

REPORT CARD

BOOKLET

Adequate Rental Housing: There Is No Place Like Home

In November 2007, *All Roads Lead to Home: A Homelessness to Housing Stability Strategy for Waterloo Region* was released. The Homelessness to Housing Stability Strategy identified 92 evidence-based strategies to strengthen the local housing stability system. One of these strategies recommended the development of an annual housing stability report card.

This is the third report card developed by the Homelessness and Housing Umbrella Group. There are two parts: a two page report card and this booklet. **The theme for the 2010 booklet is adequate housing.** While affordable home ownership is certainly part of the affordability continuum, for the purpose of this booklet, only rental housing will be considered.



Homelessness &
Housing Umbrella Group



Much to Celebrate

Homelessness to Housing Stability Progress

There is a tremendous commitment to work toward creating housing stability for all within Waterloo Region. Significant progress has been made on the actions identified in the Homelessness to Housing Stability Strategy.

Housing Affordability Gap Narrows

For a second consecutive year, the housing affordability gap for those with the lowest incomes has narrowed at a rate greater than inflation. This is due to modest increases in the shelter allowance components of both Ontario Works (OW) and Ontario Disability Support Program (ODSP) combined with a significant increase in the minimum wage.



Decrease in the Number of People Returning to Shelters

There was a 7% decrease in the number of people returning to shelters in the same year. This means that 80% of people who stayed at a shelter got some of their needs met and did not need to use this service again in 2009. A contributing factor to this decrease is related to the expansion of STEP Home. STEP Home is a set of programs designed to end and prevent persistent homelessness in Waterloo Region.

Community Housing Improvements

The Social Housing Renovation and Retrofit Program (SHRRP) has led to improved health and safety for residents living in Community Housing. These improvements include capital repairs, increased energy efficiency of buildings and enhanced accessibility.

Vacancy Rate Increase

The vacancy rate has improved significantly from 1.8% in 2008 to 3.3% in 2009. Canada Mortgage and Housing Corporation has historically reported that a 3% vacancy rate is a “healthy” market. The fact that average rents for one, two and three or more bedroom units have increased only modestly at or near the rate of inflation may be attributed to the vacancy rate increase.

Significant Decrease in the Number of People Waiting for Housing with Specific Support

There was a significant decrease in the number of people waiting for housing with specific support, especially for people with developmental disabilities, physical and acquired brain injuries and those with mental health issues. This is due to increased one-time funding to the Independent Living Centre and administrative efficiencies.

Provincial Rent Bank Funding On-going

The Provincial Rent Bank Program helps improve housing stability for people who, due to an emergency or other unforeseen circumstance, are in short-term rental arrears and facing eviction. Funding for the Provincial Rent Bank Program was made sustainable in 2009.

...But there's more to do!

Affordability Gap Remains

The "housing wage" remains significantly higher than the minimum wage. The "housing wage" is the amount a person working full-time must earn to afford the fair-market rent on a unit without paying more than 30% of his or her income on rent. For a one bedroom unit, the wage needed is \$13.88/hour, while the wage needed for a two bedroom unit is \$16.46/hour. These wages fall short of the minimum wage of \$9.50 (2009).



Increases in the Number of Shelter Bed Nights

There was a 7% increase in the number of emergency shelter bed nights. This is the total count of the number of beds occupied in all of the formal and informal emergency shelters each night over the course of a year. The largest increase this year was at the YWCA-Mary's Place. The number of bed nights at this shelter decreased over the past two years due to extensive renovations which were completed in 2009.

The "housing wage" remains significantly higher than the minimum wage.

Significant Increase in the Waiting List for Housing with "Non-Specific" Support

There was a 17% increase in the waiting list for housing with "non-specific" support. "Non-specific" refers to programs with funding sources that do not apply to a specific disability. For example, these programs would serve people who do not have a diagnosis and have a variety of needs that make it difficult to maintain housing without on-going support. These programs would also serve people with a diagnosis for which specialized housing is not available (e.g. addictions).

Private Market not Keeping Pace

While the number of private market rental units increased by 22 this year, this did not keep pace with population growth. Additional units at affordable rent levels are needed.



What is Housing Stability?

