

# *Renewed Hope*

## Recommendations for a successful National Housing Strategy in Canada

Submitted by the  
**Toronto Alliance to End Homelessness**

October 2016



## INTRODUCTION

We are pleased to present our vision and recommendations for a Canadian National Housing Strategy. The commitment to developing the Strategy demonstrates the new federal government's understanding and acceptance of their role. This is a critical change that we do not underestimate, and we applaud you for returning to your rightful place in housing.

If the Strategy is going to be a successful legacy for the federal government it must deliver real results for the over 235,000 people in Canada who experience homelessness every year<sup>1</sup>. It can do so by making ending chronic and episodic homelessness in Canada its first priority. If it doesn't, the Strategy, in the end, won't work for any of us.

Ending homelessness is more than possible. Doing so will create sustained success in the other areas through which our nation's housing needs can and must be addressed. In turn, everyone on in Canada's quality of life will improve.<sup>2</sup> The actions we recommend below are in line and complement those of many other organizations in Toronto, Ontario and Canada<sup>3</sup>. These actions will end homelessness, create more affordable housing options for lower and middle income people in Canada, increase the value of public investment in services and communities and improve the health and wellbeing of everyone. Consider it a "trickle up" effect.

This commitment to the NHS comes at a time when Toronto and Ontario have also demonstrated their interest in investing in housing opportunities and in ending homelessness, creating even greater opportunity to make a real difference in Torontonians' lives, and for each order of government to create a lasting legacy. We at the Toronto Alliance to End Homelessness are also eager and willing to bring our expertise, diverse set of members and local leadership to contribute to the Strategy's success.

## WHO WE ARE

The Toronto Alliance to End Homelessness (TAEH) includes over one hundred members working to end homelessness and provide deeply affordable housing integrated with the necessary housing supports and the health, employment and training services that ensure housing stability and retention.

Our members represent a broad and diverse network including people with lived experience of homelessness (PWLE), service delivery agencies, research and policy organizations, consumer driven organizations, businesses, associations, advocacy groups and community organizations.

We recognize the critical importance of working with all levels of government to achieve the goal of ending homelessness.

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<sup>1</sup> See *Homelessness in Canada by the Numbers, 2016*, The Homeless Hub, which also tells us that up to 35,000 people are chronically or episodically homeless every year - <http://www.homelesshub.ca/SOHC2016>.

<sup>2</sup> See the *National At Home/Chez Sois Report*, Canadian Mental Health Commission, 2014. <http://www.mentalhealthcommission.ca/English/document/24376/national-homechez-soi-final-report>.

<sup>3</sup> Recommendations we support include those from the following: The City and the [Wellesley Institute](#) in Toronto; The [Right to Housing Coalition](#) and Addictions and Mental Health Ontario; and the [Federation of Canadian Municipalities](#), the [Canadian Alliance to End Homelessness](#) and the [Canadian Housing and Renewal Association in Canada](#). There are many more aligned recommendations, demonstrating a deep and wide consensus on what needs to be done to end homelessness and create a successful National Housing Strategy.



## WHAT WE BELIEVE

We believe that homelessness is the result of poverty, alienation and abuse, trauma and illness and a lack of affordable housing. Its cost in human lives, potential and suffering is not an acceptable situation for any just or compassionate society.

TAEH and its members work every day with those who are amongst the most vulnerable and marginalized people - people from all walks of life, young and old, who are currently homeless, at risk of homelessness and those requiring supports to find housing and remain housed. These are the people we are accountable to, and it is with these people in mind that the TAEH submits these recommendations to the National Housing Strategy consultations.

To begin to meet the needs of the 5,000 people sleeping outside every night in Toronto right now<sup>4</sup>, we are working with our city government to deliver 2000 new housing options as Toronto's contribution to the national 20,000 Homes Campaign<sup>5</sup>, led by the Canadian Alliance to End Homelessness (CAEH). This campaign and the recommendations of the CAEH for national action, also inform this submission.

