
Housing, homes, and healthy communities

Building a new vision for Ontario

A joint paper produced by:

the Ontario Municipal
Social Services Association



the Social Housing
Services Corporation



About OMSSA

The Ontario Municipal Social Services Association (OMSSA) represents Ontario's Consolidated Municipal Service Managers and District Social Services Administration Boards (CMSMs and DSSABs), supporting the effective provision of human services across the province. Our mandate is to make positive, progressive change in the areas of social housing, homelessness prevention, social assistance, employment services, child care, and children's services.

About SHSC

The Social Housing Services Corporation (SHSC) is a non-profit corporation led by social housing representatives who provide Ontario's social housing sector with services that empower housing providers to develop safe and affordable homes and vibrant communities. SHSC uses their expertise to offer programs in energy and water management, investment, insurance, natural gas purchasing, training, and research.

Human services integration. OMSSA and SHSC are committed to the principles of human services integration, which we define as a system of services that is coordinated, seamless, and tailored to the needs of people so they can maximize their potential, enhance their quality of life, and contribute to their community.

Investing in people makes sense. OMSSA and SHSC believe that investing in people will help to create healthy and prosperous communities. People can succeed only when they have access to adequate shelter, education, income, safety, recreation and leisure, and cultural expression. The stronger our social infrastructure—the system of social services, networks, and facilities that support people and healthy communities—the greater the opportunity for all Canadians to contribute socially and economically. Investing in people means enabling individuals to contribute to their full potential. Investing in people means working towards a society that thrives economically, socially, culturally, and politically.

Poverty reduction. At a time of economic uncertainty in Canada and across the globe, a comprehensive strategy to reduce poverty among all Canadians will build a foundation of economic certainty, confidence, and sustainability into the future. Reducing poverty strengthens individuals and families, helps our schools and businesses, and gives more people the opportunity to make meaningful contributions to our society. Poverty reduction must emerge from the investments in affordable housing, improvements in economic security, and expansion of early learning and child care opportunities. Through these efforts, poverty reduction will improve the quality of life for all Canadians, thus strengthening Canada's overall prosperity.

This paper was produced through the collaborative partnership of the OMSSA-SHSC Joint Task Force on Affordable Housing. Members of the Task Force were:

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Executive summary

A commitment to healthy communities

With the passage of the 2009 Poverty Reduction Act, Ontario is now guided by a vision of a province where “every person has the opportunity to achieve his or her full potential and to contribute to a prosperous and healthy Ontario.”¹ This Act built on the broader Poverty Reduction Strategy, released in 2008, which recognized that strong, healthy communities are integral to eliminating poverty.

The fundamental links among housing, healthy communities, and poverty reduction emerged not only from the Poverty Reduction Strategy but remains alive in a number of other recent provincial activities. In 2008, the Provincial-Municipal Fiscal and Service Delivery Review recommended the consolidation of all housing and homelessness programs into a single housing service managed at the municipal level. Such consolidation will help to ensure “that people do not live in poverty and that all of our residents have access to affordable housing.”²

As well, the Ministry of Municipal Affairs and Housing embarked in 2009 on developing a new Long-term Affordable Housing Strategy, guided by a vision of improving “Ontarians’ access to adequate, suitable, and affordable housing and [providing] a solid foundation on which to secure employment, raise families and build strong communities.”³

The Ontario Municipal Social Services Association (OMSSA) and the Social Housing Services Corporation (SHSC) strongly endorse this language. As organizations with a mandate to address the housing and human service needs of Ontario’s communities, we applaud the affirmation of the central role of stable and secure housing in people’s lives. As OMSSA wrote in our 2008 paper on ending homelessness, “ensuring that every household has stable affordable housing is directly linked to a strong poverty reduction strategy.”⁴ We believe that every household should have access to a secure, stable, and environmentally sound home in a healthy and supportive community. Such security and

¹ Province of Ontario. *Bill 152: An Act respecting a long-term strategy to reduce poverty in Ontario* (2009).

² Province of Ontario, Association of Municipalities of Ontario, and the City of Toronto. *Provincial-Municipal Fiscal and Service Delivery Review: Facing the Future Together* (2008): 21-22.

³ Ministry of Municipal Affairs and Housing, *Ontario’s Long-Term Affordable Housing Strategy Consultation Document* (2009).

⁴ Ontario Municipal Social Services Association, *A Strategy to End Homelessness* (2008).

stability in housing will allow children and families to “put down roots in their neighbourhood and their school,” which in turn leads to “stronger and healthier kids and their families, living in stronger and healthier communities.”⁵

We offer this paper to tap into the broader public conversation about the intrinsic connections between affordable housing and healthy communities. As we explain in Section 1, numerous barriers in Ontario are preventing these connections from being as strong as they could be. At the same time, the lack of affordable housing is having negative impacts on people’s health.

In Section 2, we review some of the mechanisms that governments have historically used to intervene in the housing market. Section 3 continues this theme, by providing a general overview of what is need now for housing.

Our recommendations, which follow in Section 4, speak directly to the housing and community development actions that the federal, provincial, and municipal governments can take to remove these barriers and provide all citizens with access to permanent, affordable housing opportunities.

Section 5 turns to the municipal role in ensuring housing sustainability for all Ontarians, with a particular focus on the municipal strength in delivering integrated services that help to support people find and remain in safe and secure communities.

