

Diocese of Toronto

Policy Paper on Affordable Housing and Homelessness

Preamble/Background

In 2003-2004 the Social Justice and Advocacy Board, which had developed out of the Community Ministries Board, was asked to develop priorities for advocacy for the Diocesan Bishop and others as they interact with government officials and those who influence social realities in our Diocese. In January 2004, the Board gathered input from many across the Diocese, and, with the approval of Diocesan Council, identified Homelessness and Affordable Housing, as well as Child Poverty, as two priorities for both advocacy and parish outreach work. Over the ensuing decade and a half, we have come to see child poverty as only one aspect within the wider context of poverty and income inequality.

HIV/AIDS was also identified as a priority for outreach and advocacy at Diocesan Synod in 2005 and remained a social justice priority until 2015, when outreach in this area was subsumed under Chaplaincy. Environmental issues were added as another Diocesan social justice priority in 2010.

In January 2008 the Social Justice and Advocacy Board ceased to operate as a Canonical Board and became the Social Justice and Advocacy Committee. Currently the three priority areas for the Social Justice and Advocacy Committee remain:

- Affordable housing and homelessness
- Poverty reduction
- Environmental Issues.

As we embark upon a new chapter in the history of the Diocese of Toronto with the installation of a new Diocesan Bishop, we have been asked to prepare updated policy statements on these three priority areas. The Social Justice and Advocacy Committee and Consultant look forward to working with our new Diocesan Bishop on these priorities and others that the Bishops and Diocesan Council may define.

Social Justice and Advocacy within the context of Scripture and the Church's Mission

As members of Christ's Church, we are called into Christ's mission to the world (Matthew 28:18-20.) This mission, the good news of God in Christ, is described in our baptismal vows as well as in the Five Marks of Mission of the Anglican Communion.

In our baptismal vows, we promise to "seek and serve Christ in all persons, loving [our] neighbour as [ourselves]", to "strive for justice and peace among all people, and respect the dignity of every human being," and to "strive to safeguard the integrity of creation, and respect, renew, and sustain the life of the earth."¹ These vows echo the third, fourth and fifth Marks of Mission: "to respond to human need with loving service", "to seek to transform unjust structures of society, to challenge violence of every

¹ General Synod of the Anglican Church of Canada, *Book of Alternative Services*, "Holy Baptism", including the additional text added by resolution C001 of Joint Assembly 2013, p. 159. (Toronto: Anglican Book Centre, 1995)

kind and to pursue peace and reconciliation”, and “to strive to safeguard the integrity of creation and sustain and renew the life of the earth.”²

Similarly, our Mission as a Diocese is to “build healthy, missional Anglican communities that engage faithfully with the world and share the gospel of Jesus Christ.”

A *missional* Anglican community does not occupy itself solely with its own internal well-being but focuses outward on behalf of those beyond its doors.

To *engage faithfully with the world* has a number of aspects. Firstly, it involves understanding the world as created and loved by God, for the redemption of which Jesus died and rose again (Genesis 1:1, John 3:16-17, Colossians 1:15-20.)

Faithful engagement with the world also includes upholding the central confession of the Church since apostolic times – that Jesus is Lord. No earthly authority – whether a form of government, political party, or leader - can claim our ultimate allegiance or embody our ultimate hope. Our first loyalty is to Jesus Christ, and the kingdom of God which he embodied and proclaimed. While we acknowledge that earthly authorities have a God-given role to preserve order for the public good (Romans 13:1-7), we also understand that these structures and institutions are ultimately subject to being disarmed, reconciled, and transformed in Christ (Colossians 2:15, Ephesians 6:12, 2 Corinthians 5:17-19, Revelation 21:5.)

Accordingly, faithful engagement seeks the welfare of the place in which we find ourselves (Jeremiah 29:7), doing justly and loving mercy (Micah 6:8.) It is to uphold, in our public witness as well as our private charity, the Gospel values of loving one’s neighbour as oneself, honouring the dignity of each person as made in the image of God, and welcoming and serving “the least” in our society as brothers and sisters of Christ (Matthew 22:39, Genesis 1:26-27, James 3:9, Matthew 25:31-45.)

