



Housing Affordability

Why are new policy directions important for public health?

February 22, 2017 | 12:00 pm – 1:00 pm



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Housing Affordability & Health

Examining new housing policy directions

Ontario Public Health Association
Webinar – February 22, 2017

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Outline

A. Health and housing

B. Context, frameworks, trends

C. Reviewing recent and current initiatives

A. Health and housing

Housing and health – framing

- Impacts at various scales:
 - individual and family
 - neighbourhood and local community
 - broader society (includes health care costs)
- Complex interrelated factors, e.g. income, social disadvantage, food budget, etc.
- Choice/options of housing and neighbourhood are very interrelated
- Housing is often an intervening, mediating, or exacerbating factor

Housing and physical health

- Heating & ventilation – respiratory health
- Burns and falls
- Exposure to toxins
- Exposure to allergens
- Crowding associated with respiratory problems
- Ability to leave domestic/partner abuse

Housing and mental well-being

- Stress – worries over security, eviction, arrears
- Crowding and stress,
- Family conflicts, parental stress
- Benefits of stability for children's mental health
- Ability to leave domestic/partner abuse

The affordability connection

Low income and lack of affordability drives:

1. Settling for lower quality (disrepair, type of unit, pests...)
2. Crowding (more earners or less space → more affordable)
3. Very constrained choice of housing → settling for areas with lower rents and quality, and other disadvantages
4. Arrears, unstable tenure, etc.
5. More homelessness among those with compound disadvantages

‘Core housing need’ captures affordability, quality, crowding

Housing, neighbourhood, & health

- Personal safety
- Stress and worry
- Social connection (as a support to well-being)
- Play, walkability, exercise
- Spatial association of poor housing with 'food deserts'?
- Health behaviours within particular social milieux
- Drug use and other problems among young people
- Social/subsidized housing is beneficial re affordability, crowding, housing stability ... but not necessarily re neighbourhood conditions

Focus on social & health equity

- Housing costs exacerbate socio-economic inequality
 - e.g. typically >40% of low income, <20% of high income
 - How much after-rent income to pay for food, dental care, medications, recreation, etc.
- Disproportionate impact of housing problems on populations with socio-economic disadvantage:
 - Racialized groups
 - New immigrants (20-30% Core Need vs 12% overall)
 - Indigenous (19% Core Need 2011 vs 12% overall)
 - Disabilities (intellectual, psychosocial, physical, other)

Focus on vulnerable populations

Particular health impacts of housing, e.g.

- Children (e.g. toxins for bodies that are still developing; play and exercise; nutrition)
- Adolescents (neighbourhood environment)
- People with chronic health conditions (e.g. respiratory; mobility; tending to spend more time within the home)
- People with serious disabilities, limited work, ODSP
- Supportive housing as a foundation of stability, affordability, and provision of support services to sustain health

Focus on homelessness

Particular impacts, e.g.

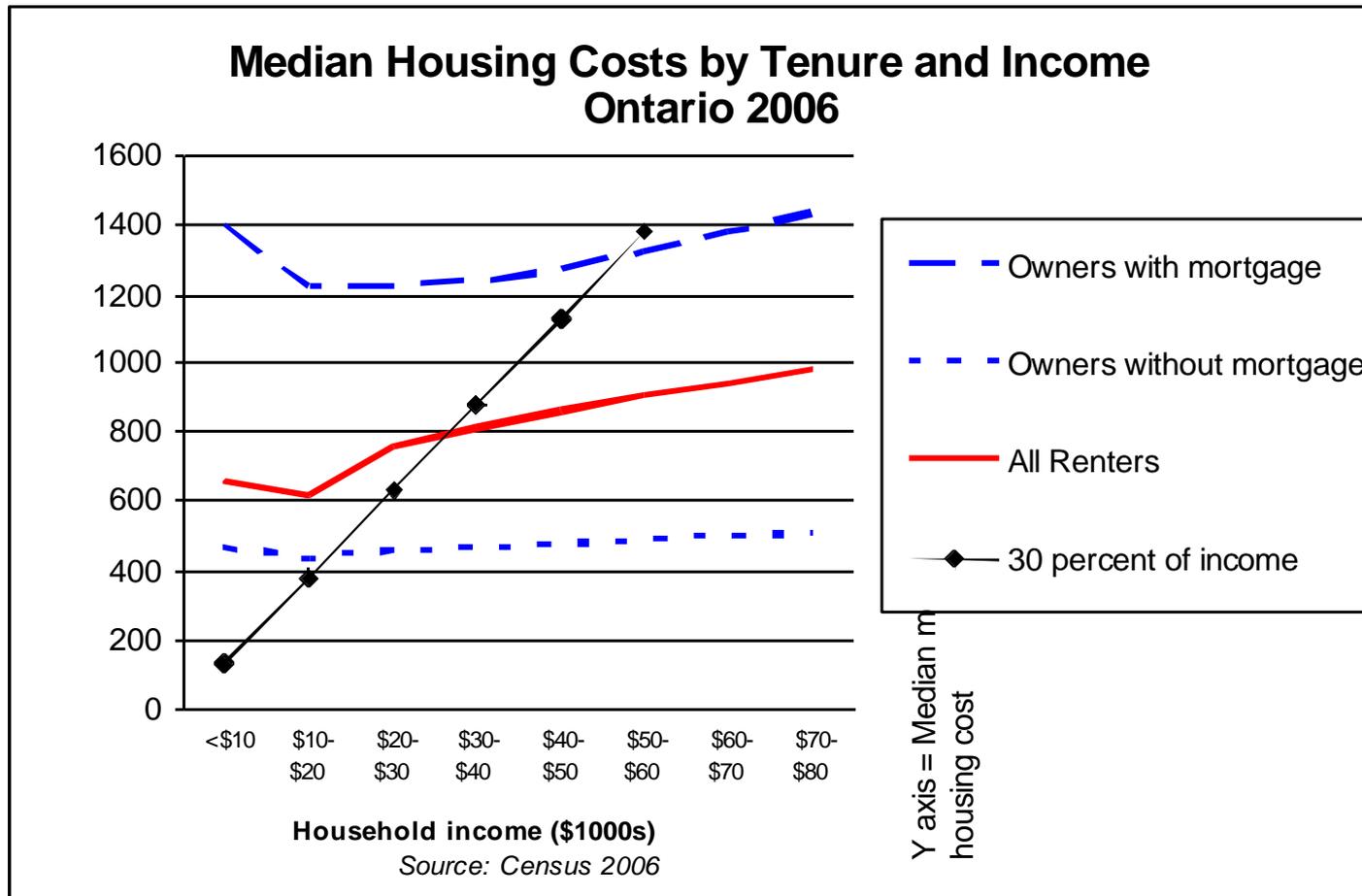
- Impacts of housing instability, stays in shelter, on family stress, children, social supports, etc.
- Extreme impacts of homelessness on health
(respiratory, musculoskeletal, skin, less medical treatment, not taking meds, sex trade, drugs as escape, etc.)
- Housing as a factor in CAS interventions