We must note at the outset that when we speak of affordable housing we speak broadly to include the range of housing options from temporary emergency shelters to government subsidized social housing to private housing, rental and owner-occupied. Our vision is that communities offer housing opportunities that are available to all economic groups—from the highest income households to the lowest. In this way, we echo Britain’s Sustainable Communities Plan (2003), which noted that sustainable communities should include “a well-integrated mix of decent homes of different types and tenures to support a range of household sizes, ages, and incomes.”⁶

⁵ Province of Ontario. *Breaking the Cycle: Ontario’s Poverty Reduction Strategy* (2008): 7.

⁶ Office of the Deputy Prime Minister, *Sustainable Communities: Building for the Future*. (London: ODPM, 2003a).

Our recommendations: Tools to build an affordable housing system

Foundational recommendation #1

Create a shared accountability framework

- FRI.1** Convene a working group
- FRI.2** Articulate a clear provincial structure for housing

Foundational recommendation #2

Provide enhanced, sustainable funding

Provincial recommendations

- FR2.1** Have a single funding envelope supporting a Housing First model
- FR2.2** Provide enhanced, sustainable funds to support the provincial housing strategy
- FR2.3** Provide sustainable resources for housing service systems

Federal recommendations

- FR2.4** Provide enhanced homelessness funding
- FR2.5** Re-invest savings from expiring mortgages and debentures
- FR2.6** Redefine housing funding to include human support services
- FR2.7** Develop a national housing strategy

Structural recommendations

Implement legislative and regulatory changes to help communities

Provincial recommendations

- SR1** Enable municipalities to manage demolitions and conversions
- SR2** Allow a range of financing and refinancing options
- SR3** Allow creative use of Planning Act powers
- SR4** Provide continued leadership under the “Green Energy and Green Economy Act”
- SR5** Affirm primacy of the Ontario Human Rights Code
- SR6** Review the administrative structure of rent-geared-to-income administration policies

Human recommendations

Improve economic security of individuals

Provincial recommendations

- HRI** Increase shelter component of social assistance
- HR2** Improve minimum wages
- HR3** Align the Working Income Tax Benefit
- HR4** Review asset rules for social assistance

Federal recommendations

- HR5** Improve Employment Insurance benefits
- HR6** Align the Working Income Tax Benefit

Section I

There's no place like home, but there's no place to call home

Ontario has a diverse population made up of many types of households and many types of homes. Yet despite our social, cultural, and economic differences we have a shared understanding of home as a place of safety, security, comfort, and acceptance. Home is the place where we find the stability to work, get an education, form relationships, nurture children, seek opportunity, and live as full citizens.

For 95 percent of households in Ontario, the path to finding a home happens through the private market, whether as homeowners (about 60 percent) or as renters (35 percent). For a large portion of this population, this market system works well. Many people have the financial means to obtain and retain a place to live in the community of their choice. They have social and cultural attachments to family and friends that allow them to enjoy a nurturing and supportive community and they have the economic ability and personal skills to meet their human service needs, through private and public sources.

Unfortunately, not everyone has the resources to access decent housing nor does the private housing market meet everyone's needs. Not all households have stable and secure homes in healthy and nurturing neighbourhoods. In every community there are individuals and families for whom a decent home is out of reach, whether because of high cost of housing, the inaccessibility of employment, or a lack of community supports and resources.

Too many people are forced to live in housing that is overcrowded, unsafe, or substandard. They live in neighbourhoods that lack community resources and are unsafe. They face rising energy and water costs yet lack the ability to reduce consumption. Households are forced to choose between paying the rent and utilities or feeding the kids, as the cost of a home exceeds their budget. A distressing number of people live in "housing poverty," meaning that they lack resources and supports that allow families to retain their home (which then could leave them homeless), or they live in unstable or unsuitable housing or in emergency shelters.

The evidence for the links between affordable housing and health, poverty

reduction, and many other social indicators is growing. A pilot study in three communities in Ontario found, for example, that one-in-three children living in households with at least 2 core housing needs had a self-reported “poor quality of life.”⁷ Consider the health impacts of homelessness among individuals in Toronto’s 2007 Street Health Study. As compared to the general population, homeless people in the survey were:

- 29 times as likely to have hepatitis C
- 20 times as likely to have epilepsy
- 5 times as likely to have heart disease
- 4 times as likely to have cancer
- 3 1/2 times as likely to have asthma
- 3 times as likely to have arthritis or rheumatism
- 2 times as likely to have diabetes⁸

Compounding the problem, people who live in overcrowded or inadequate housing or who are homeless are also more frequent users of costly emergency services, such as ambulances, hospitals, police services, and shelters. In 2005, social assistance recipients spent four times as many nights in a hospital, nursing home or convalescent home than did either the general population or even the working poor.⁹ This translates into millions of dollars spent each year to provide services to people who are inadequately housed and who have inadequate incomes.¹⁰ One study of homeless individuals with mental health needs in New York City found that the cumulative cost for each person in the study was \$40,451 per year in health, corrections, and shelter use.¹¹

People living in poverty are also often disproportionately affected by our changing climate because their incomes are not sufficient to respond to increasing energy costs. As the cost of all the elements that contribute to the cost of producing housing has increased (including the rapidly

⁷ Uzo Anucha, Alex Lovell, and Erinn Michele Treff, “Affordable housing and the well-being of children: Towards a longitudinal research strategy.” Presentation to OMSSA Social Housing and Homelessness Conference, Toronto, September 24, 2009.

⁸ Street Health and the Wellesley Institute. *The Street Health Report 2007*. Toronto (2007).

⁹ Community Social Planning Council of Toronto (CSPC-T), University of Toronto’s Social Assistance in the New Economy Project (SANE) and the Wellesley Institute. *Sick and Tired: The Compromised Health of Social Assistance Recipients and the Working Poor in Ontario*. Toronto: February 2009.

