

**Homelessness is a serious problem throughout Simcoe County & Canada.**

You have seen homeless people who live on the street, in parks, in doorways and in other public places in communities across this County and Country. But we rarely see 80% of those without a place to call home - "the hidden homeless."

They are the youth, adults, families and seniors who move from friend to friend and relative to relative while looking for affordable housing. They are the adults who live in cars and abandoned buildings in cities and on farms. They sleep in church basements for the winter. They are women who accept housing from a man, even in dangerous situations, rather than freeze on the street. They are children who are put in the care of Children's Aid Societies, because their parents can't afford to care for them. They are the homeless we don't see.

## The Housing Crisis in Simcoe County

A HOUSING STORY...

It is both exciting and nerve-racking selecting and buying your first home. You have saved for a few years for the down payment, got mortgage approval from your bank and have all expenses covered around the costs of buying a house. You know that buying a home is the best option for you financially, because you are buying something you will own. No more renting from a landlord and not having anything to show for living in a place you may have lived in for a long time. You know that your home will likely increase in value and that you have the freedom to make any changes or improvements you want, because it is yours! Living in your own home gives you a sense of belong-

ing to a neighbourhood and community.



with first and last months rent is next to impossible. Saving more than \$2,000 might as well as be \$2 million because with what you earn and the daily living expenses of supporting a family, it is just not possible. You find yourself living in sub-standard housing, where the utility bills are nearly as much as the rent. You know that at any time, you may be forced to leave, because the landlord doesn't always follow the Residential Tenancy Act. Your kids will have to change schools again, because looking for and retaining affordable housing is a task that is never finished.

**What if you want to buy... but know your dream is not possible?** Your life circumstances have left you in a position where coming up

You worry about the cost of putting a roof over your family's head. You are living with the fact that there is very little left over after paying for shelter to cover other essential expenses, like food.

### Lives in the Balance: \$600/month heat and dying on the waiting list.

In some areas of Simcoe County, people living in summer cottages in the

winter pay as much for heat as they do for rent. One family had to pay a \$600 electricity bill for only one month. People are paying rent one month and heat the following month because they can't pay both at the same time.

*(Lives in the Balance – Ontario's Social Audit – 2004)*

Sandy moved to Simcoe

County to look after aging parents. She waited seven years to get subsidized housing. Her brother waited longer. His poor accommodations contributed to his ill health, and he died before subsidized housing became available.

*(Lives in the Balance – Ontario's Social Audit – 2004)*

### Social Assistance Recipients Facing Major Challenges

Shelter allowance levels for recipients of Ontario Works (OW) and Ontario Disability Support Program (ODSP) are well below market rent levels. Rates have changed little, while housing costs have risen steadily. The

capacity of these individuals and families to meet housing costs has declined significantly. Many of these households not in rent-geared-to-income housing are undoubtedly facing severe affordability shortages.

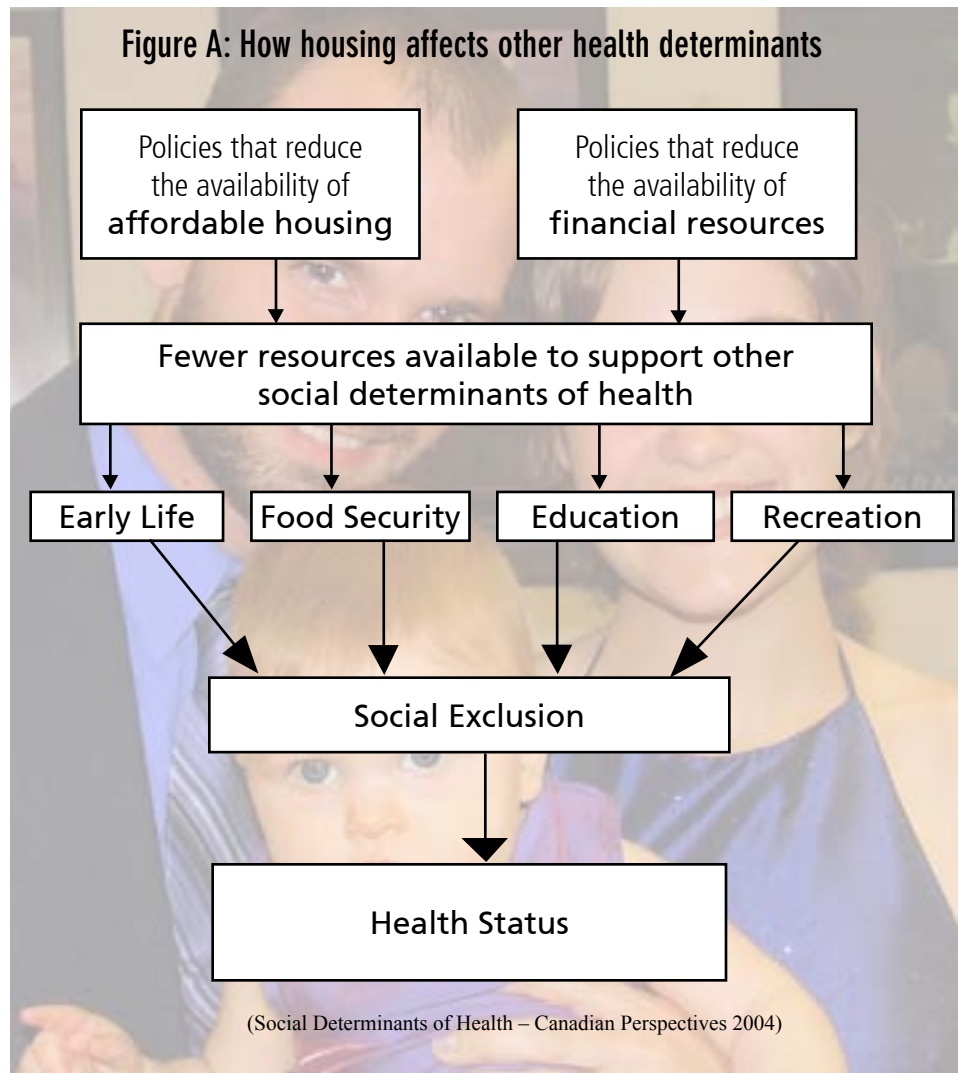
# Being Homeless - it's enough to make you SICK!

