



## Access to housing

*One and a half million Canadian households are precariously housed, and an estimated 235,000 Canadians experienced homelessness in 2014.<sup>1</sup>*

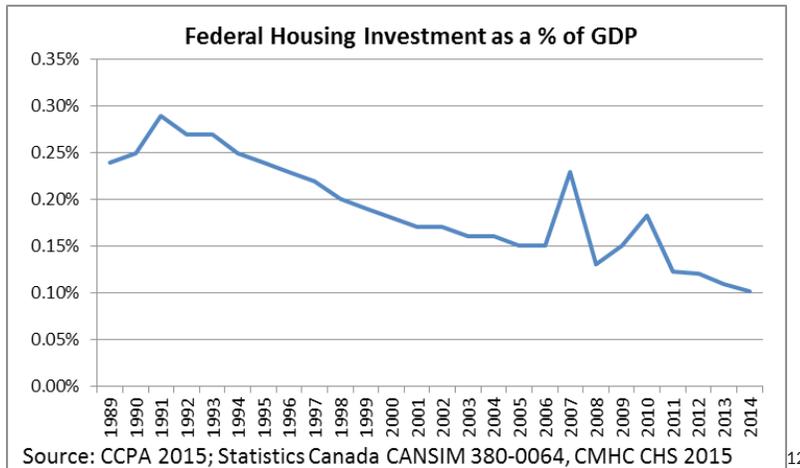
One in eight Canadian households live in housing that is either unaffordable, in disrepair, or crowded. In large cities such as Toronto, and amongst particular populations such as Aboriginal peoples and recent immigrants, this ratio is even higher.<sup>2</sup>

Affordability is being threatened as the costs of housing increase faster than many incomes.<sup>3</sup> As well, few new private affordable rental buildings are being built due to market constraints.<sup>4</sup> This is forcing an increasing number of people to stretch their budgets in order to pay higher rents in buildings of decreasing quality.<sup>5</sup> A new generation of affordable housing units is required.

Unfortunately, many social housing providers and housing agencies like Toronto Community Housing (TCH) have insufficient funding and too few apartments to meet the need. This results in deteriorating quality of social housing and growing waiting lists. For example, the social housing waiting list in Ontario in 2014 is estimated to be 168,711 Ontarian families, seniors, singles, and couples.<sup>6</sup> TCH alone estimates that they will require \$2.6 billion in capital funding over 10 years, without which 91 percent of their units will deteriorate into critical condition.<sup>7</sup> Emergency shelters have been struggling to keep up with the increasing number of those left behind, regularly operating at or near full capacity.<sup>8</sup>

While the need mounts, federal investment in affordable and social housing has been eroding and declining. The federal government ended funding for new social housing in 1993, and plans to phase out on-going investments for existing housing by 2033.<sup>9</sup> The static federal funding of roughly \$2 billion per year for

affordable and social housing equates to a real annual decrease when taking into account population growth and inflation. The federal government has downloaded housing responsibilities to the provinces without providing sufficient transfers. This increases pressure on the provinces, territories, and municipalities to make up the difference for falling federal investments.<sup>10</sup> The federal government is in an excellent position to have a broad framing and funding role, while allowing more local levels of government to allocate funds in a way that reflects local needs.<sup>11</sup>



Investments in affordable and social housing are remarkably cost-effective.<sup>13</sup> Especially in periods of economic instability, every dollar invested in social and affordable housing reaps a dividend. The Mowat Centre estimates every dollar spent on housing investments results in a \$1.52 increase in real GDP.<sup>14</sup> Furthermore, providing better housing can result in cost savings. The average cost of a shelter bed in Toronto in 2012 was over \$52 per night, adding up to \$1,500 per month.<sup>15</sup> For context, the average monthly rent for a bachelor apartment in Toronto in 2012 was \$840, 44 percent cheaper.<sup>16</sup> For people with mental health issues or who have experienced chronic homelessness, stable affordable housing results in significant savings in use of health and emergency services.<sup>17</sup>

## Health Impacts of Housing

Affordable, safe, and adequate housing has a direct and significant impact on people’s health. Ample studies have shown that unsuitable housing increases people’s chances of ill health and disease.<sup>18</sup> For example, families living in damp and mouldy housing conditions have significantly higher chances of developing respiratory conditions such as asthma. Poor housing conditions are also associated with negative health effects from factors such as dust mites, cockroaches, heat and cold issues, and poor ventilation.<sup>19</sup> With unaffordable rents many Canadians have few choices but to live in overcrowded housing which increases the likelihood that infectious diseases will spread.<sup>20</sup>