Housing stability is characterized by safe, affordable and long term residency. Housing stability requires that the following factors be in place:

- The **housing** must be affordable, properly maintained, safe, accessible, of suitable size, provide security of tenure and be acceptable to the individual.
- People must have enough **income** to sustain the minimum standards for rent, utilities, food, health, clothing, education, transportation and recreation.
- People must have the opportunity to access additional **support** to maintain housing, to help them live as independently as desired and to connect to others in meaningful ways.

As housing stability increases, the risk of homelessness decreases.

Why is Housing Stability Important?

Housing stability is a critical factor in enhancing and protecting the community's health and well-being. According to Canada Mortgage and Housing Corporation, 3.9 million Canadians in 1.5 million households lack decent, safe, and affordable housing.¹ Further, housing stability:

- Allows people to focus on other aspects of economic security and social inclusion. Social inclusion builds trust, self-esteem and a sense of belonging that is associated with improved mental and physical health. It also enhances people's ability to build social networks with neighbours.²
- Helps decrease health care costs. Research has demonstrated that people with adequate housing are healthier and live longer.³
- Helps children to have higher school achievement because students do not have to change schools as frequently.⁴
- Helps to conserve energy because units are properly maintained. For example, repairing leaks or replacing windows can cut heat loss through windows in half. This leads to both reduced energy consumption and savings on utility bills.

What are the Consequences of Housing Instability?

People who are without adequate housing, income and support are more likely to lose their housing because they do not have resources that help them to maintain housing stability in their lives following a catastrophic event such as a car accident, illness or loss of employment. For others, it may not be so much a "trigger event" as much as a "tipping point" when debt slowly begins to build and arrears and/or personal issues are no longer manageable. When all personal and financial resources have been exhausted, housing instability can occur.



¹ 2001 Census Housing Series: Issue 3 Revised: *Adequacy, Suitability and Affordability of Canadian Housing*. Research Highlight: Socio-Series 04-007. Ottawa: Canada Mortgage and Housing Corporation, April, 2004.

² Government of Canada. (2006). *The Human Face of Mental Health and Mental Illness in Canada*, 2006.

³ Hwang, Stephen (2009). *Mortality among Residents of Shelters, Rooming Houses and Hotels in Canada: 11 Year Follow-Up Study*. *BMJ* 2009 339:b4036.

⁴ Rothstein, Richard (2006). *Class and the Classroom*. Annual Editions. *Early Childhood Education* 06/07, pp 18-22.

What is the Housing Stability System?

The housing stability system in Waterloo Region includes a range of services that exist to assist people to both achieve housing stability and to increase resources so that when faced with challenges, people do not lose their housing. These services include emergency shelters, street outreach, shorter and longer term programs to support housing stability, and transitional/time limited housing. Focusing on housing stability rather than homelessness helps to shift thinking towards solutions.

