
NATIONAL HOUSING DAY OF ACTION

November 22, 2012



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For more information, contact diocesan Social Justice and Advocacy Consultant Murray MacAdam at mmacadam@toronto.anglican.ca, 416-363-6021 ext. 240, or 1-800-668-8932 ext. 240.

BACKGROUND

Good, secure housing is the bedrock to a healthy life with dignity. Better housing leads to better health, lower healthcare costs, and lower premature mortality rates. Yet the housing situation in our Diocese, both in cities and smaller communities, and across Canada remains as urgent as ever. Thousands of people live in degrading conditions, or with no housing at all.

Mass homelessness became common in Canada starting in the 1980s due to economic and social changes. In the 1990s, the cancellation of federal and provincial housing programs, cuts to social assistance rates, and reduced public spending meant that homelessness became even worse. Illness and deaths rose dramatically. Today, a memorial behind Holy Trinity, Trinity Square, Toronto lists the names of over 600 people who have died on the streets of Toronto since 1985. About 150 of those names are either John or Jane Doe: names that we bestow on the corpses that can't be identified. We can expect more names to be added to this list soon as we enter the winter months. And this is just one city in our Diocese.



In response to these worsening conditions, the Toronto Disaster Relief Committee called in 1998 for homelessness to be declared a national disaster in Canada, and for the creation of a national housing program. The Big City Mayors' Caucus of the Federation of Canadian Municipalities endorsed the declaration on November 22, 1998 and National Housing Day was born.

Unfortunately, the housing situation is still dismal. As of December 31, 2011, 156,358 households were on waiting lists for financially assisted living in Ontario – an increase of 26% since 2007. At this point, the waiting lists are so long that many people don't even bother adding their names to it, which means that the actual need in the province is even greater than these numbers reflect.¹

Many people judge the housing crisis in Canada by only the visible homeless – those people that are living on the streets – but our crisis is much bigger. The image on the next page demonstrates an

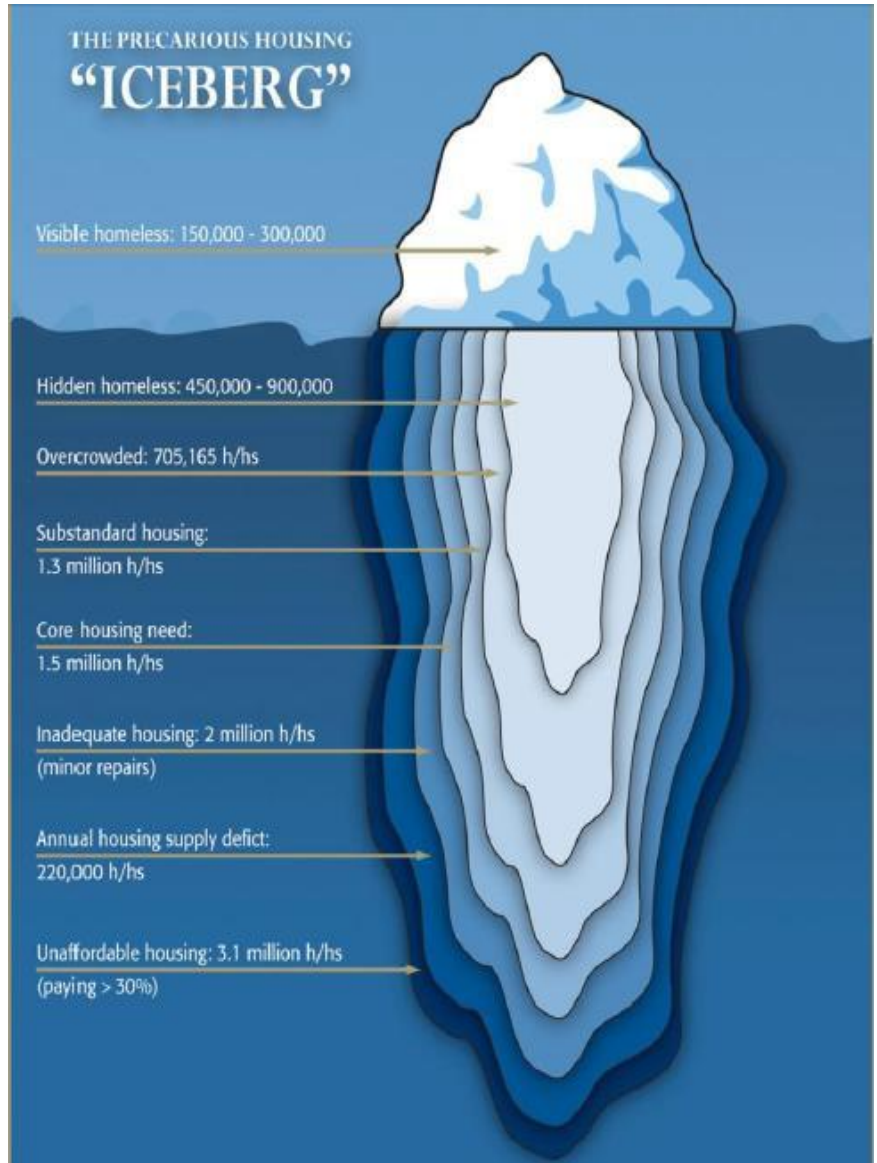
¹ Ontario Non-Profit Housing Association. *Waiting Lists Survey 2012: ONPHA's 2011 Report on Waiting List Statistics for Ontario*. <<http://www.onpha.on.ca/AM/Template.cfm>> pg 3.

