

YWCA Toronto Submission
Ontario's Long-Term Affordable Housing
Strategy Consultation

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Advocacy | Employment & Skills Development | Girls & Family Programs | Housing & Shelter

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I. YWCA Toronto

YWCA Toronto is the city's trusted multi-service organization by, for and about women and girls. YWCA Toronto is a turning point for women who are escaping violence and rebuilding healthy lives. We offer a range of housing options, employment and skills development and girls' and family programs. Last year YWCA Toronto served more than 26 000 people in Toronto.

II. Introduction

Stable and secure housing is critical to the prosperity and well-being of individual Ontarians and Ontarian families, as well as to the province as a whole. As the paper associated with the Long-Term Affordable Housing Strategy Consultation states, stable and secure housing helps people escape poverty and homelessness, reduces the need for costly government services and attracts much-needed skilled workers¹.

YWCA Toronto supports the vision articulated in the Long-Term Affordable Housing Strategy Consultation: "To improve Ontarians' access to adequate, suitable and affordable housing and to provide a solid foundation on which to secure employment, raise families and build strong communities."² Indeed, this is very similar to the vision that guides YWCA Toronto's approach to providing safe, secure, affordable and supportive housing.

YWCA Toronto is building the YWCA Elm Centre, a 300-unit affordable and supportive apartment complex for women and women-led families. We are moved to do this because YWCA Toronto believes the solution to homelessness is housing – high quality, affordable and supportive housing.

YWCA Toronto is proud of the affordable housing and support we provide to women and women-led families. Our experience indicates that the appropriate support in a suitable housing environment can make a positive and lasting difference in an individual's life, a family's life and in the life of a community.

In this submission, YWCA Toronto will focus our recommendations on what constitutes "suitable" housing while also addressing other questions posed in the Long-Term Affordable Housing Strategy Consultation paper.

III. More housing

YWCA Toronto believes that housing – suitable and supportive housing - is the solution to homelessness. There is an urgent need in Toronto and across the province for more affordable housing.

RECOMMENDATION #1: The construction of new, affordable housing should be a primary goal of the Long-Term Affordable Housing Strategy.

¹ Ministry of Municipal Affairs and Housing, "Ontario's Long-Term Affordable Housing Strategy Consultation," p.1, 2009.

² Ibid, p.6.

IV. Suitable housing

a. Suitable housing, supportive housing

For many Ontarians, “suitable” housing means that rent is geared to income and has accompanying support available when required. Support comes in many different forms including social supports, employment supports, counseling and medical support.

As an Alternative Housing Provider, YWCA Toronto provides housing for homeless women and women-led families who are considered hard-to-house. We have staff at each site to provide support to women with mental health issues and/or addictions issues, women who are victims of violence, senior women and women at risk of homelessness. Last year we provided housing to nearly one thousand vulnerable women and children. Skilled, well-trained staff work with women and their families to help them solve problems, maintain their housing, link them to appropriate resources and services and create community.

YWCA Toronto is a designated Alternative Housing Provider in receipt of funding through the Supports to Daily Living Program for two apartment buildings that are permanent homes for 93 women-led households and single women. As important as this funding is, it fails to recognize that many of those being housed by the YWCA (and many other non-profit housing providers) are people with significant mental health issues and/or addiction issues. The current funding is not sufficient to provide the required support.

YWCA Toronto will be opening the YWCA Elm Centre, a 300-unit affordable and supportive housing complex for women and women-led families, in 2011. One hundred units at YWCA Elm Centre will be supportive housing units funded through the Local Health Integration Network. This funding provides a model where Ministry of Health and Long-Term Care funded rent supplements are partnered with housing support to ensure that these high-need clients receive more intense support and crisis management when required.

Tenants in our other buildings are in much need of similar supports. Indeed, if more appropriate supports were in place, the housing would result in many tenants experiencing greater stability and accessing greater opportunities. Additionally, it is the opinion of YWCA Toronto that if greater support was available savings would be realized as a result of reduced visits to emergency rooms, hospitals and other health providers, as well as reduced interactions with the justice system.

