

A Safer Haven: Innovations for Improving Social Housing in Canada

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By

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This CPRN paper is a synthesis of six research papers on social housing in Canada commissioned by Social Housing Services Corporation, York University and Infrastructure Canada's Knowledge Building Outreach and Awareness Program. The reports are listed below and are available on CPRN's website at www.cprn.org.

1. *Sustaining Ontario's Subsidized Housing by Supporting Non-profit Organizations* – Sally Turner
2. *Inclusion and Social Housing Practice in Canadian Cities: Following the Path from Good Intentions to Sustainable Projects* – Joël Thibert
3. *Social Lives in Social Housing: Resident Connections to Social Services* – Jeff May
4. *Fostering Better Integration and Partnerships for Housing in Canada: Lessons for Creating a Stronger Policy Model for Governmental and Community Collaboration* – Michel Molgat Sereacki
5. *City-Regions and the Provision of Affordable Rental Housing* – Leonore Evans
6. *Moving Towards Sustainability: City-Regions and Their Infrastructure* – Leonore Evans

Foreword

It is impossible to lead a healthy and purposeful life without having a place to call home. Too many Canadians are without adequate shelter and thousands are not housed at all. Social housing plays a vital role in keeping rents at affordable levels for low-income households. Social housing is connected to other elements of the social policy toolkit, yet our policy tradition is to treat housing separately. In recent years, it has been largely ignored. Provision for public funding for subsidized housing withered in the 1990s. Yet CPRN has demonstrated in a number of published reports that investment in affordable housing is instrumental, not only in avoiding poverty, but also in helping the most vulnerable members of our society to contribute to the economy and to their communities.

CPRN has been collaborating since 2005 on graduate level research on social housing in today's Canada, in partnership with the City of Ottawa for Infrastructure Canada's Knowledge Building, Outreach and Awareness Program (KOA). In 2007, CPRN has also partnered with the Social Housing Services Corporation (SHSC) and York University to support research on social housing by social policy interns – graduate students who spend four months researching and preparing reports on important issues in housing policy. Six reports, available on the CPRN website, have been prepared by five interns.¹

This report, by CPRN's Nathalie Pierre, provides a synthesis of the findings of the five interns as well as other recent CPRN research on housing. It identifies themes that cut across their research, and calls attention to the policy implications that emerge from it. There is a need to place housing more at the fore of policy dialogue, with sustained funding on the part of every level of government to support successful program collaborations and initiatives at the community level. I would like to thank Nathalie Pierre and our five research interns Leonore Evans, Joël Thibert, Michel Molgat Sereacki, Sally Turner and Jeff May for their valuable contribution to this important issue.

Sharon Manson Singer, Ph.D.
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¹ The papers are available at www.cprn.org/doc.cfm?doc=1804&l=en.

Executive Summary

This report – *A Safer Haven: Innovations for Improving Social Housing in Canada* – is a synthesis of key findings from six separate research papers. These papers were commissioned by Infrastructure Canada’s Knowledge Building, Outreach and Awareness Program (KOA) and Social Housing Services Corporation (SHSC). The research, conducted in partnership with York University and the City of Ottawa, was undertaken by CPRN interns and explores different facets of social housing policies. The central message in all six reports is that housing is not just another market commodity but is integral to the health and sustainability of the nation’s economic and social infrastructure. Subsidized housing intersects with a number of social and economic policies. With the demise of federal funding for new social housing in the 1990s, program innovations and collaborations are necessary to better meet the needs of those who have fallen through the cracks in the rental market. Social housing plays a vital role in stabilizing people’s lives as well as in facilitating access to needed social services that promote individual and family well-being as well as overall community integration. Research findings can be used to understand how best to confront the obstacles that currently plague policy-makers and housing officials in the effort to ensure that everyone in Canada is safely housed.

Affordable housing is the backbone of any good social policy mix. Housing is not solely an end unto itself but is a means to other ends. Research findings emphasize the strategic position that social housing occupies as an important social resource aimed at alleviating the detrimental effects of poverty for low-income households. Policy tools need to be flexible and reflect the changing demographic profile of Canada today. Sustained funding for affordable housing levels the playing field for low-income households and supports innovative and timely programs and initiatives. The key findings of the interns’ papers include:

- Rising income inequities are leading to growing numbers of households who cannot keep pace with the rental market.
- Housing policies have for the most part failed to help low-income households get a toehold in the market.
- The need for housing has increased for certain groups: newly-arrived immigrants, Aboriginals, the elderly, lone parents, the mentally ill.
- The boom and bust cycles of the nation’s economy create place-specific problems and require the proactive involvement of every level of government with sustained, ongoing funding.
- Strong linkages need to be made to other policy areas such as health, immigration, education and social assistance for residents in social housing.
- Collaborations and partnerships among stakeholders are effective in generating creative solutions to complex problems.

A Safer Haven: Innovations for Improving Social Housing in Canada

1. Introduction

Innovative Internships

In January 2007, Social Housing Services Corporation (SHSC) and York University partnered with Canadian Policy Research Networks (CPRN) to conduct research on social housing in Canada by funding four interns for a period of four months. In past years CPRN has conducted research on social housing and its central importance to social policy. Since 2005, in a project partnered with the City of Ottawa for Infrastructure Canada's Knowledge Building, Outreach and Awareness Program (KOA), CPRN has been collaborating on graduate level research to examine investment in social housing and its relationship to the socio-economic infrastructure and competitiveness of Canadian cities. Similarly, SHSC had identified a need for both housing research and for supporting the dwindling numbers of young researchers entering this important field.² The interns, graduate students who were supervised by CPRN from May 2007 to August 2007, presented their research findings in a workshop on social housing at the annual 2007 Forum on Social Housing and Homelessness in Toronto on September 18-20.³ A total of six papers by five interns was published.

Structure of the Report

This report synthesizes the key findings from the six research papers and distills research previously conducted by CPRN on social housing in Canada, drawing primarily from the work of David Hay, Tom Carter, and David Hulchanski. Section 1 introduces social housing as a complex policy issue. Section 2 provides an overview of lessons learned expressed through the lenses of people, infrastructure, economics, and partnerships. Section 3 proposes a general policy framework for what needs to be done to improve social housing. Though it is not within the scope of this paper to provide a comprehensive picture of the complex nature of subsidized housing in Canada, hopefully it will highlight the need for important changes to the field of housing policy. The Summary section recommends greater supports to practices, approaches and innovations.

² For more information about this initiative, see SHSC-News, Volume 5, Issue 1, January 2007.

³ This forum has been organized by the Ontario Municipal Social Services Association (OMSSA), the Service Manager Housing Network (SMHN) and the Ontario Association of Hostels (OAH). For more information, see www.ohpe.ca/index2.php?option=com_content&do_pdf=1&id=8765 and www.omssa.com/lib/Db2file.asp?fileid=18509.