## RECOMMENDATIONS - Summary

1. Enshrine a federal government commitment and goal to ending homelessness in Canada. This goal must be defined with clear and measureable outcomes, timelines and accountabilities.
2. Renew, refocus and expand the Homelessness Partnering Strategy.
3. Develop and implement a Homelessness Prevention Framework.
4. Ensure that no one in Canada experiences core housing need for more than one year.
5. Develop and implement a new National Low Income Housing Benefit - an income-tested housing cost-related benefit similar to the Canada Child Benefit. Include in the Strategy a mechanism to develop a national approach that defines deep affordability.
6. In order to include everyone who needs housing and not just Canadian citizens, we strongly recommend that the vision statement for the NHS be changed to read "all people who live in Canada" instead of "Canadians."
7. Enshrine the right to housing as a human right in the principles and vision of the Strategy.
8. Earmark housing investments specifically for youth, given that youth become homeless for different reasons than adults and the supports needed to lift them out of homelessness are also different.
9. Dedicate significant new funding over current investments in order to make the Strategy work.
10. Include a permanent increase to affordable housing supply funding under IAH or a successor program with a focus on deploying new stock to those most in need.
11. Create an affordable housing financing facility with the explicit mandate of working with both private and not for profit developers in a prudent but supportive manner to increase affordable stock.
12. Maintain the federal \$1.5 billion investment in social housing as operating agreements expire to fund the repairs and maintain affordability
13. Develop programs through tax policy.
14. Direct federal funds first to permanent supportive housing and deep subsidy affordable housing.
15. Fund repairs to existing failing stock.
16. Make home ownership usefully more affordable.

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<sup>4</sup> See Appendix A for current statistics regarding homelessness in Toronto.

<sup>5</sup> See <http://www.20khomes.ca>.



17. Explore the value and impact of introducing a Guaranteed Annual Income in Canada, allowing people at the lower end of the market to become customers and not dependents.
18. Explore further the value of social impact investing, which allows government to leverage more private sector funding in shared housing and healthy community goals without losing control of public oversight and interest.

## RENEWED OPPORTUNITY

As noted above, we are encouraged by our new federal government’s return to housing in Canada. Up until 1993 much was accomplished with federal leadership and investment. One example is the 620,000 units of social housing, including community-based non-profit and co-op housing, built across Canada in the 1970s and 1980s and covered by 25-40-year operating agreements to support capital costs and operating expenses.

Federal/provincial/municipal collaboration was also part of past successes, and can and must be part of the future success this Strategy promises. In other words, this Strategy is a natural opportunity to create the vertically and

*My name is Paul. I have no problem admitting that my sister and I are poor—it is not an illness and it is not contagious. Poverty is a condition in which people might be poor of pocket, but not necessarily poor of spirit...I firmly believe that Canada needs a national housing strategy that also takes into account the plight of those living in poverty. The Prime Minister who popularized the term ‘just society’ was Pierre Elliot Trudeau. Now his son is our Prime Minister. Will he deliver on his father’s promise? Only time will tell. I’m still waiting!*

*Paul R. Codd*

horizontally integrated approach to ensure that all three orders of governments’ work on housing and homelessness hinge together. It is also a renewed opportunity for the federal government to use its power to lead by example. For example, if the new Strategy makes a significant investment in supportive housing for Canada’s most vulnerable it can also strongly encourage corresponding and coordinated investments by the provinces and territories in the health supports needed for successful tenancies and healthy communities.

In Ontario our province is responsible for setting province-wide outcomes and policy interests and is currently developing the details of their plan to end chronic homelessness by 2025. Our municipal governments are responsible, through the 47 regional or upper-tier housing and social service system managers<sup>6</sup> to develop and execute 10 year housing and homelessness plans to meet provincial goals in their own, unique ways. Both orders contribute funding, and both will be more successful as our federal government returns to its role in providing national vision, leadership and funding.