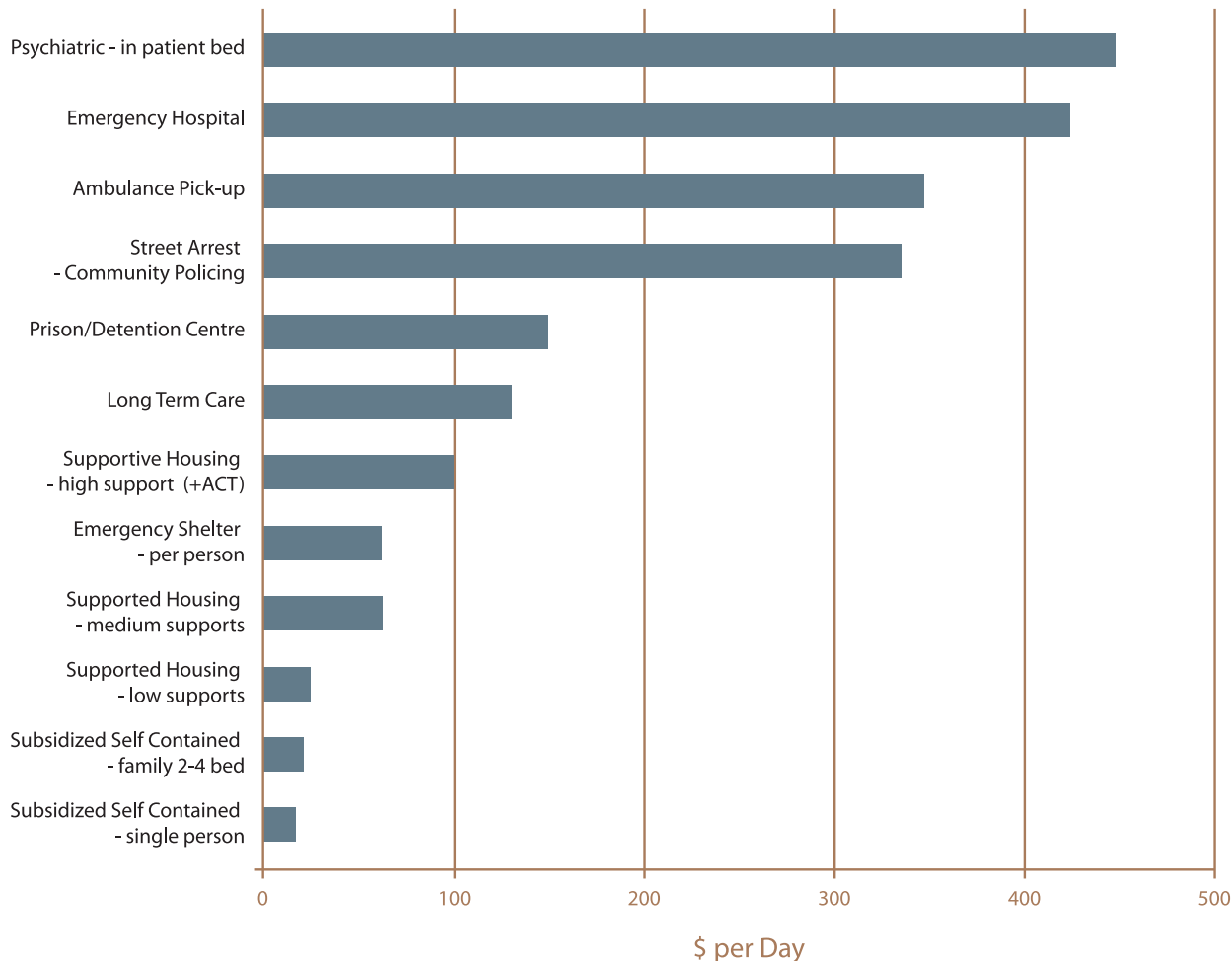


The Cost of Homelessness

When a person experiences homelessness, the cost of doing nothing about it is very high. In fact, as illustrated in the chart below, institutional and emergency responses to homelessness are roughly ten times more expensive than residential-based care even when stacked with high levels of support.

Focusing on housing stability rather than homelessness helps to shift thinking towards solutions.

Typical Daily Cost for Service Across Typology of Responses to Homelessness⁵



⁵ Pomeroy, Steve (2007). *Pro-Active versus Reactive Responses: The Business Case for a Housing Based Approach to Reduce Homelessness in the Region of Waterloo*. Region of Waterloo



Overview of Adequate Housing

All Roads Lead to Home: A Homelessness to Housing Stability Strategy for Waterloo Region, included a list of 7 components that must be in place for housing to be considered adequate. These components, developed through local community consultations, are as follows:

- Affordable
- Properly maintained
- Safe
- Accessible
- Of suitable size
- Provide security of tenure
- Acceptable to the individual

For the purposes of this booklet, each component will be examined individually although in reality, each component is interwoven with the next. People place a different priority on each, as illustrated in the examples below:








- A family of 6 may decide to rent a 2 bedroom apartment because it is affordable. In this case, the family has prioritized meeting the need for affordability over suitable size.
- A person who needs an accessible unit may choose to live closer to supports and family in a unit that does not have all the accessible features they require. In this case, being acceptable to the individual has been prioritized over accessibility.
- A person may choose not to accept an affordable unit because of perceived safety concerns in the surrounding neighbourhood. In this case, safety has been prioritized over affordability.

Adequate Housing: When All the Pieces Are in Place

The more pieces that are missing, the more unstable housing becomes.



Legend

-  Affordable
-  Adequately Maintained
-  Safe
-  Accessible
-  Of Suitable Size
-  Security of Tenure
-  Acceptable to the Individual

Affordability

According to Canada Mortgage and Housing Corporation (CMHC), rental housing is affordable when a maximum of 30% of total gross income is spent on shelter.⁶ Beyond that level, rental housing may no longer be affordable because of the increased risk of not having enough money left after paying rent and utilities in order to cover other necessities such as food, clothing, health costs, transportation, the phone bill and recreation expenses. As a result, affordable housing varies according to a person's income and there is no single rent level that defines affordable housing.