Canada's Policy Orphan

Social housing in Canada has been aptly likened to the twin images of policy “orphan” and “hot potato” (Pomeroy, 2004: 1). This description underlies much of the current policy debate for social housing in Canada. Housing policies and programs are “actions taken on the part of governments to affect the quantity, quality and price of housing... to ensure that dwellings of a decent standard are available to all Canadians at prices they can afford.”⁴ Social housing refers to housing where rent is kept at an affordable level for residents, specifically subsidies targeted to reduce rents to 25-30% of household income (Chisholm, 2003: 3). In a housing market where the cost of rent often far exceeds the norms of affordability for many individuals and families, especially in large urban centres, affordable housing is necessary to mitigate inflated housing prices and reduce poverty.

Social housing has been mired in jurisdictional squabbles that one expert has attributed to the demise of adequate provision for affordable housing in Canada:

It is politics; policy decisions by the government of the day, under the specific realities of the times, and not any legal or constitutional constraints that define the federal and provincial roles in housing. Furthermore, decisions made in the context of social housing continuity that privileges housing interventions in the ownership sector and interventions that conform with and are supportive of the market. And the provision of social housing and programs to help impoverished and homeless households are very expensive (Hulchanski, 2007: 3).

Prior to 1970, all social housing policy was managed by a national housing program. It has since been bounced around various levels of government with a general devolution of responsibilities to municipalities. For housing officials and stakeholders, the situation presents itself as a veritable Gordian knot of complicated multi-layered bureaucracies and large expenditures where rates of return are hard to measure. It is difficult for policy-makers to cut through the complexity.

As the gap between Canada's rich and poor widens, coupled with one of the western world's lowest level of net social expenditures, the Organization for Economic Co-operation and Development (OECD) ranks this country low on its commitment to ensure that everyone is adequately housed (Adema, 2001). Deferring the repair of the nation's inadequate housing system to future generations will only compound an untenable situation. Already waiting lists are in years, not months, in many cities.

Knowledge about how best to approach the situation from a policy standpoint requires an attitude of resolve and a clear understanding of how housing fits into the social fabric of Canada today. Social housing can equip citizens struggling at the lower end of the income scale to further their own lives and to meet the needs of their families. It is, however, not an exact science nor is there a one-size fits all solution. There are many approaches and many initiatives that the research papers demonstrate succeed more often by dint of community know-how, hard work, and creative fundraising than adherence to established program protocols. Currently, fresh

⁴ According to the definition provided by *the Canadian Encyclopedia*. Note that the terms social and subsidized housing are used interchangeably in this paper.

innovations and improvements to guide program managers and housing officials in making difficult and important decisions are especially needed.

An Evolving Issue

While there is at present no comprehensive national strategy to deal with housing problems in Canada, all three levels of government – federal, provincial and municipal – are involved in the housing sector, though not in a static manner. In the past one hundred years housing policy has undergone a number of changes.⁵ In the mid 1930s to the late 1940s, the federal government was formally involved in housing through the *Dominion Housing Act* and the *National Housing Act*. The most prolific period of construction of subsidized housing that was federally owned and managed for the explicit purpose of housing the very poor, was between 1970 and 1974 (De Jong, 2004).

The 1970s were the heyday of Canadian social housing policy; a time when other countries looked to Canada as an exemplary model for government intervention in housing:

Several countries aspired to bring their government funded housing programs up to Canada's level of spending and government involvement. The St. Lawrence neighborhood in Toronto – a thriving mixed neighbourhood that combines people of different socioeconomic backgrounds not only in the same neighborhood but often in the same building – has been visited by people involved in housing and social policy from around the world and is heralded as a shining testimony to how government involvement in housing can work (De Jong, 2004: 2).

In the mid-1980s, neoconservative fiscal approaches placed greater emphasis on the private market to supply public goods and services and social housing lost its footing on the policy agenda. By the time the Liberals came to power in the mid 1990s, all federal support to housing had been withdrawn. At present, the federal government is not providing funding for any new housing stock and the provinces are responsible for new social housing.

Provincial and municipal responses to the federal devolution of housing programs and initiatives have been mixed and vary from province to province and from municipality to municipality. This downloading of fiscal and managerial responsibilities has forced many nonprofit and co-operative groups across the nation to find ways of providing affordable housing to low income residents. It has galvanized municipalities to advocate on behalf of residents in need. Many municipalities have had to find creative ways of instituting methods of ensuring affordable housing provision, all within the confines of municipal budgets (De Jong, 2004). The necessity of finding ways of responding to gaps in government support has also seen the nonprofit sector play a more significant role.

⁵ For a more detailed account of the process of devolution in Canada, see Iain De Jong's article "Devolution Hits Housing in Canada." At www.nhi.org/online/issues/113/dejong.

Despite best intentions and adaptive strategies, Canada is at a critical juncture for social housing. Experts decry the retrenchment of the upper levels of government and the widening gap between the rich and the poor:

...poverty indicators in Canada illustrate that a lack of social housing construction is having a definite impact. Low-income households are having to spend a greater proportion of their gross income to have their housing needs met in the private market. In many large Canadian urban centers that have low vacancy rates, like Toronto, Ottawa, Calgary, Vancouver and Regina, low-income tenants are feeling the consequences as rent increases outpace inflation increases. Food banks usage is on the rise across Canada. Even with a booming economy there are more and more Canadians losing their housing and having to make use of emergency shelters (De Jong, 2004: 3).

Over the four decades from 1949 to 1993, social housing projects were funded through various subsidy programs and operating agreements that will be coming to the end of their terms by the early 2030s (Potter, 2004: 5). Implications for the future of the approximately 680,000 social housing units⁶ are significant. Will money be reinvested in new housing? Will revenues from rents be sufficient to maintain the housing that currently exists, much of it in a state of disrepair? With the gap between rich and poor increasing, the need for supportive public policies to bridge the rift between the growing numbers of low income households and a housing market beyond their reach will only increase.

⁶ From Potter, Joyce. *Canadian Housing Policy Update:2004*. The more than 640,000 social housing units in Canada are managed by non-profit, public and cooperative housing providers, subsidies for which amounted to \$3.2 billion annually, of which \$1.8 billion is provided by the federal government.

Summaries of Housing Interns' Research

Six papers were commissioned to address various aspects of Canada's current social housing situation. They are listed in Table 1.

