



May 19, 2009

Presentation to: City of Toronto Affordable Housing Committee

RE: **Housing Opportunities Toronto: An Affordable Housing Action Plan for 2010 to 2020**

From: Michael Shapcott, The Wellesley Institute

Build a realistic housing plan from the neighbourhood up: Toronto's plan needs targets made in Toronto, not Ottawa or Queen's Park

Thank you for the opportunity to make comments on Housing Opportunities Toronto, the city's proposed affordable housing action plan. The Wellesley Institute makes these recommendations:

First, the Affordable Housing Committee should adopt the plan, with revised targets, and move quickly to develop a detailed implementation plan as outlined in the staff report;

Second, the Affordable Housing Committee should recommend a series of immediate steps to increase the supply of truly affordable homes, including:

1. The City of Toronto should adopt a ***detailed mandatory inclusionary housing (zoning) strategy*** – following the lead of literally hundreds of U.S. cities – and tie the new housing policies to the Transit City plan among other development initiatives, which will add thousands of new, affordable homes.
2. ***Add \$25 million to the almost depleted Capital Revolving Reserve Fund***, which would not only help to fund several hundred new truly affordable homes, but would also send a strong signal to the provincial and federal governments that they need to ramp up their investments in new homes.
3. Ensure that the ***s37 bonus dollars*** collected by the City of Toronto as a result of negotiations under the *Planning Act* are directed to affordable housing as a first priority.

Toronto needs to take decisive action to catch up with hundreds of other U.S. and Canadian cities: The Wellesley Institute joins with many others in congratulating the City of Toronto on the release of its draft 10-year housing plan, Housing Opportunities Toronto. The Wellesley Institute released our own ***Blueprint to End Homelessness in Toronto*** (available on-

line at www.wellesleyinstitute.com) in 2006 after more than six months of work with more than three dozen research and policy experts. There are many common elements between our 2006 plan and your 2009 plan.

Hundreds of U.S. cities, and dozens of Canadian ones, have already developed and are busy implementing practical and pragmatic affordable housing plans, so Toronto needs to move quickly and take decisive action to catch up. A growing number of cities in Ontario and across Canada are supporting the development of thousands of new affordable homes.

“All policy is local”: Last night, University of Toronto Prof. David Wolfe delivered the CIBC-Conference Board lecture on “the geography of innovation” and he offered important thoughts about policy formation that are particularly relevant to the Affordable Housing Committee as it considers the draft 10-year housing plan. Some of his key observations: “Policy is the responsibility of the whole community”, “all policy is local, one size does not fit all”; urban innovation grows from “local strategies supported by federal and provincial resources”. Toronto City Summit Alliance founder David Pecaut underlined Prof. Wolfe’s presentation and issued a stern warning: “We suffer from a deficit of aspiration”.

Toronto needs to build its innovative housing plan from the ground up, based on the real housing needs of present and future Torontonians – a plan that sets big goals to meet the big housing needs in our city. As part of developing our 2006 plan, The Wellesley Institute had a research associate dig deep into the municipal archives. He identified 43 major affordable housing plans in Toronto beginning with a 1918 study from the Bureau of Municipal Research on slum conditions in “The Ward” neighbourhood through to the Toronto Board of Trade’s 2003 housing report called “Affordable, Available, Achievable”, and including such important research as University of Toronto housing expert Humphrey Carver’s 1946 paper “How much housing does Greater Toronto need?” We produced a detailed appendix that lists the major recommendations from all these studies, which is attached to this document. Many of the 67 useful recommendations in the HOT plan build on the dozens of earlier Toronto housing studies, and we urge the Affordable Housing Committee to adopt these recommendations.

The Toronto Housing Charter is critically important, but people cannot live in a Charter: The proposed Toronto Housing Charter sets out that “all residents should have a safe, secure, affordable and well-maintained home” and makes an important and dynamic contribution. Building a robust and realistic housing plan on the strong foundation of basic values that are shared by all Torontonians is an important step forward. There are many other valuable commitments in the proposed Toronto plan. It pulls together a number of existing city housing initiatives – such as the social housing repair program, Streets to Homes and housing first strategy, tax credits for some home owners – and puts them in a co-ordinated package.

With today’s plan, the city is well-placed to effectively spend the hundreds of millions in federal and provincial housing dollars that are due to start flowing shortly as part of economic stimulus plans. In addition, the plan sets out a strategy to ensure that Toronto’s critically important “housing first” policy for surplus lands delivers appropriate land for new housing development. Toronto has had significant difficulty delivering on the “housing first” policy in recent years. But as important as is the Charter, and these other elements, the key targets are painfully low.

Housing plan targets need to be tied to real housing needs: The heart of the HOT plan is the six targets set out on pages 52 and 53. The chart below compares four of the major targets with earlier housing plans from The Wellesley Institute, Toronto City Summit Alliance and the Mayor’s Homelessness Action Task Force (Golden report).

	Golden (1999)	TCSA (2003)	Wellesley (2006)	HOT (2009)
Supportive housing	20,000	5,000	20,000	10,700
Rent supplements	Up to 106,000 including welfare shelter allowance	10,000 plus increase in welfare shelter allowance	97,500	70,000
Housing repairs	8,000	45,000	86,000	120,000
New affordable rental homes	20,000	40,000	45,000 (social) 33,000 (private)	10,000

Comparing the four housing plans released over the past decade, the numbers in the HOT plan are well below the other targets in every category except for housing repairs. The federal and provincial governments have recently announced plans for \$2 billion (nationally) for a social housing repair program. The targets for Toronto’s housing plan have been shaped by politics and policies in Ottawa and Queen’s Park, and not based on the real needs of Toronto residents. The plan fails the test of being “aspirational”, as set out by TCSA’s David Pecaut. It is a “make-do” plan, rather than a “can-do” initiative.

An 18-year-wait for affordable housing in Toronto: There are plenty of statistical indicators that point to Toronto’s deep and persistent affordable housing crisis. For instance, last month, Social Housing Connections (Toronto’s central affordable housing waiting list) reported its second highest monthly increase in new applications received. The previous record was set one month earlier, in March of 2009. In April of 2009, a total of 2,632 households added their name to Toronto’s affordable housing waiting list. That month, 319 households were housed. At that pace, households that sign up today will have to wait 18 years to get a home. Even with that unimaginably long wait, the names keep piling up. During 2007, an average of 1,892 households added their names each month to Toronto’s waiting list. During 2008, the average grew to 2,035 new households each and every month. For the first four months of 2009, the monthly average has jumped 18% to a record 2,409 new households.

As a growing number of households (68,475 at last count) join the queue, the existing private rental and ownership markets have grown less affordable and accessible. Canada Mortgage and Housing Corporation reports that half of all renter households in Toronto can barely afford the average private market rent for a bachelor unit. CMHC and RBC Economics report that half of all owner households in Toronto earn less than the qualifying income for an entry-level condo.

Critically low targets guarantee a painfully long wait: The targets set out in the proposed 10-year housing plan are a major step backwards at a time when Toronto’s population, and our need for truly affordable homes, is on the rise. The city’s critically low 2006 annual

target of 1,000 new affordable homes (of which only 200 would be truly affordable to low and moderate-income households) remains unchanged in the new 10-year plan. At this rate, it would take about four years just to build enough homes for the people who are sleeping every night in the city's homeless shelters. After that, it would take another 68 years just to build enough homes for the households currently on the city's affordable housing waiting list.

This target is half the amount adopted by Toronto City Council in 1999 following the year-long review by the Mayor's Homelessness Action Task Force. The current target is less than one-quarter of the 4,500 new homes annually set out in the Wellesley Institute's *Blueprint to End Homelessness in Toronto*. The new target of 1,070 new supportive homes annually is about half the total recommended in the Wellesley Institute's Blueprint, and half the original target adopted by City Council in 1999. The city's new target of 7,000 rent supplements annually for low-income tenants is well short of the Wellesley Institute's assessment of 9,750 rent supplements.

While the Toronto Housing Charter guarantees everyone a home, the painfully low targets guarantees that they will have to wait years – perhaps even a generation – to get that home.