According to data from the 2006 Census, nearly 61% of renting households in Waterloo Region live in housing that is affordable to them. However, 16% of all households pay more than 50% of their income on rent. Fully, 39% of all households in our community spend more than 30% of their income on rent.⁷

The monthly rent affordable to a lower income household earning \$20,000 annually is \$500. However, the average rent for a 1 bedroom apartment in Waterloo Region is \$722. Across Waterloo Region, there is a shortfall of approximately 3,780 affordable units. For more information on affordability, refer to last year's booklet available on the HHUG website at www.hhug.ca.

Households may prioritize meeting the need for affordability over meeting other housing needs. This is why households may choose to rent a unit that does not meet the other components. Housing is then affordable but it is not fully adequate.

Affordable housing varies according to a person's income and there is no single rent level that defines affordable housing.



⁶ Refer to CMHC website at www.cmhc.ca.

⁷ This is based on information from the Kitchener Census Metropolitan Area, 2006.



Properly Maintained

“Properly maintained” is used in the context of units and buildings and is based on objective components outlined in building codes, municipal by-laws and possibly the *Residential Tenancies Act, 2006*. In order to ensure that units and buildings are maintained, some municipalities have Property Standards By-laws which outline the minimum standards of maintenance and occupancy that all properties (including buildings and yards) must meet. Poorly maintained units and buildings can affect the health and safety of tenants.

Landlords are responsible for the general repairs and upkeep of the property. Sometimes neither tenants nor landlords understand their responsibilities. Further, in situations where a landlord does not properly maintain a unit, tenants may be afraid to raise concerns fearing harassment or eviction. The following examples highlight such situations:

- Nima and her 3 children rented a two bedroom apartment. The landlord told Nima that he would replace the refrigerator and the flooring in the kitchen but on moving day, neither was done. As a result, food often spoils and the children trip on the upturned flooring. Nima is afraid that if she complains her family will be uprooted again.
- It was January when Jennifer, Tyler and their 3 year old son moved into an apartment on the 3rd floor. They soon realized that there were no screens on the windows and the window locks did not work. They were concerned that their son might accidentally climb out of one of the windows if left open. When they contacted the landlord, he said that he no longer fixes screens because tenants damaged them so often. It took several months of negotiation and working through legal processes to get adequate screens and locks for the windows.



Safe

“Safe” refers to a subjective feeling that a person has about their unit, building or neighbourhood. A feeling of safety is often equated with a perception of not being a likely target for victimization. Gender, physical stature, and familiarity with the area are some of the many factors used to determine perception of safety.⁸ “Safe” can also refer to a feeling of community cohesion and a sense of belonging.

For example:

- Although the reality might be that few crimes have been committed in a particular building or a unit, a person may know of an isolated event that occurred. This knowledge could lead the person to feeling unsafe.
- A person might perceive that housing located in an urban core is safe due to its proximity to infrastructure (such as transit) and because there are usually other people on the street. Conversely, the presence of many people and lively activity in an urban core may lead another person to feel unsafe.

⁸ For more information see *Fear of Crime: Perceptions in Waterloo Region* by the Waterloo Region Crime Prevention Council, 2009.

Accessible

People with disabilities are almost twice as likely to live in poverty when compared to other Canadians.⁹ Therefore, housing that is both accessible and affordable is a priority. As the need for this type of housing outweighs its availability, people with disabilities have few options when it comes to moving or relocating. They may remain in housing that no longer meets other housing needs because it is accessible.

While each person has unique needs, housing is often advertised in a way that does not provide the information that someone with a disability may require. For example, newspaper or internet ads rarely include specific details such as “no steps into the unit” or “unit has a stand-alone shower.”

If accessibility needs are not being met, it can be difficult for people to age in place as their health conditions change. To add to this, accessibility issues can lead to reduced opportunities for social interaction with visitors with disabilities. Although recognized as a costly solution in the short-term, the use of universal design principles would ensure that units are accessible for everyone.



People with disabilities have few options when it comes to moving or relocating.

