in some communities. In Hamilton, for example, rental increases have outpaced inflation by 30% between 1997 and 2007.
- Many units built under existing affordable housing programs produce units that are rented at 80% of average market rents, which is not actually affordable to many low-income people, and subsidies sometimes do not leave enough money left over for other living expenses.
- Tenants and low-income home-owners face high energy and heating costs, especially in northern and rural communities.

Recommendations:

- Increase the shelter allowance portion of social assistance to rates that would allow tenants to pay the rent in their communities.
- Introduce a universal housing benefit provided monthly to all low-income Ontarians, whether they are on social assistance or not, to address the gap between tenant incomes and housing costs.
- Re-introduce rent control legislation to prevent rents from rising out of the reach of many Ontarians.
- Fund an energy-assistance program that provides ongoing financial assistance to Ontarians who cannot afford rising energy costs.
- Ensure that rental homes built through the government –funded affordable housing programs provide rent-geared-to-income assistance.



2 Supply and adequacy of affordable housing

“ Everyone has a right to a decent home they can afford. Far too many of our older "affordable" units have cracked walls and even mold. An affordable housing strategy must take into account the ongoing cost of maintenance and repairs.

Charles, roundtable participant
KITCHENER

I am sick and tired of living in a slum.

Karen, roundtable participant
OTTAWA

After paying rent for 20 years with nothing to show for it except a roof over my head, I was able to leverage what I could save for a downpayment into a home of my own through affordable home ownership and now I have equity. The government needs to get behind affordable home ownership so other people can do this. ”

Sugith, round table participant
TORONTO

Issues:

- Drastic cuts to federal and provincial funding for social housing in the mid 1990s means that now people wait years to access subsidized housing because of a lack of available units. In Peel the waiting time stretches to over 20 years In Ottawa at the current rate of construction it will take 72 years to provide affordable housing for the 9,700 households on Ottawa’s Social Housing Registry list.
- Much of the existing social housing is in dire need of repair and upkeep. In Toronto for example, the cost of repairing the social housing stock is \$300 million, in Ottawa the costs reach \$200 million.
- Much rental housing is energy inefficient, and tenants who pay for their heating and electricity costs have no control over possible improvements such as new appliances or upgrades to windows.
- There is a shortage of social and non-profit housing that is accessible to people with disabilities, or which can accommodate aging in place.
- There is a shortage of units that can accommodate large families in many communities, in others there is a shortage of singles units. This has particular impact on newcomer and ethno-racially diverse families and youth, as is evident in Scarborough for example.
- Many landlords do not maintain their buildings and ignore tenant complaints about poor and dangerous living conditions. Tenants in many communities, including Owen Sound, Thunder Bay, Peel, Toronto and elsewhere, are very frustrated with a lack of enforcement of bylaws around health & safety conditions of private rental housing. They report poor and dangerous conditions in low rent housing where landlords are not maintaining or repairing apartments.
- In many communities there are government-owned lands and abandoned properties that are privately owned that sit vacant and unused.



Recommendations:

- Ontario government must invest in a permanent program with annual funding to develop new rent-geared-to-income, affordable and supportive homes across Ontario. The federal government also has a role to play funding a national housing strategy.
- Ontario government must fund a program for regular repair and maintenance of new and existing affordable housing.
- To ensure housing is accessible for people with disabilities, build principles of universal access & accessibility into design of all new affordable units, and fund retrofit programs to improve accessibility in existing social housing.
- Provincial government must fund maintenance and standards departments to ensure proper and timely investigation and enforcement of property standards in areas of provincial jurisdiction.
- Set aside government-owned lands for construction of new affordable housing.
- Give municipalities the power to introduce inclusionary housing policies to create affordable units in new housing developments.
- Give municipalities the power to expropriate abandoned properties for rehabilitation and conversion to affordable housing.
- The Ontario government should fund programs for affordable home-ownership and co-op housing and advocate for more federal funding.
- Allow non-profit housing providers to refinance by borrowing against their equity or through other means, to make capital repairs to their housing stock.
- Encourage mixed-income communities by developing affordable housing in all neighbourhoods.
- Provide incentives for private developers to produce affordable housing, which could be in the form of tax breaks, reduced development fees or other options.
- Leverage the Province's superior long-term financing capacity and rates to provide lower cost, long-term financing for affordable housing.



