

Social Planning Toronto Report on Housing Forum Implications for Tenants First

June 2, 2017

Context

Public policy and public investment affecting housing is changing rapidly. These changes offer significant opportunity for positive reform, but all change brings with it risks. Success will depend in large part on getting the details right and on an implementation strategy that actively addresses the complexity of the reform process. The devil is very much in the details and those details are worth exploring. Nowhere is that more significant than in the reassessment of Toronto Community Housing, an area that is affected by all of the issues under discussion in this report.

With this in mind, Social Planning Toronto, the Wellesley Institute and the Toronto Alliance to End Homelessness worked with the City of Toronto to host four housing forums on key issues affecting housing policy today. These forums were designed to engage the housing sector in an examination of the policy landscape and provide an opportunity to frame the key issues and the critical factors for success.

Participants included housing policy makers, housing providers, researchers, advocates and, most importantly, tenants. Stakeholders of all kinds were invited to explore the issues relating to potential changes in a way that allowed them to consider the risks and opportunities presented and offer guidance on how to optimize the benefits and address the risks.

These are complex issues that needed to be explored with more than just opinions and knee-jerk reactions. Informed discussion that went beyond first impressions and delved into the complexities of real change was critical. The session brought together individuals with research and policy expertise, practical knowledge and lived experience to consider the options.

Design

Each session began with a panel presentation. Panels consisted of experts with analyses of different aspects of the topic or who approached the topic from different perspectives. After a short Q&A the participants engaged in 8-10-person roundtable conversations with panel members serving as resource people.

Roundtables were asked to answer 3 questions:

- *What are the opportunities, and who benefits?*
- *What are the risk, and who do they affect?*
- *What policies and processes should guide an action on this issue, to capitalize on opportunities or offset risks, and produce more equitable outcomes?*

Each session encouraged participants to look at opportunities and risks from a variety of angles. First and foremost, from the perspective of Toronto Community Housing tenants, but also from perspectives that reflect the specific topic. For example, the session on seniors housing explored opportunities in healthcare management and continuity of care, and the session on portable housing benefits explored the U.S experience with similar models.

These discussions took place throughout May, 2017. This summary of the proceedings was prepared by Social Planning Toronto as a record of the discussion held, across the sector, on these pressing issues.

Session 1: Portable Housing Benefits

The Session

The session on portable housing benefits was held on May 9th and attended by 50 tenants, policy makers, housing providers, researchers and other representatives of the housing sector. The session considered the opportunities and risks associated with portable housing benefits in a variety of contexts. It explored the proposed uses and past performance (largely in other jurisdictions) of portable housing benefits, as well as, considering the application of these benefits for specific populations and functions to assess how best to target this mechanism to optimize outcomes.

The panel consisted of:

- Mark Aston, Executive Director of the Fred Victor Centre and Chair of the Toronto Alliance to End Homelessness, who discussed how housing benefits can be used to improve circumstances for low income communities, including reducing homelessness, reducing waiting lists for affordable housing and deconcentrating poverty.
- Dr. Emily Paradis, who presented new research on how portable housing benefits have performed in other jurisdictions, examining the results of experiments with models including section 8 vouchers, and how these initiatives have affected different populations and achieved a range of outcomes.
- Mary-Anne Bédard, Director, Housing Stability Policy & Strategic Investments, City of Toronto, who presented on how portable housing benefits are currently being used or contemplated by the City and plans for their future use.
- John Corso, a member of Tenants 4 Social Housing, who discussed how tenants view portable housing benefits, including the advantages they anticipate, the risks they see and how they imagine optimizing the former and mitigating the latter.

Portable Housing Benefits Discussion

The presentations from researchers, tenants, providers and community leaders underscored a core issue affecting portable housing benefits. While portable housing benefits are effective for some

purposes, they are counterproductive when misapplied. Consequently, clear criteria are needed to determine when portable housing benefits will be used and when they are not an appropriate tool.

Portable housing benefits are shown, in the literature and in the experience of forum participants, to have the capacity to improve the circumstances for people who have no viable current housing options. Using portable housing benefits to accelerate the pace at which homeless people, shelter occupants and VAW survivors can be housed is seen as useful, provided those portable housing benefits are long term, stable and adequate.