Realistic targets needed for effective advocacy: Toronto isn't the only municipality suffering from a major growth in housing insecurity and homelessness in the past two decades. The rise in the numbers of precariously housed Canadians and Ontarians can be traced to a series of decisions at the federal and provincial levels to cut funding, programs, legislation and services. For instance, when the federal government announced its plans to download virtually all of its national housing programs to the provinces and territories in its 1996 budget, Canada became the only major country in the world without a national housing plan. The key to ensuring that all Torontonians have access to good quality, healthy and affordable housing is to re-engage the federal and provincial governments. After years of determined advocacy, the Ontario government has announced that it will launch consultations to create a comprehensive provincial housing plan in the late spring of 2009. This is good news indeed. The federal government has yet to commit to a national housing plan, but the provinces and territories are planning to meet at a national housing summit in August of 2009 to build on an affordable housing framework that was outlined in September of 2005.

The bright spot on the provincial horizon is in Alberta, where the provincial government has recently committed to a 10-year housing plan that includes \$3.2 billion in funding. The latest Alberta provincial budget includes a \$488 million down-payment on that plan. Since Alberta is about one-quarter the size of Ontario, the recent announcements would amount to \$12 billion overall, and almost \$2 billion in the current budget.

The key to the flood of funding and announcements in Alberta is that local communities – municipalities, community-organizations and business groups – worked together to build a provincial housing plan from the community up. Local groups in seven municipalities developed effective plans to meet local needs, then passed the research on to the province. After two decades of housing downloading, municipalities in Alberta have started to upload. The local communities still have the responsibility for setting in place realistic targets and timelines, but the province has stepped in with a toolkit of funding and programs to meet local needs. The situation is not perfect, but prospects are much better in Calgary, Edmonton and other Alberta

municipalities than they are in Toronto because municipal and provincial governments are working together on pragmatic plans.

The targets set out in Toronto's draft 10-year housing plan are best described as "cautious". They don't reflect a realistic assessment of need based on the best available research. The targets deliberately underplay the urgent and growing affordable housing needs, and they will serve Toronto poorly as it heads into the provincial housing consultations in a month or so.

RECOMMENDATIONS:

To take maximum advantage of upcoming opportunities at the provincial and federal level...

An effective plan needs realistic targets. The Wellesley Institute recommends that the Affordable Housing Committee double the target for new, truly affordable homes to 40,000 new homes, and the target for supportive housing to 20,000 new homes. In addition, the target for rent supplements should be increased to 100,000 units annually.

To take immediate steps...

1. **Mandatory inclusionary housing:** The City of Toronto should adopt a detailed inclusionary housing (zoning) strategy – following the lead of literally hundreds of U.S. cities – and tie the new housing policies to the Transit City plan, which will add thousands of new, affordable homes throughout the city.
2. **Top up existing housing fund:** Add \$25 million to the almost depleted Capital Revolving Reserve Fund, which would not only help to fund several hundred new truly affordable homes, but would also send a strong signal to the provincial and federal governments that they also need to ramp up their investments in new homes.
3. **Target s37 bonus dollars:** Ensure that the bonus dollars collected by the City of Toronto as a result of negotiations under section 37 of the Planning Act are directed to affordable housing as a first priority.

Enormous costs in "doing nothing": Toronto has the highest housing costs in Canada, according to Statistics Canada. Research from the Wellesley Institute and others shows that housing insecurity and homelessness leads to poor health, disrupts neighbourhoods and puts a damper on the economy. The status quo – in which tens of thousands of Torontonians experience homelessness and hundreds of thousands of households are precariously housed – is simply not acceptable. Toronto is the richest city in one of the richest countries in the world. Affordable housing solutions cost much less than "doing nothing".

The Wellesley Institute advances urban health through rigorous research, pragmatic policy solutions, social innovation, and community action.

Submitted by:

Michael Shapcott, Director of Affordable Housing and Social Innovation,
The Wellesley Institute, 45 Charles Street East, Suite 101, Toronto, ON, Canada, M4Y 1S2
T – 416-972-1010, x231 // F – 416-921-7228
michael@wellesleyinstitute // www.wellesleyinstitute.com

Appendix 1 – Abstracts of key housing studies – 1918 to 2006

1. Bureau of Municipal Research. December 1918. *What is 'the Ward' going to do with Toronto? A report on undesirable living conditions in one section of the City of Toronto, 'the Ward', conditions which are spreading rapidly to other districts.* Toronto: Bureau of Municipal Research. **ABSTRACT:** This is a report of a large descriptive study of general conditions in the Ward, a slum community in downtown Toronto bordered by University Avenue, College Street, Yonge Street, and Queen Street. In particular, the study looks at population congestion, real estate values, various health statistics, building types, and sanitary conditions. The report concludes with a set of detailed and practical solutions to the problems identified, particularly solutions to their economic and social determinants.
2. Bruce Committee. September 1934. *Report of the Lieutenant-Governor's Committee on Housing Conditions in Toronto.* Toronto: Board of Control. **ABSTRACT:** This is a report from an extensive and detailed investigation into housing and slum conditions in Toronto. The inquiry focused on: 1) the quality of housing with regard to construction, sanitation, overcrowding, and health; 2) rent amounts; 3) environmental conditions; and 4) recommendations to address any problems identified. The study struck sub-committees that investigated specific issues and relied on two surveys and secondary data collection and analysis of overall housing conditions in Toronto and elsewhere. The first survey was a general survey of deteriorating or overcrowded housing. The second survey detailed the conditions of sub-standard housing in one particular area. For this second survey, the Committee relied on the help of social agencies working in slum communities. Nearly 2000 sub-standard homes were identified then visited individually to assess them based on the four criteria above. This second survey led to the selection of Moss Park and the Ward for further in depth investigation. Investigators carried out an intensive house-to-house survey in each community. The study found that thousands of families in Toronto were living in extremely unsafe and unhealthy conditions. It estimated that at least 2,000 and possibly more than 3,000 dwellings met these grave conditions and that between 1,000 and 1,500 homes were near these conditions. In addition, most of these slum dwellings were concentrated in down-town districts, particularly Moss Park and the Ward, where the need for reconstruction was found to be most urgent. The report concludes that families are forced to live in such precarious conditions because they lack the income security to meet basic needs for a healthy dwelling. The study found that sufficient, affordable, and adequate housing did not exist. It estimates that there exists a shortage of some 25,000 housing units. In addition, the study concludes that no unified control of development planning and zoning exists and cites the urgent need for a city planning authority. To address the startling problems identified by the study, the report recommends: 1) establishing a City Planning Commission for Toronto; 2) condemning existing unfit dwellings; 3) initiating slum clearance and affordable housing projects; and 4) that the City seek the necessary cooperation from the federal and provincial governments.
3. Carver, Humphrey. 1946. *How Much Housing Does Greater Toronto Need?* Toronto: Toronto Metropolitan Housing Research Project. **ABSTRACT:** This is the first of three pamphlets published by the Toronto Reconstruction Council that address the post World War II housing shortage in Canada. The pamphlet studies how much new housing is needed in Greater Toronto to overcome the immediate shortage and to keep pace with future requirements. The report is divided into two parts. Part one discusses the immediate housing situation faced by World War II veterans returning home. Part two looks at Toronto's longer-term housing needs. Methods used were an analysis of all available secondary information on the subject. The study concludes that the housing crisis faced by veterans is an indication of the broader housing crisis in the city that developed over the years. In assessing the new housing needs over the post-war decade, the study calculated the number of housing units required for the immediate accumulated shortage, for the restoration of the vacancy rate, for the increase in population, for the reconstruction of slum areas, and for obsolete and normal housing replacement. It concludes that 94,000 new housing units are required over ten years to address these needs.
4. Carver, Humphrey and Robert Adamson, 1946. *Who Can Pay for Housing?* Toronto: Toronto Reconstruction Council. **ABSTRACT:** This is the second of three pamphlets published by the Toronto Reconstruction Council that address the post World War II housing shortage in Canada. The pamphlet analyzes the costs associated with overcoming the housing shortage through home ownership. Based on \$50 monthly payments to finance a new home and assuming that families should spend no more than 20% of their income on housing, the authors calculate that a family requires a net yearly income of at least \$3,000. However, only 15-20 per cent of all families in Toronto in 1946 had this income. They conclude that only this fifth of Toronto families will be able to afford a new home over the next ten years. Thus, the study suggests that the majority of the new housing proposed over the next ten years should be affordable rental housing based on family incomes.
5. Social Planning Council of Metropolitan Toronto. June 1960. *Report of Committee on Homeless and Transient Men.* Toronto: Social Planning Council of Metropolitan Toronto. **ABSTRACT:** This study 1) examines some of the social and psychological factors underlying homelessness, 2) provides a classification of homeless and under-housed men in Toronto; 3) examines the services provided in Toronto to homeless and under-housed men, 4) assesses the needs of homeless and under-housed men in Toronto, 5) evaluates the extent to which existing services met those needs, 6) delineates service gap areas, and 7) recommends services to properly meet the needs of homeless and under-housed men in Toronto. The study limits its scope to single homeless men who are permanent or temporary Toronto residents. Data were gathered through interviews with pertinent organization representatives. The report noted several social and psychological factors underlying homelessness, [including overall economic conditions; increasing migratory, seasonal, and precarious employment; technological changes demanding greater skilled labour; young people increasingly dropping out of school early; a lack of motivation; below normal intelligence; and addiction to alcohol (although the stereotype of the alcoholic homeless man does not fit reality)]. Five categories of homeless and under-housed men in Toronto are provided. After a survey of the various types of services and programs targeting homeless and under-housed men in Toronto, some gaps were identified. These