accurate breakdown of the precarious housing crisis in Canada as an iceberg with the visible homeless making up just the tip.² Our crisis includes:

- people living in housing that eats up 50, 60 or even more of their income, which means less money is available for things like food, education, and transportation;
- people living in overcrowded settings which could involve having a family of 5 in a one bedroom apartment; and
- people living in substandard housing.

As this picture demonstrates, the housing crisis is much larger and more complicated than many of us realize.

Housing is defined as affordable when no more than 30% of a household's income is spent on housing costs. If you spend more than 50% of your income on rent, you run a high risk of homelessness. Among those who used Ontario's Daily Bread Food Bank between April 2010 and March 2011, the average percentage of income spent on housing and utilities was 72%.³



The cost of housing is the primary reason that people go hungry in Ontario and turn to charities and food banks. Even people in subsidized housing often go hungry. The same report by Daily Bread Food Bank revealed that 46% of food bank users who lived in subsidized housing had gone hungry in the last year for an entire day due to lack of money for food.

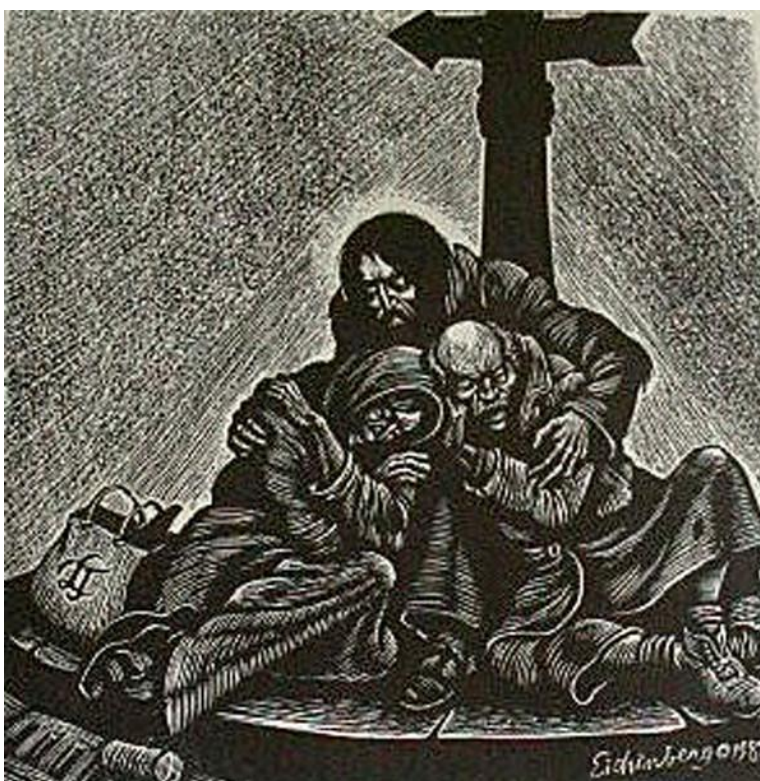
This is an issue that cries out to us as people of faith.

