

Homes for Toronto: What can we learn from our history

**Ryerson University
October 5, 2011**

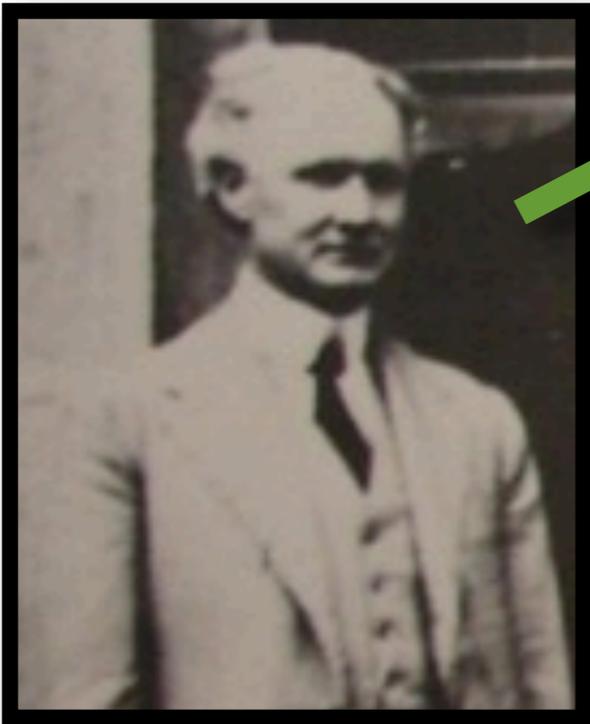
**Michael Shapcott
Director, Housing and Innovation
The Wellesley Institute**



Toronto 1910



*Starting off moving
in one direction...*





**Toronto 1911:
Founding of
Wellesley Hospital**

*“The health of
Toronto must
necessarily
the health
of its
citizens.”*

Dr. H.A. Bruce,
Lieutenant
-Governor
of Ontario, 1934



“Our survey of Toronto housing reveals... **thousands of families living in houses which are insanitary, verminous, and grossly overcrowded**... Bad houses are not only a menace: they are active agents of destruction... they destroy happiness, health and life...”

“Housing conditions are bad because many families cannot earn enough to **pay for decent and healthful dwellings**...”

“Not only were bad housing conditions discovered, but the presence of a serious housing shortage was also detected... The community is responsible for **provision of satisfactory dwellings** for those who are too poor to afford them.”

The Bruce Commission, 1934

Toronto's Moss Park neighbourhood



Dominion Housing Act - 1935

- (1) **improvement** of housing conditions, and
- (2) absorb unemployment by **stimulation** of construction and building industries

- Home improvement loans
- Home mortgage assistance
- Support for rental housing

Dominion Housing Act is a 'comedy of errors' and 'an act to facilitate the financing of homes for the middle class who were not in the market.'

Dominion Housing Authority is required to provide financing for rental housing aimed at low-income households. 'I am sure it is not beyond the art of man to bring this about, even in Canada, even after five years of desperate depression.'