Of Suitable Size

Currently, there is no universal occupancy standard. However there are guidelines for units that fall under the *Social Housing Reform Act* and some municipalities have occupancy standards as part of their local By-Laws.

Finding a unit of suitable size can be a challenge, particularly when a household requires a 1 bedroom or 4 or 5 bedroom unit. These units have a 4 to 6 year waiting time on the Community Housing Wait List.

Individuals and couples may have to live in shared accommodation (sometimes called rooming or lodging houses) when a bachelor or 1 bedroom unit is unaffordable. This means that while each person or couple has their own bedroom, the kitchen, bathroom and common space are shared. Many find it difficult to live in such close proximity and to share common space with people they do not know. In addition to frustration, such living arrangements can have serious health consequences, as illustrated below.

- Mohammed was receiving Ontario Works and undergoing treatment for severe gastrointestinal problems. There were only certain foods that he could eat. In his rooming house, his special food sometimes disappeared. He could not afford to replace it and the food bank did not always have it available.
- Betty was receiving Ontario Works while undergoing medical treatment. She required a medication that needed to be refrigerated. She was constantly afraid that her costly medication would go missing as she shared a refrigerator with several other tenants.

Large families and households also have many challenges finding housing that meet their needs. As a result, a household requiring a 4 to 5 bedroom unit may rent a 2 to 3 bedroom unit because it is what they can afford. Parents then have no private space because they are sleeping in the living room or with children. There may not be room to have a dining table large enough for all of the household members to eat together. School-age children can have difficulty finding a quiet space in which to do homework.

⁹ Walters, Traci. *Disability Policy in Canada: An Independent Living Perspective*. Canadian Association of Independent Living Centres.



Security of Tenure

Security of tenure means that a person cannot be arbitrarily evicted. Most tenancies need to conform to the rights, responsibilities and processes outlined in the *Residential Tenancies Act, 2006 (RTA)*. However, some landlords are not aware of these processes or choose not to follow them. Further, many tenants may be unaware of their rights and responsibilities and/or have low literacy rates or other challenges that can impact self confidence and ability to act. This can result in illegal evictions or tenants accepting deficiencies in their unit or rental situation because of a fear of eviction. When a person does not have security of tenure, their risk of homelessness increases. Examples are included below:

- Jim and Martha fell behind in the rent when Jim lost his job. The landlord told them if they were not moved out in a week, he would come and change the locks. While they were looking for a new place, Jim and Martha ensured that someone was always home in case the landlord followed through on his threat. Jim and Martha did not know that an eviction could only occur with an order from the Landlord and Tenant Board and that the landlord could not unilaterally change the locks.
- Chin, a new Canadian, told his landlord that his refrigerator was broken. The landlord told him that if he did not like it, he could move. Chin did not know that under the *RTA* the landlord was required to fix the appliance.

Acceptable to the Individual

There are a variety of factors that may impact an individual's decision as to whether a unit is acceptable. Offering choice and desirable options are key to increasing housing stability. Some factors that reflect an individual's preferences and goals may include:

- Room for a pet.
- Proximity to supports and services (e.g. doctor, counsellor, faith community).
- Supportive of the lifestyle changes that a person is making.
- Evoking memories of previous happy times.

The difference between a "house" and "home" is that a home provides more than a physical structure. It is a place where a person feels content and safe. A home is a place that provides privacy, a sense of personal identity and belonging as well as psychological and emotional security. For housing to be stable, people need to feel that they are "home". The more "at home" people feel, the more likely that the housing will become stable. ***There is no place like home.***

For example:

- Bob and his worker viewed several units together. The unit preferred by the worker was not of interest to Bob. Instead, Bob chose a different unit because there were elements of the unit that reminded him of the family home of his youth.
- Casey could only afford a room and was insistent that there had to be room for his two large dogs. The dogs had been with Casey for 7 years. Throughout his loss of job, eviction from his townhouse, relationship breakdown and eventual spiral into homelessness, the dogs were Casey's constant companions. Casey stated that at times he had contemplated suicide but did not follow through because he was concerned about who would care for his dogs.
- Luis was undergoing medical treatment. He needed to go to the hospital daily for treatment for several successive weeks. He was tired and feeling unwell and did not want to have to take more than one bus. As a result, housing on a direct bus route was a priority for Luis.

The more "at home" people feel, the more likely that the housing will become stable.

What Can You Do To Help Everyone Have Adequate Housing?