Portable housing benefits are also seen as a useful way to supplement the income of people currently in market rental housing, allow aging in place, reduce core housing need, turn affordable units into RGI units and facilitate rapid rehousing for people in need of more appropriate housing. However, using portable housing benefits as an alternative to maintaining or building new “bricks and mortar” social housing is seen, in the literature and in the experience of forum participants, to be a counterproductive choice that likely reduces options, housing security and opportunity for low income people in need of affordable housing. A policy ensuring no loss of units was seen as critical to a sound portable housing benefits plan.

The use of this tool should be restrained to address clearly identified risks.

- Portable housing benefits can contribute to inflation in the housing market in low vacancy settings like Toronto.
- Portable housing benefits may place at risk vulnerable tenants who may be subject to exploitation in the private market, or struggle in navigating the private market environment.
- In many applications, including those now under consideration across Ontario, the risk of losing the benefit is high and can result in fewer people having access to affordable housing, while removing a tenant from a “bricks and mortar” unit is less likely to happen suddenly or unnecessarily.
- In the United States, portable housing benefits often lead to high levels of housing instability so “wraparound” supports are needed.
- Considerable oversight is needed to ensure tenants are not exploited and units are up to an appropriate standard. This imposes significant costs on the portable housing benefits programs in the United States and have not been taken into account in the planning for these programs in Toronto.
- Vulnerable populations face greater risks in the for-profit housing market.

Any application of this policy should include the following principles:

- Use of portable housing benefits should not displace existing units nor diminish the urgent need to build new units.
- Use of portable housing benefits should depend on new financial resources being added to the system, and not detract from resources already in it.

- Use of portable housing benefits should be restricted to the populations that are suited to this model, including homeless people, low income renters already in the private market, and women leaving violent domestic situations. They should not be used to simply relocate already housed residents in current social housing units.
- Use of portable housing benefits should be accompanied by wraparound supports for tenants.
- Portable housing benefits should provide long-term stable funding for recipients.
- Use of portable housing benefits should be accompanied by safeguards like those required in the United States, including thorough oversight and inspection systems to offset the risk of exploitation and inadequate housing conditions.
- Portable housing benefits should not be subject to policies that may increase rates of disqualification, and the disqualification process should be subject to the same safeguards that guide eviction prevention processes.
- Portable housing benefits should only be used as part of a holistic strategy including building and investment in social housing.
- Any portable housing benefits policy should include a strategy to monitor and address rent inflation.
- Any portable housing benefits policy should include a rigorous evaluation component.

Session 2: Seniors Housing

The session on seniors housing was held on May 19th and attended by 30 tenants, policy makers, housing providers, researchers and other representatives of the housing sector. The session considered the challenges associated with seniors housing and the systems most likely to effectively address them.

The panel consisted of:

- Dr. Frances Morton-Chang, Post-Doctoral Fellow at the University of Toronto who presented her research on housing and support models for seniors.
- Dr. Joel Lexchin, Professor Emeritus at York University, who presented his research on the impact of governance models on the health outcomes of seniors in long-term care.
- Anita Dressler, Seniors' Voice, who presented a senior's perspective on the issues including how seniors view the housing options available, attractions to the models being considered, and risks that would impede participation.
- Glenn Miller, Senior Associate of the Canadian Urban Institute, who presented on the City of Toronto's Seniors Strategy.

Seniors Housing Discussion

The seniors population is rising rapidly and efforts to address seniors' needs are becoming increasingly acute. These efforts often conflate very different problems that need to be looked at discretely. Some seniors are very much in need of affordable housing, while others own homes but can't remain in them due to mobility restrictions or support needs. Seniors with health needs often struggle to find long-term care, at high costs when more portable, responsive services in their current homes could provide more

appropriate and less expensive solutions. The gaps between health planning and housing planning hamper efforts to tackle these problems in coherent ways. The housing and health challenges seniors face also lead to isolation, which in turn exacerbates health issues and risks. These challenges are deepened by the need to address the growing demand for long-term care in a context where even many existing facilities require considerable capital investment to meet current standards. Strategies for addressing these needs require integrated systems that look across current administrative silos, but, because of the vulnerability of this population, they need to do so in very transparent and accountable ways. International research shows that governance models have a significant impact on seniors' health, and highly accountable models that support greater investment in high quality service and higher staffing levels are directly linked to better outcomes.