include the need for greater public financial aid, improved cost sharing among different levels of government, increased vocational training, re-training, and rehabilitative programs, increased daytime facilities, more preventive health services, more specialized facilities, and increased coordination of services and programs. The report provides several recommendations to address these gaps. (NOTES: couldn't carry out definitive count; shelter numbers ok but quality lacking)

6. Rose, Albert, et al. January 1966. *Final Report: Consultative Committee on Housing Policies for the City of Toronto*. Toronto: Toronto City Council. **ABSTRACT:** This report documents the findings of the Consultative Committee on Housing Policies' study looking at what the City of Toronto can do to increase the quantity and quality of housing for low-income families in the short-, medium-, and long-term. The study investigated the nature, causes, and extent of slums in Toronto; the role of the City in public housing; the supply of and demand for housing for social assistance recipients; housing codes and their enforcement; relationships among various relevant City departments; relationships among the City, the Ontario Housing Corporation, and the Central Mortgage and Housing Corporation; the social implications of urban renewal; the responsibility for relocation of families from public urban renewal and private redevelopment; and the pros and cons of the potential appointment of a City Housing Coordinator. The report concludes with several specific recommendations for the City to assume greater legislative, financial and planning responsibility for housing and urban renewal programs, in particular through the establishment of a City Department of Housing headed by a Commissioner with substantial status.
7. Barker, Dennis A., Commissioner of Planning. November 1977. *Report on Skid Row*. Toronto: City of Toronto Planning Board, Research and Overall Planning Division. **ABSTRACT:** This study presents an overview of Toronto's "skid row", in social, physical, economic, and geographic terms, including recent trends and changes such as gentrification. Additionally, it estimates "skid row's" population size; surveys the number, characteristics, and quality of accommodations on "skid row" (focusing on hostels, flophouses, and rooming houses); and suggests the number of accommodation units required over the next several years. It concludes that despite common belief and stereotypes, "skid row" is very diverse, although almost entirely male. In addition, it conservatively estimates that between 8 and 10 thousand visibly homeless and less-visibly under-housed or "at-risk" men live on or near "skid row", respectively. The study projects an increase in the "skid-row" population as a result of the continuing recession. With regard to housing and accommodations, the study concludes that a sufficient supply exists, although much of it is inadequate. The study finds that men on "skid row" are increasingly dependent on services and agencies in the area to meet their needs. The report concludes with a set of policy directions, the main thrust of which is to establish a comprehensive preventive and remedial approach to addressing the challenges on "skid row". (NOTES: also found it difficult to conduct a count)
8. Social Planning Council of Metropolitan Toronto. January 1983. *People without Homes: A Permanent Emergency*. Toronto: Social Planning Council of Metropolitan Toronto. **ABSTRACT:** This report addresses the related crises in emergency and affordable long-term housing for low-income people living in Toronto. It suggests that the emergency shelter crisis' distal cause is the broader social and economic context in Ontario generally and Toronto specifically which has perpetuated an affordable housing crisis characterized by: 1) high interest rates; 2) low rental vacancies and construction; 3) insufficient public housing construction; 4) inadequate social assistance and housing subsidy rates; 5) "deconversion"; and 6) the disappearance of low-cost hotels, rooming houses, and boarding homes. In turn, these factors have fuelled increases in the number of people in emergency accommodation and in the length of time they spend in emergency hostels coupled with a shift toward diversification in the population of hostel users (no longer only the "single, un- or under-employed male"). The report recommends a coordinated set of long-term housing options to address the affordable housing crisis, including: 1) rooming houses and flop houses; 2) subsidized accommodation for single people and families; 3) cooperative housing; and 4) community-based supportive housing. In addition, the report recommends 1) a review of municipal by-laws and health and safety standards; 2) a review of property assessments; 3) a review of provincial legislation covering affordable housing; and 4) rental subsidies for rooming houses and non-profit housing. The report concludes with a suggestion to further clarify, debate, and resolve three overlapping issues regarding emergency shelter based on the recent trends and shifts identified: 1) the role of emergency hostels; 2) improved information about and access to emergency hostels; and 3) the role of the voluntary, non-governmental sector vis-à-vis that of government. (NOTE: difficult to count)
9. Municipality of Metropolitan Toronto, Metropolitan Community Services Department and Metropolitan Planning Department. January 1983. *No Place to Go: A Study of Homelessness in Metropolitan Toronto: Characteristics, Trends, and Potential Solutions*. Toronto: Municipality of Metropolitan Toronto. **ABSTRACT:** This study complements a larger quantitative needs assessment of assisted housing in Toronto. Its purpose is 1) to provide a profile of those in need of housing and assess their need for housing; 2) to determine any growth trends in the homeless and under-housed population; 3) to survey the variety of services available to homeless and under-housed persons and to assess any gaps that may exist; and 4) to recommend long-term solutions to the challenges identified. Methods used were structured interviews with a sample of hostel operators, social service agency heads, and housing registry staff members and a point-in-time demographic survey of the population using the sampled hostels. The combination of hostel residents, agency clients not in hostels, and those turned away from hostels due to a lack of vacancy gave a minimum estimate of 3,440 homeless persons in Toronto, according to the limited sample surveyed and interviewed. The study found a clear trend change in the characteristics of the homeless population in Toronto. Young men, post-psychiatric patients, and young people "willing-to-work" were the fastest growing sectors of the homeless population as captured by the survey. The study also determined that capacity at surveyed hostels was above or slightly below 100%, another break from the previous trend of sufficient shelter stock. The main obstacles identified to obtaining housing are the low supply of affordable housing coupled with inadequate welfare rates and high unemployment. Other obstacles identified include homeless and under-housed persons' lack of social and life skills (in their broader socio-economic contexts), landlord discrimination, and hostel/agency organization obstacles (i.e., hours of operation, location, etc.). The study found that half of social service agencies interviewed used referral to a housing registry as their main approach to helping clients find accommodation, this despite a gross shortage of listings in three major public housing registries surveyed. The study concludes with a set of long-term housing solutions, as suggested by hostel and agency staff members: 1) increased provision of low-income housing units; 2) support services (e.g., case worker follow-up, job training); 3) policy changes (e.g., increased welfare rates, retention of rent review).
10. City of Toronto, Department of Public Health. October 1984. *Housing & Health: Public Health Implications of the Crisis in Affordable Housing*. Toronto: City of Toronto, Department of