Table 1. Research Papers

<p><i>Social Lives in Social Housing: Resident Connections to Social Services</i></p> <p>Jeff May, York University, Masters in Geography</p>	<ul style="list-style-type: none"> • Examines the practical effects of living in social housing on people's abilities to access essential social services such as education, health care, childcare, etc. • Provides a literature review of the City of Toronto's policy approaches on fostering better social connectivity as well as a case study of social housing residents living in two downtown neighborhoods. • Concludes that people in social housing achieve connectivity and access essential services primarily through informal social networks.
<p><i>Fostering Better Integration and Partnerships for Housing in Canada: Lessons for Creating a Stronger Policy Model of Governmental and Community Collaboration</i></p> <p>Michel Molgat Sereacki, Université of Montréal, Masters of Urban Planning</p>	<ul style="list-style-type: none"> • Analyzes potential avenues for strengthening housing governance through collaborative and horizontal models. • Provides a comprehensive review of the literature on collaboration and horizontal governance and builds an analytical framework. • Examines cases from Manitoba, Quebec, Newfoundland and Labrador and recommends policy directions.
<p><i>Sustaining Ontario's Subsidized Housing by Supporting Non-profit Organizations</i></p> <p>Sally Turner, York University, Masters in Geography</p>	<ul style="list-style-type: none"> • Examines the contribution of private non-profit (PNP) organizations in the Toronto's subsidized housing system. • Provides a literature review and a survey of PNP housing providers to determine strengths and barriers. • Recommends increased funding from all levels of government on existing and new developments.
<p><i>Inclusion and Social Housing Practice in Canadian Cities: Following the Path from Good Intentions to Sustainable Projects</i></p> <p>Joël Thibert, McGill University, Masters of Urban Planning</p>	<ul style="list-style-type: none"> • Describes the policy, planning, and design process underlying three socially-mixed projects in Montreal, Ottawa, and Toronto. • From site visits and morphological analysis, reveals the similarities and differences in planning and design among the projects and offers an analysis of what constitutes a "proper mix" of elements that enhance social mixing. • Recommends that governments play an active role in ensuring this proper mix occur at the project level by drawing upon the seasoned experience of providers and consultants.

<p><i>City-Regions and the Provision of Affordable Rental Housing</i></p> <p>Leonore Evans, Carleton University, Masters of Geography</p>	<ul style="list-style-type: none"> • Examines the complex jurisdictional arrangements that coalesce to provide affordable housing in Ontario. • Provides a case study of Peel Region and City of Ottawa local housing strategies and interviews of private and non-profit developers as well as city official in both regions. • Demonstrates how different city-regions' approaches and the vagaries of geographical location affect varying degrees of success in affordable housing provision.
<p><i>Moving Towards Sustainability: City-Regions and Their Infrastructure</i></p> <p>Leonore Evans, Carleton University, Masters of Geography</p>	<ul style="list-style-type: none"> • Argues that the availability of affordable housing promotes the economic and social sustainability of Canada's cities and recommends that affordable housing be placed higher on the policy agenda. • Explores the current debates surrounding what makes city-regions competitive and sustainable, social housing as an essential aspect of a city's infrastructure. • Examines Mississauga and Calgary as case studies to illustrate the challenges city regions grapple with in terms of sustaining economic growth with rapidly growing populations.

2. What We Learned

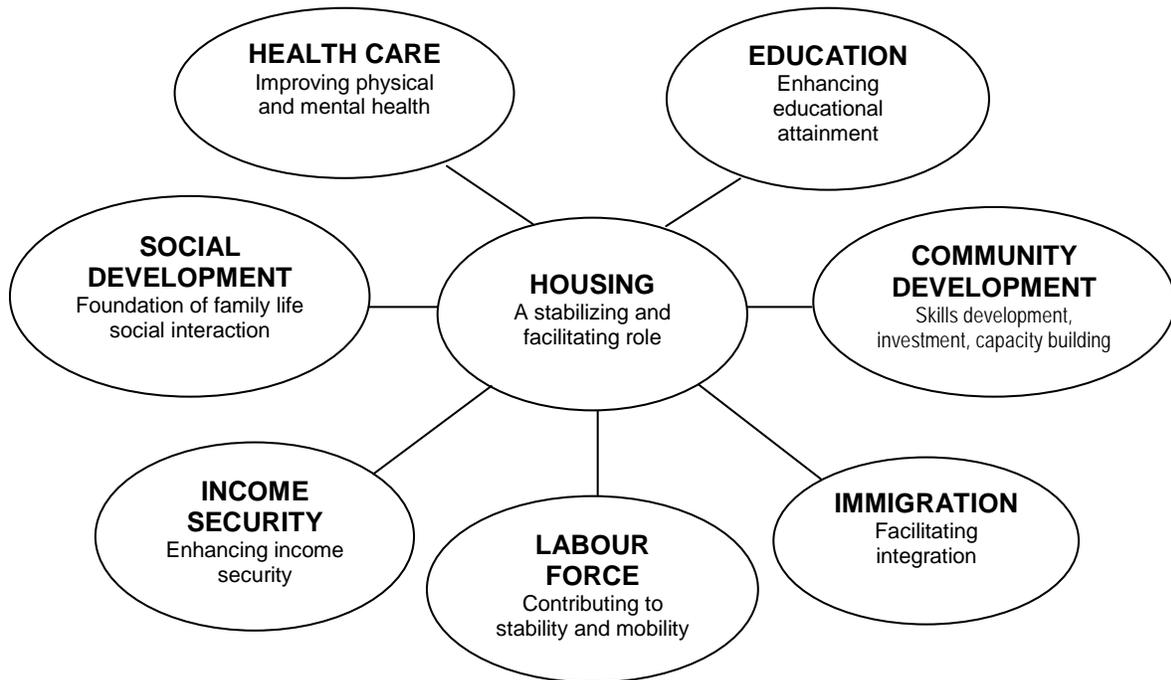
Overview of Social Housing in Canada and the Link to Social Equity

Adequate shelter is a basic human need. Having access to safe and affordable housing is central to an individual's health and well-being, with undeniably positive effects on families and communities. While the majority of Canadians enjoy adequate housing, nearly 14 percent of the population is unable to afford shelter that conforms to accepted norms for suitability and adequacy, and more than 100 000 people in Canada are homeless (CMHC, 2006). Since 1977, the Canada Mortgage and Housing Corporation (CMHC) has used the factors of affordability, adequacy, and suitability to determine whether or not housing meets "core" needs (Rude, Thompson, 2001: 4). To meet this need, housing costs should not exceed 30 percent of household income, should not require major repair in terms of basic health and safety codes, and should not be over-crowded according to the age and gender of children (CMHC, 2004). Sadly, not all Canadians' core housing needs are met in the current housing market. Furthermore housing is much more than bricks and mortar. It is an important resource in a range of social and economic outcomes.

Because social housing is conducive to the success of a range of social policies, affordable housing is a critical component of any good social policy mix. Housing is not solely an end unto itself but is also a means to other ends. If the intersection between housing and social policy is properly understood, stakeholders are in a better position to integrate the nation's low-income households more equitably in the wider social fabric. Subsidized housing can consolidate the purposes of needed social services, especially for certain groups of the population, which affect residents' physical and mental health and their overall prospects at a better life. The link between social equity and social housing is a recurring thesis among housing experts. Shelter is an important means to the overall well-being of Canadians and therefore is an intrinsic component of social policy, especially policies aimed at poverty reduction. Housing experts frequently emphasize the interconnections between social policy and housing policy and contend that treating affordable housing as an isolated factor is a missed opportunity. Strong linkages need to be made to other policy areas such as health, immigration, education and social assistance that low-income households need in order to become productive and integrated members of the community (Carter, 2004; Hay, 2005; Hulchanski, 2005; Rude and Thompson, 2001).