Spending an excessive amount of a household’s income on rent also is linked to poorer health. As housing is the largest expense for many households, unaffordable housing significantly eats into families’ budgets. This can displace money for the other necessities of healthy lives such as food, childcare, and medications. The rising cost of housing has been identified as a key driver of rising food bank use in Toronto.<sup>21</sup> Households spending

unsustainable portions of their income on rent are significantly more likely to run out of money by the end of the month and skip meals to pay for rent.<sup>22</sup> In Toronto in 2010 over 200,000 households spent over 30 percent of their income on housing, including 43.5 percent of renter households.<sup>23</sup>

*One in eight Canadian households live in housing that is either unaffordable, in disrepair, or crowded.<sup>24</sup> In the City of Toronto this rises to almost one in four.*

Core Housing Need in Canada	
Households in core housing need	12.7%
Households with unaffordable housing costs	11.4%
Crowded households	1.9%
Households living in disrepair	1.9%
Households in core housing need, Average household income before taxes	\$19,968

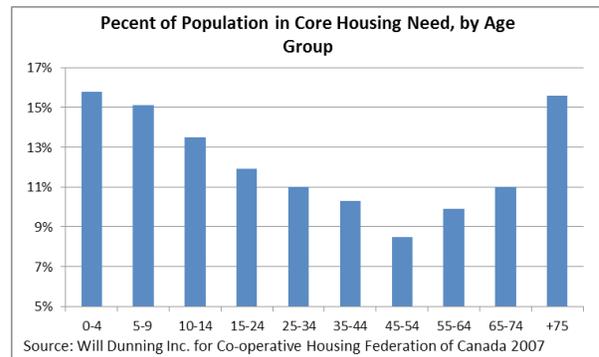
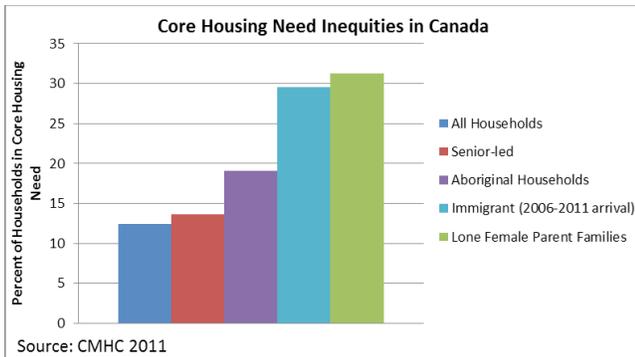
CMHC 2006, Housing Information Portal

There are well established connections between homelessness and poor health. People who are homeless are much more likely to experience poor health and have poor access to health care services.<sup>25</sup> Homeless people are 29 times more likely than the general population to contract hepatitis C, 20 times more likely to have epilepsy, and twice as likely to have diabetes.<sup>26</sup> Exposure to the elements, increased risk of violence and assault, and myriad other factors negatively affect the health of people living in homelessness.<sup>27</sup> Homelessness also overlaps and is associated with other health risk factors such as addictions, mental health, and very low income.<sup>28</sup>

## Health Equity Impacts of Housing

Inadequate housing is not distributed evenly, and some populations are more likely to be at risk of poor health due to their housing. People living on low incomes, the elderly, Aboriginal people, recent immigrants, ethnic minorities, youth, and single-parent families are more likely than the general population to live in housing need.<sup>29</sup>

Children are particularly vulnerable to the damaging long-term health impacts of inadequate housing and homelessness, and over 15 percent of Canadian children under the age of 9 live in families that are precariously housed. There are strong connections between poor housing and poverty, and in Canada today over 40 percent of children in single mother households grow up in poverty.<sup>30</sup> Across Canada 40 percent of all Aboriginal children grow up in poverty.<sup>31</sup> These multiple overlapping and reinforcing dimensions of disadvantage interact and magnify one another to produce even poorer health outcomes.



## Federal Party Platforms Regarding Affordable and Social Housing

	 <b>Conservative</b>	 <b>Green</b>	 <b>Liberal</b>	 <b>NDP</b>
<b>General Provisions</b>	Platform not yet released.	Implement a National Housing Strategy	Platform not yet released. Implement a National Housing Strategy	Implement a National Housing Strategy
<b>Spending on Affordable and Social Housing</b>		<p>\$400M in new funding for social and affordable housing starting 2015-16, increasing to \$1.4B by 2019-20</p> <p>\$3.4B in total new social and affordable housing spending over 2016-2019</p> <p>Ramp up to build 20,000 new affordable housing units per year</p> <p>Renew 8,000 units a year of existing stock</p> <p>Provide rent supplements and shelter assistance for 40,000 low-income households per year</p> <p>Increase housing funding by 5% per year reliably after 2018-19</p> <p>\$800M per year for Aboriginal education, water, and improved housing fund</p>	<p>\$20 billion over ten years for Social Infrastructure including affordable and social housing</p> <p>\$1.7B in new funding for Social Infrastructure in 2016-17, increasing to 3.2B by 2025-26</p> <p>\$4.6B in total new Social Infrastructure spending over 2016-2019</p>	<p>\$430 million per year for affordable housing programming, ramping up to \$640 by 2020.</p> <p>\$1.5B in total new social and affordable housing spending over 2016-2019</p> <p>Programming to include capital repairs, RGI subsidies, and new affordable housing construction.</p>