² Wellesley Institute. *Home + income + food = health: Wellesley Institute Submission to United Nations Special Rapporteur on Right to Food*. <<http://www.wellesleyinstitute.com/wp-content/uploads/2012/05/unrapporteurfood9may2012wellesleyinstitute.pdf>> pg 2.

³ Daily Bread Food Bank. *Who's Hungry: 2011 Profile of Hunger in the GTA*. <<http://www.dailybread.ca/wp-content/uploads/2011/09/WhosHungryReport2011-WEB.pdf>> pg 5.

The books of the prophets are filled with stories of unrighteous political systems that permit or even support systems of exploitation and inequality among the people. These stories are followed by the rising of great leaders and prophets like Nehemiah, Jeremiah, and Amos who challenge these systems in God's name. In the New Testament, we find the same pattern in the teachings of John the Baptist, Jesus, and the disciples.

Today, we are also commanded to speak truth to power. Despite the economic recession, our society *does* have the resources that it needs to solve the precarious housing problem in Canada within the next decade. We have the wealth, the mechanisms, and the resources to meet the needs of our population. All we lack is the *will* to put those resources to work in the service of those who face housing challenges. As Christians, we must draw attention to the failures of a system that tolerates the housing crisis that we face.



Fritz Eichenberg's "Christ of the Homeless"⁴

The tools in this package will help your parish to identify some ways that you can do this. National Housing Day is Thursday, November 22. We encourage you to plan your events as close to this date as possible. However, you can still take action after November, as this is an ongoing campaign.

If your parish takes part in the National Housing Day of Action, please let us know by emailing diocesan Social Justice and Advocacy Consultant Murray MacAdam at mmacadam@toronto.anglican.ca. We'd like to track and document the success of this campaign.

Thank you for taking part!

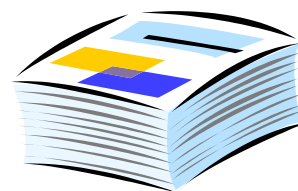
⁴ Fritz Eichenberg Works of Mercy. Ed. Robert Ellsberg. Maryknoll: Orbis Books, 1992. Pg 87.

ACTION IDEAS

Your parish can get involved in the National Housing Day Campaign in various ways. Below, we suggest a few different options for you. We are asking all parishes to use our diocesan bulletin insert and write letters to their local politicians. We also encourage you to consider some of the other ideas outlined below.

USE THE DIOCESAN BULLETIN INSERT

With Archbishop Johnson's support, we are producing a bulletin insert about National Housing Day. It includes a theological reflection and action ideas. Please make sure it is used at your parish. You can download the insert from the diocesan website: www.toronto.anglican.ca/sjac, in late October.



WRITE A LETTER

Letter-writing is a simple, effective way of letting politicians know what you think. It's easy to find the contact information for your politician and send off an email. If you have time, why not send a hand-written letter. Attached to this package is a sample letter that you can use to help you start your own message. Please send your letter to provincial Housing Minister Bob Chiarelli:



The Hon. Bob Chiarelli
Ministry of Municipal Affairs and Housing
17th Floor
777 Bay Street
Toronto, Ontario M5G 2E5
Email: kwynne.mpp@liberal.ola.org

We also suggest that you send letters or copies of your same letter to your local MPP. You can find the contact information for all of Ontario's MPPs online: www.ontla.on.ca. Click on "Members (MPPs)" and "Current MPPs."

Finally, we suggest that you send copies of your letter to Steve Clark, the Municipal Affairs and Housing Critic for the Progressive Conservative Party of Ontario; Cindy Foster, the Municipal Affairs and Housing Critic for the NDP; and Green Party leader Mike Schreiner.