B. Context, frameworks, trends

Population and scale of needs

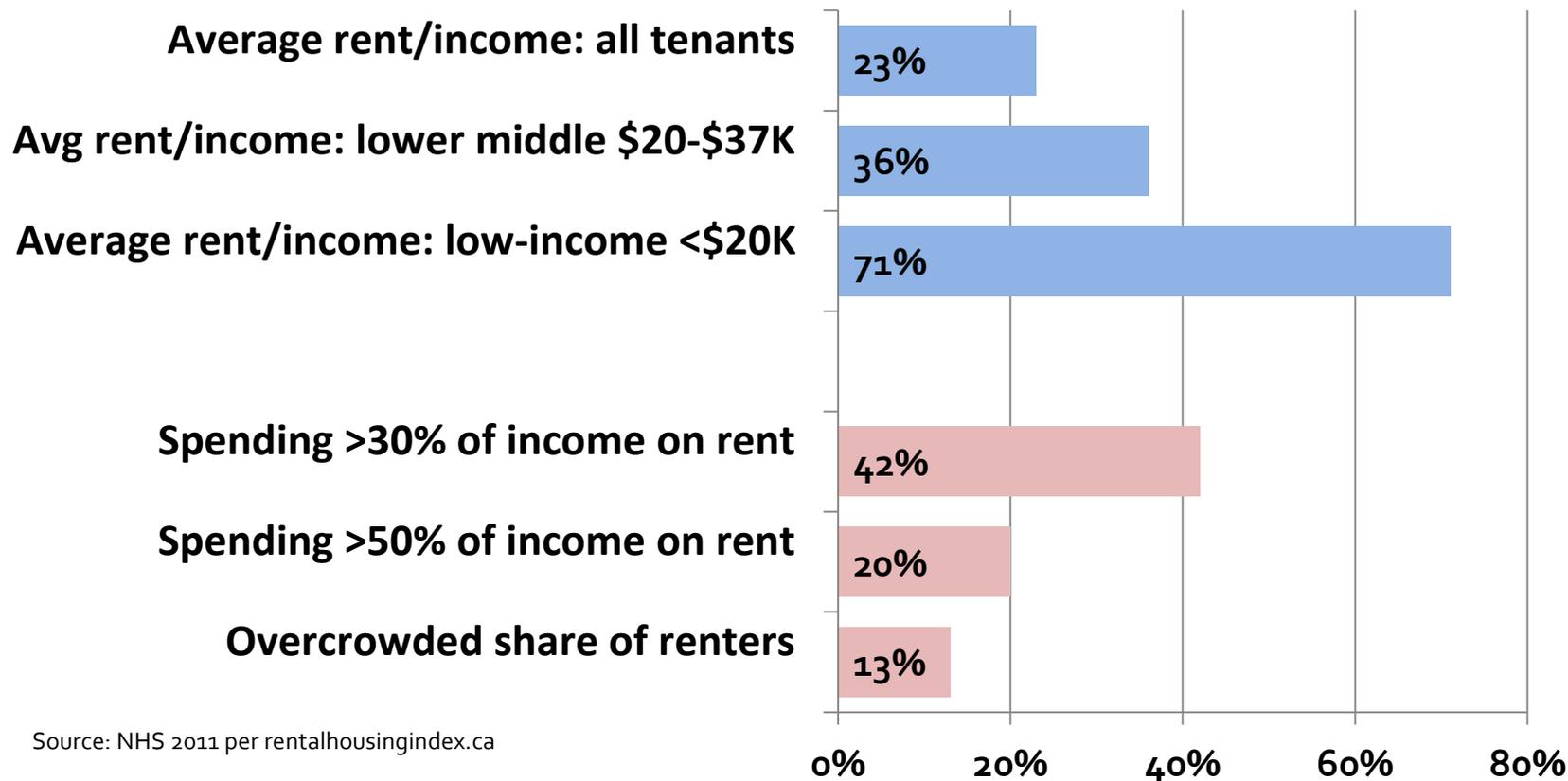
- 617,000 Ontario households in Core Housing Need (2011)
 - Affordability, suitability (crowding) /adequacy (disrepair)
 - 13.4% of households (consistent with other metrics)
 - Highly correlated with low income, also with renting
- Ontario growing by about 60,000 households annually
(63,000/year 2006-16 ... 58,000/year 2011-16)
60% of Ontario's growth is in the Greater Toronto Area
- Core need ~stable (2001-11) 600,000→628,000→617,000
- But 1 in 8 households are low-income renters
→ implies 7,000–8,000 added low-income renters/year