Percy Nobbs,
Dean of Architecture,
McGill University,
January, 1936



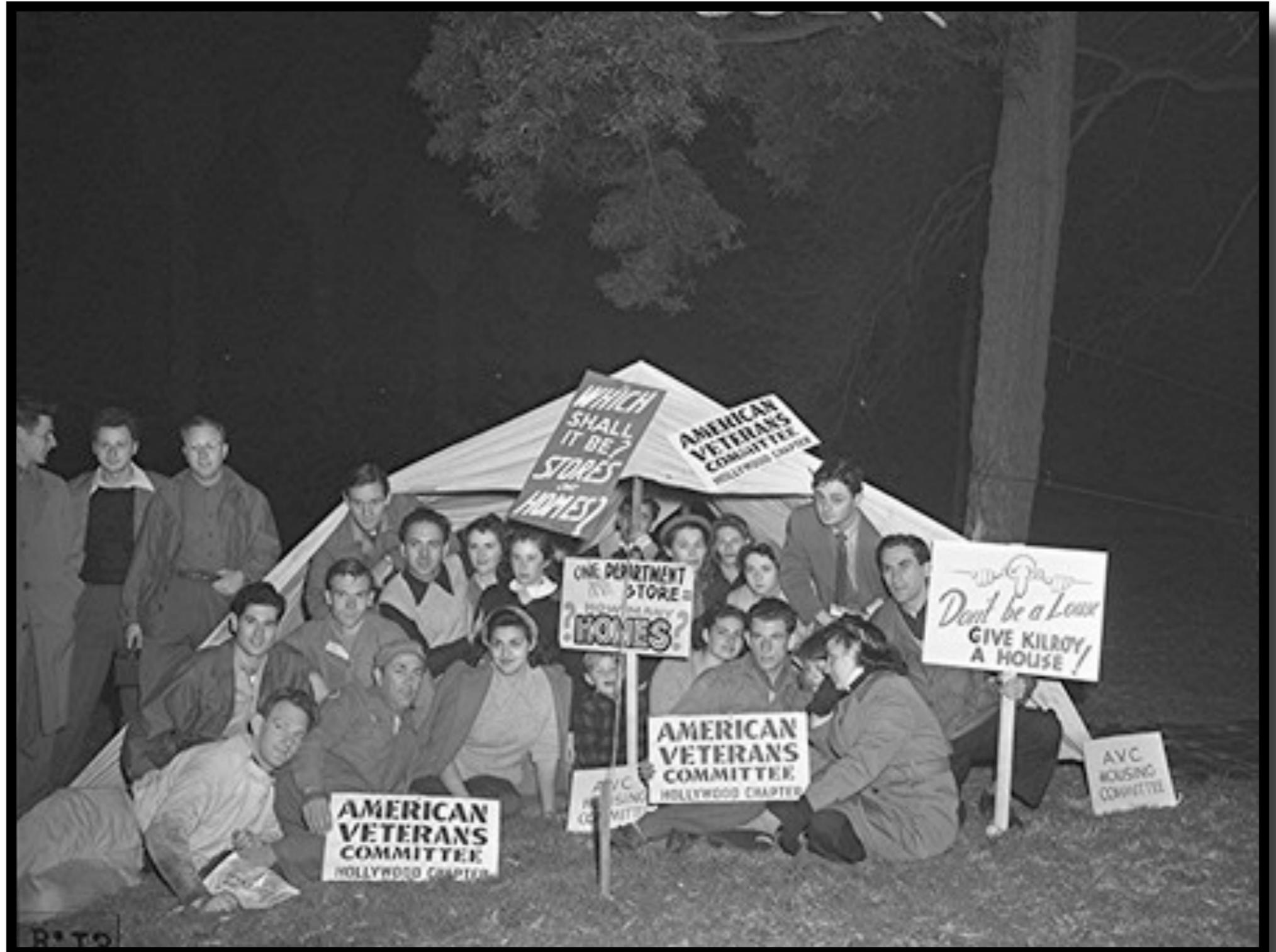


‘These householders are paying far more rent than they can afford, hence they are underfed, underclothed, unhappy and are, more or less, on the road to destruction as human beings...’

1939 - Canada goes to war...



Vets returning home demanded homes...



Post-war housing innovations...

*** long-term mortgages;
ownership assistance**

*** private rental housing for
moderate incomes**

*** public housing projects
for very poor**



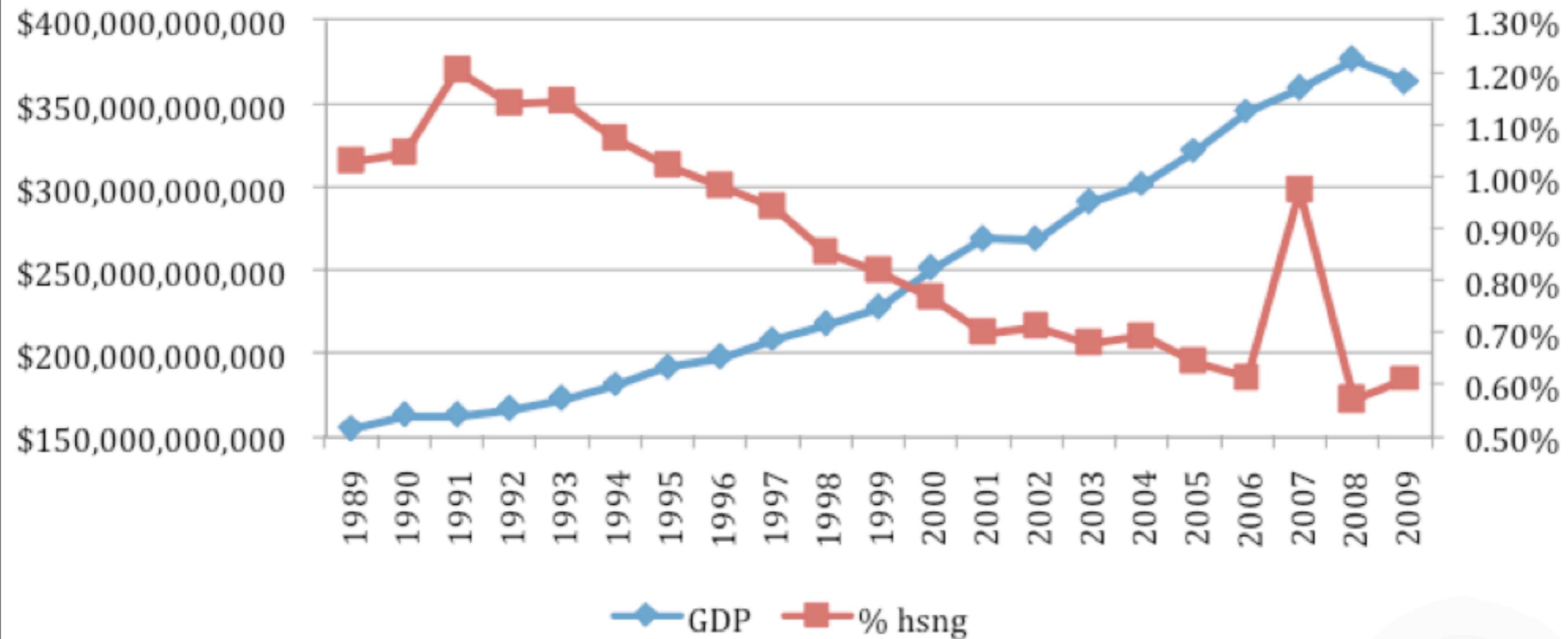
National Housing Act, 1973

*Good housing at a reasonable cost is a **social right** of every citizen of this country... The legislation which I am proposing to the House today is an expression of the government's policy, part of a broad plan, to try to make this right and this objective a reality.*