Toronto is in the midst of implementing its 10 year Housing Opportunities Plan. Because Toronto is the largest city in Ontario and Canada, with the largest population of people experiencing homelessness and in need of affordable housing, and with the second largest social housing landlord in North America, after New York City, it is critical that the new national Strategy’s development also work intimately with our city. To that end, the TAEH

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<sup>6</sup> These are Ontario’s 47 Consolidated Municipal Service Managers (CMSMs) and District Social Services Administration Boards (DSSABs). The consolidation of municipal service management begun in 1998 by the provincial government resulted in the creation of 47 CMSMs across Ontario. These are made up principally of upper tier municipalities in southern Ontario and DSSABs in northern Ontario. They act as service system managers funding, planning, managing and delivering human services including early learning and child care, employment and income supports, and housing and homelessness prevention programs.



supports the principles for the Strategy recently released by the Federation of Canadian Municipalities' (FCM) Big City Mayors' Caucus, noting that one of them is to end homelessness<sup>7</sup>.

There are many other successes in our past to learn from; there are also mistakes. This Strategy is therefore also a chance to learn from them, and not repeat them. For example, we have learned through the changes in mental health services over the last decades that housing alone is not enough to secure a sustainable, healthy and supportive environment for all people. The Strategy of 2017 and beyond must include real goals and commitments to the necessary health and other services that keep people housed.

*I came to Canada in 1984 as a visa student. I fell through the cracks in the 1990s when I developed mental illness. I was homeless for a while, living under a bridge or in the shelter system. I oscillated from shelter to shelter for 2.5 years. For the last 14 years, I have been living in City Park housing co-op which was established over 50 years ago. This housing is a dream come true for me. I am thankful for the government policies that were in place that allowed for such a large co-op to be built. It's unfortunate that the type of generosity that the government had for its citizens has not been in place in the last couple of decades.*

*Esther Mwangi*

### **AN INDIGENOUS HOUSING STRATEGY**

The new national Strategy is also a renewed opportunity to create a robust and meaningful indigenous housing strategy. Indigenous people already make up a disproportionately high number of those who are homeless in Canada. If unaddressed, the percentage of indigenous people who are homeless or at risk of homelessness will only grow. The lack of quality and accessibility of on-reserve housing is one well-documented problem. Off-reserve, this problem is exacerbated by constant and ongoing discrimination, as well as the impacts of inter-generational trauma and colonization.

The TAEH supports the CAEH's call to prioritize a strategic investment in Aboriginal housing<sup>8</sup>, one that includes indigenous expertise, leaders and communities in the development of solutions in a real way. And one that draws from the lessons and calls to action of the Truth and Reconciliation Commission of Canada.

### **LOOKING UPSTREAM**

Ending homelessness and providing for all of our country's housing needs means that our new Strategy must also look upstream to include those areas that affect a person or family's ability to find housing and stay housed - areas now understood as the social determinants of health. These are things such as living conditions, working conditions, adequate income and food, dynamic economies and good environments for children and the elderly, and are at least as significant as health care in shaping health outcomes.

In turn, investing in housing and ending homelessness in the right, integrated and strategic ways, will allow the Strategy to have a meaningful impact on the outcomes in these areas. In other words, it means recognizing that housing is a large social determinant of health, as well as a critical tool for social inclusion. For example, access to safe and appropriate affordable housing underpins much of an individual or family's ability to earn a decent income or education, care for themselves and their families, engage in social activities and contribute to their communities.

<sup>7</sup> See Appendix B for the Big City Mayors' Caucus principles for a National Housing Strategy.

<sup>8</sup> See *The State of Homelessness in Canada – 2016* - <http://homelesshub.ca/sites/default/files/SOHC2016.pdf>



We know, and are again encouraged, that our current federal government understands and values these components of health and well-being. We strongly believe that the new Strategy is a big opportunity to employ your housing investments to make further gains in other priority areas such as health, reconciliation and poverty reduction.

## WHAT IS NEEDED IN THE NATIONAL HOUSING STRATEGY

**1 - The national strategy must deliver results for those most in need.** The TAEH expects that the NHS champions those that have the greatest need. It must deliver meaningful results for people most marginalized - those on the outside with the lowest incomes, those that are homeless or transitioning out of shelter systems.