- Public Health. **ABSTRACT:** The report 1) documents the nature and extent of the affordable housing crisis in Toronto; 2) identifies potential relationships between housing and health; 3) identifies existing and potential roles for the Department of Public Health in housing issues; and 4) recommends short- and long-term strategies for dealing with the affordable housing crisis. The study notes that 3,400 people in Toronto were estimated to be homeless in 1982; 35,000 families in Toronto were estimated to be in need of housing assistance; 12,000 people were on the subsidized housing list with Cityhome in May, 1984; and less than 40% of apartment units in Toronto are available for families with children. Relating housing and health, the study concludes that three main factors in housing inadequacy impact upon health: 1) unaffordability; 2) sub-standard housing's physical deterioration; and 3) homelessness. These three factors are: 1) linked with malnourishment; 2) impact negatively on mental and physical well-being; and 3) lead to disorientation and stress-related illness, respectively. The study notes that all three factors and their health effects are rooted in poverty and its derivatives. As such, those in the lowest income groups, especially children, are at greatest risk of facing the health challenges related to the housing crisis. The study identifies four principal roles for the Department of Public Health in housing: 1) research that documents the relationship between housing and health; 2) advocacy to inform public policy; 3) using health data for planning and implementation of housing policy; and 4) foster community development so communities can directly influence policy development. The study concludes with tangible recommendations to help effect each of those four roles.
11. City of Toronto, Alternative Housing Subcommittee. September 1985. *Off the Streets: A Case for Long-Term Housing*. Toronto: City of Toronto, Alternative Housing Subcommittee. **ABSTRACT:** This is a report on a pilot project to transition 46 homeless and under-housed men into long-term housing. The study suggests that the City of Toronto has responded to the housing crisis with a focus on temporary shelter at the expense of a long-term, permanent housing strategy. The pilot successfully transitioned 38 of the 46 men into long-term housing through a three-step process facilitated by an Outreach Worker. An evaluation of the pilot suggests that the participants were very satisfied with the support they received and that their self-confidence and independence had increased, although they still faced the financial barriers of an expensive rental market. Limitations of the pilot project are noted: women were not included and the piloted process was small in scale, time and energy consuming, and slow. The report suggests that the pilot should be expanded, extended, and assumed by the city (though with greater coordination with pertinent community groups and agencies) as part of a strategic move away from focusing on temporary shelter (e.g., recommendation to not build additional hostels) and toward an emphasis on long-term housing. The report ends with a set of recommendations to help achieve those ends.
 12. Toronto Union of Unemployed Workers. March 1987. *Report of the Inquiry into the Effects of Homelessness on Health*. Toronto: Toronto Union of Unemployed Workers. **ABSTRACT:** This report a) examines the health conditions of homeless people; and b) recommends solutions to remedy the situation. The report is the culmination of an inquiry carried out by a ten-person panel of health professionals, lawyers, community representatives, and homeless people. The panel invited submissions from stakeholders including service agencies, hostels, homeless and under-housed people, and government representatives. Twelve categories of precarious housing's health effects were identified and expanded upon: cold injury, cardio-respiratory disease, tuberculosis, skin problems, nutritional disorders, sleep deprivation, infectious diseases, children's mental health disorders, adult psychiatric disorders, geriatric health issues, and chronic stress. The report ends with two sets of recommendations, one outlining basic changes for long-term solutions and the other addressing health services for homeless and under-housed persons.
 13. City of Toronto Health City Office. September 1990. *Homeless, Not Helpless: Report of the Homeless Persons Outreach Project*. Toronto: City of Toronto Healthy City Office. **ABSTRACT:** This study is an attempt at consultation with homeless and under-housed people. The goal was to listen to and report their ideas, attitudes, and opinions about Toronto and to glean some insight into their lived experiences and challenges. Several collective focused interviews were held at various locations throughout the city with diverse groups of homeless and under-housed people. The themes that emerged from the collective focused interviews include: the chronic shortage of affordable housing, the high cost of food in downtown areas, improved and more responsive community social/health services, good public services such as libraries and parks, the implications of life without proper identification and a permanent address, lack of power, public transportation, clean environment and parks, and safety.
 14. Ambrosio, Eileen, et al. May 1992. *The Street Health Report: A Study of the Health Status and Barriers to Health Care of Homeless Women and Men in the City of Toronto*. Toronto: Street Health. **ABSTRACT:** This report gives the results of a rigorous health survey of homeless and under-housed people in Toronto, the first of its kind in the city. The report begins with a profile of the homeless population, then explores three broad issues: health status, access to health care, and women's health issues. It found that homeless people face significant health-related challenges, including a higher prevalence than the general population of arthritis, emphysema, asthma, cardiovascular disease, and epilepsy. Exacerbating this situation are the structural and attitudinal barriers many homeless people face when trying to access health care services. Structural barriers include not possessing an OHIP card and an inability to afford prescription drugs or special diets recommended by their health care providers. Attitudinal barriers include poor treatment by physicians and hospital staff members. The report also identified health challenges more often faced by or specific to homeless women, such as physical and sexual violence, access to menstrual supplies, and pregnancy care. It concludes with a set of recommendations to municipal and provincial governments and social/health service agencies that address the concerns raised by the study.
 15. Hemson Consulting et al. November 1992. *City of Toronto High-Rise Conservation Study*. Toronto: City of Toronto Housing Department, Policy and Research Section. **ABSTRACT:** Given serious concerns over the increasingly poor condition of Toronto's high-rise buildings, which comprise about 62,000 units – most of them in the affordable housing category, the City commissioned a study to test the feasibility of the City pursuing a conservation by-law approach that would legally require building owners to follow a system of conservation repairs. The by-law would set a conservation standard and require that conservation plans be prepared by third party professionals, accepted by the City, and financed through rent increases possible under Provincial rent control legislation. The study: 1) estimated conservation costs on a comprehensive basis through analysis of existing data and actual case study building inspections; 2) developed an understanding of how these costs would be treated by the new rent control legislation; 3) addressed the 'hard-hit' cases of poor condition buildings with low rent levels and low-income tenants; 4) reviewed experience in other North American jurisdictions; and 5) addressed the impact of a conservation program on landlords, tenants, the City, and the Province. The study consulted tenant, landlord, and government representatives and involved the Housing, Building and Inspections, Legal, and Planning and Development City departments. It found that the high costs of conservation repairs, though less than replacement costs, demand

a phased program based on buildings' states of repair. In addition, the study proposed a five-point mandatory building conservation program outline that consists of 1) a proactive system; 2) a phased approach to full conservation; 3) starting with the oldest buildings first; 4) mandating that each building have a conservation plan; and 5) plans for a full evaluation in the third year of implementation. Conservation costs for buildings in average conditions will be shared by both landlords and tenants, while those for poor-condition buildings will require funding from the provincial government. The report also recommends alternative measures if provincial funding is not an option.