Homelessness and Affordable Housing: The Reality in our Diocese

Homelessness and the lack of affordable housing have emerged as major social problems in Canada over the last three decades. Over this period, there has been a sharp decrease in public investment in affordable housing, with fewer units being built, and existing units falling into disrepair. Together with rising housing costs, reduced spending on social programs, stagnating incomes, and the rise of precarious work, more and more people in our province find themselves forced into degrading and insecure housing conditions, or unable to afford shelter at all. This results in poor health, marginalization, and social isolation for many of our most vulnerable citizens, including singles, couples and families. The housing crisis affects communities large and small, urban, suburban, rural, and Indigenous. Those who spend the most on housing are at the greatest risk of becoming homeless. Across our Diocese, nearly half of renters pay more than 30% of their income on housing costs, and one in five pay more than 50% of their income on housing³.

At the end of 2015, 171,360 households in Ontario were on active waiting lists for affordable housing, with average wait times of four years overall, and over twice as long in the GTA⁴. An estimated 12,000

² <https://www.anglican.ca/marks/about/>

³ <http://rentalhousingindex.ca/>

⁴ Ontario Non-Profit Housing Association 2016 Waiting Lists Survey Report, <http://qc.onpha.on.ca/flipbooks/WaitingListReport/files/assets/basic-html/page-1.html>

Ontarians are homeless each night, creating demands on shelter services that often exceed supply.⁵ In the city of Toronto, homeless shelters operate at over 95% capacity, and even Out of the Cold programs have started to turn people away. Smaller communities in our Diocese report even higher shelter occupancy, while in rural areas there may be no shelters at all.

Public policy and funding measures are needed to make significant inroads on this issue. Housing people appropriately makes economic sense. Homelessness and inadequate housing costs Canadian taxpayers over \$7 billion annually, due to the increased expenses imposed upon the health care, social service, and justice systems⁶. In Peterborough, for example, the cost of renting a bachelor apartment is 57% cheaper than that of supplying emergency shelter for one person⁷.

More importantly, homelessness and inadequate housing are associated with social and human costs including personal risk, increased stress, poor health, increased emergency hospitalization, increased rates of addiction and incarceration, higher rates of recidivism among former inmates, lower academic performance of students, and social isolation. Lack of housing kills: the Toronto Homeless Memorial next to the Church of the Holy Trinity records the names of over 900 people who have died on the streets of Toronto between 1985 and the end of August 2018. Providing safe, adequate and affordable housing is the right thing to do.

While there will always be crises which cause people to lose their homes temporarily, chronic homelessness, which is a relatively recent phenomenon, can be ended. Several Canadian cities, including Medicine Hat and Hamilton, have seen significant progress toward this goal by using the “Housing First” approach, which seeks to move people out of homelessness quickly and prevent people from losing their homes in the first place. For Housing First to work, however, there must be an adequate supply of affordable housing units, repairs to maintain existing units, and ongoing health, social and income supports to keep people in their homes. In the short term, and for certain high-need populations, emergency shelters continue to be needed.

What Anglicans are already doing

Anglicans in the Diocese of Toronto have long been involved in efforts to secure decent and affordable housing and emergency shelter for those most in need. Our work has encompassed everything from helping to create affordable housing, to providing emergency shelter and supportive services, to advocacy campaigns at all levels of government. In these efforts we have worked together with ecumenical partners as well as the broader non-profit sector. Some examples include:

Creating Affordable and Supportive Housing

- LOFT Community Services, which was originally launched in 1953 as Anglican Houses, offers over 1000 supportive housing units at more than 70 sites in Toronto and York Region, community support teams serving more than 1800 people, a wide range of mental health and addiction services and a large street outreach program.

⁵ <https://www.cbc.ca/news/canada/ottawa/homeless-shelter-ontario-closures-1.4299243>

⁶ <http://homelesshub.ca/about-homelessness/homelessness-101/cost-analysis-homelessness>

⁷ [http://www.peterborough.ca/Assets/City+Assets/Housing/Documents/Reports/Housing+is+Fundamental\\$!2c+AHAC/2017+Housing+is+Fundamental\\$!2c+AHAC.pdf](http://www.peterborough.ca/Assets/City+Assets/Housing/Documents/Reports/Housing+is+Fundamental$!2c+AHAC/2017+Housing+is+Fundamental$!2c+AHAC.pdf)