Hon. Ron Basford, March 15, 1973

Home ownership

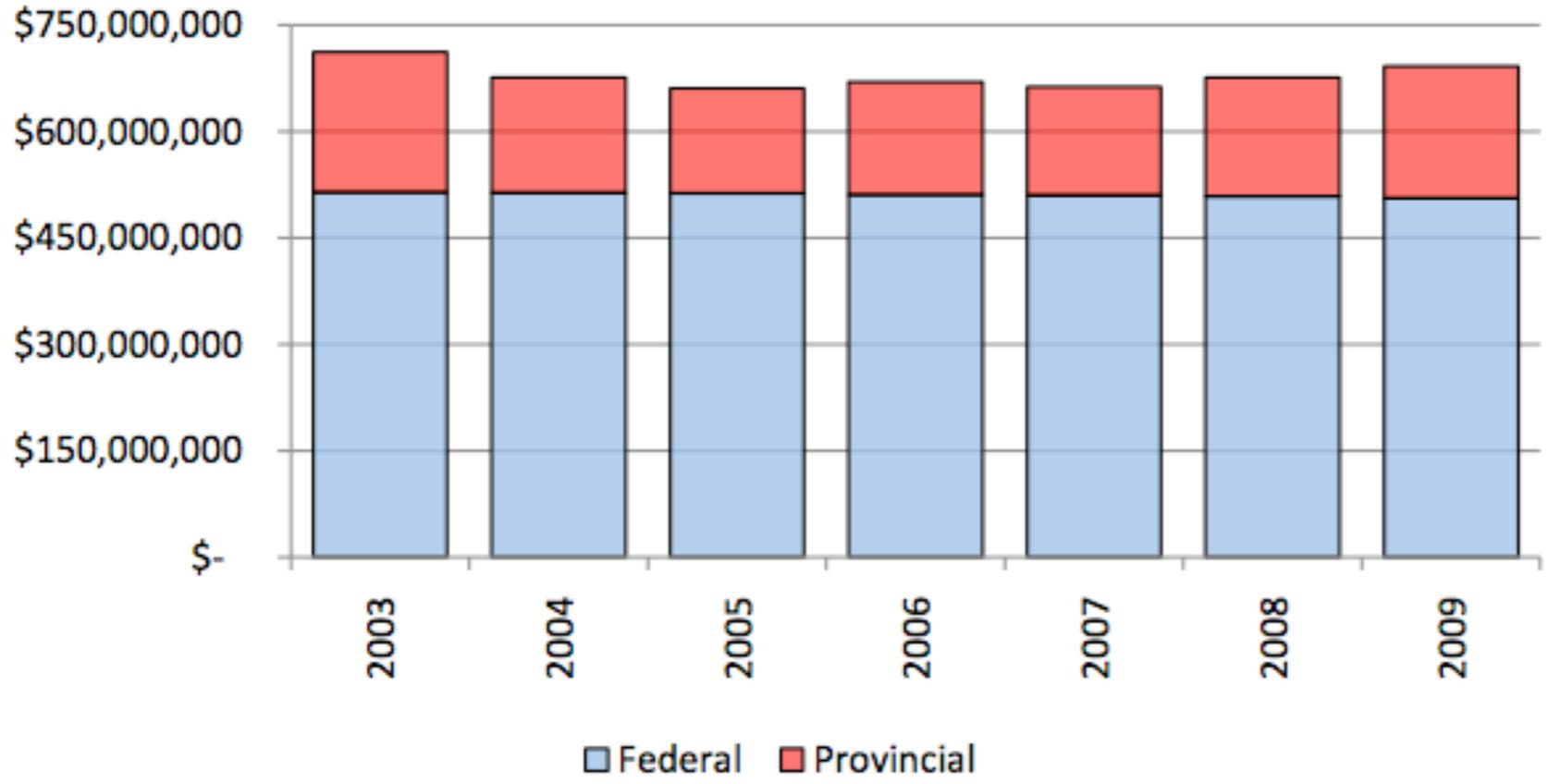
Increasing variety of direct grants, financing aid, tax-based subsidies