As the McGuinty Government moves forward with the Affordable Housing Program, the Long-Term Affordable Housing Strategy, the Mental Health & Addictions Strategy and as the Government considers the necessity of person-centred services, YWCA Toronto urges the Government to recognize that we can realize the full benefit and create the biggest possible impact in our affordable housing programs by ensuring the necessary funding for the appropriate supports are available for those who need them.

RECOMMENDATION #2: The Long-Term Affordable Housing Strategy should include plans for partnerships with the Ministry of Health and Long-Term Care for new funding to ensure the necessary supports are available to those who need them. Specifically, the Local Health Integration Networks should be recognized as critical partners to non-profit and alternative housing providers.

b. Suitable housing, well-maintained housing

Keeping housing well-maintained is not only the duty of a responsible landlord, it is also the obligation of a financially responsible housing provider and the goal of a housing provider committed to fostering healthy communities, pride in home and tenant responsibility.

Under the current regime, affordable housing subsidies are funded through the Rent Supplement Program. However, the Rent Supplement Program fails to fully appreciate that many of the tenants relying on the program face significant challenges and require significant support to maintain housing. There are two related issues of importance. Because the majority of the tenants require support, but none is available through other funding mechanisms, YWCA Toronto must fund vital community support worker positions through the Rent Supplement funding. The Rent Supplement funding is being stretched to cover essential costs, but not costs it is designed to cover. When a vacancy occurs and the Rent Supplement funding is only available for 1.5 months, the housing provider is required to absorb the cost of the vacancy after that period. This places a great financial burden on the housing provider. The burden is all the greater when consideration is given to the fact that units being vacated by hard-to-house tenants are more likely to require extensive repair that may go beyond 1.5 months.

RECOMMENDATION #3: Rent Supplement funding should be available, in extenuating circumstances, to cover vacancies up to three months.

c. Suitable housing, safe housing

For women and children fleeing violence, suitable housing is safe and secure housing. Research shows that women fleeing violence are at greater risk of being killed once they leave the abuser³. One in five homicides in Canada involves the killing of an intimate partner. Where men have been killed, it is usually by women acting in self-defense⁴. Research and experience also shows that women with low-income, lack of education, mental health issues and lack of stable employment are particularly vulnerable⁵. There are increased costs of constructing and operating buildings that support the particular safety needs of marginalized women. Additional security features such as cameras and security card readers are required.

Recommendation #4: The increased costs of constructing and operating buildings that support the particular safety needs of marginalized women should be considered in funding decisions.

d. Suitable housing, sensitive housing

For some Ontario women, suitable housing is women-only. For many women who have fled violence and/or who have had little financial control in their lives, being the lease-holder helps women gain and maintain control over their housing, which in turns increases women's feelings of safety and, often, her self-confidence. Further, many women find

³ Statistics Canada, "Measuring Violence Against Women: Statistical Trends, 2006," p.38.

⁴ Ibid, p.22-23.

⁵ Ibid, p.36-40.

women-only space more conducive to the healing and capacity-building on which they are focused.

RECOMMENDATION #5: Funding of women-only housing should remain a priority in Ontario.

e. Suitable housing, culturally-relevant housing

Ontario has a diverse population. Housing providers are not simply providing housing; we are providing homes and building communities. Effort should be made to create homes in which people are comfortable and which are culturally-relevant. For example, at YWCA Elm Centre, 50 of the units will be for families of Aboriginal ancestry. Thus we have included a fire place in the community room to facilitate traditional ceremonies done around fire.

RECOMMENDATION #6: To maximize the benefit and impact of the housing, housing providers should be encouraged to build and maintain culturally-relevant housing.

V. Affordable

a. Rent geared to income (RGI)

The rent-geared-to-income program is essential for many Ontarians. The RGI program itself is a good program; the problem is the lack of housing.

RECOMMENDATION #7: The rent-geared-to-income program should be maintained. **Emphasis should be put on creating new housing in which the program can be operated.**

VI. Partnerships

In order to address the distinct and often complex issues facing Ontarians in need of affordable housing, partnerships between organizations with specific expertise and constituencies is required.