## *The effects of excessive spending on shelter on other social determinants of health*

When spending on housing becomes excessive there is less money available for other needs. Clearly, having little after-rent income makes it difficult to cover other important expenses such as food, thereby contributing directly to food insecurity as well as housing insecurity, malnutrition and consequent poor health.

## The DOMINO EFFECT

'The amount of money that you or your family have is the lead domino in a whole line of dominoes - the quality of your early childhood, your education, the type of job you have, the kind of housing and community you live in, the type of recreation and fitness programs you have access to..'  
(ROY ROMANOW, 2003)



## 10 facts about the Hidden Homeless

1. Every community in Simcoe County and Canada has homeless people, even if you don't see them on the street.
2. Most homeless people don't live on the street. More than 80% of Canada's homeless are improperly housed or on the verge of eviction. Many are sleeping in temporary beds - with friends or relatives, in church basements, in welfare motels, in abandoned buildings and vehicles, and in other sites away from the public eye.
3. About one-in-seven users of shelters across Canada is a child. Compared to children with permanent homes, homeless children suffer more from lack of educational opportunities, infection, obesity, anemia, injuries, burns, developmental delays and incomplete

- immunization; youth suffer more injuries, sexually transmitted diseases, mental health problems, and pregnancies.
4. As women generally earn less than men, women are more vulnerable to becoming homeless.
5. Newcomers to the rental housing market, especially young people, immigrants and refugees, are often required to rent housing that they cannot afford. They are often one paycheck away from eviction.
6. Many seniors face eviction/foreclosure due to fixed incomes and increased rents and taxes. Ensuring seniors stay adequately and appropriately housed prevents them from being part of the hidden homeless and ending up visibly homeless or in hospitals.

7. Our young people also make up the hidden homeless. Many homeless youth are living in shelters or bunking with friends - many are fleeing abusive situations.
8. The working poor, often single parents with young children end up living in crowded housing as they are unable to afford a decent place to live while feeding and clothing their children.
9. The hidden homeless are at risk of long-term physical and emotional harm. The longer anyone remains homeless, the greater the social and economic costs.
10. As a society we all pay for the tragedy of homelessness.  
(www.HiddenHomeless.ca retrieved August 2007)

## Canada's most pressing issue

"Housing is a necessity of life. Yet, after ten years of economic expansion, one in five households in Canada is still unable to afford acceptable shelter – a strikingly high number, especially in view of the country's ranking well atop the United Nations human-development survey. What's more, the lack of affordable housing is a problem confronting communities right across the nation – from large urban centres to smaller, less populated areas. As such, it is steadily gaining recognition as one of Canada's most pressing public policy issues"

- TD Economics, *Affordable Housing in Canada, 2003*

## Facts on Housing in Simcoe County

- Average market rent for a one-bedroom unit is \$730 per month. For individuals on OW, ODSB and those working full-time at minimum wage, average market rent for even a bachelor apartment is unaffordable.
- Average price for a single family dwelling in Simcoe County was \$ 223,299 (2005).
- An annual income of \$63,000 would be required to afford average home prices. Households earning less than \$27,000 would not be able to afford the average market rent for a one, two or three bedroom unit in Simcoe County.
- In 2000, 40.7% of individual and family renters spent more than 30% of their income on rent. Almost one in five renters spent more than 50% of their income on rent.
- Wait times for social housing in Simcoe County ranges between 2 years and 16 years.