***1980s and 1990s:
Era of big housing cuts
- even as economy roars***

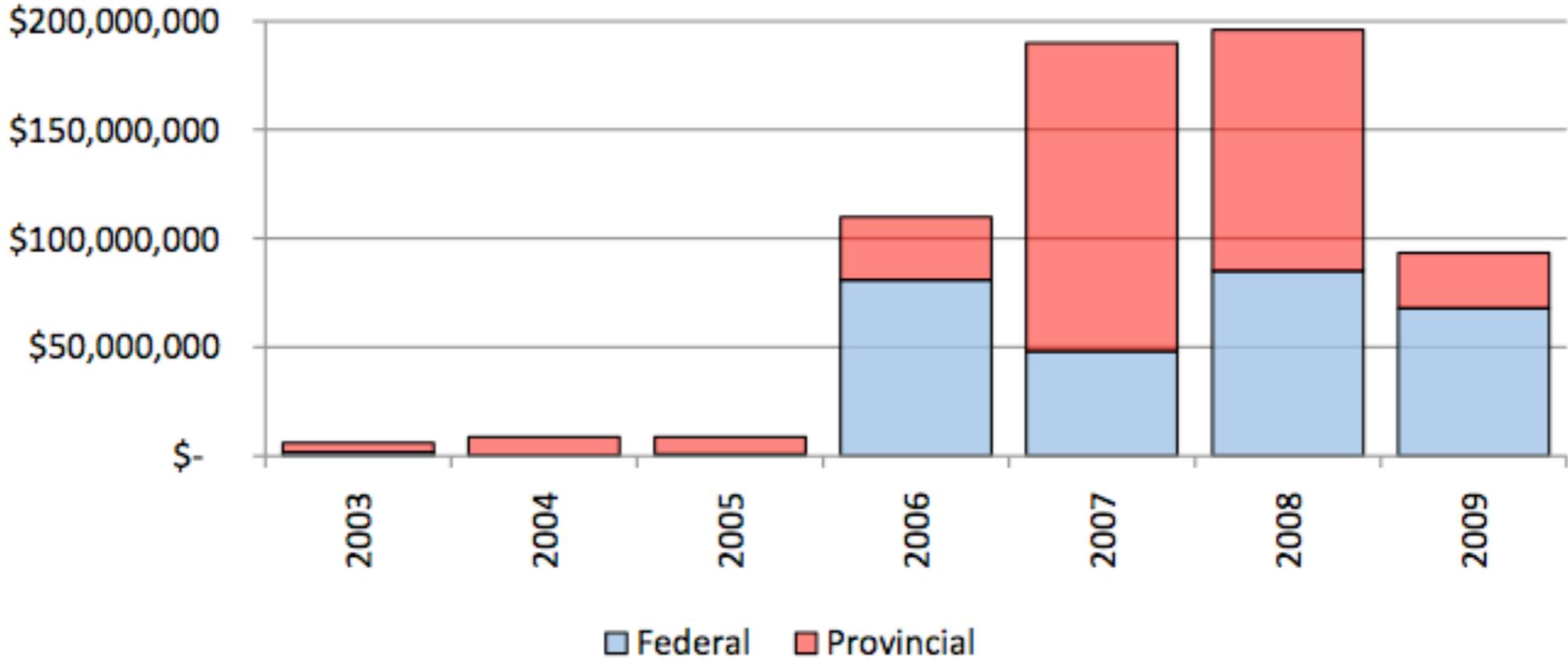
Ontario affordable housing operating spending to fiscal 2009

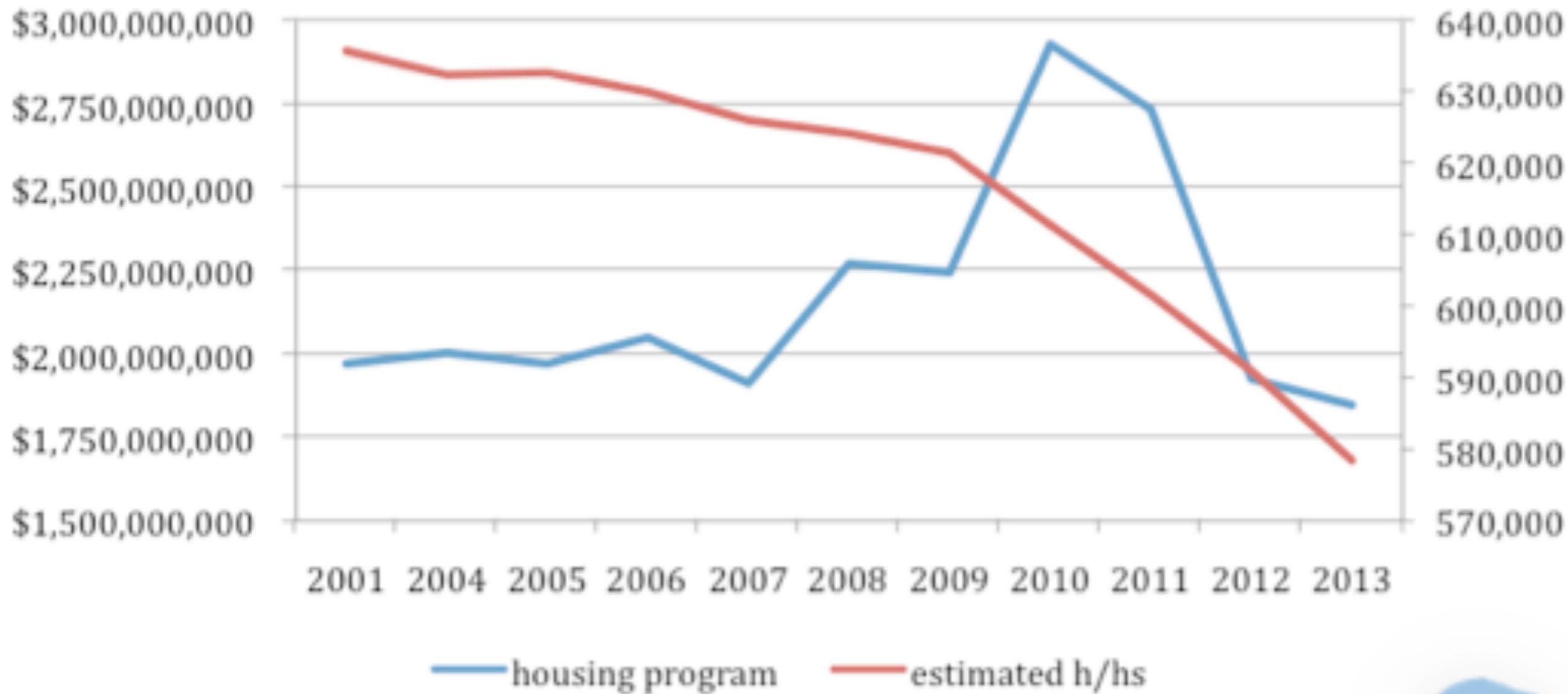
(source: Public Accounts of Ontario)