Presenters and participants explored these issues and recommended that efforts to address seniors' housing needs take into account some key issues:

- Addressing seniors' housing needs is complex, integrating health and support service needs as well as affordability and accessibility.
- Many seniors lack affordable housing, while others have access to housing but not to the supports that allow them to remain in it.
- How seniors are housed often depends on what supports are in place for health and for daily living. As a result, housing and health should be seen as an continuum of options, with a range of housing types linked to a responsive care system that integrates the analysis of the "what" and "where" of seniors' care.
- Partnerships between housing providers and services are critical to this model.
- Housing and health supports for all seniors will evolve over time, so a system designed to identify needs, support transitions, and facilitate system navigation is central to success.
- Aging in place, in familiar surroundings, connected to evolving supports is an attractive option from the point of view of health, costs and senior satisfaction. "Aging in place" may not mean "aging at home" but rather aging in the community, especially naturally-occurring retirement communities.
- Options like secondary suites and other "ancillary space" options provide low cost housing for seniors but also provide income streams for seniors aging in place. Fully implementing these options will require more than simply allowing them, however, as conversion, management and maintenance may be beyond the capacity of some homeowners, especially frail ones.
- Seniors need to be actively engaged in the processes that are designed to support them. Because of vulnerabilities and mobility barriers, engagement with seniors needs to take place through avenues where they are already engaged.
- Healthy living requires efforts to address isolation. Social supports and intergenerational engagement models are seen as attractive options.
- Vulnerable populations are best served by systems that have high levels of accountability, prioritizing investment in service quality and maximizing staffing levels. Research shows private, for-profit models of care are less likely to achieve these goals and consequently, have poorer performance on key health outcomes.

Session 3: Toronto Community Housing Reform/Tenants First

The session on Toronto Community Housing Reform and the Tenants First Project was held on May 23rd and attended by 30 tenants, policy makers, housing providers, researchers and other representatives of the housing sector. The session considered the current challenges facing Toronto Community Housing and the opportunities for change that could address the complex issues faced by Toronto's public housing.

The panel consisted of:

- Joeita Gupta, Coordinator for the Tenant Education program at the Federation of Metro Tenants' Associations, who outlined the characteristics of responsible landlords, and the pattern, approaches, policies and commitments correlated with positive tenant outcomes.
- Maureen Fair, Executive Director of West Neighbourhood House, who presented on the services that support tenants, the approaches to the provision of those services that show the best outcomes, and the relationships between housing and service provision that work best.
- John Smith, Manager of the Community Development Unit, City of Toronto, who presented on the City's emerging approach to service partnership in low income communities including Toronto Community Housing.
- Doug Rollins, Director of Housing Stability Services, City of Toronto who presented on the fiscal challenges facing Toronto Community Housing.
- Ingrid White Palmer of the Tenants First Lived Experience Panel, who presented on what tenants see as the hallmark of successful change at Toronto Community Housing.

Toronto Community Housing Reform Discussion

News reports of dilapidated buildings, unit closures and tenant concerns have brought the challenges facing circumstances of Toronto Community Housing to the attention of all Torontonians. The City's decision to increase Toronto Community Housing's operating grant by over \$30 million in 2017, the largest single increase ever, was a promising sign to many, but the fact remains Toronto Community Housing's needs dramatically exceed even that substantial investment.

Precipitous declines in provincial funding and significant decreases in federal funding have left the City of Toronto struggling to support its largest social housing provider. While tenants continue to pay the majority of the costs of Toronto Community Housing through their rents, those rents are tied to incomes, which remain stubbornly low, so rents have grown little as operating costs have climbed.

Toronto Community Housing struggles, as a result, to meet what tenant advocates see as the basic requirements of a landlord, providing maintenance, making capital repairs, and communicating effectively with tenants. There are further challenges in connecting tenants to the supports they need, an activity in which Toronto Community Housing has played varying roles over time. Opinions differ on the appropriate role of the landlord in providing supports as opposed to simply managing the physical spaces tenants occupy. However, opinion is unanimous on the belief that both tenants and the landlord

benefit when tenants are able to access the supports they need, retain stable tenancies and successfully resolve the range of issues that can adversely affect their well-being.

There is also universal agreement on the importance of tenant engagement. A tenant centred model is widely viewed as critical to the success of Toronto Community Housing. Research indicates tenant engagement improves performance, from the reliability of maintenance efforts to the reduction of crime. The lived experience of tenants reinforces that finding, stressing the need to directly involve tenants in all aspects of housing, and underscoring the need to create structures that are amenable to tenant involvement.