(County of Simcoe Housing Needs Assessment and Recommendations on Policies and Programs – 2007)



## County of Simcoe 2006 Statistics

### Housing Statistics

Number of rent-geared-to-income (RGI) housing units	3,035
Number of households on RGI wait list	3,086

*Note: This number is not reflective of the true need, because some give-up or don't apply at all.*

### Homelessness Prevention Statistics

Number of households assisted with housing retention funds (Rent Bank & Energy Assistance)	413
Number of "Households on Street" served	969
Approximate Number of people using Emergency Shelters	1,200
Average length of stay per person (days)	14
Cost of putting people in emergency beds in Simcoe County	\$829,430.40

Total funding administered by the County of Simcoe for community-based programs and services related to homeless and/or the prevention of homelessness was almost \$2.75M in 2006. However, it is noted, that there are other forms of homelessness prevention dollars, and countless volunteer time being spent through Mental Health, Homeless Prevention Initia-

tive funding, and various community organizations such as transitional housing groups, church groups, soup kitchens and food banks. Still, with this effort and dollars being spent, it is acknowledged that the true need is not being addressed. **Some progress is beginning to be made:** The County of Simcoe recently received \$1.026M in funding for the provision

of down payment assistance for 118 home ownership units through the Canada-Ontario Affordable Housing Program. The County also received \$10.85M to fund development of 155 rental units under the same program, and \$1.65M in housing allowances to help reduce rental payments for 110 households over 5 years.

# Canada did have a record of housing success

Canada has had a past record of success in ensuring that its citizens have access to affordable housing. In the four decades following the end of the Second World War, federal, provincial and municipal governments funded many community-based housing projects that provided good homes to hundreds of thousands of women, men and children. (*Social Determinants of Health – Canadian Perspectives 2004*)

National housing programs in the 1970s, 1980s and 1990s, funded more than half a million good quality, affordable co-operative and non-profit homes. All of those programs have been cancelled. Canada's affordable housing crisis is not due to the lack of imaginative and successful ideas, or a lack

of commitment on the part of the affordable housing sector. The problem has been a sharp cut in funding, programs and legislation to ensure that all Canadians are able to secure good quality, affordable and secure housing.

When governments cut housing funding and programs in the 1980s and 1990s, politicians hoped that the private sector would pick up the slack. New construction by private sector developers have been booming in recent years, but the cost is out of reach for low, moderate and increasingly middle-income Canadians. Canada's robust private economy has also been booming in recent years, even as poverty has also been increasing.

Federal, provincial and territo-

rial housing ministers promised a comprehensive "Canadian housing framework" two years ago, but have failed to deliver.

There is a growing number of municipal and community housing plans, which set out practical and effective strategies for more affordable housing. These plans rely on reinvestment by government. With Canada's booming private economy and large federal surpluses, there has been a growing call for a reinvestment in new truly affordable homes. Private markets have not been able to supply new affordable homes, even as those markets generate a record number of new homes. (*M. Shapcott, Wellesley Institute 2007*)

## What can we do about housing in our communities?

### Individually

- Volunteer and contribute to the work of a local charity or community group in your town or city working to assist the homeless and create housing. i.e. Habitat for Humanity, Salvation Army, Housing Support Services.
- Recognize that NIMBY (Not-In-My-Back-Yard) attitudes are primarily stimulated by misinformation; a lack of understanding of the merits of housing (re)investment in communities.

### As an Agency

- Invite speakers, share information and include in newsletters the issue of homelessness and housing. Get involved in an organization that is working on long-term solutions to homelessness. i.e. Simcoe County Alliance to End Homelessness
- Participate in or host a "**Homeless Maze**" – an educational interactive event designed to demonstrate why people become homeless, as participants assume the role of looking for shelter and applying for OW.

### As a Community

- Advocate for more affordable housing in your community and across the nation.
- Ask your municipality to allow homeowners to create apartments or second suites in their homes. These can be the least expensive form of rental accommodation and can help families become homeowners.

### For more information...

- County of Simcoe Housing Needs Assessment and Recommended Housing Policies and Programs (2007) this document is available through the County of Simcoe <http://www.county.simcoe.on.ca/health-and-social-services/social-housing/housing-needs-assessment-and-strategy/>

- Adequate and affordable housing: A child health issue (2003) Ottawa: Child and Youth Health Network for Eastern Ontario [http://www.child-youth-health.net/Housing\\_Child\\_Health\\_Eng.pdf](http://www.child-youth-health.net/Housing_Child_Health_Eng.pdf)
- [www.campaign2000.ca](http://www.campaign2000.ca) End Child Poverty in Canada

- Ontario Non-Profit Housing Association [www.onpha.on.ca](http://www.onpha.on.ca)
- "The Value of Investing in Social Infrastructure – Housing and Homelessness Prevention", a publication by the County of Simcoe
- [www.211simcoecounty.ca](http://www.211simcoecounty.ca)