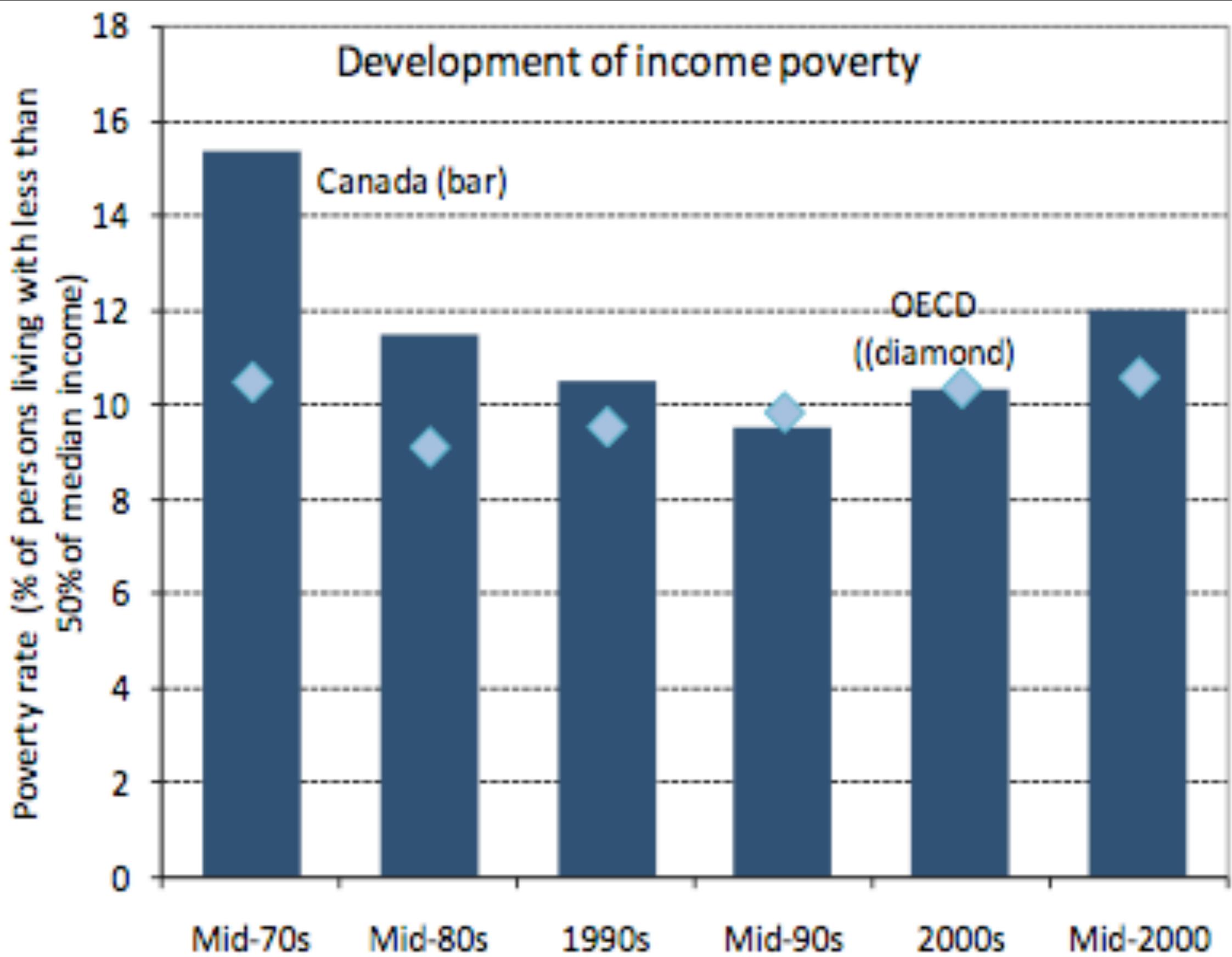
Ontario affordable housing capital spending to fiscal 2009

(source: Public Accounts of Ontario)





**Looking ahead -
more federal cuts**



OECD - Growing Unequal

UN Special Rapporteur, 2009



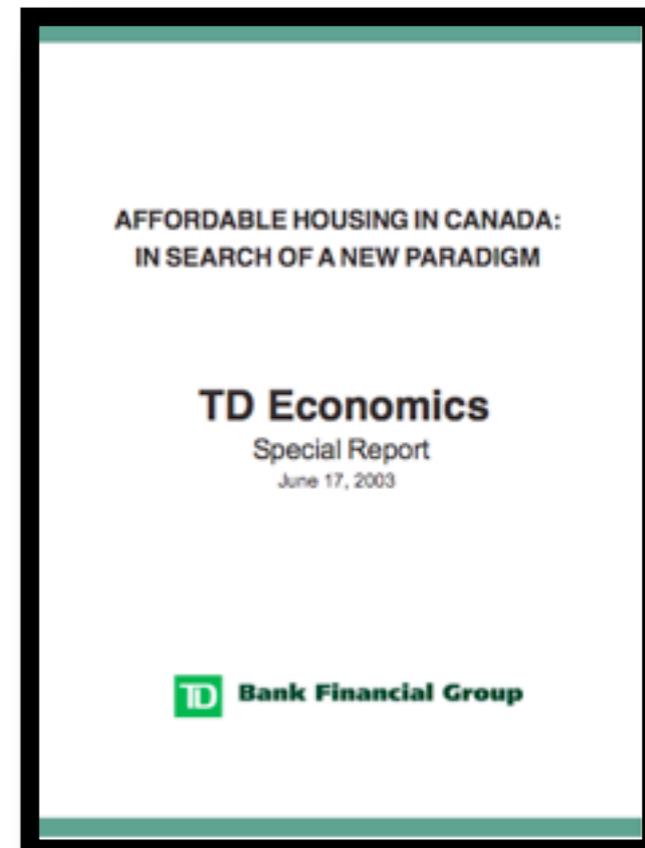
“Canada has a long and proud history of housing successes, and has been known around the world for its innovative housing solutions. The Special Rapporteur visited and received information about programmes, laws and policies that represent good practices... Canada can also rely on a tremendous range of academic and civil society resources.”