### Recommendations:

1. Enshrine a federal government commitment and goal to ending homelessness in Canada. This goal must be defined with clear and measureable outcomes, timelines and accountabilities.
  - a. This goal must explore explicit outcomes and strategies and align with, but not necessarily be limited to, Ontario's goals to end youth and aboriginal homelessness as well as for those transitioning out of institutions by 2025.<sup>9</sup>
2. Renew, refocus and expand the Homelessness Partnering Strategy.
  - a. Renew and restore funding. We support the Big City Mayors' Caucus' call to double overall HPS investment through to 2025 to \$350 million annually.
  - b. Expand the HPS to include more communities across Canada, focusing on where homelessness is most acute.
  - c. Support the HPS to become true community system planning strategies, within the context of a national objective to end homelessness and with increased flexibility to develop locally informed and driven solutions to prevent and end homelessness.
3. Develop and implement a Homelessness Prevention Framework.
  - a. Provide national leadership on policy, planning and systems integration, working with provincial and local service managers in Ontario to support their current and future role in preventing homelessness.
  - b. Ensure that the prevention framework integrates key areas of federal investment and responsibility such as in employment and job training, and where it plays a role in mental health.
  - c. Use data and research to target investment, make decisions, track progress and evaluate outcomes.

**2 - It must define affordability realistically and address the need for deep affordability.** The NHS is an opportunity to talk honestly about how deep affordability must be in order to realistically make a lasting difference to those that are homeless or at risk of homelessness. This is also our chance to envision affordability as defined by a person or family's assets, and not by the market, and to explore every person's accessibility to choice in housing options. At a minimum the cost of housing must be at least equal to the amount that people

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<sup>9</sup> See [Ontario's commitment](https://news.ontario.ca/mma/en/2015/10/report-of-the-expert-advisory-panel-on-homelessness.html) to ending homelessness by 2025 - <https://news.ontario.ca/mma/en/2015/10/report-of-the-expert-advisory-panel-on-homelessness.html> - and *A Place to Call Home – Report of the Expert Advisory Panel on Homelessness, Ontario, 2015* - <http://www.mah.gov.on.ca/AssetFactory.aspx?did=11038>.



have access to via benefits and pensions. For example, in Ontario right now shelter allowances as part of income and disability benefits are limited to the outrageously low amounts of \$375-\$480 for individuals. In Toronto these amounts will not even cover the cost of poor quality rooming house units.

### Recommendations:

4. Ensure that no one in Canada experiences core housing need<sup>10</sup> for more than one year.
5. Develop and implement a new National Low Income Housing Benefit - an income-tested housing cost-related benefit similar to the Canada Child Benefit. This benefit could replace the housing allowance stream of the IAH program.
  - a. Include an analysis of what we have learned to date regarding best and promising practices, as well as challenges, of housing benefits from other jurisdictions where implementation is already underway.
  - b. Develop a corresponding transition plan, including funding, to support provincial and territorial implementation so that no one loses current benefits; and
  - c. Develop strategies to ensure such a benefit is available to youth under the age of 18 as well.
6. Include in the Strategy a mechanism to develop a national approach that defines deep affordability. This must be done in partnership with provincial/territorial, indigenous and municipal governments and include looking at access to a range of affordable housing and ownership choices as well as benefits or subsidies for the lowest-income people in Canada.

**3 - The strategy must be inclusive of everyone who lives in Canada.** Our new national Strategy must speak directly to the unique situations of both individuals and families, of those requiring housing with supports, those living with disabilities, those with mental illness and addiction challenges, those with chronic health conditions, refugees and new immigrants, youth, seniors, victims of domestic abuse, undocumented and migrant workers and aboriginal and racialized communities.

*Housing is the cornerstone to building a life with dignity, a human right that should not be denied to any person.*

*Michael Creek*

An inclusive approach also presupposes that housing is a human right. Canada has signed several United Nations' covenants which recognize the right to adequate housing, starting in 1948 through to the Covenant on Persons with Disabilities in 2012. The federal Liberal party has recognized housing as a right since the 1970s. Ron Basford, Minister of Urban Affairs under Prime Minister Pierre Trudeau, called housing a social right when he introduced Canada's then-new housing legislation in 1973. The government acted on this belief, investing money in housing construction across the country for people with limited incomes. Unfortunately, as recently as April 2016 the UN Committee on Economic, Social and Cultural Rights (CESCR) found Canada in violation of the right to housing<sup>11</sup>. This new Strategy is a chance to again take a leadership role across the globe, starting by ending these violations.