¹⁰ City of Toronto, Shelter Support and Housing Administration. “Cost Savings Analysis of the Enhanced Streets to Homes Program.” (Toronto: 2009). <http://www.toronto.ca/legdocs/mmis/2009/ex/bgrd/backgroundfile-18574.pdf>.

¹¹ D. Culhane, S. Metraux, and T. Hadley. “Public service reductions associated with placement of homeless persons with severe mental illness in supportive housing.” *Housing Policy Debate* 13:1 (2002): 107-163.

growing cost of energy), the income that low and moderate income households have available to pay for housing has not kept pace.

From 2001 to 2006, the proportion of Ontario households that spent 30 percent or more of their household income on shelter rose to 28 percent; the proportion for renter households was 45 percent.¹² Market rents increasingly do not meet the cost of providing rental housing.¹³ For example, in

Toronto the market rent for a 2-bedroom apartment is roughly \$1060 per month, while the cost to produce a new housing unit is more than \$1275 per month.¹⁴ To afford the market rent, a household would require an annual income of \$42,000.

Table 1: Households spending 30% or more of their income on shelter, 2001-2006

	All households		Owner households		Renter households	
	2001	2006	2001	2006	2001	2006
Canada	24%	25%	16%	18%	40%	40%
Ontario	25%	28%	17%	20%	42%	45%

Source: <http://www12.statcan.gc.ca/census-recensement/2006/as-sa/97-554/table/t16-eng.cfm>: Table 16: Percentage of owner and renter households spending 30% or more of their income on shelter, Canada, provinces and territories, 2001 and 2006 (Statistics Canada, censuses of population, 2001 and 2006).

¹² Wellesley Institute. "Housing Homelessness and Ontario's Poverty Reduction Strategy" (Toronto: 2008).

¹³ Wellesley Institute. "Blueprint to End Homelessness. (Toronto: 2006).

¹⁴ Operating costs = \$375 per month plus amortization of \$180,000 at 5% = \$900. From Wellesley Institute. "Blueprint to End Homelessness."

Section 2

Stepping in to help

There has long been a need in Ontario for public intervention in the private housing market to help the system work better for everyone. This intervention has taken a number of forms over the past several decades, each of which has served to make housing more available and affordable. In so doing, each has made it possible for more people to find a place to call home. Some of the public supports and programs have included:

- government insured mortgages for homeowners, which reduce the amount of equity needed to access homeownership
- rental housing supply programs designed to stimulate the private production of rental housing through tax measures or direct subsidies
- rent controls, which limit the amount by which rents can increase during a tenancy
- social housing, which provides both moderate market rent housing and housing in which the rent is geared to the income of the tenant
- emergency shelters, which provide temporary places to live for people experiencing homelessness or other household emergencies (such as domestic violence)

These various forms of intervention, and particularly the development of social housing, have helped to compensate for deficiencies in the ownership and private rental components of the housing system and helped to prevent homelessness. In fact, since the 1950s social housing programs funded by federal, provincial, and municipal governments have created more than 160,000 homes in mixed income communities across Canada.

Yet, in the 1990s, federal and provincial governments began to retreat from social housing, and especially from developing new housing that required multi-year subsidy commitments. Any actual social housing development that has occurred has been smaller in scale and has been in the form of one-time grants rather than ongoing support.

To be sure, the federal and provincial governments have recently begun to reinvest in housing, primarily as a vehicle to provide economic stimulus. Programs like the Economic Action Plan (2009) and the Canada-Ontario Affordable Housing Program (2005) have represented significant investments in affordable housing across the social housing, rental

housing, and home-ownership sectors. Beginning in 2009, the federal and provincial governments are committing more than \$2 billion to provide a much needed increase in the supply of new rental housing and to repair and upgrade existing social housing to extend its useful life and make it safer and more energy efficient.

Such investments in the housing sector can bolster the economy, particularly in a time of economic downturn. They can create jobs in construction, home repair, and other related areas. Investment in rental housing construction also creates ongoing employment and economic benefits related to management and maintenance of these homes. There is also the potential to develop renewable energy technologies and green jobs through investments in the upgrading of the affordable housing stock to extend its useful life and efficiency.

Section 3

A new system to end housing poverty

These investments will stimulate the economy and begin to address the housing needs in Ontario. But they are not enough.

Even this multi-billion dollar investment in housing will leave large numbers of people in Ontario communities still living in unaffordable or inadequate housing. Homelessness persists, the social housing sector is overburdened, and the demand for rent-geared-to-income housing remains far above the supply. In 2009, there were more than 125,000 households on municipal waiting lists for assisted housing across Ontario—up by 4 percent from the previous year.¹⁵

Even with the recent investments in renovating the existing social housing stock, much more is still needed to reduce energy and water consumption, and to eradicate harmful materials. Moreover, programs like the Canada-Ontario Affordable Housing Program are focused on producing housing at near-market levels and do not include funding to assist low-income households that need deeper subsidies to access homes. These programs do not include funding for the human services and supports that people need to access and maintain their housing.

What is needed is a new housing system—not a complicated system with layers of programmatic rules and bureaucracies but a simple system that is properly funded and supportive of our belief in the value of safe, secure homes for all.

This system must be put in place so that access to safe and secure housing is not limited to those with the economic and social resources to navigate the private market, but that even the most vulnerable citizens can live—and thrive—in healthy homes and communities.