“There has been a significant erosion of housing rights over the past two decades. Canada’s successful social housing programme, which created more than half a million homes starting in 1973, has been discontinued.

“We are used to thinking of affordable housing as a social and a health issue...”

“However, working to find solutions to problem of affordable housing is also smart economic policy. An inadequate supply of housing can be a major impediment to business investment and growth...”

**Bad for people -
bad for economy**



Homelessness is **bad for business** and the federal government does not have a national plan to end homelessness in Canada.

While solutions to homelessness exist and efforts are being made by communities to implement solutions... the government has been unable to reduce the total number of homeless...

A national plan to end homelessness will clearly set goals, objectives, metrics and outcomes and provide the proper mechanisms...

Even more federal housing cuts:

Federal 2011-12 Spending Estimates cut 39% in housing investments from \$3.1 billion last year to \$1.9 billion this year, including 97% cut to affordable housing initiative, 94% cut to housing repairs and 70% cut to assisted housing.

Short-term federal housing and homelessness initiatives expire in 2014: All short-term funding ends, including July 2011 federal-provincial-territorial affordable housing agreement. In addition, long-term “step out” of federal long-term housing commitments (started in 1996) continues...

Rupert House Hotel

rooming house
(SRO)

Dec. 23, 1989





Rupert pilot project

Goal:

Work with 525 'hardest to house' rooming house tenants in a community development process to create a comfortable, secure environment which they can control

*No one refused entry...
Zero evictions...*

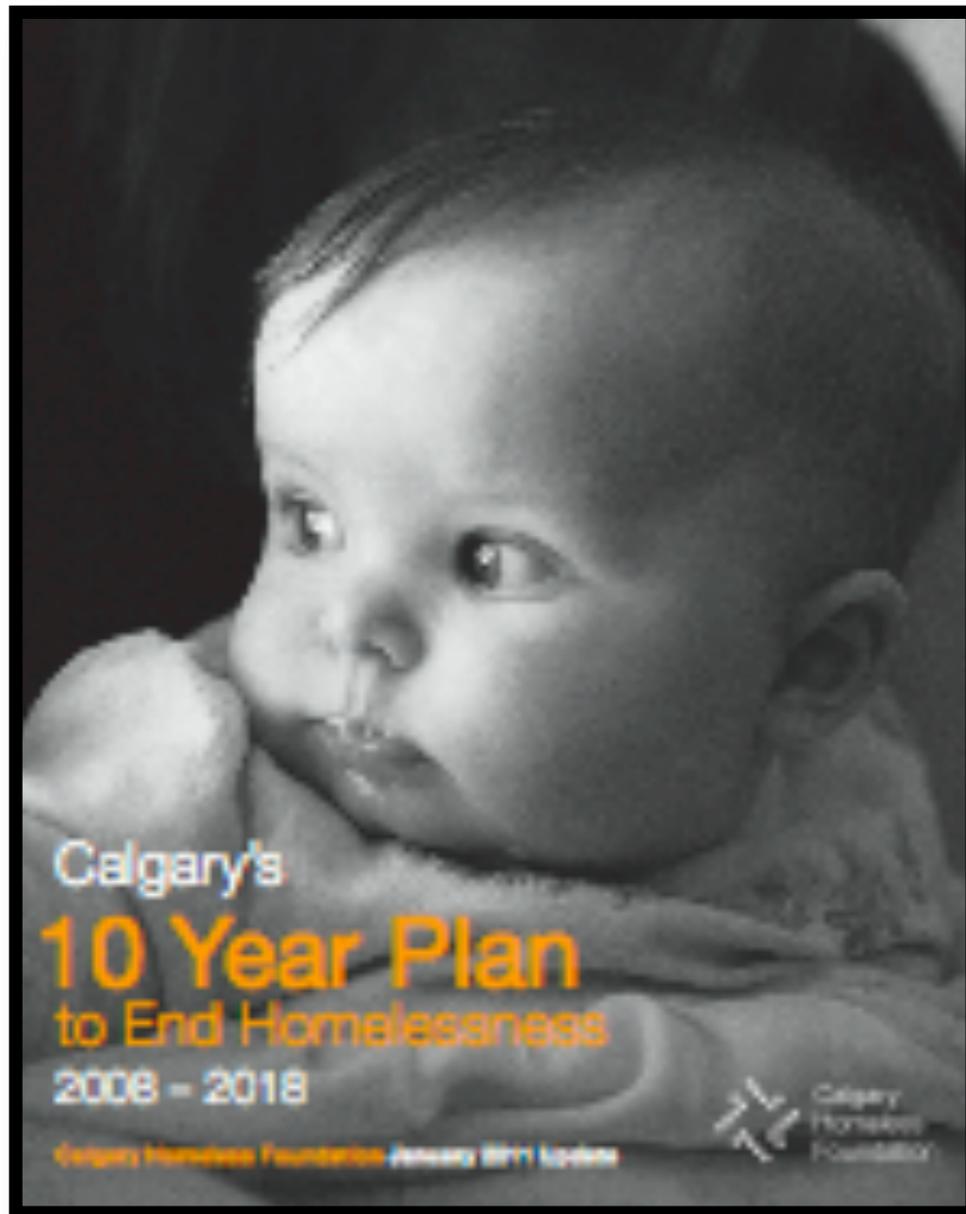
Rupert pilot project 1990 to 1993 - 525 tenants