<sup>10</sup> The Canadian Housing and Mortgage Corporation defines [core housing need](#) when a person's housing does not meet one or more of the adequacy, suitability or affordability standards, and they would have to spend 30% or more of its before-tax income to access acceptable local housing. This results in different amounts across Canada's regions and localities. See [https://www.cmhc-schl.gc.ca/en/hoficlincl/observer/observer\\_044.cfm](https://www.cmhc-schl.gc.ca/en/hoficlincl/observer/observer_044.cfm) for more.

<sup>11</sup> See [Concluding observations on the sixth periodic report of Canada](#), Committee on Economic, Social and Cultural Rights, Economic and Social Council, United Nations, 2016 - [http://tbinternet.ohchr.org/\\_layouts/treatybodyexternal/Download.aspx?symbolno=E/C.12/CAN/CO/6&Lang=En](http://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=E/C.12/CAN/CO/6&Lang=En).



### Recommendations:

7. In order to include everyone who needs housing and not just Canadian citizens, we strongly recommend that the vision statement for the NHS be changed to read “all people who live in Canada” instead of “Canadians.” By way of illustration, given the government’s laudable commitment to refugees from Syria and other war-torn regions, it is only natural that these people also be recognized in the vision for our national housing strategy.
8. Enshrine the right to housing as a human right in the principles and vision of the Strategy. As noted above Canada has signed on to many United Nations conventions that recognize the right to housing and thus it only makes sense to underscore this commitment here.
9. Earmark housing investments specifically for youth, given that youth become homeless for different reasons than adults and the supports needed to lift them out of homelessness are also different. Work with the diversity of youth groups – such as LGBTQ and racialized groups - to tailor investments strategically.

**4 - The strategy must direct new resources attached to bold, specific targets in order to have lasting impact.** The Strategy must dedicate real funding to real targets. In Ontario, our government has committed to building 30,000 new supportive housing units by 2025. The TAEH therefore urges the federal government to commit, at a minimum, to these numbers. Better yet to lead the charge and fulfill the promise of a return to a strong federal role and invest in doing more quickly.

### Recommendations:

10. Dedicate significant new funding over current investments in order to make the Strategy work.
  - a. The TAEH supports the costing and rationale as outlined by the CAEH and the Canadian Observatory on Homelessness (COOH) in their submission for the National Housing Strategy. This is \$43.788 billion over a ten year period, and represents an annual increase over current federal funding for 2017-2018 of \$1,818 million<sup>12</sup>.
  - b. Provide long-term permanent funding to support the NHS including the rollout of the remainder of the Social Infrastructure Fund.
11. Include a permanent increase to affordable housing supply funding under IAH or a successor program with a focus on deploying new stock to those most in need.
12. Create an affordable housing financing facility with the explicit mandate of working with both private and not for profit developers in a prudent but supportive manner to increase affordable stock.
13. Maintain the federal \$1.5 billion investment in social housing as operating agreements expire to fund the repairs and maintain affordability; and
  - a. provide transitional support resources to housing providers nearing the end of their operating agreement
14. Develop programs through tax policy. Examples include:
  - a. One to stimulate development of rental housing supply; and
  - b. An affordable housing tax credit that reduces federal tax on construction costs associated with building affordable housing projects.

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<sup>12</sup> As the CAEH and the COOH point out, this increased annual investment amounts to an additional \$50 per Canadian per year, or less than \$1 per day. See *The State of Homelessness in Canada – 2016* - <http://homelesshub.ca/sites/default/files/SOHC2016.pdf>.



**5 - Investments must include specific targets for support services and other tools required to access housing.** To be successful the NHS needs both real investments in bricks and mortar *and* in supports and other tools available to people that they need to find and stay in housing. Underinvesting in either undermines the impact of them both.

