

October 20, 2016

Catholic Charities Concern

Thank you for providing this forum, *Let's Talk Housing*, that allows people from across Canada to comment on the importance of putting in place a national housing strategy.

Through its Social Justice and Advocacy Committee, Catholic Charities of the Archdiocese of Toronto has consistently raised its grave concern about the rising levels of homelessness that its member agencies have witnessed. It has continuously advocated for more safe and secure housing that is adequate, accessible, and affordable for all Canadians, especially those families and individuals living on low incomes.

The twenty-six member agencies of Catholic Charities – they are throughout Ontario in Toronto, Peel, York and Durham regions, Dufferin and Simcoe counties – provide outreach and support through community and family services as well as to people with special needs, children and youth, young parents, and seniors.

Our member agencies know very well the suffering borne by the people they serve and the physical, social and emotional stress caused by poverty and especially by a lack of adequate, accessible and affordable housing.

On the National Housing Strategy

Catholic Charities has often advocated for the need to put back in place a National Housing Strategy for Canada. Our focus is more exclusively fixed on low income vulnerable families and individuals. If the national strategy is well-designed and wide-ranging, it will strengthen Canada's housing system in general and so engender better outcomes for all those currently shut out of the housing market.

For Catholic Charities, a viable national housing strategy should be able to achieve a goal of reaching those most vulnerable in our communities, if the strategy creates the framework for action on housing that is properly funded, adequately sustained, and reflected as a substantial commitment beginning with the 2017 Federal Budget.

The precipitous rise in homelessness across Canada can be traced back to the federal government's decision to withdraw from a commitment to systematic investment in housing. The National Housing Strategy, which is to be developed and draws on this consultation, is a most important initiative. For the first time in a generation, there is an opportunity to move forward on of the country's most crucial social problems.

The federal government should be a catalyst in their leadership to foster a spirit and climate across the country to develop and create affordable housing. Its role should not only be one of core funder of capital programs that complement provincial and territorial housing initiatives, it also needs to view other aspects that would make housing accessible and affordable for low income families such as income and rental supplements. The rental sector is a critical component of housing but is often overlooked or ill-considered.

It must especially address the truly dire conditions of Indigenous housing if they are to develop healthier, more sustainable communities. The 2006 Census found that Indigenous people were much more likely to live in dwellings that were in need of major repair. Some 45% of Indigenous people living on a reserve in 2006 were living in homes that they identified as needing major repairs.

Housing Infrastructure

It should be linked with incentives to renovate existing social housing, implement energy retrofits and expand the supply of affordable housing that is within the means of low-income families. Attention must also be turned toward supporting the role of provincial and territorial income assistance and housing allowances. In that regard, there needs to be an expansion of supports to improve both tenant income and ability to pay rent.

The state of disrepair of social housing across Canada is at a critical stage. The capital repair backlog is staggering. For Toronto Community Housing, for instance, it's some \$2.6 billion. If left to deteriorate further, forcing apartments and whole buildings to be boarded up, we will see more vulnerable people, families and children forced onto the streets, while increasing the already significant pressure on our health care system and other social supports.

Social housing operating agreements are set to expire over the next 10 to 15 years. The federal government this year provided stop-gap funding for two years to address the loss of subsidies for low-income persons. There is an urgent need now to provide sustainable, long-term financing for social housing to fund repairs and maintain affordability. Last year, there were over 170,360 Ontario households waiting for affordable housing with average wait times of between four years and ten years.

New Types of Affordable Housing

Where genuine leadership has been shown at the provincial and municipal levels there has been the development of new affordable rental homes by making surplus land available or by providing a range of funding and financial incentives. The national housing plan must support the development of market rental housing and that governments ensure existing affordable housing and homelessness investments are permanent.

More than two decades have passed since the end of the last national affordable housing program. That must change. With a new housing action strategy firmly in place, we could expect a significant reduction in waiting times for affordable housing; a reduction in the cost of housing for middle and lower income earners, and a robust housing infrastructure.

Housing is the vital element needed to build a more just and equitable communities for Canada. We must eliminate chronic homelessness and significantly reduce the length of stay in emergency shelters in Canada. Housing must not be seen only in buildings and shelters.

We need to provide direct annual financial assistance to those most economically marginalized Canadians whose number has been estimated to be in excess of 830,00 households. In the first ten years of a national program, most housing advocates say that we must develop between 80,000 and 100,000 new units of supportive and affordable housing.

The federal government must provide significant funding to construct social housing stock, supportive and affordable housing especially for chronically homeless families and individuals. We must begin as soon as possible, and give priority, to expand and improve Indigenous housing both on and off reserve.

We have seen many numbers attached to the cost of creating new affordable housing. The numbers have varied but in the best case scenario the annual costs to all Canadians will be minimal. One figure cites was about \$52 per year. Whatever plan is finally put in place for housing, the cost to Canada will be far greater if we do not implement a national housing plan soon.