Figure 1 conveys the role housing plays as a stabilizing factor linked to overall quality of life (Carter, 2004: 31). Over the past decade, greater emphasis has been placed on market efficiency, privatization, and the decentralization of government functions. Subsidized housing has become a weak link in the nation's safety net. The absence of an integrated housing policy undermines community development in general. It is a given that housing affects the health of all Canadians, but is of paramount importance to high-risk populations who, in part due to poor housing circumstances, remain at the margins of society (Rude and Thompson, 2001). Sub-standard housing compounds problems for women and children burdened by poverty, women fleeing domestic violence, refugees, and persons with mental illnesses. Lack of affordable or poor quality housing exacerbates challenges associated with low income, education, literacy, physical and mental disabilities, race, ethnicity and colour (Carter, 2004: 25).

Figure 1. The Central Role of Housing in Social Policy



Source: Carter and Polvychok (2004: 31).

In this view housing is not merely the physical container for people. It is fundamentally connected to a range of social and economic outcomes and activities. Because of its function as a social stabilizer as well as enabler of many other activities funded by a mix of private and public sources, social housing is part of a complex multi-jurisdictional system comprised of many actors and organizations, thus making it a “complex file” for governments. The next section highlights this complexity through the lenses of people, infrastructure, economics, and partnerships.

The Many Lenses of Social Housing

People

86 percent Canadians are able to afford shelter that is adequate in condition, suitable in terms of size, and costs no more than 30 percent of income (CMHC, 2006). This places them among the best-housed people in the world. Nonetheless, close to 1.5 million Canadians, roughly 14 percent of total households,⁷ are in core housing need (CMHC, 2006). Among those most in need of adequate housing are single parents, Aboriginals, seniors, and newly arrived immigrants (Hay, 2005: 1).

⁷ From Housing in Canada Online (HiCO): CMHC uses the 2001 census figures; out of a total of 10,805,615 households in Canada, 1,485,340 million households are in core housing need.

For the thousands of Canadians who are on waiting lists for subsidized housing, many struggle to make do by cramming into basement apartments, sharing single-family dwellings with others, or spending more than thirty percent of their income for a place to live, leaving them with little discretionary income for other essentials such as food, clothing, or medication. This is known as “shelter poverty.” The experience is stressful and destabilizing. Lacking adequate shelter dramatically restricts a person’s ability to achieve their social, economic, and cultural objectives.

Housing is recognized as one of many important *social determinants of health*, a term that refers to the economic and social conditions under which people live which determine their health. According to the Toronto Charter for a Healthy Canada, lacking affordable housing weakens other social determinants by depleting up too much household income, income that could be spent on nutritious food, clothing, and recreational activities.⁸ Housing is intricately connected to conditions which influence a person’s health.⁹ Living in substandard housing has negative impacts upon a host of human development outcomes, while good housing meets the need of residents and positively enhances many dimensions: physical, financial, locational, psychological (Carter, 2004: 12). The physical dimensions refer to the quality of the indoor environment, and the overall condition of the home. Financial aspects refer to the cost of rental and operation. Neighbourhood characteristics are important in that they affect how people feel about their housing and its place in the greater fabric of the community. Housing is but one social determinant linked to health. The location of housing within communities can hinder or promote social integration which is strongly correlated to health outcomes.

The influence of physical design features and the location of a housing project relative to the social lives of its residents are, like the link to health, often overlooked facets of social housing policies. A mix of housing targeted to a variety of household incomes is required for the development of integrated and inclusive communities. Two of the six papers by CPRN interns examine how the design and the physical location of social housing projects influence access to other essential services and social integration into the greater community.

Joël Thibert states that social mixing, the practice of mixing households of various incomes in a shared geographical space, has never been a formally recognized component of social housing in Canada. However, over the last three decades social mixing has increasingly gained credence as an important ingredient in the social sustainability of a housing development. It is arguably more important now to incorporate social mixing in the design of projects in order to move away from the tendency of the last decades’ enclave-style residential development (Thibert, 2007: 2), yet the study of the practical features of successful social mixing projects has received scant attention (Thibert, 2007: iv).

⁸ From the 2002 Conference held in Toronto Strengthening the Social Determinants of Health: The Toronto Charter for a Healthy Canada

⁹ The World Health Organization (WHO) and the Public Health Agency of Canada (PHAC) recognize the link between health and the following social determinants of health: social support networks, education and literacy, employment and working conditions, social environments, physical environments, personal health practices and coping skills, healthy child development, biology and genetic endowment, health services, gender and culture.

A look at the three case studies in Montreal (Projet Lavo-NO.V.O), Ottawa (Blue Heron Co-op), and Mississauga (Millbrook Place) reveals a number of shared factors in the planning and design process. The successful realization of social mixing hinges upon a transparent planning process, a supportive yet noninvasive local government, and the involvement of a team of knowledgeable, committed and proactive individuals working collaboratively and creatively to see a housing project through. The planning and design of projects that lead to social mixing is generally more complex than for unmixed social housing projects. Thibert examines the design principles for a successfully mixed project. Among them are physical and functional integration with the surrounding neighborhood, shared open spaces that are legible and defensible and a mix of unit types and income levels (Thibert, 2007: 4).

While admittedly not a panacea in solving the problems of discrimination, exclusion, and isolation of the underprivileged, social mixing has been shown to be what housing experts refer to as a precautionary measure in the prevention of social segregation and ghettoisation (Thibert, 2007: 11). Mixed-tenure and mixed-income projects open up opportunities to employment and education, leisure, and other services that may contribute to the long-term social mobility of low-income residents. The tendencies for formally mixed neighbourhoods to become segregated along lines of wealth (gentrification) is also somewhat mitigated by housing that conscientiously ensures a diversity of housing options to local residents. This is especially important to newly arrived immigrants in urban areas who strive to achieve successful settlement and integration into the wider community.

Aside from social inclusion, how does social housing affect the lives of the residents? Are low-income households, who typically need access to a number of social services, well positioned to do so? The ability of social housing to enable the formation of formal and/or informal networks of social capital linked to services that benefit the lives of residents is an interesting topic of research. To explore these questions, Jeff May employs a case study of residents in two neighbourhoods of downtown Toronto to determine if social housing facilitates access to social services such as education, healthcare, and childcare.