### Recommendations:

15. Direct federal funds first to permanent supportive housing and deep subsidy affordable housing:
  - a. Fund purpose-built supportive housing owned and managed by not-for-profit supportive housing agencies;
  - b. Ensure that federal investment can be used for up to 75% of capital costs for permanent supportive housing; and
  - c. Fund supportive programming, the Housing First model for example, that demonstrates the ability to prevent homelessness and keep formerly homeless people from experiencing homelessness again.
16. Fund repairs to existing failing stock:
  - a. In social housing: \$1.7 billion over 10 years for Toronto Community Housing Corporation (TCHC) is a guide to the scope of what is needed; and
  - b. For other providers and owners by removing barriers to refinancing that would enable owners to do repairs.
17. Make home ownership usefully more affordable:
  - a. Offer a tax rebate or tax deductibility for low income homeowners on their mortgage rates; and
  - b. Waive the CHMC fee on their insurance for low income purchasers.
  - c. Remove the funding cap for the mortgage pre-payment program and introduce greater application flexibility.
18. Explore the value and impact of introducing a Guaranteed Annual Income in Canada, allowing people at the lower end of the market to become customers and not dependents.
19. Explore further social impact investing, which allows government to leverage more private sector funding in shared housing and healthy community goals without losing control of public oversight and interest.

*My son suffers from severe obsessive compulsive disorder and yet he still fits into the community. For the last 20 years, he has lived in supportive housing which has been lifesaving. It is set up to provide the expert services targeted for him to be able to successfully learn how to manage his own mental health recovery. This safe, deeply affordable home gives him the security of an apartment he calls his own, and the human connection to support workers who are there for him in his moments of need and who support his empowerment as he decides what to do. **Policymakers must understand the immense impact of their decisions on people's lives.** The supports that accompany some affordable housing are crucial to the lives of many people, and an absolute necessity to people with mental health issues. No words can explain the feelings of relief I have as a parent, knowing that my son is functioning "normally," enjoying life and being connected to community and family.*

*Mark Shapiro*



## CONCLUSION

**The Strategy must take short and long-term views**, addressing the immediate need for those currently homeless as winter approaches, as well as looking “upstream” to address and invest in the social determinants of health. Such an approach is also responsive to people as their needs change over time. This means being bolder than governments before now and thinking beyond the terms of current sitting MPs. It means doing what is needed now to leave a legacy of which we can all be proud.

**The Strategy must be an innovative integrated systems approach, leveraging housing as its foundation.** The current federal government’s vision, that housing is the cornerstone of healthy and prosperous communities, is a significant opportunity to create an integrated system, anchored by housing. One that puts people first, leverages other gains and investments in policy areas such as health, mental health, economic development, urban infrastructure, aging populations and poverty reduction, and also supports the best of what Canada’s provinces and municipalities are already doing.

**The strategy must be active, drawing on existing knowledge and working with willing partners like us.** Many sound, supported and doable recommendations have been developed over the last decade, including pivotal ones by federal agencies. The NHS must draw from them, use existing knowledge, and act.

In Toronto, we are fortunate to have leadership from both our city and provincial governments. The TAEH has over 100 members with experience and access to the front lines to do our part in making the NHS successful. The federal government must work with us, support the provinces and territories willing to work and invest in housing, and invest in the many municipalities ready to go.

*Respectfully submitted by*

**The Toronto Alliance to End Homelessness**  
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## Appendix A: Quick facts about homelessness and social housing in Toronto<sup>13</sup>

<b>5,253</b>	Estimated number of homeless people sleeping outdoors and in emergency shelters, Violence Against Women shelters, and in health and correctional facilities in Toronto on the night of April 17, 2013
<b>447</b>	Estimated number of people sleeping rough in April 2013
<b>1.6</b>	Percentage increase in total homeless population since previous Street Needs Assessment in 2009
<b>65</b>	Percentage of all homeless who are men. Eighty-five percent of outdoor homeless are men
<b>7</b>	Percentage of homeless people reporting experience in the Canadian military
<b>33</b>	Percentage of outdoor homeless who self-identify as Aboriginal. One per cent of the general population in Toronto identifies as Aboriginal
<b>21</b>	Percentage of those staying in youth shelters identifying as part of the LGBTQ community
<b>29</b>	Percentage of the homeless population aged 51 or older. Share of seniors has more than doubled in four years
<b>4,092</b>	Number of shelter beds expected to be used on an average night in 2015 -- 4.3 per cent higher than in 2014
<b>151</b>	Average length of homelessness, those in the shelter system in 2014
<b>172</b>	Number of flex beds added to the permanent shelter system on Council's direction in April 2013
<b>60-150</b>	Number of Out of the Cold beds available nightly November to mid-April, depending on the day of the week
<b>16,232</b>	Number of unique individuals using the City's shelter system in 2014. In 2013 it was 17,075 and in 2012 it was 17,548
<b>4,100+</b>	Number of clients housed, most from the street, by Streets to Homes and partner agencies since 2005
<b>93</b>	Percentage of homeless people who want a permanent home
<b>66</b>	Percentage of homeless people saying that what they really need to get out of homelessness is help to pay Toronto's high rents
<b>\$937</b>	Average market rent for a bachelor apartment in Toronto (Fall 2015)
<b>\$1,286</b>	Average market rent for a 2-bedroom apartment in Toronto (Fall 2015)