3

Supports and Programs

“ I have been homeless, and I am alive today because of supportive housing. However, like many other Ontarians, I also needed income supports and other types of support services in order to maintain my housing. ”

Phillip, roundtable participant
TORONTO

Issues:

- There is a lack of supportive housing. Some people, including people with mental health issues, addictions, and disabilities need supports to maintain their housing. For example, over one-third of homeless individuals have a severe mental illness.
- Many people cannot afford both first and last month's rent when searching for a new home. A person working full-time earning minimum wage earns \$1,666/month, but average rent for a 1-bedroom apartment in Toronto is \$930, making it extremely difficult for them to afford both first and last month's rent.
- Tenants face eviction when they face short-term financial hardship, which can lead to homelessness. In 2008, a record 57,148 tenant households in Ontario faced eviction for non-payment of rent. In Toronto, it is estimated that one-third of people that are evicted end up in shelters.
- People leaving shelters, correctional institutions, hospitals and mental health centres often do not have culturally or otherwise appropriate housing to go to, and can become homeless.

Recommendations:

- The provincial government needs to invest in on-going funding for culturally and otherwise appropriate supportive housing programs.
- Maintain and expand housing loss prevention/housing retention programs and rent bank programs for eviction prevention, and allow grants to tenants for last month's rent.
- Discharge plans from institutions such as correctional facilities, hospitals, mental health institutions, women's shelters and others must include connections to affordable housing and supports, including income and health-related support programs.



4 Legislative Reform and Action

“*Tenants in social housing need an appeal route if they’ve been denied a subsidy, or to resolve conflicts with the application process. It’s unfair to deny people a chance to dispute a decision when their home is at stake.*”

Seana, roundtable participant
KINCARDINE

Issues:

- The *Social Housing Reform Act* (SHRA) is punitive and restrictive for tenants.
- The *SHRA* shifts control and power from communities to government, and social housing providers have little discretion or decision-making ability.
- The 30% rate charged for rent-geared-to-income housing units is too high for some people, and does not leave enough left over for other living expenses. It does not accurately reflect related housing costs, like utilities.
- Tenants living in social housing lack the right to an independent review or appeal of decisions to deny or revoke a rent subsidy.
- There are gaps in the *Residential Tenancies Act* which allow landlords in newer buildings to be exempt from existing rules about raising the rent. Some tenants in Sudbury have faced rent increases of upwards of 200%.
- There is a lack of education about tenant rights, and a lack of enforcement of Landlord and Tenant Board decisions made against landlords about repair and other issues. Landlords in many communities such as Brampton have been ordered by the Landlord and Tenant Board to repair their buildings, but do not comply with the orders and are not penalized for non-compliance.

Recommendations:

- Allow tenants to appeal subsidy revocation decisions to an independent tribunal, such as the Landlord and Tenant Board.
- Reform the *SHRA* and amend the regulations to allow greater flexibility and autonomy for housing providers.
- Tenants should not be denied social housing because of debts owed to other social housing providers.
- Change the rent-geared-to-income subsidy from 30% of gross income to 20 or 25% of gross income, or at a subsidy sufficient to allow enough left over for living expenses.
- Amend the *Residential Tenancies Act* (*R.T.A*) to remove the ‘new building’ exemption for rent regulation.
- Ensure proper funding of the Investigation and Enforcement Unit for investigation and enforcement of *Residential Tenancies Act* violations.



5 Equity Seeking Communities

“ We have two types of hidden homelessness in Scarborough – youth who spend their nights sleeping in stairwells or on friends’ couches, and immigrant families who live in overcrowded apartments shared with other families. We need more affordable housing and intervention for newcomer and racialized families in the long term. ”

Israt, roundtable participant
SCARBOROUGH

Issues:

- Members of marginalized groups, including Aboriginal people, communities of colour, people with disabilities or mental health issues, single mothers, gay/lesbian/bisexual/transgendered people, youth and others face discrimination by landlords when trying to access or maintain housing. This takes the form of being told that an apartment is rented when it is not, or being asked for illegal deposits among other discriminatory practices.
- Members of historically disadvantaged groups face disproportionately higher rates of poverty, and related housing insecurity. Almost 25% of Aboriginal households living off-reserve live in core-housing need. In Toronto, 60% of poor families are from racialized groups and 39% of recent immigrants live in poverty.
- There is a lack of supportive housing that is geared to providing culturally appropriate supports for specific marginalized communities.