16. Scarborough Housing Work Group. October, 1994. *Report of the Inquiry into Disrepair in Scarborough's Highrises*. Toronto: Scarborough Housing Work Group. **ABSTRACT:** This is the report of a full-day public forum for tenants throughout Scarborough to speak out about the extent of disrepair in their buildings, to describe their experiences with landlords and with government officials responsible, and to describe how the various recourses available to tenants with disrepair problems work in practice. The forum had five main goals: 1) to develop guidelines for tenants and tenants' associations to help them have repairs done; 2) to identify those responsible for the disrepair problems and to develop accountability guidelines; 3) to pressure the City to resolve persistent problems in several of the worst buildings; 4) to recommend specific legislative and policy changes; and 5) to encourage tenants to become involved with the Scarborough Tenants Association. The report concludes that many tenants suffer in poorly maintained buildings, have the least resources to address the problem, but are given practically the entire burden to resolving disrepair problems through individual Court applications. In addition, the report finds that the municipal government is not fulfilling its responsibility to monitor compliance with building and safety standards, that the Province is negligent in its capacity as landlord of Metro Toronto Housing Authority units, and that the Province has no system in place to scrutinize whether landlords properly maintain their premises or use the automatic yearly capital repairs increase for repairs. The report concludes with several detailed recommendations for the municipal and provincial governments to address these concerns.
17. City of Toronto, Community Services. 1997. *State of Homelessness Report 1996/1997: Report on Community Housing Initiatives*. Toronto: Housing Division, Community Housing Initiatives Section, Community Services. **ABSTRACT:** This report documents some of the changes that have affected homeless people and related community agencies in Toronto from 1996-1997 and how the City and its community partners have responded to these changes. Specifically, the report reviews the Homeless Initiatives Program based on the City's "Off the Streets" policy and its three component parts: prevention, outreach, and support for change. The report concludes that homelessness is on the rise and that community services are over-stretched. It proposes a new long-term initiative to develop a broad housing strategy to respond to the changing needs of the homeless population.
18. Canadian Mental Health Association, Ontario Division. January 1998. *Mental Illness and Pathways into Homelessness: Findings and Implications, Proceedings and Recommendations*. Toronto: Canadian Mental Health Association, Ontario Division. **ABSTRACT:** This document provides the proceedings to a conference called to disseminate the results of the *Mental Illness and Pathways into Homelessness Project* (Pathways Project). The Pathways Project: 1) estimated the prevalence of mental illness among people who are homeless; 2) described pathways into homelessness; and 3) identified policy areas for reform. A random sample of homeless people was surveyed using a quantitative instrument and a sub-sample was interviewed for more in-depth information. The findings suggest that mental illness is not a major precipitating cause of homelessness in Metro Toronto, contrary to the commonly held view that mental illness is a major causative factor of homelessness. Similarly, the study found that severe mental illness (e.g. psychotic disorders) affects a relatively small percentage of homeless people, again, despite stereotypes. It did, however, find that two thirds of the study sample of homeless people have a lifetime diagnosis of mental illness, that 29% met the criteria for anti-social personality disorder, that one quarter received psychiatric outpatient services in the year prior to being interviewed, and that less than 20% had received any substance abuse treatment, the latter despite the findings' suggestion that substance abuse is an important factor in causing and maintaining homelessness. Homeless people interviewed qualitatively indicated that a lack of affordable housing and unemployment were the two major catalysts for their homelessness. Two other add-on studies were described, one addressing neuropsychological and personality factors associated with homelessness and HIV prevalence in the homeless population. The report concludes with a set of policy recommendations to the three levels of government that focus on inter-government, inter-ministerial, and stakeholder cooperation to address the broader social and mental health-related facilitators of homelessness.
19. City of Toronto Healthy City Office. March 1998. *Homeless Voices: Follow-up to the Homeless, Not Helpless Report*. Toronto: City of Toronto Healthy City Office. **ABSTRACT:** This report is a follow-up to the *Homeless, Not Helpless Report* eight years prior. It followed a similar approach to data collection by focusing on the lived experiences of homeless and under-housed people themselves. Methods used included individual and group interviews with homeless people and related agency staff members and commissioning 20 homeless people to write personal stories based on their first-hand experiences of being homeless in Toronto. The findings suggest strongly that the situation has worsened considerably over the past few years. Reasons given for this include: changes in federal and provincial government policy that have drastically reduced affordable housing production and social assistance rates, a sluggish economy and unemployment, and a reduction in services to homeless people. For homeless women, an additional important factor continues to be violence from male partners. Throughout the report, participants make recommendations to address the problems they identify.
20. Golden, Anne, et al. January 1999. *Taking Responsibility for Homelessness: An Action Plan for Toronto. Report of the Mayor's Homelessness Action Task Force*. Toronto: City of Toronto. **ABSTRACT:** This high-profile, multi-volume report responds to the Mayor's creation of the Toronto Homelessness Action Task Force in 1998 to recommend solutions to the growth of homelessness. The Task Force defined homelessness broadly, including those who are "visible", those who are "hidden", and those at-risk of becoming homeless. The report's two main themes are: 1) preventive, long-term approaches instead of reactive, emergency responses to homelessness; and 2) everyone, including all three levels of government must take responsibility for the problem and for its resolution. The report profiles homelessness in Toronto, reviews its causes, identifies six major barriers to effective solutions, and recommends tangible, coordinated, multi-level initiatives to overcome those barriers involving all three levels of government. The findings suggest that the profile of homelessness is changing and that overall homelessness is on the rise. The fastest growing homeless and at-risk groups are youth and families with children. Greater numbers of homeless people are forced to use hostels as long-term housing. Meanwhile, 100,000 increasingly poor people are on Toronto's social housing waiting list. Homelessness' causes, however, remain the same: 1) increased poverty; 2) a lack of affordable housing; 3) non-supportive deinstitutionalization; and 4) a variety

- of social factors including domestic violence, physical and sexual abuse, and alienation. Six major barriers to effective solutions are identified: 1) jurisdictional gridlock and political impasses; 2) dramatically increasing poverty and inequality; 3) decreasing supply of affordable housing; 4) the tendency toward emergency responses to homelessness; 5) inadequate and insufficient mental health and addictions community programs and supports; and 6) a lack of coordination of services. To overcome these barriers, the report suggests: 1) a City of Toronto Facilitator for Action on Homelessness; 2) shelter allowances; 3) supportive housing; 4) new affordable housing; 5) preserving existing affordable housing; 6) funding incentives to shift from emergency to prevention responses; 7) service planning coordinated around three sub-groups: youth, families, singles; 8) creation of a Homeless Services Information System; 9) a harm reduction strategy; 10) implementation of a comprehensive health care services strategy for homeless people; 11) evictions prevention strategies; 12) improved discharge policies and practices; 13) creating small businesses to employ those at-risk of becoming homeless; and 14) promotion of “self-help” in all programs, services, and initiatives. The report suggests achievable roles for all three levels of government and concludes that the costs of the recommended solutions in addition to being affordable far outweigh the costs of doing nothing.
21. City of Toronto. 2000. *The Toronto Report Card on Homelessness, 2000*. Toronto: City of Toronto. ABSTRACT: This first annual report card is intended to report on the state of homelessness since the 1999 Golden Report and to monitor the extent to which its recommendations have been implemented. Since 1999, homelessness has worsened. The trends identified in the Golden Report continue: youth and families with children represent the fastest growing group of homeless people; poverty and inequality are rising; rents are increasing while the supply of affordable housing is dropping; demand for subsidized housing is rising while no new units are being built; more people are using shelters for longer-term housing; multiple episodes of homelessness are on the rise; food bank use remains high and community-based mental health supports are few and far between. Several of the Golden Report’s recommendations have yet to be implemented or have been implemented only in part. The report concludes that while the City of Toronto has implemented the Golden Report’s recommendations directed to the City, the provincial and federal governments have failed to address poverty and the affordable housing crisis, instead focusing on service provision. The report ends with a set of recommendations echoing those from the Golden Report.
 22. Toronto Disaster Relief Committee. October 2000. *State of the Disaster: Winter 2000: A Report on Homelessness in the City of Toronto*. Toronto: Toronto Disaster Relief Committee. ABSTRACT: This report documents the situation for homeless people inside and outside shelter system in Toronto in the fall of 2000. It reflects the experience of shelter workers, homeless advocates, and homeless people themselves. The investigators interviewed over 60 homeless women and men using a convenience sample representing a cross section of the homeless population. The results suggest that 1) the majority of participants had difficulty securing a shelter bed; 2) shelter workers indicated that shelter capacity was at a maximum; 3) there is a lack of harm reduction shelters; 4) many participants have been barred from shelters; 4) overcrowding is a common problem in the shelter system; 5) the shelter staff-client relationship is strained and that low staffing is the norm; 6) shelters offer poor quality food; 7) there exist overall poor conditions in shelters, largely due to overcrowding; 8) theft and violence in shelters are common; and 9) families with children are increasingly using shelters. Those surviving outside face: 1) a lack of security; 2) even lower income levels than those in shelters; and 3) a lack of hygiene facilities.
 23. Hwang, Stephen W. 2001. Homelessness and Health. *Canadian Medical Association Journal* 164, no. 2:229-233. ABSTRACT: This article addresses 3 key issues: 1) who are the homeless?; 2) what health problems are common among homeless people?; and 3) how does the health care system respond to the needs of the homeless? Homelessness affects tens of thousands of Canadians and has important health implications. Homeless people are at significantly higher risk than the rest of the population of dying prematurely and suffer from a wide range of health problems, including seizures, chronic obstructive pulmonary disease, musculoskeletal disorders, tuberculosis, and skin and foot problems. Homeless people also face significant barriers that impair their access to health care. More research is needed to identify better ways to deliver care to this population.
 24. City of Toronto. 2001. *The Toronto Report Card on Homelessness, 2001*. Toronto: City of Toronto. ABSTRACT: This is the second Report Card on Homelessness as recommended by the 1999 Golden Report. The Report Card describes 1) the state of homelessness in Toronto; 2) existing initiatives for reducing homelessness; 3) conclusions on the effectiveness of those initiatives; and 4) recommendations for future action. Key findings of the report card include: 1) homelessness and the number of low-income earners in Toronto continue to rise, especially among families, and despite a strong economy and falling unemployment rates; 2) the fastest-growing groups of emergency shelter users are two-parent families and couples; 3) people are staying in shelters for longer periods of time, creating a bottleneck in the shelter system; 4) tenants continue to face a tight rental market in which rent increases severely outpace tenant incomes; 5) almost no new rental housing is being built and the affordable housing stock is being depleted by rising rents; 6) various government initiatives to address homelessness are at various stages of implementation and their impacts may not be felt for a while; and 7) although there are a few new government programs to help build affordable housing, they are insufficient to meet the current and future demand. Recommendations include: 1) the dissemination of the report card among governments and other stakeholders; 2) that the City continue to maintain a maximum 90% occupancy rate in the emergency shelter system and that it continue to develop emergency shelter services for under-served groups such as couples, gay and transgendered people, people with pets, and people requiring hard reduction; 3) that the federal government fund the proposed Assisted Rental Program at the level suggested in the Federation of Canadian Municipalities National Affordable Housing Strategy, while maintaining the production volumes suggested in the election platform and while recognizing all non-federal funding sources as matching contributions; and that 4) that the provincial government collaborate with all other levels of government to ensure delivery of the Assisted Rental Program, that it provide funding for more hospital and community-based mental health supports and addictions services and more supportive and transitional housing, and that it restore rent control legislation to help protect the existing affordable housing stock.
 25. Toronto Plan. June 2001. *Unlocking the Opportunity for New Rental Housing: A Call to Action*. Toronto: City Planning Division, Policy and Research. ABSTRACT: This report addresses the lack of new rental housing development in Toronto. The report is a result of collaboration between the Urban Development Roundtable, a forum for Toronto’s development