<b>Ownership, private-rental incentives, and other</b>	Increase the first-time Home Buyer's Plan limit (amount buyers can remove tax-free from RRSPs) to \$35,000 from \$25,000		Allow the Home Buyers' Plan (money buyers can remove tax-free from RRSPs) to be used to purchase a home in the event of job relocation, the death of a spouse, marital breakdown, or a decision to accommodate an elderly family member  Extend \$125M per year in tax incentives for private sector affordable rental development  Repurpose some federal lands for affordable housing development	\$500 million in 2015-16 to incentivize the construction of 10,000 rental units in Toronto and Vancouver
<b>Homelessness</b>	Continuing the Homelessness Partnering Strategy (HPS)  \$600 million over five years (2014-2019)  Commitment to employing Housing First principles in homelessness interventions.	Commitment to employing Housing First principles in homelessness interventions.	Commitment to employing Housing First principles in homelessness interventions.	\$10 million per year increase in homelessness support programming  Commitment to employing Housing First principles in homelessness interventions.

## Health Equity Assessment of Party Housing Platforms

Access to affordable, adequate, and secure housing is a foundation for the good health and well-being of Canadians. The Green, Liberal, and NDP parties all plan on forming and implementing a National Housing Strategy design to address the 1.5 million Canadian households precariously housed. The Conservative Party has not announced a plan to implement a National Housing Strategy.

The Green Party would direct significant new investments to affordable and social housing, increasing overall funding by \$1.4 billion annually by 2020. The Green Party plan would improve the health and health equity of Canadians through their housing promises to build 20,000 new affordable housing units per year; refurbish and repair 8,000 aging existing social housing; and provide 40,000 households rent supplements to improve affordability. The \$800 million per year in increased funding for Aboriginal education, water, and housing may also lessen the current inequities between Aboriginal households and the general population.

The Liberal Party has announced \$20 billion over ten years in Social Infrastructure spending, much of which would be spent on improving affordable and social housing. On average this amounts to an annual increase in social infrastructure spending of roughly \$1.5B over the 2016-2019 period. The Liberal Party has also announced \$125 million per year in extended tax credits for private sector rental housing developers who build affordable rental. This could have some benefits for renters in general, depending on how it is structured.

The NDP has announced a plan to increase federal investments in affordable housing programs by \$640 million per year by 2020. A one-time infusion of \$500 million in 2015-16 is also planned to incentivize new private sector affordable and market rental development, which could help to marginally improve rental affordability.

The Conservative plan as it stands focuses primarily on assisting Canadians move into homeownership without commitments to address affordable rental and social housing issues. Moving into ownership is out of reach for many low-income renters who are unable to afford the high and rising costs of ownership. The Conservative plan does not address the health and health equity impacts of lower income Canadians who are struggling to afford rent.

There is a consensus amongst the federal parties on employing Housing First strategies for ending homelessness as highlighted by the At Home/ Chez Soi study.<sup>32</sup> Housing First is one approach to housing with supports, for people who have experienced chronic homelessness. Provincial and municipal government fund a range of effective approaches to meet the housing needs of this population, but more is needed. They could direct a portion of any additional federal housing funding toward the urgent housing needs of this population.

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## ENDNOTES

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- 2 Core Housing Need: Canada all households, 12.5%; Toronto, 23.7%; Aboriginal, 19.0%. CMHC, from 2006 Census, [http://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/data\\_024.cfm](http://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/data_024.cfm)
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- 4 Jill Black, (2012) "The Financing & Economics of Affordable Housing Development: Incentives and Disincentives to Private-Sector Participation" NCRP, University of Toronto Cities Centre.
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- 14 Mowat Centre (2010) "Building Blocks: The Case for Federal Investment in Social and Affordable Housing in Ontario" Mowat Centre, University of Toronto.
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- 16 CMHC Housing Information Portal. <https://www03.cmhc-schl.gc.ca/hmiportal/en/>
- 17 See for example, Tania Kyle and James R. Dunn (2008), "Effects of Housing Circumstances on Health, Quality of Life and Healthcare

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  - 28 Gaetz, Stephen and Tanya Gulliver, Tim Richter. (2014) “The State of Homelessness in Canada 2014” The Homeless Hub Press.
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