Mr. Steve Clark
Room 428, Main Legislative Building, Queen's Park
Toronto, Ontario M7A 1A8
steve.clark@pc.ola.org

Ms Cindy Forster
Room 184, Main Legislative Building, Queen's Park
Toronto, Ontario M7A 1A5

cforster-qp@ndp.on.ca

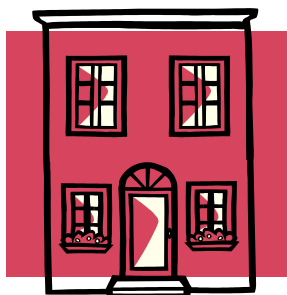
Mr. Mike Schreiner
PO Box 1132, Station F
Toronto, ON M4Y 2T8
leader@gpo.org

If you would like to share your letter with our diocesan office, we would love to receive a copy. Our address is:

Social Justice & Advocacy
The Anglican Diocese of Toronto
135 Adelaide Street East
Toronto, ON M5C 1L8
mmacadam@toronto.anglican.ca

VISIT A SHELTER OR AFFORDABLE HOUSING UNIT

Most of us have little understanding of the kinds of conditions in which those who have no homes or are under-housed live. Touring a shelter or affordable housing unit can help you to understand these conditions. Your tour guide can also talk to you about the need for these kinds of services and the underlying justice issues that lead to this demand.



Housing providers in Toronto that you could contact to set up such a tour for your parish group include The Gateway Shelter for Men, The Seeds of Hope Foundation, and Ecuhome. See what is available in your community. If you cannot find an appropriate site, contact Murray MacAdam, mmacadam@toronto.anglican.ca, at the diocesan office. Many facilities are happy to accommodate such a visit when they know it will raise awareness of homelessness and affordable housing issues in the community.

SPEND A DAY IN THE SHOES OF A PERSON WHO IS HOMELESS

If you want to get an idea of what it's like to experience homelessness, try spending a day mimicking that of a person who lives on the street. This would involve giving up your cell phone, wallet, car keys, and transit pass or tokens. Shower only if you can find a public shower to use. Walk the streets, for hours if needed, to get to a location that offers a free meal. You can make a donation to cover the real cost of your meal but will have had the experience of searching for that free meal that many people experience daily.

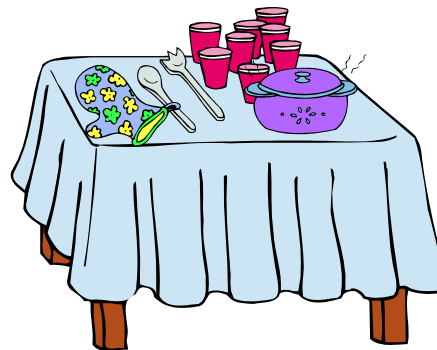
This exercise can be undertaken in a group. It would be especially applicable for youth groups.

This experience has the potential to be very engaging and worthwhile, but please stay safe. If a small group from your parish proceeds with this option, we encourage them to host an information night at their parish afterwards where they can share what they did and what they learned, and ask the other members of the parish to support a local service agency and/or write to their politician.

SHARE A MEAL AND FELLOWSHIP WITH PEOPLE EXPERIENCING HOMELESSNESS OR PRECARIOUS HOUSING

Find a meal program in your area. Contact the program organizers and ask if you can participate in one of their programs. Emphasize that you would like an opportunity not only to serve, but to share a meal with their clients. If you live in Toronto, possibilities include the Church of the Redeemer lunch program, and the Woodbine Heights Baptist Church supper program.

When you arrive, resist the temptation to sit with your church group. Instead, split up and sit at different tables and talk with the people around you. Start with something simple like asking them how their day is going and see how they respond. If they appear willing and interested in talking, stay and chat with them for a while. Be sure to treat them as equals and not pry into their lives. Allow them to steer the conversation where they want. If they do not seem to want to talk, respectfully leave them to eat their meal in peace.



Members of St. Timothy, North Toronto, have been visiting a local rooming house run by LOFT Community Services for people with mental health challenges. They sometimes serve a meal during their visits. Could you do something similar in your community?

This kind of experience builds relationships, even if they are brief, and helps to break down the barriers between “us” and “them.” This experience can also be followed with a parish information night to share the experience with the wider church community.

HOST A SPEAKER AT YOUR PARISH

Invite an expert on homelessness and affordable housing issues to come to your parish for an educational evening. To have someone with lived experience of being homeless or under-housed, contact [Voices from the Street](#), a speakers’ bureau comprised of individuals who have had direct experience with homelessness, poverty, and/or mental health issues. An event like this puts a real, human face to this crisis. End the evening with a letter-writing session and let your politicians know what you think of their efforts (or lack thereof) to address homelessness.