The YWCA Elm Centre project and program has been developed in partnership with the Jean Tweed Centre, which serves Ontario women with substance abuse and/or problem gambling and Wigwamen, Ontario's oldest and largest urban Native housing provider. The tenants at YWCA Elm Centre will include 50 Aboriginal families and 100 women with mental health and addiction issues, as well as 150 woman-led families. In order to ensure the housing and support provided is suitable, the partnership between YWCA, Jean Tweed and Wigwamen is necessary. While the YWCA Elm Centre itself is clearly "owned" by YWCA Toronto, the project and program are the result of a very positive partnership. Critical to this successful collaboration, was the partners' full involvement in all aspects of project from the beginning.

RECOMMENDATION #9: Partnerships, marked by full participation from early stages of project development, should be encouraged.

VII. Financing

YWCA Toronto received a \$38M loan from Infrastructure Ontario. The terms of the loan are very good. Equally important, the expertise and the support of IO staff has been very useful to YWCA Toronto.

That said, in order to build the affordable housing Ontario needs to ensure all are appropriately housed and to support the prosperity agenda, YWCA believes the Government needs to invest more in the creation of new, affordable, non-profit housing in the form of grants.

RECOMMENDATION #10: Continue the Infrastructure Ontario loan program.

RECOMMENDATION #11: Government should establish a grant fund for the creation of new, affordable, non-profit housing.

VIII. Green housing

YWCA Toronto is eager to participate in the province's culture of conservation and environmental responsibility. Indeed, YWCA Toronto believes non-profit and alternative housing providers have a responsibility to "go green" and a tremendous opportunity to demonstrate leadership in this important area.

YWCA Elm Centre will be a green building. It will achieve a level of sustainability similar to LEED® Silver. Of course, in the short-term, building green housing is more expensive than traditional housing.

Despite significant efforts to access low-interest loans and grants to support the use of green technologies, YWCA Toronto has only been able to access one \$1 M interest-free loan from the Sustainable Energy Fund.

YWCA Toronto believes that the public demonstration of the benefits of green technologies is critical to their widespread adoption. Given this and given the importance of affordable housing and the public benefit, YWCA Toronto believes grants for green technologies should be available to non-profit housing providers.

RECOMMENDATION #12: The provincial Government should establish a grant program to support the use of green technologies by non-profit housing providers.

IX. Conclusion

YWCA Toronto is pleased that the Government is developing a long-term strategy to ensure all Ontarians are appropriately housed and believes the framework established in the Long-Term Affordable Housing Strategy Consultation paper is a solid one.

Affordable, supportive housing is often a pathway to opportunity. YWCA Toronto looks forward to working with Government and other allies to create the housing Ontarians need and our province needs.

X. Summary of recommendations

RECOMMENDATION #1: The construction of new, affordable housing should be a primary goal of the Long-Term Affordable Housing Strategy.

RECOMMENDATION #2: The Long-Term Affordable Housing Strategy should include plans for partnerships with the Ministry of Health and Long-Term Care for new funding to ensure the necessary supports are available to those who need them. Specifically, the Local Health Integration Networks should be recognized as critical partners to non-profit and alternative housing providers.

RECOMMENDATION #3: Rent Supplement funding should be available, in extenuating circumstances, to cover vacancies up to three months.

Recommendation #4: The increased costs of constructing and operating buildings that support the particular safety needs of marginalized women should be considered in funding decisions.

RECOMMENDATION #5: Funding of women-only housing should remain a priority in Ontario.

RECOMMENDATION #6: To maximize the benefit and impact of the housing, housing providers should be encouraged to build and maintain culturally-relevant housing.

RECOMMENDATION #7: The rent-geared-to-income program should be maintained. Emphasis should be put on creating new housing in which the program can be operated.

RECOMMENDATION #9: Partnerships, marked by full participation from early stages of project development, should be encouraged.

RECOMMENDATION #10: Continue the Infrastructure Ontario loan program.

RECOMMENDATION #11: Government should establish a grant fund for the creation of new, affordable, non-profit housing.

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