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<sup>13</sup> See

<http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=f59ed4b4920c0410VgnVCM10000071d60f89RCRD&vgnnextchannel=d0eeab2cedfb0410VgnVCM10000071d60f89RCRD>.



<b>1.6</b>	Fall 2013 vacancy rate in Toronto
<b>\$376</b>	Ontario Works maximum monthly shelter allowance for a single adult, November 2015
<b>\$718</b>	Ontario Works maximum monthly shelter allowance for a two-adult family with two children, November 2015
<b>43.5</b>	Percentage of Toronto renting households paying more than 30% of income on rent. Almost half of Toronto households rent
<b>94,578</b>	Number of social housing units in Toronto (includes market rent units)
<b>70,000</b>	Approximate number of rent-geared-to-income units where rents are set at 30% of household income
<b>95,381</b>	Number of households on the waiting list for rent-geared-to-income (RGI) units as of September 2015
<b>3,122</b>	Number of households housed in RGI units during 2014



## Appendix B: BCMC principles for a National Housing Strategy

### **Principle #1: Secure the future of affordable housing through a dedicated funding carve-out within the federal Social Infrastructure Program in Budget 2017.**

Meaningful progress on housing affordability will require substantial new federal investment. Furthermore, the timeline for investment is urgent.

Canada now has a moral imperative to protect our existing stock of 600,000 social housing units. These homes are a lifeline for people with disabilities, newcomers, low-income seniors and many of Canada's most vulnerable. As federal operating agreements for these homes expire each year, tens of thousands face uncertainty and even the prospect of being thrown to the streets.

These homes need to be kept safe, affordable and available to those in need. The federal government should also work with cities to ensure plans to protect social housing make sense on the ground. Local governments play a central role in social housing, often as the sole shareholder of a housing provider.

*To address this imminent threat, Budget 2017 should commit to setting aside \$12.6 billion of the Social Infrastructure Fund for housing in Phase 2. This will address the immediate decline in federal funding due to expiring social housing operating agreements. This will also form the core of the investment required to enact the remaining principles outlined in this document.*

Canadians have given your government a strong mandate to invest in social infrastructure. This is a historic opportunity to dedicate funding on the scale that is needed to tackle the housing crisis.

### **Principle #2: Increase construction and support operation of new social and affordable housing.**

With the quality and affordability of existing social housing secured, long-term and significant capital funding for the construction and operation of new social and affordable housing should be created.

This recognizes that a portion of the population cannot afford housing in the private market.

Many past social housing programs required all units to be deeply subsidized, resulting in a scenario where housing providers will always be financially dependent on government money. Learning from past experience, new programs should be designed differently.

There should be more flexibility to suit local realities and harness local solutions. Efforts should be made to leverage the expertise of existing social and affordable housing providers, or groups of providers.

Federal surplus lands should be used, where possible, to reduce costs and deepen affordability. To link investment to need, local governments should be included in project selection for new social housing.

The federal government should also provide distinct support for Indigenous social housing providers, recognizing the specific needs of the populations they serve and existing limitations resulting from earlier program designs.



### **Principle #3: End homelessness.**

While we have made progress in preventing and reducing homelessness, much more now needs to be done. As of 2014, the average occupancy rate at Canada's emergency shelters had risen to over 90 percent—an increase of almost 10 percentage points since 2005.