REQUESTS OF THE GOVERNMENT

Our governments, at all levels, must do more to provide the affordable and supportive housing so badly needed. Below we describe four proposals that would incur little cost. We have even included some innovative funding ideas that do not require government capital.

Please ask the provincial government to:

1. maintain the Community Start-Up and Maintenance Benefit
2. protect existing affordable housing stock in the province;
3. amend the provincial planning act to allow for inclusionary zoning bylaws; and
4. introduce a housing benefit for Ontario.

PRESERVE THE COMMUNITY START-UP AND MAINTENANCE BENEFIT

The Ontario Government plans to end the Community Start-Up and Maintenance Benefit by Dec.31, 2012. This program that has helped hundreds of people avoid homelessness. It is an emergency allowance of up to \$799 that enables people to move into an apartment, pay utility bills, fumigate bedbug-infested apartments, and pay rent arrears to avoid eviction. Thousands of people across Ontario are urging the government to maintain this benefit. Please add your voice.

PROTECT EXISTING AFFORDABLE HOUSING

With the cost of maintaining current housing more than it is willing to spend right now, the City of Toronto is considering selling off some TCHC (Toronto Community Housing Corporation) housing units to fund the repairs to other affordable units. Given that Toronto's affordable housing list has set a new record every month since late 2008 and stood at 83,681 as of March 2012, this proposed sell-off would have devastating consequences for people in need of housing in Toronto. As maintenance costs rise, Toronto will not be the only community considering this option in Ontario. However, maintaining existing stock is far less expensive than building new stock. The selloff of affordable housing in the province can only be done with the consent of the provincial government. Therefore, we would like the Honourable Minister of Housing to commit to protecting existing housing stocks across the province.



ALLOW INCLUSIONARY ZONING

A measure called "inclusionary zoning" has the potential to spread affordable housing throughout our communities by requiring that new housing projects must include a certain portion of affordable units.

In the City of Toronto's *Housing Opportunities Toronto Action Plan 2010-2020*, the City stated that "The provincial government [should] provide Toronto with new powers to implement an inclusionary housing program ... to increase affordable housing opportunities in new developments." The Regional Planning Commissioners of Ontario (RPCO), which represents planning directors, commissioners, and other seniors planning officials of municipal governments across Ontario, has written letters and position papers that repeatedly call on the government to support inclusionary zoning laws. Inclusionary zoning also has the support of the Mayor of Collingwood, the City of London, the Ontario Non-Profit Housing Association, the Conference Board of Canada, the Town of Milton, the University of Toronto's Cities Centre, and the Town of Blue Mountains. Amending the planning act would not incur any cost to the government and enable municipalities to pass bylaws that would create much-needed affordable housing.



INTRODUCE A HOUSING BENEFIT FOR ONTARIO

The recommendations outlined above will all help to alleviate the housing crisis in Ontario in the long run. However, the province needs to act to help the tens of thousands of Ontarians who need housing *now*. That is why we add our voices to those of many others to call for a housing benefit for Ontario. The Federation of Rental Housing Providers of Ontario, the Ontario Non-Profit Housing Association, the Greater Toronto Apartments Association and the Daily Bread Food Bank support this proposal.

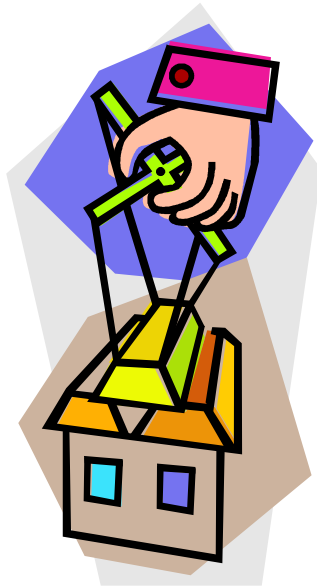
The benefit would target households in severe need, providing benefits for households where rent costs exceed 30% of their household income putting the household at risk of homelessness. In this benefit, the government would pay for a percentage of the gap between what a tenant can afford to pay in rent and what their actual rent is, up to a set maximum based on a Statistics Canada Survey of Household Spending. Assuming that every eligible renter in Ontario applied for the housing benefit, this measure would cost Ontario only \$240 million per year, less than 1 percent of the government's annual expenditures. If the government is unwilling to invest this small amount into housing right now, it could look at innovative social financing options.