May asserts that the “economic success of cities can be tied to the productivity of its residents, whose own success can be tied to inclusion in the social, economic and cultural aspects of urban life” (May, 2007: 9). Findings from research reveal that while people do manage to achieve connectivity to essential services in these projects, it is achieved primarily through informal means such as neighbourhood networks. The author argues that housing successfully acts as a stabilizing element in people’s lives as well as a springboard to other essential services. This is contingent, however, upon housing officials grasping the important connection between social inclusion of residents and their access to services. This finding is especially relevant to the City of Toronto’s recent policies to foster more social inclusion and integration to create a more equitable, vibrant and productive urban society.¹⁰An approach that deciphers the real challenges and issues facing the household can lead towards better integration of services and supports.

¹⁰ Among them: Social Housing in Toronto and its Future Risks (2006), The Toronto Report Card on Housing and Homelessness(2003), Systems of Survival, Systems of Support: An Action Plan for Social Assistance in the City of Toronto (2006), The Strong Neighborhoods Strategy (2005), The Social Development Strategy (2001).

In total, May conducted 18 interviews with people housed by Toronto Community Housing Corporation (TCHC) in the St. Lawrence Neighbourhood and in the Dundas/Queen and Spadina areas. The interviewees ranged in age, ethnicity and family status. While place certainly matters for all Canadians in choosing the location of shelter, the importance of the local neighbourhood networks seems to gain in importance in inverse proportion to income. May posits that this may be attributable to two factors: restrictions in mobility and the availability, through informal channels, of resources that may otherwise be out of reach (May, 2007: 13). Factors such as access to transportation and local services play a large part.

The important concept underlying these two reports by Thibert and May is that social housing is not merely a static container for housing people. Social housing works best when it acts as a platform that enables people to achieve many other goals that improve the lives of residents, the character of neighbourhoods, and the productivity of cities. Cities would do well to take into account how project design, informal networks of residents and community groups enhance the sense of inclusion and empowerment that lead to successful social and economic outcomes.

Infrastructure

Housing is the physical aspect of home and is thus tied to family, friends, neighbours, and cultural activities. The quality of housing matters for human development. But it is also an important part of a city's infrastructure, that is, the basic components needed for the functioning of a system. Infrastructure encompasses the hard or physical aspects (roads, bridges, sewers, buildings, etc.) and the soft or social aspects such as community centres and informal networks of people and neighbours which are much more difficult to measure or quantify in economic terms.

Leonore Evans uses Louise Hanvey's definition of infrastructure as that which "encompasses the inter-dependent mix of places, spaces, programs and networks at all levels" (quoted in Evans, 2007a: 4). It is the interconnectivity of many sectors that either hinder or foster social and economic inclusion, thus adding to the overall character of a city's infrastructure. The physical quality of neighbourhoods matters a great deal to its residents in, for example, having access to transit, community centers, and employment. As residents of social housing rely upon these services, low-income housing that is located in areas that are poorly serviced by these amenities has the effect of limiting residents' participation in the community.

Evans examines how investments in social housing have positive ramifications for city-regions. In *City-Regions and the Provision of Affordable Rental Housing*, Evans looks at Peel Region and the City of Ottawa's strategies for affordable housing provision and concludes that city-regions in Ontario need more investments in social housing in order to build the strength and sustainability of local economies (Evans, 2007b: iv). City-regions are too fiscally constrained to make investments in providing shelter that falls into a market gap that does not yield sufficient profit for private developers. Since 2001, the onus of responsibility for providing affordable housing has fallen on municipal and regional governments in Ontario. Since then, very few new social housing units have been built and existing stock has deteriorated or been converted to private ownership.

While housing is best *managed* at the local level, ongoing and adequate streams of revenue must be ensured from upper levels of government to support city-regions to fulfill these responsibilities. The very high cost of building in the Peel and Ottawa areas within restrictive provincial programs has produced a situation where despite the efforts of these local governments, the waiting list for subsidized housing is close to ten years, or ten thousand households in the Peel region alone (Evans, 2007: iv).

In *Moving Toward Sustainability: City-Regions and Their Infrastructure*, Evans uses Calgary and Mississauga as case studies for examining two growing city-regions. Both cities need to balance meeting the diverse needs of their residents while branding themselves as high caliber economic actors. The author exposes the inherent difficulties these regions face. Their economic success on the one hand attracts investments and development and raises tax revenues. On the other it increases demand for, and the cost of, housing that has priced its low-income residents out of the private market. Mississauga and Calgary are powerhouses of economic development yet have to contend with the detrimental effects of “accelerated and unsustainable” growth such as urban sprawl, growing poverty, and increasing socio-economically segregated neighbourhoods (Evans, 2007: 7). Sustainability is an important function of social housing; both cities have witnessed an increase in the numbers of working poor who cannot keep pace with the skyrocketing cost of shelter. The author cites Peel Region’s 10-year waiting list for affordable housing as among the highest in the province. As for Calgary, attracting and retaining skilled labour is dependent upon adequate transit systems and affordable housing.

Economics

High rents and low vacancies in the private rental sector market and escalating purchase prices of homes make it difficult for lower income households to get a toehold in the market. For example, gentrification, along with persistent and uneven income distributions in Toronto since 1970, render the rental market prohibitive to renters of low and even modest incomes (Hulchanski, 2006: Table – Change in Average Individual Income, 1970 to 2000, City of Toronto).

Housing in Canada is primarily market based, and the market does not make provisions for low-income people. For instance, a recent report detailed that a single parent must earn three times more than the minimum wage in order to afford average market rent for a two or three bedroom apartment in Toronto. In light of this kind of statistic, and the growing number of hidden and visible homeless, affordable housing providers and advocates continue to call for an ongoing, meaningful federal role in affordable housing (Evans, 2007: 6).

Housing is a major contributor to the Canadian economy, generating jobs, consumer spending and community investment. Employment is created in the construction trades, in manufacturing and in real estate. According to the Canadian Housing and Mortgage Corporation (CMHC), spending on residential housing contributed over \$70 billion to the Canadian economy in 2002 (Hay, 2005). Quality housing strengthens economic growth, attracts and retains workers and generates significant investments in a range of services related to home design, construction, repair and maintenance. Social housing delivery in particular can be a focus for community economic development and improvement that raises both resident and investor confidence (Carter, 2004: 24). Once residents are in place, there are economic incentives to the surrounding economy.

The market mechanism supplies and allocates 95% of housing to Canadian households. Canadians are among the few in western countries that rely almost completely on this mechanism to obtain housing (Hulchanski, 2005). For households living in extreme poverty who cannot meet “market demand” prices for housing, the market will simply overlook them. This is of course how most commodities are freely exchanged in an open market economy, but housing is

...not just another optional commodity. It is a fundamental necessity for health and well-being, and therefore a problem that is relevant to public policy.

Adequate housing, like adequate health care, is a recognized human rights obligation (Hulchanski, 2005: 2).