This system must, therefore, be oriented towards three clearly articulated goals:

- ensuring access to affordable, efficient, and environmentally sound ownership housing for low-to-moderate-income households
- ensuring an adequate supply of well maintained, environmentally efficient, and affordable rental housing in communities where people have access to good employment, community resources, social

¹⁵ Ontario Non-profit Housing Association. “2009 Report on Waiting List Statistics for Ontario.” (Toronto: 2009).

institutions, and human services that are essential to their healthy functioning as citizens.

- ensuring supportive measures are in place to help people to access and maintain decent homes, to end homelessness, and to prevent people becoming homeless.

Housing is not merely “bricks and mortar” but is directly linked to a range of human services. This means linking housing—either through physical proximity or access—to employment, child care, good schools, recreational opportunities, mental health supports, and other services.

As such, housing plans cannot focus solely on the physical development of neighbourhoods. They must also be integrated into community human service system plans, which include employment, skills development, income support, child care, education, and various types of health planning.

Section 4

The tools we need: Recommendations for action

Building a new housing system that works for everyone in Ontario is not an easy task. It requires cooperation and collaboration across all levels of government and communities. Yet, it is a task that must be undertaken; the alternative is keeping safe, secure homes beyond the reach of those who need it most.

The following series of recommendations focus on the concrete actions that the provincial and federal governments can take to build a strong housing and human service system in Ontario. Our attention here on these levels of governments is intentional. As the primary funders of housing in Canada and as the orders of government most responsible for setting broad social policies, both the provincial and federal governments must lead by example in creating and sustaining a new sustainable housing system that affirms the fundamental value of having people embedded within secure and nurturing communities. They must promote policies that nourish the human capacity to care for one's neighbours. They must set the stage to permit all individuals and families to become contributing members in their communities.

4.1 Foundational recommendations

Foundational recommendation #1: Shared accountability framework

A new affordable housing system must be based on an accountability framework between municipalities and the province, a framework that speaks to positive outcomes for people rather than tallying service outputs. Such a framework must build on the recommendations of the Provincial-Municipal Fiscal and Service Delivery Review with its clear impetus to move Ontario to an outcome-based system for housing and human service delivery. It also must have clearly articulated outcomes, benchmarks, and timelines for implementation.

The **provincial government** can lay the foundation for an affordable housing system in the following ways:

FRI.1 Convene a working group. OMSSA and SHSC recommend that the province convene a working group, composed of provincial

representatives, municipal service system managers, and community housing providers to establish a framework for implementing the Strategy with the following components:

- agreed-upon community-based outcomes that speak to a successful housing and human service system
- agreed-upon indicators to measure the ongoing success of the strategy
- a clearly articulated timeline for the Strategy's implementation—one that is focused on the long-term vitality of the housing sector, the community, and individual households, and not focused solely on particular short-term initiatives.

Such a working group should have the responsibility and authority to examine and reconsider changes to the entire housing system in Ontario, including the Social Housing Reform Act.

FRI.2 Articulate a clear provincial structure for housing. Establishing a clear organizational structure for housing within the provincial government will allow for clear lines of communication within the government and between the province and municipal partners. An articulated organizational structure will also help to define areas of accountability and responsibility, easing the flow of information to and from municipal service system managers (and the wider public).

Foundational recommendation #2 Enhanced, sustainable funding

A province-wide system of affordable housing requires sustainable, long-term, financial investments. This means that funding should not be parceled out in time-limited, narrowly focused distributions that target one particular group or another. Instead, a properly sustained housing system must become a fundamental part of the government's investments—much as education and health are funded as systems.

Sustained, ongoing funding over an extended time frame offers many strategic benefits to governments and communities. It will allow local communities to identify and develop long-term solutions to their local

housing needs, through the creation of housing and human services plans. By letting communities identify the best ways to create safe, secure, and affordable places to live—and then funding those plans appropriately—the government will see its investments being used efficiently and effectively.

The **provincial government** can support sustainability for affordable housing in the following ways:

FR2.1 Have a single funding envelope supporting a Housing First model. The provincial government must carry through its commitments made in the Provincial-Municipal Fiscal and Service Delivery Review to consolidate all housing and homelessness funding into a single envelope. Such broad and sustainable funding arrangements must allow communities the flexibility to address local needs based on unique local circumstances within a broad accountability framework.

A single funding envelope offers benefits to the provincial government as well. Coordinating investments and supports within the government can reduce the potential for gaps or shortfalls of funding programs.

FR2.2 Provide enhanced, sustainable funds to support the provincial housing strategy. We are pleased that the province has committed to developing a long-term affordable housing strategy. What is essential for this strategy, however, is that this strategy be supported by enhanced, sustainable funding that makes a real difference to the housing needs of Ontarians. How these funding enhancements will be applied locally must be determined by the municipal service managers, based both on the needs of the local housing environment and on the broader municipal-provincial accountability framework. Examples of how service managers might use the funding enhancements to support local needs include:

- the expansion of the social housing stock
- repairs to social housing
- enhancements of affordable rental units
- increases to the supports that help vulnerable people to remain within safe and stable communities.

FR2.3 Provide sustainable resources for housing service systems.

Successful delivery of housing programs in Ontario requires that municipal service managers have adequate capacity to oversee their housing system. The “care and feeding” of these housing systems is not an ancillary housing service, but a fundamental foundation for service quality. To manage the housing service system, municipal service managers need adequate and sustained technical expertise, information systems, training, and other administrative resources. Having administration budgets negotiated and allocated separately from the program envelope can support municipal service managers in building this capacity.