It is important to recognize that creating housing stability for everyone is effective social and economic policy. Homelessness is far more expensive than providing affordable housing with support.

- Learn how housing instability affects everyone in Waterloo Region.
- Refrain from using words that refer to people experiencing homelessness in negative ways.
- Donate money and other resources to organizations that work with people experiencing homelessness or work toward increasing housing stability in the community.
- Join a local committee or coalition that works to further housing stability in Waterloo Region.
- Offer your time and skills to organizations that work with people experiencing homelessness or work toward increasing housing stability in the community. A variety of skills are valued, including professional skills (e.g. accounting, landscaping, building maintenance) to hobby or interest skills (e.g. scrap booking, cooking).
- Write a letter or approach politicians about the need for more resources in the areas of housing, income and support for people experiencing homelessness. Advocate for long term solutions.

To become more involved or to learn more please visit the HHUG website at www.hhug.ca or contact us at 519-743-2246 ext. 264.

What Can Government Do?

- A responsive housing stability system requires strategic investment and sustainable funding in a coordinated approach from all levels of government and community partners.
- Stable housing, income and support are needed to end homelessness. Affordable housing on its own is not the answer; short and long-term supports are also required.
- Senior levels of government need to implement policies to ensure housing affordability by increasing income (e.g. minimum wage and social assistance rates) to align with the cost of living and/or reducing housing costs (e.g. increase funding for affordable housing and/or rent supplement programs).



Visit www.hhug.ca to download a copy of this or past Report Cards and Booklets.



It is important to recognize that creating housing stability for everyone is effective social and economic policy.



Resource List

If you are having rental housing difficulties, there are a number of agencies and organizations that may be of assistance to you. Below is a list of some of the key services. Please note that this is not an exhaustive list and there are many more specialized services within Waterloo Region. However, these are the most general services and staff of these programs will be able to provide informed referrals to additional services.

Name	Contact Info	Type of Service Provided
Community Housing Access Centre (CHAC)	150 Main Street Cambridge, ON N1R 1V4 519-575-4833 235 King Street East Kitchener, ON N2G 4N5 519-575-4833	<ul style="list-style-type: none"> • applications for subsidized housing and affordable housing programs within Waterloo Region
John Howard Society – Housing Counselling	3-40 Ainslie Street Cambridge, ON N1R 3K1 519-622-0815 ext. 221	<ul style="list-style-type: none"> • general assistance to find and maintain rental housing
Lutherwood – Housing Counselling	165 King Street East Kitchener, ON N2G 2K8 519-743-2246 ext. 401	<ul style="list-style-type: none"> • general assistance to find and maintain rental housing • drop in time: 1-3: M-F
Lutherwood – Rent Bank	35 Dickson Street Cambridge, ON N1R 7A6 519-623-9383 ext. 235 165 King Street East Kitchener, ON N2G 2K8 519-743-2246 ext. 225	<ul style="list-style-type: none"> • interest-free loans to eligible tenants to pay arrears or last month's rent deposit • drop-in times: Cambridge 1-3: M, W, F Kitchener 3-4: M-F
Property Standards	By-Law Enforcement <ul style="list-style-type: none"> • City of Cambridge • City of Kitchener • City of Waterloo 	<ul style="list-style-type: none"> • enforcement of property standards by-laws which outline minimal acceptable standards for maintenance
Waterloo Region Community Legal Services	170 Victoria Street South Kitchener, ON N2G 2B9 519-743-0254	<ul style="list-style-type: none"> • Legal Aid service providing legal advice on landlord and tenant matters
Working Centre – Housing Desk	58 Queen Street South Kitchener, ON N2G 1V6 519-743-1151 ext. 117	<ul style="list-style-type: none"> • general assistance to find and maintain rental housing • drop in time 1-4: M-F

What is the Homelessness and Housing Umbrella Group?

The Homelessness and Housing Umbrella Group (HHUG) is a non-partisan group consisting of concerned individuals, including people with lived experience, agencies and groups committed to preventing and reducing homelessness in Waterloo Region. The HHUG serves as Waterloo Region's central homelessness and housing group. It functions as an umbrella to coordinate activities for all local groups working on issues of homelessness and housing.

For more information, visit www.hhug.ca or phone the Initiatives Coordinator at 519-743-2246 ext. 264.



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