This situation has been referred to as a market failure (Maxwell, 2004). Prices of rentals and starter homes have risen faster than low and even modest incomes. Naturally private developers have preferred to build units with high rates of return to off-set high building costs, leading to larger numbers of working poor in Canada, and a serious shortage of social housing units. Since the late 1980s, most public-sector housing programs have been phased out; setting in motion processes that Hulchanski argues has led to the creation of a system that “dehouses” Canadians:

The housing system is a socially created institution. It is a mix of public, private and non-profit actors. Over the past two decades the public and private actors in the system have increasingly left more and more people without housing.

Homeless-making processes are now part of Canada’s housing and social welfare systems (Hulchanski, 2002: 7-8).

Sereacki agrees that this dual system is problematic in that it privileges ownership for the majority of Canadians who, in owning or buying their homes, participate in the home ownership system but pays scant attention to the economic mechanisms affecting the rental system (Sereacki, 2007:2). Hulchanski convincingly argues that the ownership segment of the nation’s housing system has not randomly evolved from market dynamics, but is deliberately shaped to encourage participation in the real estate market. Most Canadians are the beneficiaries of carefully thought-out policies such as lowering minimum down payments and using RRSPs and RHSPs to buy a home. The rental market however has seen a growing income gap between owners and renters, the loss of lower-rent housing stock and the loss of land zoned for rental housing (Hulchanski, 2005: 14).

All this is not to deny the very real and looming costs involved in any subsidized project; the financial bottom line certainly influences the policy debate. In the past, national subsidized housing programs provided 100 percent of the approved cost of a project but currently programs usually supply a one-time, up front grant that is designed to help cover the construction and development costs (Turner, 2007: 28). Working within the current patchwork paradigm is difficult for housing officials operating in the non-profit sectors who face substantial funding barriers to make ends meet.

In the case of Toronto where social housing problems are particularly acute, Turner argues for the financial bolstering of private non-profit organizations (PNPs). Collectively, PNPs have great scope in meeting the housing needs of residents who typically fall outside the purview of traditional social housing programs, such as persons with mental and physical disabilities and seniors requiring in-home care. In interviews with PNP housing officials, most stated that while

they were satisfied with the level of financial support offered by the municipality, many felt deprived of support from the province (Turner, 2007: 38). Turner states that for PNPs, both the municipal and the provincial governments need to be more involved in flexible funding models to support the maintenance of existing stock and the building of new housing.

Partnerships and Collaborations

Collaborative alliances can help reduce costs and pool resources. This is the argument put forth in two of the research papers. Sereacki and Turner make the case for better integration among levels of governments and organizations, as well as increased supports to non-profits to bridge funding gaps left by the retrenchment of the federal and provincial governments. The authors examine cases from across the nation that attempt to circumvent the policy gaps by forging stronger models of collaboration for governments and communities.

In his paper on fostering better partnerships for housing in Canada, Sereacki states, “Collaborative initiatives are not a panacea, but they hold promise as a method of managing complex files such as housing” (Sereacki, 2007: iv). “Complex files” that do not neatly fit into allotted governmental departments require the involvement of a number of players and levels of government who need to create system linkages in order to address the full scope of the problem (Hay, 2005: 5). Of particular importance is the need for policy-makers to facilitate access to knowledge and community networks at the local levels, where problems and the initiatives to solve them originate.

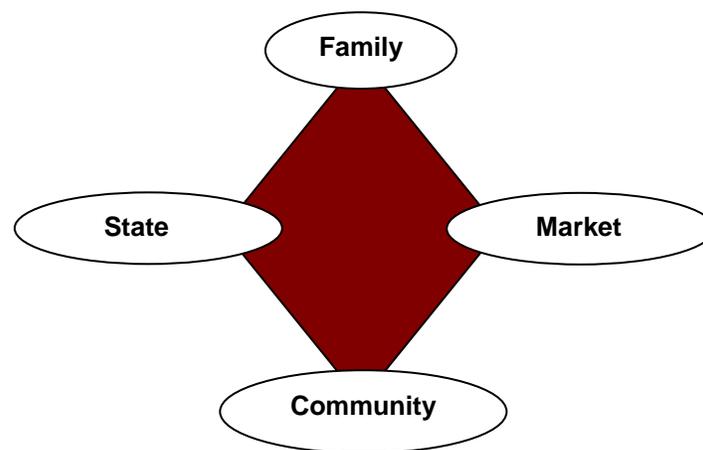
Sereacki supports community-led models of operation as the template for how integration can work to foster better housing and neighbourhood development. The Government of Manitoba’s Neighborhoods Alive! strategic program designed to focus on neighbourhood rehabilitation, Quebec’s provincially managed programs that rely heavily on community groups and municipalities to deliver housing units, and Newfoundland and Labrador’s Strategic Social Plan, a novel community-led and managed approach to regional revitalization. Findings from the research highlight the importance in all three cases of creating transparent partnering strategies, clear delineation of roles, and sound methods of accountability and evaluation along with sufficient investment of resources to support the programs (Sereacki, 2007: 23-24).

In terms of governance, collaborations that contest the top-down policy approaches directed through isolated silos through the development of multi-dimensional and multi-sectoral processes are needed to successfully address complex social housing problems (Hay, 2005: 5).

To solve issues of affordability and other housing-related problems, institutional supports are required for all actors to work together to address the problem. Given the complexity and the interdependence of these issues, there is a clear need to work across societal sectors and between societal levels. Because of the complexity of the problem, and because housing intersects with so many areas of social and economic policy, there is a need for governments to work horizontally within and across established jurisdictions (Hay, 2005: 4).

Hay asserts that because social housing presents such a complexity of issues to policy-makers, the challenge of meeting shelter needs for all Canadians cannot be achieved by any one area at the exclusion of the others in the well-being diamond illustrated in Figure 2. This diagram shows the inter-relationship between the four sources of well-being. The market is the primary source of well-being, providing employment, wages and frequently some benefits. The state provides certain benefits, like pensions, and services, like education and health care, and ensures minimum standards. The community provides a variety of social supports and services, from recreation to counseling to culture, and the family provides immediate caring and sharing, support and socialization. A cut-back in any one actor's contribution shifts responsibility to other actors.

Figure 2. The Well-Being Diamond



With receding levels of supports from the federal government in recent decades housing policy has become more of a shared responsibility (Carter, 2004). Suggestions for effective collaborative governance models in the area of housing involve a stepped up leadership engagement from the federal government, more integrated policies at the provincial level, and the active engagements of municipalities and community networks (Hay, 2005).