Administrative budgets must be assessed on their own merits, based on accountability agreements as to the quality and outcomes being sought. Otherwise municipal system service managers might be forced to draw upon other non-administrative funds to supplement their administrative budget leading to a high degree of budget instability and the possibility of service reduction.

The **federal government** can support sustainability for affordable housing in the following ways:

FR2.4 Provide enhanced homelessness funding. The federal government extended its Homelessness Partnering Strategy in 2009, and committed to extending existing funding levels for 5 years. However, the program will be subject to review again in 2 years. We believe that this funding must be doubled and made permanent to allow communities to develop long-term strategies to eliminate homelessness. By having a long-term commitment, communities can embark on programs with a sense of security and stability.

FR2.5 Re-invest savings of expiring social housing mortgages and debentures. Billions of federal dollars per year are currently invested in social housing mortgages and debentures that are set to expire over the coming years. When these financial instruments expire, along with the federal/provincial operating agreements, subsidies cease and non-profit operators will be unable to continue providing rent-gear-to-income housing without a continuation of subsidies. These units may be lost from the affordable housing stock permanently without a re-investment of these funds. Instead of being allowed to expire, this money should be reinvested to

preserve the existing social housing stock, to attack the backlog of need, and to ensure that rent-geared-to-income housing is preserved.

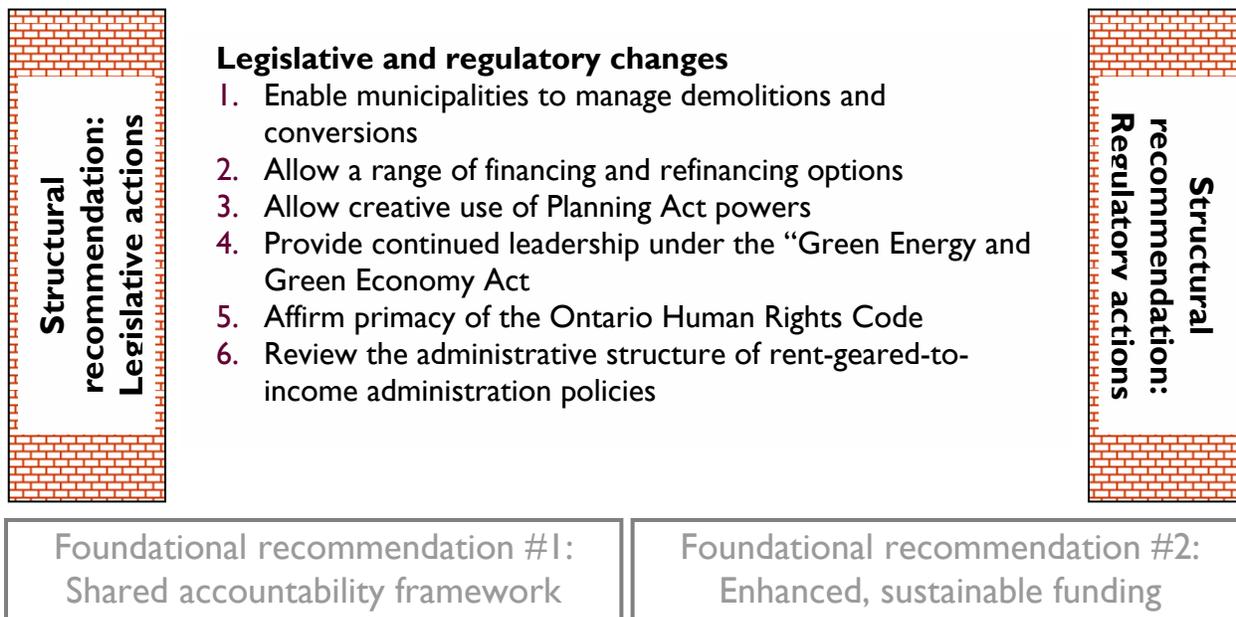
FR2.6 Redefine housing funding to include human support services.

While the federal investments in social housing and affordable housing are a key to the sustainability of the social housing sector, federal funding must redefine housing funding and expand beyond direct housing investments to include human service supports. Such ancillary supports will help to ensure the economic and social vitality of local communities, where people will feel a sense of certainty, stability, and security in their community.

FR2.7 Develop a national housing strategy. We happily note that on September 30, 2009, Parliament passed “in principle” Bill C-304, a private members bill calling for a National Housing Strategy. As of this writing, the bill will be debated within a parliamentary committee. We strongly recommend that the federal government commit to developing a national housing strategy, in partnership with the provinces and municipalities, that includes community-based outcomes that speak to a successful housing and human service system, indicators to measure the ongoing success of the strategy, and an implementation timeline focuses on ensuring that all Canadians have access to an adequate standard of housing.

In short, investing in housing means investing in more than the physical assets. It means investing not just in the buildings and houses but in the programs and services for the people living in those houses.

