

AFFORDABLE, ACCESSIBLE HOUSING
A Report from the
Community Knowledge Forum
October 24, 2012



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Overview of the Foundation

The Community Foundation of Mississauga is part of one of the fastest growing charitable movements in Canada. The Foundation is a registered charitable public foundation that was launched in spring 2001. Since that time, it has grown rapidly and has over \$17 million in endowed assets (at June 2011) and cumulative grants of over \$3 million. Community foundations across Canada share three fundamental roles:

One: endowment building/personalized service. The Foundation builds endowed and other funds to provide lasting support for local priorities. It makes giving easy and effective, accepting a wide variety of gifts and providing donors with a number of charitable options. Donors can contribute cash, stocks, property and other assets. Donors may establish a fund in their name or in the name of a loved one. In most cases, a gift qualifies for maximum tax advantage under federal law.

Two: local grant making expertise. The Foundation's staff and volunteers have an in-depth understanding of the issues, opportunities, and resources that shape our community. It evaluates all aspects of community well being — including social services, education, the environment, health care, youth, seniors and the arts and make grants to support the broadest range of community needs. It can help donors learn more about local organizations and programs that make a difference in areas they care about most.

Three: community leadership. Because community foundations support all kinds of charities, it is well positioned to bring people and organizations together, convening diverse voices to address local issues and opportunities. The Foundation's business is building community.

Capturing Community Knowledge

Bridging the needs of the community with philanthropy is at the heart of the Community Foundation of Mississauga. Part of that means learning about the issues affecting the community, bringing together the people who live and work in the city to hear what they have to say, sharing information and becoming part of the solution. Collaborating on issues is one of the ways a community foundation stays connected to the purpose we serve. It helps keep vital knowledge and communication flowing.

Trends and Statistics

A variety of complex factors come together to define housing need in our city and they defy a single, simple solution.

Our Vital Signs report indicates a steady increase in the cost of homes in Mississauga, with average house prices presently surpassing \$650,000 and the price of rental units averaging over \$1000 per month. As a result, many families are placed in a cycle of chronic poverty, and for some, home ownership is simply out of reach.

There are currently over 12,000 families and individuals waiting for subsidized social housing in the Region of Peel, with wait times of up to 11 years. Transitional housing and emergency shelters which serve people experiencing homelessness or a housing crisis are consistently filled to capacity. A large number of people requiring help are suffering with mental health issues and addiction, and some are escaping domestic violence.

Our population is aging, and the needs of older adults who wish to remain in their homes or who require assisted living or nursing care facilities are rapidly coming to the forefront of society. The wait times for space and the costs associated with aging have resulted in a compelling need for adequate facilities and comprehensive services to address this demographic.

As Mississauga continues to grow and diversify, the need for safe and affordable housing options will continue to play a significant part in the health and vitality of our community.

Sharing Knowledge and Expertise

Interviews with community leaders and stakeholders were conducted from July to September of 2012 in preparation for this three hour forum held on October 24, 2012.

Presentations were made by **Michelle Wayer**, Manager of Housing Programs for the Region of Peel, **John Fraser**, Executive Director of The Centre for Equality Rights in Accommodation, **Blessing Anyanwu**, Director of the Salvation Army Cawthra Road Shelter, and **Heather MacDonald**, Director of Strategic Housing Initiatives for the City of Mississauga. The Community Foundation of Mississauga is grateful for the generous contributions of these experts, as well as all who attended and shared their perspectives at this forum. Their valuable input has helped to form the basis of this report.

Defining the Need

We were helped to understand how for some, housing stability is a continuing struggle. In particular, those with physical and mental disabilities, youth, people who rely on social assistance, older adults, single parents and newcomers face specific challenges when it comes to accessing and maintaining housing. We know a high percentage of people from these groups live in substandard conditions. Many are in unsafe, overcrowded conditions.

Compounding the issue are the discriminatory practices being practiced by some private landlords, particularly when they are approached by vulnerable people looking for accommodation. Refusing tenants on the basis of their ethnicity, physical/mental abilities or demanding large cash deposits to secure rental units are violations of the law and Human Rights Code, yet occur far too often. The negative impact these practices have on people was brought into sharp focus at the forum. Many individuals experiencing housing discrimination are unaware of their rights or the resources available to help them overcome these barriers. This can force them into unsafe and unaffordable housing situations and significantly impede their successful integration into society.

There was collective agreement at the forum around poverty as a leading cause of homelessness. Housing costs often consume more than 72% of income for people who rely on social assistance, resulting in an increased reliance on food banks and community kitchens for sustenance. Several front line housing workers at the forum explained how there are certain common risk factors for homelessness. Those dealing with unemployment, divorce, domestic violence, conflicts with the law or addiction are especially vulnerable to instability and disruption in their housing.

Mississauga's older adult population will increase exponentially in the very near future, and there was discussion around the importance of their specific needs. Many older adults are on fixed incomes, making it difficult for them to deal with high costs of housing.

Currently there are no emergency housing providers in Mississauga which are equipped to fully address the needs of older adults who find themselves experiencing a housing crisis.

Key Findings

Proactive housing strategies and programs being designed and implemented to meet Mississauga's changing needs were explained by both regional and municipal officials at this session. Zoning provisions and policies are being formulated with an emphasis on safety and affordability. There are incentives for developers and landlords being put into place which may open up much needed space in fresh areas. These strategies have the capacity to successfully integrate our communities, providing inroads to mixed income level housing models and affordable options for those who need them most.

The insight provided into hidden barriers, such as unreported discrimination, helped us to understand how housing equality is best addressed through early intervention and preventative measures. Education around the rights and responsibilities of both tenants and landlords, as well as information about available resources are tools being used to address this problem. This is beneficial for housing providers as well as current and prospective tenants. Helping both parties to understand and exercise their rights is a step in the right direction towards equitable housing practices. Ensuring vulnerable communities can access adequate housing allows families to live close to work, education and affordable transportation, which in turn helps to facilitate their successful integration into the community.

According to the experts at this forum, a balanced, holistic approach to addressing the needs of those in crisis is one of the most effective means of helping them to access and maintain stable housing. We learned that recognizing and treating factors such as mental health issues, addiction, domestic violence and chronic poverty plays an essential role in the overall security of individuals. When core issues such as these are treated and resolved, there is a much greater chance of individuals maintaining stability at home and becoming productive members of society.

We also explored some of the housing needs of our increasing older adult population. Considering this demographic means looking into programs to help people age at home, and creating subsidies for assisted living requirements. Emergency and transitional facilities tailored to older adults form part of a wide perspective which considers housing need throughout all stages of life.

Conclusion

This forum reinforced the fact that families and people of any age can experience a housing crisis, permanently or temporarily, for a variety of reasons. Safe and affordable housing options are a basic human requirement and a critical community asset.

Providing equitable access to stable housing not only stimulates job creation and the local economy, it also results in healthier, safer communities. When people are provided with safe places to live, where they can access social supports and services, their life opportunities improve and their full potential can be realized. That brings us one step closer to a vibrant and vital Mississauga!

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