- community, and staff from the City's Urban Development Services Department. Noting that the solutions to the problem of a lack of rental housing have been identified by many studies throughout the years, the report calls for the three levels of government to take 16 key actions to address the issue. Actions for the federal government include: 1) change the Canada Mortgage and Housing Corporation's restrictive mortgage insurance criteria; 2) amend income tax legislation to encourage new rental production; 3) treat rental properties fairly under GST legislation; 4) stimulate private investment in affordable rental housing; and 5) make suitable surplus federal land available. At the provincial level, the report calls for the government to: 1) allow municipalities to lower property taxes for new rental buildings over the long-term; 2) eliminate barriers to municipal/private partnerships; 3) allow municipalities to reduce or waive fees, charges, and requirements for new rental housing; 4) amend provincial sales tax policy to encourage the full range of new rental housing; 5) encourage more municipalities in Ontario to promote rental housing; 6) address NYMBYism and get the public on-side; and 7) step up the training of construction tradespeople. The report calls for the City to: 1) allow more housing, including rental housing; 2) reduce or waive fees, charges, and requirements for new rental housing; 3) review the parking requirements that apply to rental housing; and 4) continue efforts to streamline the development approval process.
26. Toronto Disaster Relief Committee. October 2001. *State of the Disaster: Update 2001*. Toronto: Toronto Disaster Relief Committee. **ABSTRACT:** This follow-up to the 2000 report of the same name updates the homelessness situation in Toronto. It concludes that the situation is worsening and that recommendations from the 2000 report have failed to be implemented. The 2000 report recommendations are reiterated.
 27. United Way of Greater Toronto. 2002. *A Decade of Decline: Poverty and Income Inequality in the City of Toronto in the 1990s*. Toronto: United Way of Greater Toronto and The Canadian Council on Social Development. **ABSTRACT:** This study looks at Torontonians financial situation during the 1990s. Tax filer data were used to track income over the 10-year period. The study concludes that at decade's end, the financial situation of Torontonians had worsened significantly. Key findings include: 1) the median incomes of families and individuals were significantly lower in 1999 in real dollars, than they were in 1990; 2) Toronto families went from being better off compared to all Canadians to worse off; 3) despite strong economic performance at decade's end, poverty increased and deepened at individual and neighbourhood levels; 4) single-parents were hardest hit, despite decreasing unemployment and increasing incomes; 5) poverty among children and seniors also rose substantially; and that 6) an increase in the income gap between rich and poor Toronto families. The study suggests that these outcomes are a result of the erosion of the social security net in the mid-1990s, in particular 1) declining real incomes due to reduced access to and lower benefit levels for social assistance and Employment Insurance; 2) the lack of affordable housing due largely to governments' withdrawal from social housing development, rising rents and growing evictions; and 4) stagnated minimum wage rates.
 28. Vance, Sarah, and Pilipa, Stefan. Spring 2002. *Homelessness, Drug Use, and Health Risks in Toronto: The Need for Harm Reduction Housing*. Toronto: Street Health. **ABSTRACT:** This study summarizes the findings of a convenience sample survey of the Toronto homeless substance use population to explore the issues facing them and to develop practical solutions to identified problems. The results indicate that the people surveyed are generally long-term substance users using a variety of substances who felt that their substance use had caused serious problems in their lives and who tended to have experience long-term homelessness. Further, participants generally reported difficulties in accessing the shelter system, a problem exacerbated by many shelters' abstinence approach to substance use. The findings indicate that participants suffer very poor health: 9.1% had tested positive for HIV; 34.8% had hepatitis C; and several faced mental health challenges such as depression. The study report ends with a set of recommendations to address the needs of the homeless substance use population, in particular the need for sufficient and adequate harm reduction housing.
 29. Dachner, Naomi, and Valerie Tarasuk. 2002. Homeless "Squeegee Kids": Food Insecurity and Daily Survival. *Social Science and Medicine* 54, 1039-1049. **ABSTRACT:** Current knowledge about food insecurity in North America is largely based on research with low-income households. Much less is known about the food experiences of homeless people, a group who are particularly vulnerable to food insecurity. This study explored the food experiences of street youth, one of the fastest growing segments of the homeless population in Canada. To gain an in-depth understanding of food insecurity within the context of daily life, ethnographic research was undertaken with street youth at one inner-city drop-in-centre in Toronto, Canada. Results of this study reveal that street youth's access to food was precarious amidst the instability and chaos of street life. The day-to-day lives of the street youth encountered in this study were characterized by a constant struggle to find safe, secure shelter, generate income, and obtain sufficient food. In this context, food was a precious commodity. Food access was inextricably linked to and contingent upon conditions of health, shelter, and income. Food access was precarious since everyday food sources – purchased food and charitable food assistance – were ultimately insecure. "Squeegeeing" (washing car windows), the primary source of income for youth in the study, was dependent on the weather, political and public will, and youth's physical health, and thus did not generate enough money to continuously meet basic food needs. Charitable food assistance was considered poor quality and was associated with food sickness. The often unsavoury atmosphere of charitable food programmes, their locations, capacity, and idiosyncratic rules, policies, and hours of operation also affected access. Findings from this study extend the current understanding of food insecurity to homeless youth and offer insight into current responses to hunger and homelessness.
 30. City of Toronto. 2003. *The Toronto Report Card on Housing and Homelessness, 2003*. Toronto: City of Toronto. **ABSTRACT:** The 2003 Report Card follows the 2000 and 2001 Report Cards in monitoring the state of homelessness and initiatives to counter it. Although unemployment decreased and overall household incomes rose between 1995 and 2000, 552,300 people or roughly one-quarter of Toronto's population, live in poverty. Governments have done very little to improve poor peoples' incomes. For example, despite federal government increases to the National Child Benefit Supplement for low-income families, the Ontario government deducts this Supplement from social assistance benefits. The rental housing market has shrunk while the home-ownership market has increased. New affordable rental housing accounts for only 15% of the 2000 units per year recommended by the 1999 Golden Report. Affordable rental housing is also being lost to rising rents. Although Toronto's vacancy rate rose in 2002, the higher end of the market accounted for the increase, while the lower end vacancy rate remained relatively stable. The easing of rent controls in Ontario has resulted in only 20% of units in Toronto renting for less than \$800. The lack of a limit on rent increases for new tenants has also contributed to rising rents. The need for subsidized housing continues to grow: over 71,000 families are on the social housing waiting list. More supportive housing units are needed as well. Only one quarter of the yearly target recommended by the 1999

Golden Report has been met. Tenants are increasingly under precarious circumstances. On average, tenants have half the amount of income of homeowners, in 2001 more than a quarter of tenant households had annual incomes below \$20,000, and more than 250,000 tenants spent more than 30% of their income on rent. Homelessness is 21% higher than in 1990. Although the overall number of people using shelters dropped since 2001, the decline is partly due to federal immigration restrictions on newcomers seeking temporary shelter upon their arrival and to support services that help families in housing crises avoid the shelter system altogether. The Report Card ends with a set of recommendations for all three levels of government focusing on improving income security for low-income people, increasing affordable housing, and controlling rising rents.