- In 1984, Anglicans joined forces with six other church bodies to create the not-for-profit Ecuhome corporation. Today, Ecuhome provides affordable, permanent housing for over 700 men, women and children in 65 properties, including shared homes, rooming houses, and apartment buildings, throughout Toronto, as well as Housing Support Workers to assist residents with needed support, and Anglicans continue to be represented on the Ecuhome Board of Directors.
- Bellwoods House is a transitional housing shelter for older women operated by the City of Toronto within the former rectory of St. Matthias, Bellwoods, in Parkdale. The City leases the property from St. Matthias and provides 24-hour support, private rooms and meals for up to 10 women, many of whom suffer from mental illness. Bellwoods House was slated to be closed in the City of Toronto's proposed budget for 2012, but St. Matthias parishioners helped lead a successful campaign to keep it in operation.
- Homegrown Homes in Peterborough received a significant donation from the Diocese of Toronto in 2013 for its George Street North project, which provided a safe, affordable home for two low-income families.
- In 2015, a tithe from the Diocesan Ministry Allocation Fund gave \$100,000 to Habitat for Humanity to support the building of a two-story, three-bedroom home for a low-income family in Scarborough. Parishes and Diocesan staff contributed manual labour on build days during the spring and summer to bring the project to completion.

Providing emergency shelter and services

- A recent Parish Outreach Survey indicated that one in five parishes in our Diocese are directly involved in helping the homeless through Out of the Cold Programs. Some parishes, including St. Matthew, Islington and St. Aidan, Toronto, provide shelter to homeless people in their church buildings on a weekly basis, while other parishes, such as St. Margaret's, Barrie, contribute hot meals to Out of the Cold programs in other locations.
- Several of our FaithWorks ministry partners are involved in providing emergency shelter and transitional housing to those in need. Couchiching Jubilee House in Orillia and Samaritan House in Barrie both offer transitional housing and supportive services for women and children recovering from domestic violence. The David Busby Street Centre in Barrie runs central intake for all emergency shelter referrals in Barrie during the winter months between mid-November and the end of April, and provides Housing First case management to assist homeless individuals and families in securing and maintaining permanent housing. North House provides a range of housing support to people experiencing or at risk of homelessness in North Durham, including stability funds for rent and utility arrears or rent deposits, monthly rent subsidies, support in landlord-tenant disputes and help finding emergency and longer-term affordable housing. The Warming Room in Peterborough provides a year-round shelter facility as well as a supportive housing program for people who have experienced chronic homelessness.
- Many parishes also host or support drop-in programs where homeless or precariously housed people can find a safe space, a nutritious meal, health care and harm reduction services, and social activities from board games to art and music programs. Two examples include All Saints Church and Community Centre in downtown Toronto, which offers an open drop-in Mondays through Thursdays as well as a Friday morning breakfast drop-in for street-involved women, and St. Barnabas and St. John, Peterborough, whose One Roof Community Centre provides weekday

lunches and daily dinners as well as life skills, harm reduction, health care and community building.

Advocacy

While emergency shelter and drop-in support programs are vital for providing relief to those in immediate need, we recognize that any effort to address the long-term needs underlying the housing crisis requires more resources than churches and community agencies can provide alone. Anglicans in our Diocese, from the Diocesan Bishop to the laypeople of numerous parish vestries, have been active in advocating with all levels of government for a systematic, long-term solution to the problems of homelessness and affordable housing.

