



Society of St. Vincent de Paul

Toronto Central Council
240 Church Street, Toronto, Ontario M5B 1Z2

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HOUSE

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OZANAM

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APOSTOLATE

ST. CLARE
RESIDENCE

ST. FRANCIS
RESIDENCE

ST. VINCENT DE PAUL
COMMUNITY STORES

VINCENPAUL
COMMUNITY HOMES

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RE: Ontario Strategy for Safe and Affordable Housing

The Society of St. Vincent de Paul has been involved in the care of the economically marginalized in Toronto since 1850. In the past year over 1,200 of our volunteer members have made 20,000 home visits, assisting 65,000 people throughout the Greater Toronto Area. Through our government-funded women's shelters in Toronto, we also work closely with those experiencing homelessness.

We have participated in the focus groups assembled for both the poverty reduction legislation and the current long-term affordable housing strategy project. Listening to those participating in these consultations and our interaction with thousands of individuals and families struggling to cope with poverty has made us acutely aware of the importance of affordable housing. It is the fundamental foundation upon which people can rebuild their lives and overcome the adversities of living with poverty.

Flowing from our experiences, we offer the following comments and recommendations:

The need.

The fact that too many people pay 40% to 70% of their meager incomes on rental accommodation is a major cause of poverty. We have seen how easy it is for people to slip behind in rent payments, which is a fast route to homelessness. Many obstacles face single parents with children, youth exiting foster care, the disabled, or those racially identified, to obtaining any kind of accommodation.

Not all homeless are to be seen sleeping on the streets. Recent studies in Peterborough and Sudbury estimate that for every person in a shelter or on the streets, there are three to four 'hidden homeless' staying temporarily with friends or family because they cannot afford their own accommodation.

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The UN International Covenant on Social and Cultural Rights recognizes shelter as a basic human right, yet many are denied this basic right because of their inability to find or sustain affordable accommodation. There is now a ten-year waiting period for housing in Toronto. In Peel Region it is currently 21 years. Many, seeing the statistics, have given up and do not even apply to be put on the waiting list. Their children will have grown up and left home before they can have a clean and safe place to live. A life of despair and fragility has replaced the prospect of hope for the future and the attainment of economic independence.

The cost.

Not only is provision of affordable, safe, and secure housing the right thing to do, it also makes economic sense. It costs considerably more to accommodate a homeless person in a Shelter than to provide him or her with an apartment in public housing. The “Streets to Home” program in Toronto has demonstrated the social and economic value of instituting a systematic plan designed to house and provide supports to the homeless.

Frequent visits to Hospital Emergency due to exposure to inclement weather or being the victim of crime add to the cost of keeping our citizens out of safe and affordable accommodation. For those living in apartments infested with pests or mold, the danger to health is pervasive and preventable. The effects on long-term physical and mental health are immeasurable.

Provision of safe and affordable housing is a prudent economic strategy. Investing in safe and affordable housing provides immediate stimulus to the local trades, resulting in increased employment. The implementation of a provincial strategy for safe and affordable housing benefits tenants, the community, our economy and future prosperity.

The provision of government-funded social housing has a proven track record.

The Society of St. Vincent de Paul is involved in the provision of affordable housing in conjunction with the Province of Ontario and the City of Toronto. Gower Park Place is home to 164 families living in apartments where rents are balanced between full subsidy, part-subsidy and market value. The residents have representation on their Board of Directors and help successfully maintain a building that reflects the pride and health of its community. Since its first tenants moved in 15 years ago, over 49 families have moved on to successfully buy their own homes.

A home is the foundation of security and essential to the dignity and prosperity of the individual. The shortage of safe and affordable housing for people on low income is at a crisis. The future of a generation is at great risk.

We recommend an Ontario Housing Strategy that includes;

- A definition of the term *affordability*. Instead of depending upon a benchmark that is a fixed percentage of existing local market rents, affordability more realistically needs to be tied to the incomes people on social assistance and engaged in low paying employment actually receive.
- Investing in the repair and maintenance of existing public housing as a cost-effective means of improving the quality of current stock.

- Building and maintaining enough subsidized public housing to eliminate the current waiting lists. ‘Bricks and mortar’ are required to ensure that affordable housing is a long-term, enduring reality for subsequent generations.
- The engagement of local governments and the private sector. Inclusionary zoning regulations should be implemented to facilitate the creation of affordable housing in conjunction with the building of new residential developments. Private sector developers currently pay levies to accommodate the building of schools and hard infrastructure. Similarly, they should be required to invest in our social infrastructure by participating in the provision of affordable housing.
- Consultation with nonprofit housing and shelter providers. These are the existing organizations that interact directly with the individuals, families and communities that face housing challenges. These housing providers are important partners in helping to identify the economic factors, health issues and systemic barriers that a comprehensive housing strategy needs to address.
- The immediate implementation of a universal housing benefit for low-income households. Until the stock of affordable public housing can meet the present demand, households need assistance in bridging the affordability gap that exists in the private sector market.
- An Annual Report that measures the progress of clearly stated goals. One immediate goal should be to reduce the current affordable housing waiting lists by a fixed percentage within five years of the strategy’s implementation.
- Establishing an independent panel to review the annual report. The panel should include those with lived experience of poverty and homelessness or near-homelessness; nonprofit housing providers; representatives of nonprofit agencies that provide assistance to communities in need; municipal administrators of existing affordable housing and shelter programs.

We are hopeful and confident that practical answers to the present housing crisis can be identified through the cooperative effort of the public, private and nonprofit sectors. We thank the provincial government for its role in mediating this discussion, and for its leadership in seeking to alleviate a problem that has serious repercussions for all the citizens of Ontario.

Sincerely,

Paula Finbow
 CHAIR
 Advocacy Committee
 Society of St. Vincent de Paul
 Toronto Central Council