Recommendations:

- Widen the priority list for social housing to include individuals from equity seeking communities, such as Aboriginal and racialized peoples, people with disabilities, mental health consumers and others.
- Province must ensure stronger and more effective enforcement of the Human Rights Code when landlords discriminate against tenants.
- Province to provide more funding for supportive housing programs that are culturally and linguistically appropriate and accessible for specific equity-seeking communities.
- Ensure that any jobs created through the affordable housing program equitably benefit historically disadvantaged groups.
- Amend the *Ontario Human Rights Code* to explicitly include protections for transgendered people in accommodation.



6 Coordination & Cooperation

“ A Long-Term Affordable Housing Strategy must include collaboration between the relevant federal and provincial ministries including housing, social services and health. ”

Martha, roundtable participant
LINDSAY

Issues:

- Needs in each community are different, but programs are determined by higher levels of government. Rural affordable housing developers face many difficulties meeting administrative or other requirements.
- Housing programs and related programs are dealt with by many different Ministries: Housing, Health, Social Services. The Ministry of Municipal Affairs and Housing may provide funding for the building of supportive housing, but the Ministry of Health provides funding for supports programs.
- Municipalities cannot afford the cost of housing programs on their own.
- Housing policies between Ministries or between different orders of government sometimes conflict.
- Low-income tenants are left out of decisions about programs, don't have choices in housing, and are often disrespected by housing providers and landlords.

Recommendations:

- The Province should fully upload the cost of social housing from municipalities.
- The provincial government should fund housing programs, but local providers should be given control over design and implementation, to best respond to local needs.
- Coordination of housing and related programs between Ministries should be improved, and formalized.
- Local communities should be involved in the design and development of housing programs through local stakeholder consultation.
- Low-income Ontarians and those who benefit from housing programs need to be engaged as partners in the development, implementation and evaluation of housing programs. Tenant engagement programs and co-op models should be explored.



7 Measuring Success

“*The government needs to listen to those people, like myself, who have been homeless and who were able to get a better life through housing, to find the solutions and build the foundation.*”

Linda, roundtable participant
TORONTO

Issues:

- We need a range of indicators to measure housing insecurity, and progress on reducing and eliminating housing insecurity for different groups in society.
- Many programs which aimed in the past to help low-income people did not benefit certain equity seeking communities such as Aboriginal People, people of colour, immigrants and refugees, lone mothers, people with disabilities.
- Programs are not often accountable to the community they are intended to serve.

Recommendations:

- There are many indicators of a successful affordable housing strategy: reduced poverty rates, significantly fewer evictions, virtual elimination of number of homeless people, low demand for emergency funds such as the rent bank, reduction in social housing waitlists, the suitability and quality of housing, etc.
- Specific examples of housing indicators that would measure progress are: percentage of Ontarians spending more than 30% of gross income on shelter costs; percentage of Ontarians spending more than 50% of gross income on shelter; the number of Ontarians in core housing need; the number of households facing eviction due to high rent costs; the number of households on wait list for social housing and length of wait time, the number of Ontarians in emergency/homeless shelters. Information on all these indicators is currently available from census and other sources.
- The housing conditions of specific historically disadvantaged groups (Aboriginal people, newcomers, people of colour, people with mental health issues or disabilities, women) should be clearly disaggregated and tracked to ensure the strategy benefits them equitably.
- Low-income Ontarians and community-based groups should be involved in the evaluation of the strategy.
- Clear targets should be set, with benchmarks and timelines so that outcomes can be reliably and adequately assessed.
- The government should regularly evaluate all its programs which deliver housing and make its findings public. An evaluation of all current programs should be made public immediately to help inform the Affordable Housing Strategy.