- Archbishop Colin Johnson has used his influence and position to speak out on housing issues at public events and with provincial Cabinet Ministers. He met with provincial Housing Minister, the Hon. John Gerretsen, in March 2005 to urge him to commit to funding for affordable and supportive housing units and housing allowances for low-income families. In November 2012, Archbishop Johnson spoke at a National Housing Day of Action rally, while in August 2013, he and members of the Social Justice and Advocacy Committee met with the new Housing Minister, the Hon. Linda Jeffries, to ask the provincial government to commit to funding a renewed federal-provincial affordable housing initiative, to bring in a housing benefit to make rents more affordable, and to introduce inclusionary zoning legislation. In January 2018, Archbishop Johnson appeared before the provincial Finance Minister, the Hon. Charles Sousa, at a pre-Budget town hall meeting, reminding him that investment in housing and income stability had been shown by research to have even greater return on investment than direct investment in health care.
- The Diocesan Social Justice and Advocacy Committee has called on Anglicans throughout the Diocese to sign petitions, write to, and meet their elected representatives in support of affordable housing, inclusionary zoning, and homelessness prevention initiatives. A major Diocesan housing advocacy campaign was launched in November 2012.
- In addition, the Diocese has urged its parishes to pass vestry motions calling for government action to support affordable housing in 2007 and in 2018. Over 80 parishes in the Diocese passed the 2018 Social Justice Vestry Motion calling on the provincial government to develop and implement a comprehensive plan to increase available affordable housing, develop strategies to support groups at higher risk of homelessness, to partner with the federal government and to ensure municipal emergency shelter services are adequately funded.
- Our Diocese has contributed to the development of the Ecclesiastical Province of Ontario's policy statement on affordable housing and homelessness, as well as on election resources produced by the Ecclesiastical Province of Ontario and the Anglican Church of Canada.
- Anglicans in the Diocese have joined with the housing advocacy efforts of ecumenical and interfaith justice partners, including the Interfaith Social Assistance Reform Coalition, Faith in the City, and Citizens for Public Justice.

Our advocacy efforts have met with a measure of success, including the release of the federal government's national housing strategy in November 2017 and the coming into force of provincial legislation for inclusionary zoning and greater tenant protection in April 2018. In Peterborough and

Toronto, Anglicans have been effective in advocating for the expansion of city emergency shelter and respite centre services. However, there remains much work to be done.

Priorities for housing/homelessness advocacy

The Social Justice and Advocacy Committee, together with the Housing Advocacy Sub-committee of the Diocese of Toronto, has identified the following priorities for affordable housing and homelessness advocacy.

We call for a systematic approach to preventing homelessness, which should engage all levels of government, include the full range of options from emergency shelter to market rent and home ownership, and involve the following elements:

- **The recognition of housing as a human right as the foundation of a systematic approach to ending homelessness and the progressive realization of adequate housing for all.** Canada is a party to international agreements, including the International Covenant on Economic, Social and Cultural Rights, which recognize “adequate housing” as a human right. The National Housing Strategy of 2017 has spoken of a “rights-based approach” to housing, but domestic legislation has yet to be passed which would recognize and implement the right to housing within Canadian law. The Canadian Association to End Homelessness and other advocates have urged the federal government to enshrine the right to housing in legislation, to ensure that progress toward ending homelessness continues to be made by governments of all stripes at all levels.
- **Adoption of the Canadian Mortgage and Housing Corporation (CMHC) definition of affordable housing as within 30% of a household’s income before tax.**⁸ When households spend more than 30% of their before-tax income on housing costs, they are increasingly at risk of homelessness should they suffer any economic hardship.
- **The adoption of measures to address the disparity between income levels and housing costs.** As long as income levels are stagnant and housing costs continue to rise, there will continue to be a crisis in affordability. A comprehensive housing strategy must recognize the fact that housing costs usually represent the greatest single expenditure for families and individuals, and find ways to address the widening gap between real incomes and housing costs. This could involve rent controls, housing benefits, income supports, or some combination of these measures.
- **Support for the creation of new affordable housing.** This could involve a number of different means depending on whether the housing is to be built by the public, private, or non-profit sector or some combination thereof. Inclusionary zoning, which would require developers to make a certain percentage of all new housing built truly affordable, is one such measure. The contribution of public property at low cost, or other financial incentives, might also be applied.
- **Ongoing support for the maintenance of social housing.** It is not enough to build affordable housing units – they must be physically maintained, and their affordability secured, over the long term. Much of the social housing that was built decades ago is showing signs of deferred maintenance and in need of significant repair. TCHC estimates that it needs \$2.6 Billion to

⁸ <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

maintain its current stock of housing, much of it 50 years old, in the next decade⁹. The construction of new units does not represent an overall gain when existing affordable units must be demolished due to lack of repair. Keeping social housing units in a state of disrepair is dangerous and degrading to the dignity of their residents.