- * 7 non-profit providers on 16 sites, 306 units
- * 8 private landlords on 8 sites, 198 units
- * 4 support service organizations
- * 'non-conforming' initiative





Rise of mass homelessness



In 2010-2011,
1,496 people were
housed and offered
appropriate
support as part of
Calgary's 10-year
plan to end
homelessness

Toronto housing landscape: Fall 2011

- * Housing wait list: 80,955 households
- * TCHC: Proposal to sell off 874 units
- * Toronto Council: Proposal to stop all new affordable housing development

Four observations:



1. **Housing insecurity deep / persistent**
2. **Costly to people, communities, economy, government**
3. **Federal housing / homelessness investments eroding**
4. **No comprehensive national plan**

Making the
“invisible”
visible:

Hidden people,
hidden needs

THE PRECARIOUS HOUSING
“ICEBERG”

Visible homeless: 150,000 - 300,000

Hidden homeless: 450,000 - 900,000

Overcrowded: 705,165 h/hs

Substandard housing:
1.3 million h/hs

Core housing need:
1.5 million h/hs

Inadequate housing: 2 million h/hs
(minor repairs)

Annual housing supply deficit:
220,000 h/hs

Unaffordable housing: 3.1 million h/hs
(paying > 30%)

Bad housing makes you sick!



Homelessness:
Increased morbidity
Increased premature mortality

Contextual:
Individual / neighbourhood deprivation
networks / friends / crime

Biological / physical:
Chemicals, gases, pollutants
Design (accidents) / crowding

Socio-economic:
Affordability / energy
Transportation / income / jobs

Mental health:
Alarming rates... especially
Clinical depression and anxiety
Control / meaning
Collective efficacy



Good housing good for health!