Collaborative governance is defined by Sereacki as a “truly inclusive and collaborative governmental model that should work on both horizontal and vertical levels” (Sereacki, 2007: 6). In the case studies of applied collaborative models in three projects in Canada, Sereacki posits that the success of a given project hinges on:

- effective partnering strategies with clearly outlined roles and responsibilities
- clearly defined goals and timelines
- the active engagement of the community and citizens from the outset
- the investment of adequate resources
- the balance of all elements of this framework

Thibert elaborates on these collaborative strategies in his paper on inclusion and social housing practice. Findings from the case studies confirm that successful collaborative efforts among stakeholders coalesce in such a way as to promote the realization of projects despite their daunting complexity. From an examination of factors that have contributed to the successful outcomes, Thibert concludes that “a clear and transparent process, a pro-active yet not invasive local government, a set of experienced and dedicated individuals who understand the reality of mixed-income projects and who know one another, and a bit of creativity to squeeze out ‘extras’ wherever possible” (Thibert, 2007: 45) Though social inclusion is not a guaranteed outcome of any social policy tool, these supports and practices can enable local stakeholders to better meet the creative challenges of a mixed-income project.

From interviews with private nonprofit housing providers in Toronto, Turner exposes the barriers that hinder nonprofits in providing affordable housing. In light of these barriers, mostly stemming from the ongoing problem of inadequate funding, the author underscores the importance of attracting and retaining experienced staff and management, and increased community support and network channels to related organizations. Private nonprofits provide an invaluable service to residents above and beyond meeting shelter needs: “unlike traditional social housing, subsidized units provided by PNP organizations offer supportive living, offering residents easy access to services that help them live independently and/or facilitate rehabilitation back into mainstream society” (Turner, 2007: 47).

At the level of people’s experiences in social housing, social capital that leads to greater interconnections between neighbours and services foster conditions that enable those in poverty to at the very least stabilize themselves and at best, springboard out of it (May 2007). The emphasis on social connectivity at these levels is relevant for policy insofar as it “must also attempt to support people who support themselves and others. Inter-personal relationships have their own reward, but it is perhaps possible that with a little bit of funding, such things could turn into ‘programs for success’” (May, 2007: 47). May suggests that integration of city services to the more organically formed social capital networks in subsidized housing projects be better developed to move toward these “programs for success.” Inclusion and social capital networks are best achieved through careful design of buildings that facilitate human interaction (Thibert, 2007; May, 2007).

In making the case for cities and the provision of affordable rental housing, Evans links social housing to the health and sustainability of a city’s infrastructure. In order for local officials to more effectively build on their capacities to deliver housing to residents, better collaboration between non-profits and private developers is needed. Furthermore, collaborations work best within flexible parameters and when less encumbered by the need to continually leverage funds. Evans argues that senior levels of government ought to loosen program restrictions and provide more generous funding for maintenance and construction projects (Evans, 2007: 10).

3. Towards a Safer Haven

While research has focused on innovative means to fill the gaps in policy and practice in social housing, experts who have been studying the field of social housing in Canada often take a more practical approach. Many emphasize that while it is true that housing is a complex file for governments, solutions for resolving them need not be. Hulchanski writes:

The policy options for the immediate future are neither complex nor particularly innovative. There is a great deal of experience to draw on. Western nations have had at least 50 years experience with measures aimed at meeting housing needs (Hulchanski, 2002: 2).

Hulchanski is emphatic that it is not a matter of finding a panacea in the form of a technique or mechanism that will *ipso facto* guarantee shelter to all Canadians at prices they can afford. For Hulchanski, housing policies are a political litmus test that measures the degree of good-will on the part of the more affluent towards families of lower socio-economic status (Hulchanski, 2007: 2). Though the problem has evolved from unintended consequences of our laws and institutions that tend to favour some groups over others, an ethical imperative emerges. He poignantly refers to the duty of a just society in improving the functioning of these institutions: Do we want to share wealth and benefits with the less fortunate? Doing so requires redressing policies that prove harmful to the most vulnerable. In the case of housing it is the “homeless making processes” that have brought us to this point. Specifically, the three dynamics Hulchanski highlights as harmful are the growing income gap between renters and owners; the loss of lower-rent housing stock and lack of replacement stock; and the loss of land zoned specifically for rental housing (Hulchanski, 2005: 6).

Hulchanski argues that as a result of housing policy changes over the last quarter century, Canada’s system is “now the most private-sector market-based of any Western nation, including the United States [where intervention on behalf of homeowners is extensive]” (Hulchanski, 2002:7). With the increasing gap between rich and poor, this has resulted in a housing system that “dehouses” low-income Canadians. The policies and programs of the past decades have allowed for the development of a system that produces undue hardships for many in the rental sector of the housing economy.

The challenge now is how to house people with low incomes in a nation where the market is the *only* arbitrator of housing.

There is no mystery about what needs to be done. Canada has an incomplete housing system, which privileges households in the ownership sector and discriminates against low-income households stuck in the declining low end of the rental sector. Canada needs to complete its housing system by creating an adequate system of supports for households that do not have and never will have a place in the housing *market* (Hulchanski, 2005: 10).

Increasing numbers of low-income Canadians are marginalized in the current housing system. What is called for is more ongoing and direct attention. Hulchanski outlines five types of programs that are needed in order to directly address the most critical needs at present (Hulchanski, 2005: 11-12):

- Capital subsidies to build new units
- Rent supplements that make housing affordable to very low-income households
- The rehabilitation of aging housing by increasing federal funding
- More supportive housing (housing that provides both subsidized housing and extra services)
- Emergency relief to shelters and transitional services until homelessness is eliminated

Consultations with governments, experts, social welfare and community development stakeholders in the non-profit, public and private sectors would be solicited to implement these strategies. Provinces would play their part by supplying income-tested rent supplements and appropriate social assistance to low-income people while the federal government could provide subsidies for the construction and rehabilitation of existing housing stock.

Similarly, all six of the interns' papers invoked the need for increased funding from the federal level. Flexible funding and collaborative programs from the provincial and municipal governments that harness the know-how and expertise of housing officials and the creativity of communities would be necessary to meet the challenges of this "complex file."

Summary of Policy Recommendations

A synopsis of recommendations from the interns' papers reiterates a number of policy positions that CPRN has advocated for years. Given that "adequate and affordable housing is critically important to the health, well-being and prosperity of individuals, communities and Canadian society as a whole" (Hay, 2005), responsibility for housing cannot rest with any one sector of the government in Canada. Though housing programs are administered by the provinces (often through the municipalities as well), housing has a significant impact on the nation's economy. The overall policy approach supports the notion of a stronger national role coupled with strengthened local capacity to leverage resources to deliver programs targeted to meet the needs of Canadians today (Maxwell, 2004). The most important questions on housing policy address the social need, the policy failures, and models of governance and program collaborations that would make the "right solution at the right time" (Hay, 2005). What emerges from the research recommendations in Table 2 is a more collaborative pattern of responsibilities from every level of government with more far-reaching ambitions than simply providing remedial interventions. What is needed is a long-term commitment involving many actors as well as the active participation of the citizen to take advantage of the opportunities good social housing affords.