- **Supportive housing for individuals with particular needs.** Some people are “hard to house” due to physical or developmental disabilities, mental illnesses, addictions, criminal records and other needs. These especially vulnerable people need extra supports if they are to be able to keep a place to call home. A systematic approach to preventing homelessness would recognize and provide for these necessary supports. Including vulnerable groups in developing housing strategies (youth, Indigenous peoples, people with disabilities) would help address the needs of that particular group in a way that maintains their dignity and agency.
- **Adequate emergency shelter to assist people in crisis, coupled with transitional housing and a Housing First approach to help people out of homelessness as quickly as possible.** When 12,000 people are homeless in Ontario on any given night, and shelters are operating at over 95% capacity even in the summer months, shelters become overcrowded, and the risk of disease and violence escalates. Emergency shelter is not and should not be a long-term solution to chronic homelessness, but should provide a safe roof over the heads of those who have just lost their homes. It is equally important to provide transitional housing options so that people can move out of homelessness as soon as possible, thus freeing up emergency shelter for those in immediate need.

These elements of a systematic and long-term housing solution represent our commitment as Anglican Christians to the dignity, health, and security of our most vulnerable members of our communities. How we treat those in need of shelter is how we treat Christ himself.

Strategies for Advocacy and Action

Over the past decade, the Diocese of Toronto has built a reputation for advocacy and action on housing issues. Building on past success, and the priorities identified above, we propose that Diocesan Council, through the Social Justice and Advocacy Committee, should do the following:

1. **Continue advocacy at the federal, provincial and municipal levels.**

We will continue to support our Diocesan and Area Bishops, clergy and laypeople to make our voices heard in the public square, as we:

- Urge the federal government to introduce legislation to implement the National Housing Strategy.
- Make the implementation of the National Housing Strategy a key issue in the lead-up to the 2019 federal election.
- Urge the provincial government to work with the federal government to maximize the impact of the National Housing Strategy.
- Advocate at the provincial level for the reintroduction of rent controls and the maintenance of homelessness prevention initiatives.
- Advocate for municipalities across the Diocese to identify sites for the building of affordable housing, including transitional and supportive housing.

⁹ <https://www.torontohousing.ca/capital-initiatives/capital-repairs>

- Urge municipal governments to provide incentives for non-profit and co-operative housing providers to build and deliver affordable housing options.

Measures of progress:

- By June 2019, engage Anglicans in the Diocese in a campaign to implement the National Housing Strategy through federal legislation
 - Contribute to the production and delivery of an election resource for Anglicans on social justice issues, including housing, in the lead-up to the 2019 federal election.
 - By June 2020, convene a meeting with church leaders and the provincial or federal ministers responsible for housing to promote action on specific housing policy measures.
2. **Develop a “Housing Network” in all regions of the Diocese** to study local housing needs and initiatives, and to help engage local Anglicans in advocacy and action. Ultimately, this would include Anglicans in Toronto, Peel Region, York Region, Simcoe County, Durham Region, Northumberland, Kawartha Lakes, Peterborough, and Haliburton.

Measures of progress:

- By June 2019, identify key housing advocates in each of these regions.
 - By May 2020, host or co-host a housing advocacy event in each episcopal area of the Diocese.
3. **Create opportunities for the Diocese to express a tangible commitment to affordable housing.** The Diocese controls extensive real estate throughout its boundaries. The use of the proceeds from the sale or other disposition of Diocesan real estate is governed by the Capital Redeployment Policy through the Ministry Allocation Fund. The greater part of the Ministry Allocation Fund is used to maintain Diocesan property, support congregational development and encourage new forms of ministry. However, Diocesan Council has also instituted the practice of making a tithe of the annual income of the Ministry Allocation Fund as a significant contribution to a cause which does not normally receive regular Diocesan funds.

Measures of progress:

- As an expression of our own commitment as a Diocese to affordable housing, we would like to encourage Diocesan Council to direct its next Ministry Allocation Fund Tithe to a non-profit housing provider for the construction of new affordable housing within the Diocese.
- We would also like Diocesan Council to explore how the Diocese could make an ongoing tangible commitment to affordable housing initiatives.

We look forward to working together with Anglicans across the Diocese, with ecumenical and interfaith partners, non-profit organizations, all levels of government, and the private sector, so that everyone in our communities has a place to call home.

“My people will abide in a peaceful habitation, in secure dwellings, and in quiet resting places.”

– Isaiah 32:18