31. Toronto City Summit Alliance. April 2003. *Enough Talk: An Action Plan for the Toronto Region*. Toronto: Toronto City Summit Alliance. ABSTRACT (affordable housing section only): The Toronto City Summit Alliance represents a coalition of over 40 influential civic leaders from the private, labour, voluntary, and public centres in the Toronto region. In response to growing income disparity, the deterioration of the inner city, a drop in tourism, a decaying infrastructure, and weakened public services the coalition outlined an Action Plan that addresses a number of key areas where there is clear consensus for action and where progress can be made quickly. One of those key areas is affordable housing. The Action Plan reports that some 286,000 GTA households pay more than 30 per cent of their income on housing, 91,000 GTA households are on the social housing waiting list, that 30,000 homeless people pass through the Toronto emergency shelter system every year, and that average rent increased 21.4 per cent over the five years preceding the report. In addition, the Action Plan reports that the monthly social assistance shelter allowance (\$544) covers only about 50% of the average Toronto market rent (\$1,055). Noting that several reports over the years have addressed the affordable housing problem and have suggested several practical solutions, the Action Plan report comments that government action to solve the problem has been insufficient. The Action Plan urges the federal and provincial governments to move beyond tax measures toward truly affordable housing initiatives that include a six-point housing agenda over the next ten years for the GTA: 1) provide 10,000 rent supplements to high-need tenants; 2) make annual adjustments to the shelter component of social assistance to reflect local GTA housing costs; 3) create 40,000 new rental housing units over 10 years, 25,000 of which are rent-geared-to-income through a rent supplement program; 4) create 5,000 new supportive housing units; 5) continue existing homeless support programs; and 6) bring 45,000 pre-1973 units of existing social housing to a good state of repair.
32. Toronto Board of Trade. April 2003. *Affordable, Available, Achievable: Practical Solutions to Affordable Housing Challenges*. Toronto: Toronto Board of Trade. ABSTRACT: This report argues that Toronto's supply of affordable housing is inadequate and that this negatively impacts business, trade, and investment in Toronto. The report finds that approximately one-third of families in Toronto pay more than 30 per cent of their incomes for shelter and that the average rent for Toronto apartments is beyond what many people can afford. The report suggests that the affordable housing problem is solvable through practical changes to government policy and funding, in particular through tax measures. Recommendations include: 1) development and implementation of a national housing strategy; 2) mandate expansion for the Canada Mortgage and Housing Corporation; 3) simple changes to the federal tax system as it affects construction and operation of rental housing; 4) tax incentives to encourage private sector rental housing development and to prevent the loss of existing affordable housing; 5) greater equity between the residential and rental housing property tax systems; 6) measures to encourage reclamation of "brownfield" sites for housing; 7) a new tax credit and exemption on Ontario Opportunity Bonds to stimulate construction of affordable rental and ownership housing.
33. Toronto Disaster Relief Committee. May 2003. *The Shelter Inspection Report: A Report of Conditions in Toronto's Shelter System*. Toronto: Toronto Disaster Relief Committee. ABSTRACT: This is a report of findings from the Toronto Disaster Relief Committee Shelter Inspection Team's 2003 in-depth study of Toronto shelter conditions. Thirty individuals, including shelter users and service providers, gave information on the state of shelters in Toronto. The study findings suggest that Toronto's shelter system as a whole has significant problems with overcrowding, under-staffing, inadequate hygiene facilities, serious health issues, violence, theft, inadequate food quality, problematic barring practices, and a lack of harm reduction facilities. In addition, the report avoids singling out any one shelter, but rather points to system-wide problems, including inconsistent or absent standards across the system. The report concludes with a set of recommendations for all levels of government echoing those in previous Toronto Disaster Relief Committee reports that have not been implemented centred around increasing affordable housing spending and improving the shelter system.
34. Myles, Tim, et al. December 2003. *Bed Bugs in Toronto*. Toronto: Centre for Urban and Community Studies, University of Toronto. ABSTRACT: This article provides an overview of the resurgence of bed bugs in Toronto. It gives a description and short history of the bed bug; discusses its reappearance in Toronto, particularly in the shelter, hostel, and other public housing sectors; suggests causes for concern; and provides suggestions for controlling and eliminating bed bug infestations. Despite the health hazards that they pose to already immuno-depressed homeless and under-housed people (e.g. serious skin irritations and psychological torment) and despite their potential to act as vectors for diseases, bed bugs are officially considered a nuisance pest and thus given lesser priority among public health officials. In addition, the article suggests that homeless and under-housed people may opt to sleep outside for fear of bed bugs in shelters. The article points out that bed bugs may be a biological indicator of deteriorating social conditions that may foretell the resurgence of other insect disease vectors such as lice and fleas.
35. Cheung, Angela M., and Stephen W. Hwang. 2004. Risk of Death among Homeless Women: A Cohort Study and Review of the Literature. *Canadian Medical Association Journal* 170, no. 8:1243-1247. ABSTRACT: *Background*: Homeless people are at high risk for illness and have higher death rates than the general population. Patterns of mortality among homeless men have been investigated, but less attention has been given to mortality rates among homeless women. We report mortality rates and causes of death in a cohort of women who used homeless shelters in Toronto. We also compare our results with those of other published studies of homeless women and with data for women in the general population. *Methods*: A cohort of 1981 women not accompanied by dependent children who used homeless shelters in Toronto in 1995 was observed for death over a mean of 2.6 years. In addition, we analyzed data from published studies of mortality rates among homeless women in 6 other cities (Montreal, Copenhagen, Boston, New York, Philadelphia and Brighton, UK). *Results*: In Toronto, mortality rates were 515 per 100,000 person-years among homeless women 18-44 years of age and 438 per 100,000 person-years among those 45-64 years of age. Homeless women 18-44 years of age were 10 times more likely to die than women in the general population of Toronto. In studies from a total of 7 cities, the risk of death among homeless women was greater than that among women in the general population by a