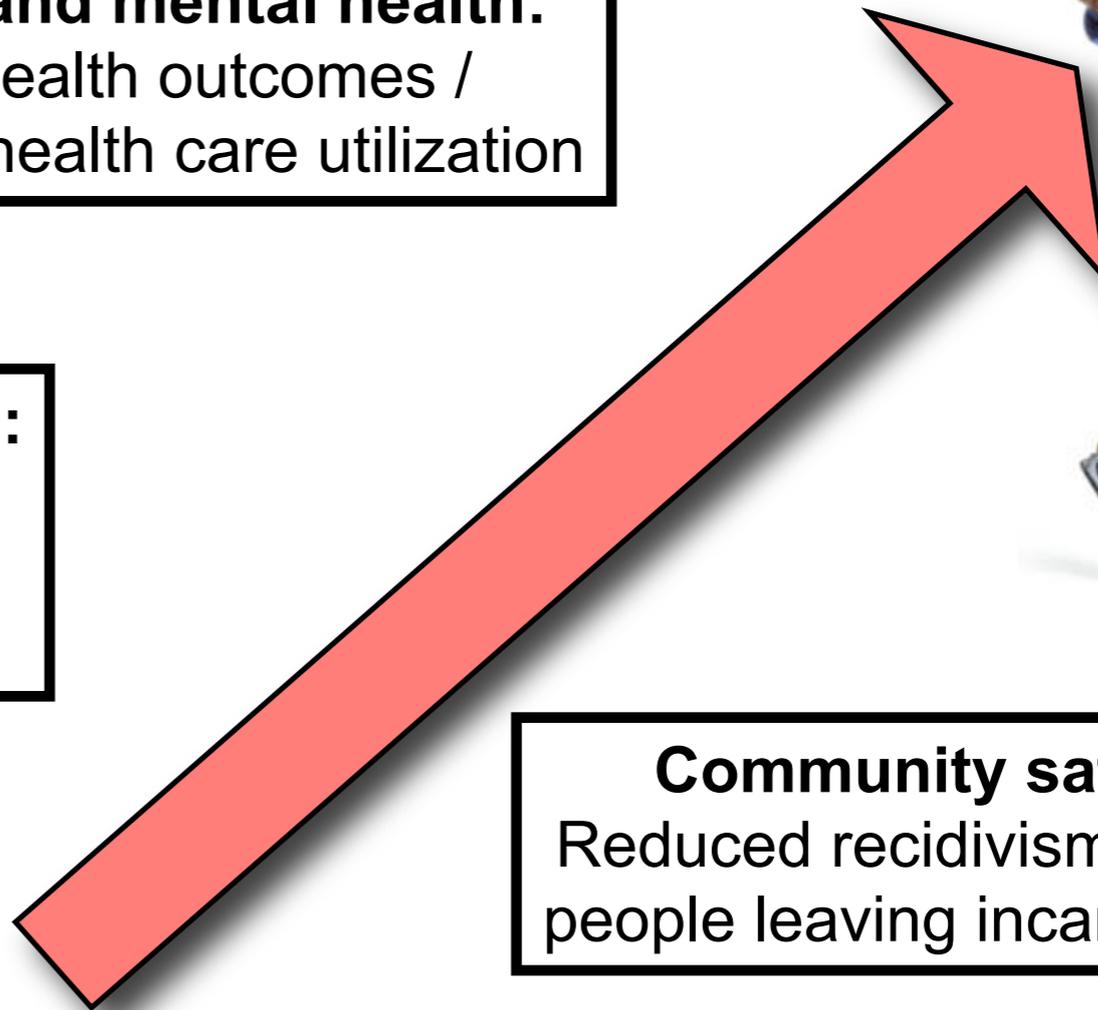


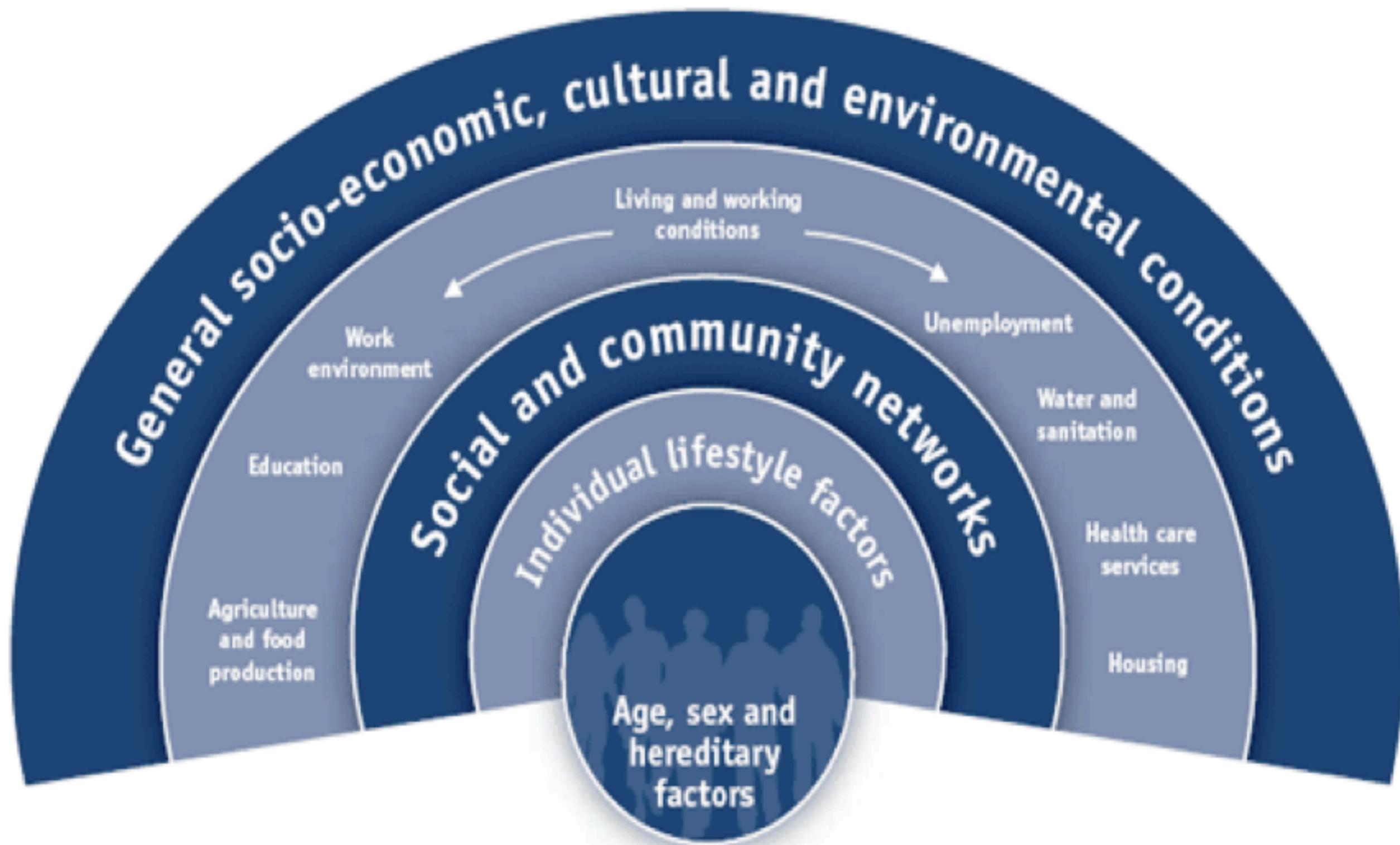
Physical and mental health:
Better health outcomes /
decreased health care utilization

Environment / physical infrastructure:
New housing, repairs, heating, noise,
indoor + outdoor environmental issues,
allergens, water + sanitation

Community safety:
Reduced recidivism among
people leaving incarceration

Affordability interventions:
Income-based housing subsidies





Vision 2020: Build a national housing plan from community up

- **New affordable homes – 600,000 over 10 years**
- **Repairs to existing homes – 200,000 over 10 years**
- **Affordability measures – 1.5m households**
- **Co-ordinated with provinces, territories, municipalities, community sector, private sector, Aboriginal**
- **Real targets, timelines and funding**

Affordable housing is critical for healthy, inclusive neighbourhoods and effective city-building





This used to be the future...



This is the future...

Thank you!

www.wellesleyinstitute.com