4.2 Structural recommendations



Once the foundations of a system are laid using a shared accountability framework supported by sustainable funding, the structure of a housing system can be strengthened through a series of legislative and regulatory changes by the **provincial government** in the following ways:

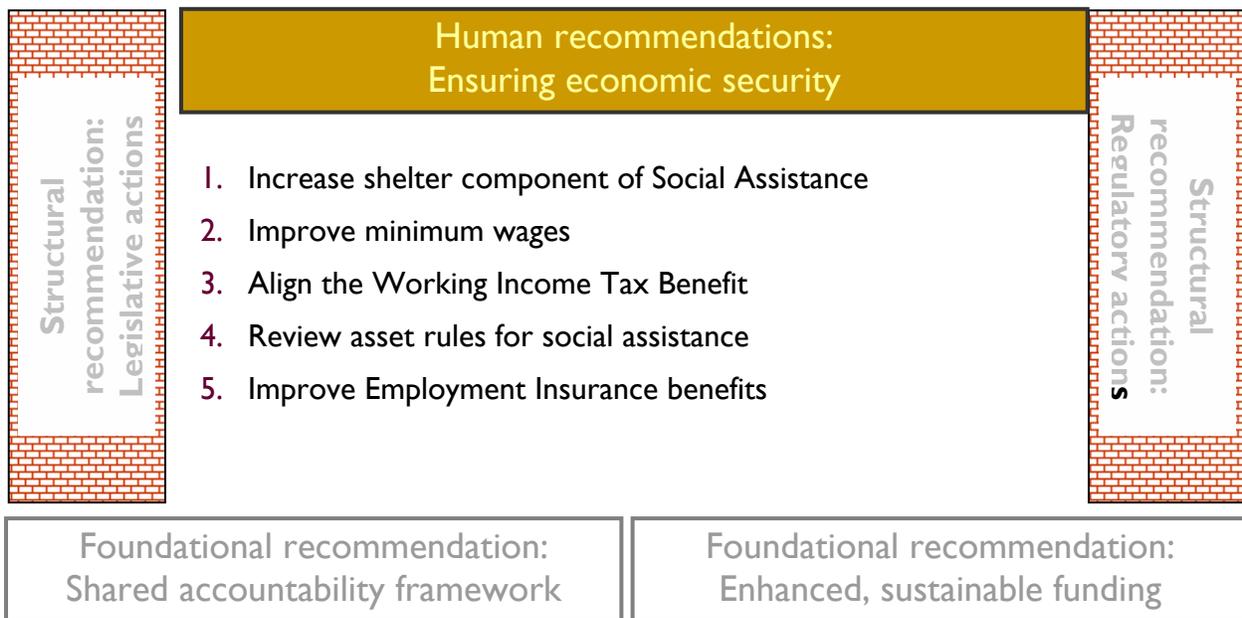
- SR1 Enable municipalities to manage demolitions and conversions.** Enabling municipalities to manage the demolition or conversion of existing affordable rental housing.
- SR2 Allow a range of financing and refinancing options.** Amending regulations which limit innovation in developing a range of financing and refinancing options to invest in building repairs, energy retrofits, and redevelopment of the existing social housing portfolio. This includes continued support for the work of the Asset Leveraging Working Group, which is dedicated to identifying solutions to the financing and refinancing challenge.
- SR3 Allow creative use of Planning Act powers.** Enhancing municipal ability to ensure that the housing system addresses the full range of community housing needs through creative use of Planning Act

powers (such as inclusionary zoning, Section 37 provisions, and secondary suites).

- SR4 Provide continued leadership under the “Green Energy and Green Economy Act.”** Continuing to provide leadership under the “Green Energy and Green Economy Act, 2009” and ensuring that low income households are not disproportionately impacted by the Act.
- SR5 Affirm primacy of the Ontario Human Rights Code.** Affirming the primacy of the Ontario Human Rights Code and requiring all municipalities to eliminate local by-laws and practices which deny people access to decent homes on discriminatory grounds.
- SR6 Review the administrative structure of rent-geared-to-income administration policies.** Reviewing the ways that the RGI system is administered, with a particular focus on treating RGI as a subsidy to be administered by municipal service system managers rather than by housing providers.

Such provincial actions can better enable communities to develop and expand affordable housing opportunities in ways that are locally appropriate and relevant to the local housing market.

4.3 Human recommendations



The final step in constructing a housing system is for the provincial and federal governments to act to improve the broader economic and social well-being of individuals to enable them to stay in their homes and to become part of a healthy community.

The **provincial government** can support this goal in the following ways:

HR1 Increase shelter component of Social Assistance. Increasing the shelter component of social assistance to meet the real cost of housing. This includes taking into account the economic hardships of rising utility costs as a share of housing costs.

HR2 Improve minimum wages. The province has increased the minimum wage and has declared its commitment to continue this increase through 2010. Further increases beyond 2010 will enable workers earning minimum wages to keep pace with rising housing costs.