Participants in the discussion identified key principles for moving forward on reforms at Toronto Community Housing:

- More local administration and on-site management are seen as useful tools in ensuring increased tenants roles in leadership and decision making.
- Tenant engagement also relies on successful tenancies and successful tenants. Ensuring that the services that support tenants are available, accessible and coordinated is a key part of ensuring a successful community, especially for youth, seniors, racialized people and vulnerable tenants.
- Those services also lead to stronger, healthier communities, which are assets both to the tenants and to the landlord, and it is in the interest of Toronto Community Housing and the City to invest in and support the delivery of those services.
- There was a strong belief that the support system needs to work across silos, that the Local Health Integration Networks should contribute to Toronto Community Housing programs and supports as part of their mental health efforts, that Parks Forestry and Recreation should contribute to programs for children and youth, and that homeless services should support systems that facilitate successful tenancies and prevent homelessness.
- Good landlords respond to the circumstances of tenants including residents with disabilities and mental health issues. Landlords need to pursue an eviction prevention approach to stabilize tenancies.
- Active communication with tenants was also seen as critical.
- The silos between operating the properties and providing support to tenants need to be linked together. While there were varying views on whether or not the landlord should directly provide the services, there was no disagreement on the need to ensure that the two work closely together in collaborative and accountable ways.
- A coherent plan is needed to address the complex challenges with maintenances and repairs. Piecemeal approaches are unlikely to solve a problem that has plagued Toronto Community Housing for decades.
- The plan will need to include a clear strategy for funding new efforts. Since funding shortfalls are at the root of so many Toronto Community Housing challenges, a clear plan on addressing funding needs will be at the root of solving it.

- There were persistent reservations about the ability of the private market to provide responsive, tenant-focused management that invested in and supported community services as well as addressing the repair and maintenance issues.
- Given the ongoing shortage of affordable housing, there were deep concerns about closing or selling off some homes to pay to manage others.
- Clarity, transparency and commitment were seen as key characteristics of any successful operational model, and ongoing, full City accountability was seen as central to achieve those goals.

Session 4: Supportive Housing

The session on supportive housing was held on May 30th and attended by 30 tenants, policy makers, housing providers, researchers and other representatives of the housing sector. The session considered the current challenges facing supportive housing for vulnerable people.

The panel consisted of:

- Steve Lurie, Executive Director of the Canadian Mental Health Association, Toronto, who presented on the evolution of the supportive housing system in Toronto and its current challenges.
- Greg Suttor, Senior Researcher at the Wellesley Institute, who presented on the existing strategies, policies and opportunities affecting supportive housing.
- Victor Willis, Executive Director of the Parkdale Activity Recreation Centre (PARC) who presented on service models that effectively support tenants.

The tenant representative on the panel was unable to attend the event due to illness.

Supportive Housing Discussion

The presentations by researchers, providers and community leaders provided a clear view of a complex, fragmented, differentiated system that is both deeply needed and vastly under-resourced. The current supportive housing services cover only a fraction of the existing need, and supply is growing at about one twelfth of the rate at which demand is growing. These challenges are exacerbated by assumptions about supportive housing that simply do not reflect reality. While many residents of supportive housing are in transitional circumstances, many others are not. Supportive housing residents may be experiencing a wide variety of conditions including mental health challenges, developmental challenges, addictions, and a variety of health-related challenges affecting seniors. Some of these will be long-term conditions that will not be resolved and as a result will need long-term supportive housing. Some of these are conditions requiring only minimal interventions to provide effective support and others require 24-hour on site support. The current service infrastructure is provided by a wide range of organizations. This infrastructure, though diverse, is not a coordinated system that responds in a coherent way to the range of need nor to the volume of need. Instead the infrastructure tends to reflect the various funding sources and historical stages of service delivery. A more coherent and coordinated strategy is needed.

Participants in the forum, including researchers, tenants, providers and community leaders identified a variety of concerns and opportunities that should be taken into account when developing strategies to address ongoing supportive housing needs.