Conclusion

Feedback from almost 40 community consultation meetings across the province confirms that Ontarians are calling for leadership from the provincial government for a comprehensive Long-Term Affordable Housing Strategy driven by a bold vision and supported by ongoing investment. The lack of affordable, stable and safe housing is a key contributor to poverty and prevents people from fully participating in society and the workforce. The development and implementation of an effective Long-Term Affordable Housing Strategy must include people with lived experience of homelessness and inadequate housing on an inclusive and equitable basis. And it must reflect collaboration between the relevant provincial ministries as well as the federal government. The public must be able to track progress of Ontario's Long-Term Affordable Housing Strategy in meeting targets and timelines to reduce the number of Ontarians without access to affordable housing. This should include tracking progress for historically disadvantaged groups including Aboriginal people, racialized communities, immigrants, single mothers, people with disabilities and mental health issues, and transgendered people.



Appendix A

Long-term Affordable Housing Strategy List of Consultations and Community Meetings, June-November 2009

Official MMAH consultations:

- SAULT STE MARIE
- PEEL REGION
- WINDSOR
- KITCHENER-WATERLOO
- SCARBOROUGH
- DOWNTOWN TORONTO (2)
- OTTAWA
- LONDON
- HAMILTON
- LINDSAY
- SUDBURY
- THUNDER BAY

Community organized meetings/forums:

- SCARBOROUGH
- DOWNTOWN TORONTO
- THUNDER BAY
- HAMILTON (4)
- WINDSOR
- OWEN SOUND (2)
- SARNIA (2)

MPP consultations

- KINGSTON AND THE ISLANDS – Gerretsen
- OTTAWA CENTRE – Naqvi
- SCARBOROUGH GUILDWOOD – Best
- NORTHUMBERLAND-QUINTE WEST – Rinaldi
- PETERBOROUGH – Leal
- OTTAWA-VANIER - Meilleur
- OTTAWA-ORLÉANS – McNeely
- HURON-BRUCE – Mitchell
- YORK, SOUTH-WESTON – Albanese
- NIPISSING – Smith
- PARRY SOUND-MUSKOKA – Miller
- YORK WEST - Sergio



Appendix B Housing Network of Ontario Declaration

We believe everyone in Ontario has the right to live poverty-free and with dignity in housing that is stable, adequate, equitably accessible and affordable.

The Government of Ontario has committed to developing a Long-term Affordable Housing Strategy.* According to the 2006 Census, 1-in-5 tenant households spend more than 50% of their income on rent, a figure that has remained constant for the past 10 years. Over 260,000 households are currently forced to make incredibly difficult choices between housing, food, clothing and other basic items that most Ontarians view as necessities.

The government must establish a housing strategy with firm targets and timelines to reduce and eventually eliminate the number of Ontarians in this situation – a strategy which meaningfully addresses the disproportionate experience of housing insecurity between different groups and communities.

Ontario's Long-term Affordable Housing Strategy must address four priorities:

1. **The affordability of housing**, including measures to increase the supply of affordable housing and to make existing housing more affordable.
2. **The availability of affordable housing** that is stable, safe and in a state of good repair, and which effectively addresses the diversity of needs in communities across Ontario.
3. **Supports, programs and protections** that help all Ontarians equitably access and maintain adequate affordable housing and thrive in their communities.
4. **A clear way to measure progress**, with overall and population specific targets and timelines to ensure that housing insecurity and homelessness are being meaningfully reduced.

Creating and maintaining stable, equitably accessible and adequate affordable housing is good social policy.

People with stable housing are healthier, more productive, do better in school, and become more engaged in their neighbourhoods. Communities become stronger, jobs are created, a more competitive economy emerges and poverty will be reduced.

The time is now. A comprehensive and integrated long-term affordable housing strategy will bring hope to all Ontarians, particularly those in our cities and rural communities who are most in need: including homeless people, those living in inadequate housing, Aboriginal peoples, members of racialized communities, newcomers, women, people in need of supportive housing who live with mental health issues, experience with institutionalization, criminal justice system involvement, addictions, HIV/AIDS or disabilities and others.

We call on leadership from the Province, to recognize that affordable housing is a priority in the fight to reduce poverty. By working with all orders of government and co-operating across Ministries, and with the contributions of people living on low incomes, we know that homelessness and housing insecurity can be eliminated.

* *Breaking the Cycle: Ontario's Poverty Reduction Strategy, December 2008*