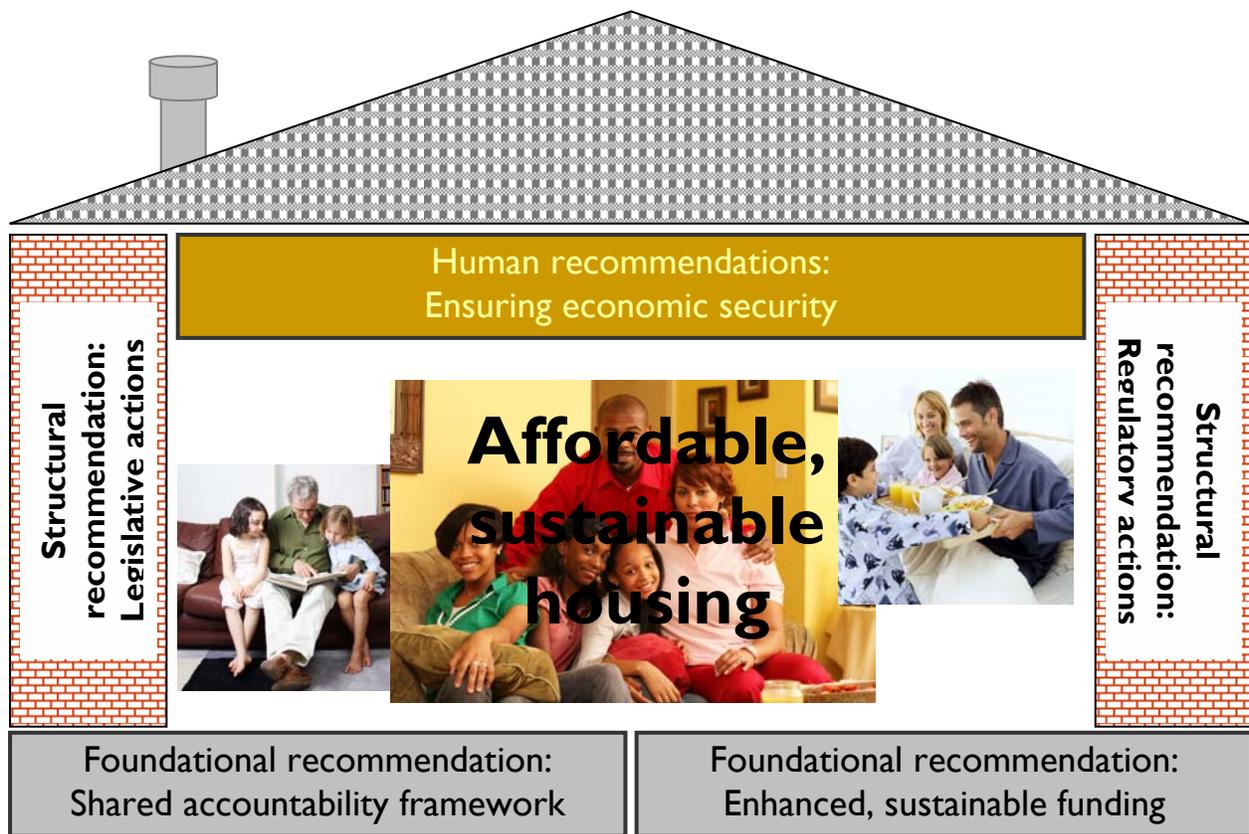
HR3 Align the Working Income Tax Benefit. Working with the federal government to align the federal Working Income Tax Benefit with provincial tax rules, to maximize the earning power of low-income citizens.

HR4 Review asset rules. Reviewing the asset rules as they pertain to the larger social assistance and housing system, to increase opportunities for citizens to move out of poverty.

The **federal government** can support this goal in the following ways:

HR5 Improve Employment Insurance benefits. Improving Employment Insurance benefits to provide an important bridge to unemployed workers and to keep them from falling into poverty.

HR6 Align the Working Income Tax Benefit. Working with the provincial government to align the federal Working Income Tax Benefit with provincial tax rules, to maximize the earning power of low-income citizens.



Section 5

Municipal leadership

The provincial and federal governments have the responsibility of broadly supporting and investing in a sustainable system of affordable housing and human services. They have the responsibility of providing the right financial investments and legislative and structural tools to let the system flourish.

Because the housing system functions at the local level and varies from one community to another, solutions must be developed and implemented at the local community level. In Ontario, this local involvement includes a clear leadership role for municipalities as service system managers for human services, homelessness prevention, and housing.

When the provincial government undertook Local Services Realignment in the late 1990s, it handed over a variety of human and housing service management responsibilities to municipal governments.¹⁶ The creation of Consolidated Municipal Service Managers (CMSMs) and District Social Service Administration Boards (DSSABs) provided a legislative framework for the municipalities to administer human service programs and policies that promote and support healthy people in healthy communities, including ensuring access to safe, secure, and affordable homes. Local services realignment also mandated that there be local investments in the housing and human service system, formalizing in law what municipalities had already been doing for many years.

With a large stake in ensuring the long-term viability and sustainability of their communities, municipal service system managers are ideally positioned to help ensure that every person has access to a safe, secure, and affordable home.

Their responsibility, in short, is to take the tools provided by the provincial and federal governments and implement a local housing system that works for everyone. This means not only to build more houses within affordable price ranges and repair the existing housing stock, but to link households with the services that people need—accessible quality child care, good schools, parks and trails, nearby jobs, and public transportation. The goal of these actions must be to ensure that affordable homes exist across the community, without

¹⁶ Province of Ontario and Association of Municipalities of Ontario. *Local Services Realignment: A User's Guide* (1999).

segregated and stratified pockets for economic groups. After all, “communities function best when they contain a broad social mix.”¹⁷

Specifically, municipalities must provide local leadership in three important areas:

I. Integrate housing with other human service supports. The municipal service system managers must actively integrate the provision of housing supports with other human and social service supports, both in newly developed areas and in existing neighbourhoods. Service system managers are often administratively linked to other municipal services, giving them a set of built-in resources to draw upon. For example, because they also oversee the early learning and child care system, municipal service system managers can make child care more accessible for a wider range of residents—thus ensuring a neighbourhood amenity that adds to community stability.

Similarly, municipal connections to local economic development offices mean that affordable housing plans can include links to nearby business and employment opportunities. A house can become a lot more affordable if jobs are nearby and commuting costs are reduced. As one report on homelessness and employment in Seattle, Washington, noted, “Work is a stabilizing factor, contributing to length of tenure.” Furthermore, “increasing the earning[s] of people overcoming or seeking to avoid homelessness is critical to stretch scarce resources in the effort to end homelessness.”¹⁸

The mandate for municipal service system managers to develop local community human service plans emerged from the Provincial-Municipal Fiscal and Service Delivery Review. As part of a broad accountability framework jointly created by municipal and provincial governments, such plans will include community outcome measures and targets to ensure services are achieving the right results.