- The demand for supportive housing will be an ongoing need. Though some supports are transitional, many are not, and those related to aging are certain to see significant, ongoing increases in demand. The supply therefore will need to grow.
- Transitional needs are only transitional if there is somewhere to go. The supportive housing crisis is integrally linked to the affordable housing crisis.
- Conversely, some of the challenges in the affordable housing system are the result of an inadequate supply of supportive housing, with many people in need of supports housed in affordable units that lack the appropriate supports.
- The changing nature of the support needs of individuals requires a flexible system that is responsive to emerging client requirements and adjusts to opportunities and challenges.
- The diversity of needs requires a diverse system with a range of service types and levels including low levels of intervention involving regular check-ins, higher levels of need involving daily intervention and high levels of need requiring ongoing, 24-hour on site support.
- As much as possible, support should include options to remain “in place” in current affordable housing settings and other homes clients currently occupy.
- Service delivery through community infrastructure such as hubs, Toronto Community Housing community rooms, tenant common rooms and other venues offers attractive options for maximizing access and benefit at more manageable costs.
- Efforts to expand supportive housing should engage other partners in assisting with the creation of supply, including Toronto Community Housing, faith communities, private market providers, and co-ops. Developing supports that are integrated into the management and operation of housing providers’ “bricks and mortar” infrastructure is important.
- Efforts to expand supportive housing should draw on existing revenue streams to optimize access including inclusionary zoning and National Housing Strategy funds to create lower cost housing. They should also access mental health service contributions from the new health accord and the mental health strategy to create supports.
- Drawing on existing assets was seen as an advantage, but should not take the place of addressing the need for significant, new, direct, public investment.
- Failure to invest in supportive housing was seen as fiscally short-sighted given the high cost of serving these clients in hospitals, long-term care homes and in the justice system.
- Failure to invest in supportive housing was also seen as fiscally short-sighted given the challenges posed by housing residents without supports in affordable housing venues such as Toronto Community Housing.
- This long-term fiscal thinking justifies a long-term, comprehensive strategy for supportive housing with long-term investments. Aggregating a strategy from piecemeal interventions is less than ideal.
- Engaging clients in the choices, designs, planning and implementation of their supportive housing infrastructure was seen as a priority.

Implications for the Tenants First Project

These forums provided considerable insight, from a range of perspectives, that can inform many aspects of the City's housing policies. The following recommendations should be taken into account in planning the upcoming Toronto Community Housing reforms through the Tenants First Project.

- 1) Portable housing benefits are unlikely to be an effective tool to relocate Toronto Community Housing tenants to private market housing or diversify incomes at Toronto Community Housing. Their application in the United States shows a track record too uneven and fraught with pitfalls to justify replication here.
- 2) Portable housing benefits may be a useful tool to reduce social housing waiting lists, but their use should be accompanied by the creation of an infrastructure that supports transitions and provides ongoing inspections to ensure adequate housing of these tenants.
- 3) Seniors housing models should integrate healthcare and housing strategies in a coordinated model of support that provides the needed assistance to facilitate aging in place and identifies needs and supports transitions throughout the continuum of seniors' care and housing needs.
- 4) Seniors housing models should address social needs as well as health needs, mitigating the risk of isolation and facilitating social connection including intergenerational connections.
- 5) Seniors housing models should pursue highly accountable governance models and avoid the private, for-profit systems research shows is associated with lower staffing rates, limited investment and poorer health outcomes.
- 6) Decentralized administration and on-site management should be used to create a more responsive approach to property management and tenant engagement and communication.
- 7) Services should be integrated into the provision of housing in a coordinated and seamless way, through partnerships that bridge across silos to support tenants
- 8) The Tenants First Project needs to articulate a clear financial plan for addressing the challenges that Toronto Community Housing faces. Beneficial structural changes, however promising, will fail without real, substantive, public investment. Closing units, selling homes and cutting corners are inappropriate solutions in a housing crisis and are incapable of addressing the long-term needs of Toronto Community Housing.
- 9) Clarity, transparency and commitment were seen as key characteristics of any successful operational model for Toronto Community Housing, and ongoing, full City accountability was seen as central to achieving those goals.
- 10) Supportive housing is needed as a key component of any long-term strategy for Toronto Community Housing. Many tenants in Toronto Community Housing are in need of supports. Toronto Community Housing is a key venue for potential supports for clients able to remain "in place" to receive direct or community-based supports.
- 11) A supportive housing strategy for Toronto Community Housing will need to draw on stable, long-term investment in supports as well as an increased supply of purpose-built supportive housing for tenants with higher levels of need.