- factor of 4.6 to 31.2 in the younger age group and 1.0 to 2.0 in the older age group. In 6 of the 7 cities, the mortality rates among younger homeless women and younger homeless men were not significantly different. In contrast, in 5 of the 6 cities, mortality rates were significantly lower among older homeless women than among older homeless men. *Interpretation:* Excess mortality is far greater among homeless women under age 45 years than among older homeless women. Mortality rates among younger homeless women often approach or equal those of younger homeless men. Efforts to reduce deaths of homeless women should focus on those under age 45.
36. United Way of Greater Toronto. April 2004. *Poverty by Postal Code: The Geography of Neighbourhood Poverty, 1981 - 2001*. Toronto: United Way of Greater Toronto and The Canadian Council on Social Development. **ABSTRACT:** This is a study of the geographic concentration of family poverty in Toronto over the past two decades by: 1) determining the percentage of the city's 'poor' families that were living in higher poverty neighbourhoods in 1981, 1991, and 2001; 2) identifying the number of higher poverty neighbourhoods that existed at each of the three points in time; and 3) plotting the changes in neighbourhood poverty over time on maps of Toronto. The study asked if: 1) there more 'poor' families living in geographically concentrated areas of poverty today than in the last two decades; 2) the number of high poverty neighbourhoods has risen in Toronto over the last twenty years; 3) some city areas have had higher poverty increases than others; 4) high poverty neighbourhood's profiles have changed and if certain groups are more vulnerable today to living in poverty than twenty years ago; and 5) Toronto differs from the surrounding area in terms of change in the number of high poverty neighbourhoods. The study used secondary data from the 1981, 1991, and 2001 censuses and measured poverty using Statistics Canada's low-income cut-offs. Some key findings were: 1) family poverty rates are rising; 2) the concentration of family poverty is rising; 3) higher poverty neighbourhoods have increased dramatically; 4) the rise in 'poor' neighbourhoods has occurred almost exclusively in Toronto; 5) poverty has shifted to inner suburbs (Scarborough, North York, Etobicoke, and East York); and that the profile of higher poverty neighbourhoods has changed. The report concludes with several recommendations to address the dramatic results.
 37. Butt, Nasir, De Gaetano, Richard, and Thompson, Rohan. May 2004. *Homelessness in Toronto: A Review of the Literature from a Toronto Perspective*. Toronto: Community Social Planning Council of Toronto. **ABSTRACT:** In 2003, the Community Social Planning Council of Toronto undertook a comprehensive review of research conducted on homelessness in Toronto during the last decade. The purpose of this review was two-fold: 1) to provide advocates and others concerned about homelessness with a resource that would enable them to easily access relevant research, and 2) to identify gaps in the research to inform future studies on homelessness in Toronto. This review uses a broad definition of homelessness as a continuum from absolute homelessness, to concealed homelessness, inadequate and unsafe housing, people in need of housing supports, and those at risk of becoming homeless due to inadequate income and lack of affordable housing. The review indicates that though there is a substantial body of research on the issue of homelessness, specific research gaps remain. Research on housing issues of diverse ethno-racial groups of immigrants and refugees is partial and limited. The experiences of specific groups such as homeless seniors require more study. More research is needed on evictions, rent control, vacancy rates and public policy changes and its impact on homelessness. Notwithstanding these gaps, the review reveals that despite a substantial body of research on homelessness in Toronto and numerous recommendations to address the crisis, government action is either absent or inadequate. While new studies to address the gaps in the literature will prove useful for developing effective policy options, government need not wait for new information to address the critical problems facing homeless people in Toronto.
 38. Gallant, Gloria, Brown, Joyce, and Tremblay, Jacques. June 2004. *From Tent City to Housing: An Evaluation of the City of Toronto's Emergency Homelessness Pilot Project*. Toronto: City of Toronto. **ABSTRACT:** The Emergency Homelessness Pilot Project (EHPP) was initiated by the City of Toronto in an effort to address the needs of those evicted from Tent City. EHPP provides rent supplements to former occupants of Tent City and assists them in finding and maintaining housing. The project was guided by a Steering Committee of stakeholder representatives, including former residents of Tent city, and was delivered in partnership with WoodGreen Community Centre and the Toronto Community Housing Corporation (TCHC). This study evaluates the effectiveness of the EHPP in providing opportunities for homeless people to access private rental housing and assesses the impact of the project on their housing stability, support needs, and quality of life. The evaluation also examines landlord satisfaction with the program, landlord-tenant relations, and the supports offered to landlords. In addition, the study considers the views of service providers who had been working with Tent City residents and attempts to determine the cost-effectiveness of the project. A representative sample of former Tent City residents was interviewed three times to gather information. The results indicate that the project was highly successful in achieving its objectives. Eighty-nine percent of households assisted remain housed eighteen months after the start of the project. Those still housed expressed a high degree of satisfaction with their units, neighbourhood, and Housing Support Workers. Most housed participants experienced a series positive, stabilizing improvements to their quality of life since being housed, including overall improvements in their physical and mental health, substance use rehabilitation, returning to school, and finding employment. The participants attributed these and other positive changes to having adequate and stable housing. Challenges identified include administrative barriers with the social assistance systems (i.e. TCHC, OW, and ODSP); proper screening of landlords; and the ad hoc development process of the project, most participants' persisting precarious situations. The study suggests that the program is costs-effective when compared to accommodation and supports in the shelter system. The report concludes with a set of recommendations to improve the pilot project, including: expanding a Rent Supplement Program to other populations with integrated and coordinated services and administration, improving coordination among TCHC, landlords, OW, and ODSP; and continuing funding for the Housing Support Workers.
 39. Novac, Sylvia, et al. August 2004. *Borderlands of Homelessness: Women's Views on Alternative Housing*. 2nd ed. (1st ed. published in 1996). Toronto: Women's Services Network. **ABSTRACT:** Over the past several years, a variety of non-profit housing projects have been built with the purpose of housing the homeless. However, much of this housing has been inadequate for women who are homeless, perhaps because the some of the needs of homeless women are distinct from those of homeless men. This study explores how well the alternative non-profit housing developed in Toronto since 1980 accommodates its women residents. Specifically, it looks at: 1) how well women and men mix in the housing built up to date; 2) how does safety relate to overall satisfaction with housing; 3) how well facilitative management works for formerly homeless women; and 4) how satisfied are tenants with building form, size, and design. Three data sets were collected, one through face-to-face individual interviews with 100 who live in various alternative non-profit buildings located in Toronto; another through two collective

focused interviews with a sub-sample of the 100 women interviewed; and the third through a second face-to-face interview with 10 women who had previously lived in alternative non-profit housing but who were now living in shelters. The results indicate that a significant number of participating women experience problems of sexual harassment and safety concerns (e.g. loitering by strangers, theft, drug-related activities) in non-profit alternative housing. With regard to building location and unit form, nearly three-quarters of the women were happy with their neighbourhood, although more than half felt concerned about their safety when out at night. Three-quarters of the women were happy with their units, especially those women living in gender-segregated buildings. Women overwhelmingly preferred self-contained housing to shared units. Almost all women were aware of the non-profit housing application and selection process, including waiting lists and screening. Some women expressed concern over the capacity of some tenants to participate in applicant screening. Two-thirds of the women were uncomfortable with one or more of their co-residents. While the majority of the women found it important for tenants to be represented on non-profit housing boards, over 40% of them did not know if there was tenant representation on their boards. Nonetheless, the majority of women felt that tenant opinions were adequately considered in decision-making processes. The report concludes with a set of recommendations emphasizing the need for single-occupancy housing geared toward women, with special focus on their safety needs.

40. McDonald, Lynn, Dergal, Julie, and Cleghorn, Laura. November 2004. *Homeless Older Adults Research Project Final Report*. Toronto: Institute for Human Development, Life Course, and Aging, University of Toronto. **ABSTRACT:** Given the paucity of knowledge on homeless older adults, the City of Toronto commissioned this study to better understand the characteristics, circumstances, and service needs of older homeless adults in Toronto. This was done through a mixed methods approach including face-to-face interviews (quantitative and qualitative) and collective focused interviews with chronically homeless older adults, newly homeless older adults, and older adults at risk of homelessness. In addition, the researchers conducted a secondary data analysis and a literature review. The research results are thorough and cover homeless older adults' socio-demographic characteristics, experience of homelessness, housing history, use of health and community services, health status, substance use, nutrition, social support, family life, current finances. The results suggest that homeless older adults possess unique characteristics that require better service coordination, additional education and
- training for service providers, and new shelter and housing options that meet their unique needs. The report ends with a set of recommendations to address these needs.
41. San Pedro, José. January 2005. *Palliative Care and the Homeless: Selected Readings and Resources*. Toronto: Palliative and Support Care Service, St. Joseph's Health Centre. **ABSTRACT:** This is a selection of readings and resources on palliative care and homeless and under-housed populations compiled by St. Joseph Health Centre's Palliative and Supportive Care Service.
42. Ontario Women's Health Network, et al. June 2006. *Count Us In! Inclusion and Homeless Women in Downtown East Toronto*. Toronto: Ontario Women's Health Network. **ABSTRACT:** The purpose of this study was to investigate how health and social services in Toronto and Ontario can be made more inclusive and promote the health and well-being of marginalized groups. Homeless and under-housed women who live in Downtown East Toronto led the research and were actively engaged in all stages of the project, from collecting and analysing the data to developing the final recommendations. They facilitated 11 focus groups with 58 homeless and under-housed women to collect information on existing health and social services and policies and how they can be improved. The themes that emerged where women experienced gender-related challenges include health and social service provision, substance abuse, work and money, education, security, family and community, discrimination, and transitional supports. Having identified barriers and challenges, the study also offered solutions suggested by the participants themselves and concludes with a concrete policy agenda to make those solutions reality.
43. Shartal, Sarah, et al. June 2006. *Failing the Homeless: Barriers in the Ontario Disability Support Program for Homeless People with Disabilities*. Toronto: Street Health. **ABSTRACT:** This report describes the experiences of homeless people with disabilities who could not access the Ontario Disability Support Program (ODSP). It identifies key barriers and delays in the ODSP system and makes a number of recommendations to address those barriers. It also highlights gaps in the overall disability system. The investigators individually interviewed 85 homeless people with disabilities. The sample was purposive; all participants were clients at Street Health or Parkdale Activity and Recreation Centre. The project produced several important results; but two are particularly startling: 1) 100% of eligible participants needed help accessing ODSP benefits; and 2) 100% of participants whose ODSP applications were successful were able to secure housing.