INNOVATIVE FINANCING OPTIONS

Governments in Britain, the U.S., and Australia, among others, are using innovative financing tools to finance important social investments. Social impact bonds, tax-exempt bonds, community bonds, and other finance tools are being used by other countries to generate capital for important social investments. In 2010 in the U.K., £5 million was raised from 17 investors to fund a coalition of non-profit organizations to work with 3,000 short-term prisoners in Peterborough prison to reduce their reoffending rate, measured by convictions. If the program drops re-offending beyond 7.5%, investors receive increasing returns capped at a maximum of 13% per year over 8 years.

Funding affordable housing would be a great opportunity for the Government of Ontario to engage in new financing options such as the social impact bond. The federal government estimates that

every \$1 invested in housing generates \$1.50 in economic multipliers, a return that would easily attract investors. These bonds get the funding required for much-needed programs from third parties, deploy the funding in a flexible manner, and would only require payout from the government *after the benefits of the programs had been accrued*. We therefore ask the Honourable Minister of Housing to explore these and other innovative social financing options before claiming that there are no funds for affordable housing the province right now.



SAMPLE LETTER TO A POLITICIAN

Sending a letter is a great way to let politicians know what you think. Emails are good, but hand-written letters are better. See “Action Ideas” for a suggested list of politicians to send your letter to and their addresses.

The Hon. Bob Chiarelli
Ministry of Municipal Affairs and Housing
17th Floor
777 Bay Street
Toronto, Ontario M5G 2E5

Dear Mr. Chiarelli,

I am writing to express my concern about the state of homelessness and affordable housing in Ontario right now. With waiting lists for financially assisted living in Ontario breaking new records every month, the government needs to act swiftly and decisively.

We know that the current financial position of the government is difficult right now, so we have four suggestions of actions you can take that will incur minimal cost:

1. maintain the Community Start-Up and Maintenance Benefit;
2. protect existing affordable housing stock in the province;
3. amend the provincial planning act to allow for inclusionary zoning bylaws; and
4. introduce a housing benefit for Ontario.

These measures would only be the first steps of a larger response to homelessness in the province, but it would alleviate some of the hardships that Ontarians face and help keep them housed. Good, secure housing is the bedrock to a healthy, employed, productive life, and the government must do more to make sure that Ontarians have stable, adequate housing.

I look forward to hearing your response to my letter.

Sincerely,

Your Signature

Your name, printed

Your mailing address with postal code

CC: List the names of the people that you are copying on this letter (your local MPP, opposition critics) here.

SUGGESTIONS FOR FURTHER READING

The Wellesley Institute

The Wellesley Institute is a Toronto-based non-profit and non-partisan research and policy institute. They focus on developing research, policy and community mobilization to advance population health.

Home + income + food = health: Wellesley Institute Submission to United Nations Special Rapporteur on Right to Food. 2012. <http://www.wellesleyinstitute.com/wp-content/uploads/2012/05/unrapporteurfood9may2012wellesleyinstitute.pdf>

Precarious Housing in Canada. 2010. <http://www.wellesleyinstitute.com/publication/new-report-precarious-housing-in-canada-2010/>

Daily Bread Food Bank

Daily Bread Food Bank is the largest provider of emergency food relief in the GTA. Their [Learning Centre](#) is a valuable resource, compiling information about who uses food banks in the area. Their annual *Who's Hungry* Report is particularly useful.

Who's Hungry: 2011 Profile of Hunger in the GTA. <http://www.dailybread.ca/learning-centre/hunger-statistics/>

Ontario Non-Profit Housing Association

ONPHA unites over 760 non-profit organizations providing housing in 220 communities across Ontario. Their website is updated daily. This online resource centre provides fact sheets and guidebooks among other resources.

Province-Wide Waiting Lists 2012 Survey.
http://www.onpha.on.ca/AM/Template.cfm?Section=Waiting_Lists_2012