The Homelessness Partnering Strategy (HPS) is an example of federal investment effectively enabling local innovation to address a multi-faceted and complex issue. Eighty percent of HPS funding is directed at Canada's biggest cities, reflecting where the needs are greatest.

For the first time since its inception, HPS received a boost in Budget 2016, for two years. Given significant needs in specific cities, Canada's mayors are calling for a doubling of overall HPS investment through to 2025—to \$350 million annually—directed at cities where homelessness is most acute.

The overall structure of HPS should be retained, but with more local flexibility around funding decisions. Local communities should be able to decide whether they wish to fund programs that use a Housing First approach. Overly restricting the types of programs that local communities can fund with HPS dollars constrains the innovation that Canada needs to promote.

### **Principle #4: Spark construction and growth in the rental sector.**

For growing numbers of Canadians, the cost of buying a home has become prohibitive. All orders of government must work with the housing sector to foster a balanced mix of housing options that meet the financial realities of a changing population.

Those who need quality, lower-cost rental housing include young people struggling with student debt and a mobile labour market, new immigrants who are needed to fill labour gaps, and a growing cohort of seniors expected to downsize in retirement. This need for affordable rentals is outpacing construction, fueling anemic vacancy rates in cities like Vancouver (0.8%) and Toronto (1.6%).

A National Housing Strategy should include incentives to preserve and expand rental housing for moderate-income earners. An example is tax credits for selling relatively affordable assets to eligible non-profit providers and those who agree to hold rents at average market prices for a set period. The Affordable Rental Housing Financing Initiative, established in Budget 2016, should be extended to support not just new construction but rental repairs as well. A portable housing allowance program should be established to further enhance housing affordability, based on local needs.

Incentives and other measures to spur new market rental are also critical. We have recommended removing the GST from costs of developing new rental housing. Energy retrofit programs can lower utility costs for low and moderate-income earners while increasing the asset for the landlord and creating environmental benefits. Connecting the Budget 2016 commitment to utilize federal surplus land for affordable housing to rental incentive initiatives would also allow for considerable affordability to be achieved.



### **Principle #5: Innovate for sustainable solutions.**

Your government values innovation, and there are ways to do better. This starts with building on funding committed in Budget 2016 for an Affordable Rental Housing Innovation Fund. Investment should be targeted to cities with the greatest housing challenges, as evidenced by households in core housing need and rates of homelessness, so they can support local innovations to test out new housing solutions based on local needs and priorities.

These innovative solutions—complementing the broader investment in new affordable and social housing—could include shared equity approaches, secondary/garden suite incentives, co-housing and land trusts, with their proven record of meeting housing needs.

In the past, the capacity and creativity of social housing providers has been constrained by onerous operating agreement terms and conditions. Funding agreements must be flexible enough to suit local realities and harness local solutions that work.

### **Principle #6: Launch Indigenous and Northern housing funds.**

Canadians and new immigrants will continue to gravitate to urban centres. By 2050, 90 percent of Canadians will live in urban areas, and this trend will extend to Canada's Indigenous community. A recent study on emergency housing shelter use found that Indigenous people were 10 times more likely to use a shelter than non-Indigenous Canadians.

The federal government should distinctly and robustly fund the housing needs of Indigenous people living on and off reserve, though these principles only reflect off-reserve needs, which overlap with municipal jurisdiction. A separate Indigenous Housing Fund can be funded from many of our earlier recommendations, but delivered distinctly and in ways that enable decision-making by the Indigenous housing sector. In Toronto alone, there are some 1,000 Indigenous families, couples and individuals waiting for Indigenous affordable housing.

At the same time, while not a big city issue, Canada's big city mayors recognize the significant and specific needs of housing in the North. We equally support a distinct fund for Northern housing.

### **Principle #7: Review the mandate of the Canada Mortgage and Housing Corporation.**

The National Housing Strategy should include an examination of CMHC's mandate regarding housing policy within the federal system and the role of other federal departments in delivering on the objectives of the strategy. This review should determine how the federal government can be positioned to lead and implement the National Housing Strategy to ensure it delivers on one of the most ambitious projects in its history. A specific timeline should be set for this review.