¹⁷ Social Exclusion Unit (2000) *National strategy for neighbourhood renewal: A framework for consultation*. London: Social Exclusion Unit, cited in Alan Berube. “Mixed communities in England: A US perspective on evidence and policy prospects.” *Joseph Rowntree Foundation (Washington, DC: Brookings Institution, 2005)*. See also Erica Spaid. “Mixed income defined: An examination of income diverse neighborhoods and what keeps them stable.” (Berkeley: Center for Community Innovation, University of California at Berkeley, 2006). For a comparative analysis of social inclusion and housing, see a special edition of *GeoJournal* 51:4 (August 2000).

¹⁸ Taking Health Care Home Initiative. “Developing Community Employment Pathways for Homeless job Seekers in King County and Washington State.” (Seattle: 2007).

As noted above, OMSSA and SHSC will be issuing a paper on human services planning and are prepared to work with service managers and the provincial government as communities begin to develop such plans.

- 2. Coordinate with housing developers and providers.** Municipal service system managers might oversee the housing landscape in their community, but they are far from the only player in the housing community. To create an environment in which everyone has access to a safe and secure home, there must be a consistent and coordinated effort among all parts of the community and a commitment to include the community in developing housing plans. Supporting a community-based housing model gives residents more choice and say in their lives and in their communities. If the ability for residents to make or influence decisions is real, people will engage in making their communities work.

Such a people-centred approach speaks directly to the Human Services Integration work that OMSSA and SHSC have been jointly engaged with since 2007. As we articulated in our *Guide to Human Services Integration* and in our forthcoming paper on *Human Services Planning*, “by putting people who use services at the centre of the process, [we focus] on the positive changes and benefits for the people we serve and on the communities in which they live.”¹⁹

Municipal leadership, therefore, must take the form of working closely with the many other public and private housing organizations to develop affordable housing plans that are locally appropriate. There must be local coordination with private developers and community housing providers to increase the amount of affordable housing plans and to develop plans to renovate and retrofit existing housing.²⁰

Working with the local housing sector also means exploring opportunities to introduce new forms of community development, including mixed-use developments and inclusionary-zoned developments. A focus on diversity in housing types and affordability levels can serve to transform communities from isolated, economically-stratified pockets of homes into more robust, creative environments.

¹⁹ Human Services Integration Steering Committee, *A Guide to Human Services Integration* (2007); *Community Human Services Planning: Moving Forward* (forthcoming 2009).

²⁰ For a recent example, see City of Toronto. “Housing Opportunities Toronto: An Affordable Housing Action Plan, 2010-2020.” www.toronto.ca/affordablehousing/hot.htm.

3. Measure the success of the system. Finally, municipal service system managers are well positioned to measure the success of interventions in their local housing and human service system. They recognize that public investments must be evaluated in terms of their impact on creating healthy, sustainable communities. Therefore, all local interventions should be evidence-based and outcome-focused, and should include feedback and evaluation measures to show they are reducing housing poverty.

The province's plans to include a housing measure or indicator as part of the Long-Term Affordable Housing Strategy and the Poverty Reduction Strategy should reflect these goals. With support from OMSSA and through the network of municipal service system managers, best practices and efficient provision of housing and human services can be ensured. SHSC will continue to play a role in developing Performance Indicators that support continuous improvement in the social housing field.²¹

²¹ As a key element of its mandate, SHSC is committed to supporting continuous improvement in the social housing field. The PI system established by SHSC is intended to provide a suite of tools that help to measure both efficiency and effectiveness, ultimately supporting improvements that are quantitative *and* qualitative. Development of the PI system has been undertaken by SHSC over the last 6 years with the assistance of service manager (SM) representatives. A series of service manager expert panels have been integral to shaping and refining the current system, building on experience while ensuring systems objectives are met and users are provided with meaningful business information.

Conclusion: Housing, homes, and healthy communities

Decent, affordable homes are fundamental to healthy lives in healthy communities. In a caring society, the whole community must work together to ensure the health and well-being of each individual. In a society as rich as Ontario, no one should be without the basic necessities of life, including an adequate home in a vital and healthy community.

The vision we have presented here will reaffirm Ontario's commitment to healthy communities. The municipal leadership for housing that we envision must be framed by a strong partnership with the federal and provincial governments. With these three orders of government jointly committed to constructing a strong human and housing infrastructure for Ontario, we can improve "access to adequate, suitable, and affordable housing and provide a solid foundation on which to secure employment, raise families and build strong communities."

As leaders of Ontario's social housing and human services sectors, OMSSA and SHSC are committed to helping our province reach its goals for affordable housing. Together, our organizations are dedicated to:

- Investing in and supporting healthy communities
- Promoting and sustaining environmentally responsible practices, equitable social outcomes, and financial stability
- Reducing poverty (including energy poverty) through income support programs, support to regain employment, promotion of environmental sustainability, and access to affordable child care.
- Ensuring that all people have a decent standard of living through investment in adequate, stable, and affordable housing to meet the needs of everyone in the community.
- Supporting municipal governments and local communities by providing templates for community plans, measuring performance and outcomes, and by sharing best practices.

OMSSA and SHSC look forward to working with all orders of government to reduce housing poverty and to ensure safe and stable homes for Ontarians in all communities. We will support and encourage the federal and provincial governments to continue to invest and engage in affordable and social housing. Finally, we will work with local municipalities to engage with key leaders in their communities and to develop effective and inclusive plans to create vibrant and healthy communities.