Table 2. Policy Recommendations Placed in a Social Equity Context

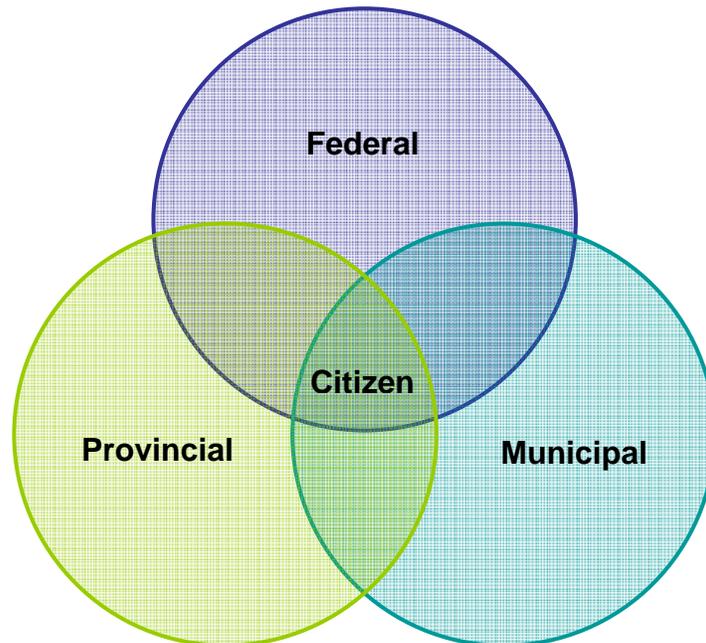
<p>Changing Social Needs</p> <p>Slowing population growth, an ageing society and declines in household formation have reduced the overall demand for housing, but the need for housing has increased for certain groups.</p>	<p>Immigrants, (up to 250 000 per year), in particular recent immigrants, with language and cultural barriers to finding adequate employment.</p> <p>Aboriginals (increasing at 2-3 times the rate of the general population).</p> <p>Seniors represent one in eight people today but will increase to one in four by 2036.</p> <p>Household diversity: one-person households are now the most rapidly increasing type of household.</p> <p>Lone-parent households with only one earner.</p> <p>Young people moving in increasing numbers to the cities in search of better employment; creating economic strains on both the sending and receiving communities.</p> <p>Incomes of young families depressed (wage structure, longer commitment to education, more student debt).</p> <p>More people living alone, including elders.</p> <p>Mentally disabled people having weaker supports.</p>
<p>Policy Failures</p> <p>Shifts in policy and diminished production of housing units have had negative effects; in the 1980s, few Canadians were homeless but today thousands are without the stability that adequate housing provides.</p>	<p>Social housing policy has been in a state of flux for the past several decades, moving from an active national housing program to the point of withdrawal of the federal government in the mid-1980s.</p> <p>By 1993 the number of federally funded new units fell to almost zero, and provinces were also affected because many housing programs were cost shared.</p> <p>In 1996 the devolution of social housing fell to the provinces.</p> <p>In Ontario, responsibility for social housing was further passed down to the municipal level.</p> <p>Social housing construction and finance has been delegated to private sector.</p> <p>Closure of mental hospitals and failure to create community capacity.</p> <p>Failure to see the growing housing need and declining confidence in the value of social housing.</p> <p>More focus on short term solutions such as homeless shelters, battered-women shelters, than on long-term solutions.</p>

<p>Better Governance for Social Housing</p> <p>The reduced roles of the senior levels have broadened the social scope of responsibility for housing, prompting more local and grassroots organizations to partner and collaborate with governments.</p>	<p>Federal Level</p> <ul style="list-style-type: none"> • Strengthen the link between housing and national policy priorities. • Make initial investments to support collaborative program alliances. • Sustain city-regions through permanent funding for housing. • Simplify access to funding programs. <p>Provincial Level</p> <ul style="list-style-type: none"> • More policy integration. • Policy tools and resources should be flexible. • More proactive role for provinces as facilitators of place-based solutions. • Simplify access to funding programs. <p>Municipal Level</p> <ul style="list-style-type: none"> • Continue to exert political pressure for meaningful and ongoing role in affordable housing provision. • Develop local housing strategies. • Help cover the cost of professional fundraising training to increase the capacity of private non-profits (PNP) organizations to raise their own income. • Increase funding programs for existing developments in addition to focusing on new developments. • Expand funding programs to incorporate PNP housing developments operating outside of municipal Rent Geared to Income (RGI) system. • Encourage financial assistance from the private sector (low bank interest rates, pro-bono planning assistance). • Help conquer NIMBY-ism (“not in my back yard”). • Visibly support new developments particularly for stigmatized populations such as person with HIV/AIDS, the homeless, and recovering addicts. • Change zoning by-laws that hinder development for these populations. • Show the larger social benefits of social housing. • Facilitate greater communication and feedback between the municipal government and PNP organizations to better understand the needs of stigmatized populations.
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The Citizen

Social housing is one link among many in the nation’s social safety system, and plays a part in the reciprocal relationship between citizen and the state in framing a set of mutual expectations and obligations. Canadians have expectations of governments, the market and community organizations, and in turn, the creation of a stable and more prosperous society depends upon the investment of the citizen in their own health, education, families and communities. Social housing can be a mechanism through which a virtuous circle of state support and citizen engagement is set in motion. Canadians rightly place a high premium on our social security system to support those with legitimate needs. However this does not absolve personal responsibility. Figure 3 illustrates how responsibility for housing overlaps at all levels of government, with the citizen at the center as both beneficiary and collaborator for a more stable and secure Canada.

Figure 3. Overlapping Responsibilities for Social Housing



4. Conclusion

This paper has highlighted, in general terms, the importance of social housing as essentially the “bricks and mortar” necessary to achieve a wide range of social policies in today’s social fabric. Investments in social housing are not only investments in providing basic shelter but also support other social programs that help the most vulnerable members of our society to escape poverty and contribute to the economy and to communities. Research is needed to bolster our understanding and knowledge of mechanisms to effectively deal with the problem of homelessness and inadequate housing in Canada. Research conducted has only confirmed that there is a need to redress the situation in Canada for those struggling at the bottom of the housing markets. Collaborative efforts to alleviate the situation are not in vain, and there is a need for there is a need for a national action strategy to alleviate the worst cases of under-housing, and homelessness. For the past 15 years, all levels of governments have abandoned affordable housing policies to the private real estate market whose explicit purpose is to make maximum profits. Many thousands of Canadians are vulnerable because they simply cannot afford to pay market rates for their housing needs. It is time to reconsider how social housing intersects with so many other social policies as to make the case for increased social investment in housing. Canadians cannot fulfill their basic obligations to their households, let alone to society, if seriously hindered by shelter poverty. Meaningful program changes and the political will to sustain them are needed if indeed the goal is to make Canada a safer haven for all.

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