Affordability, income & tenure



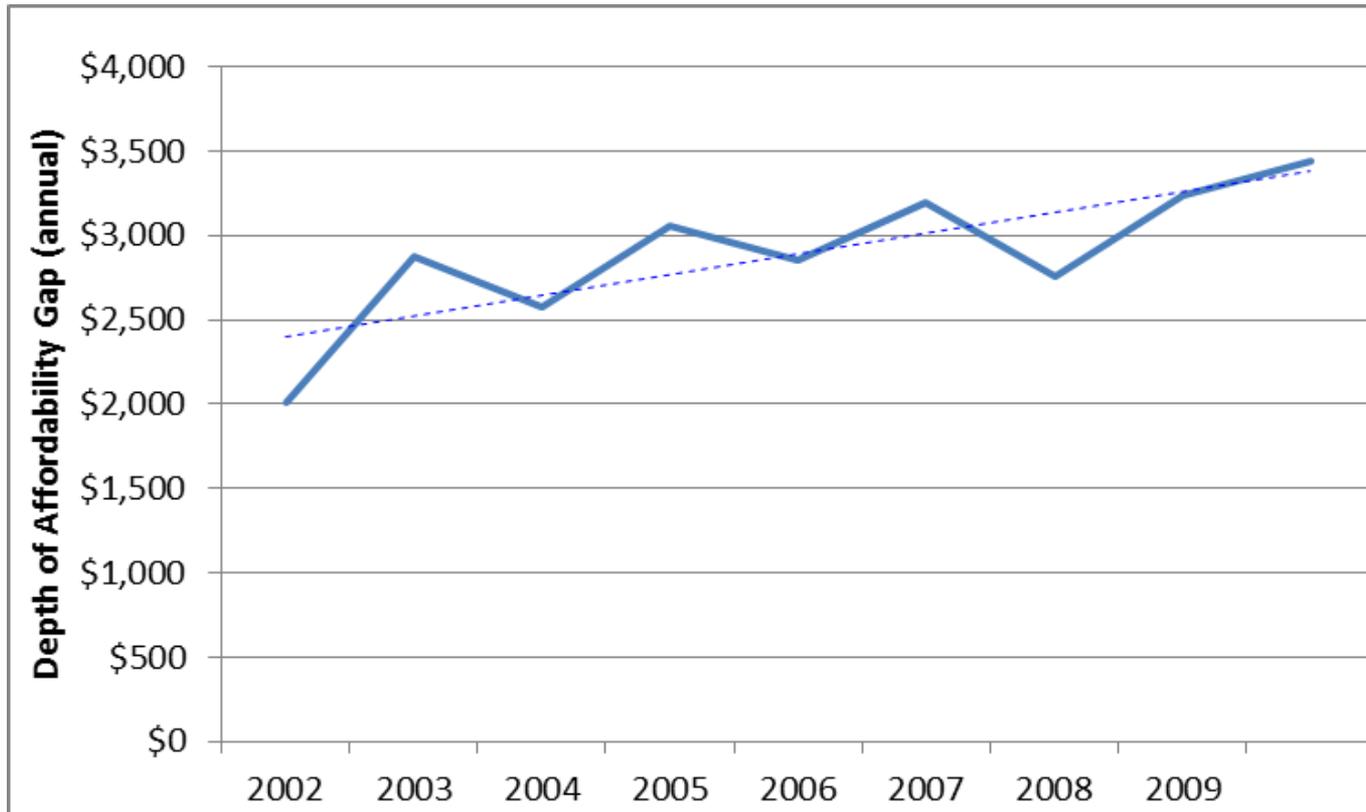
Affordability – Ontario renters

Some key statistics 2010-11



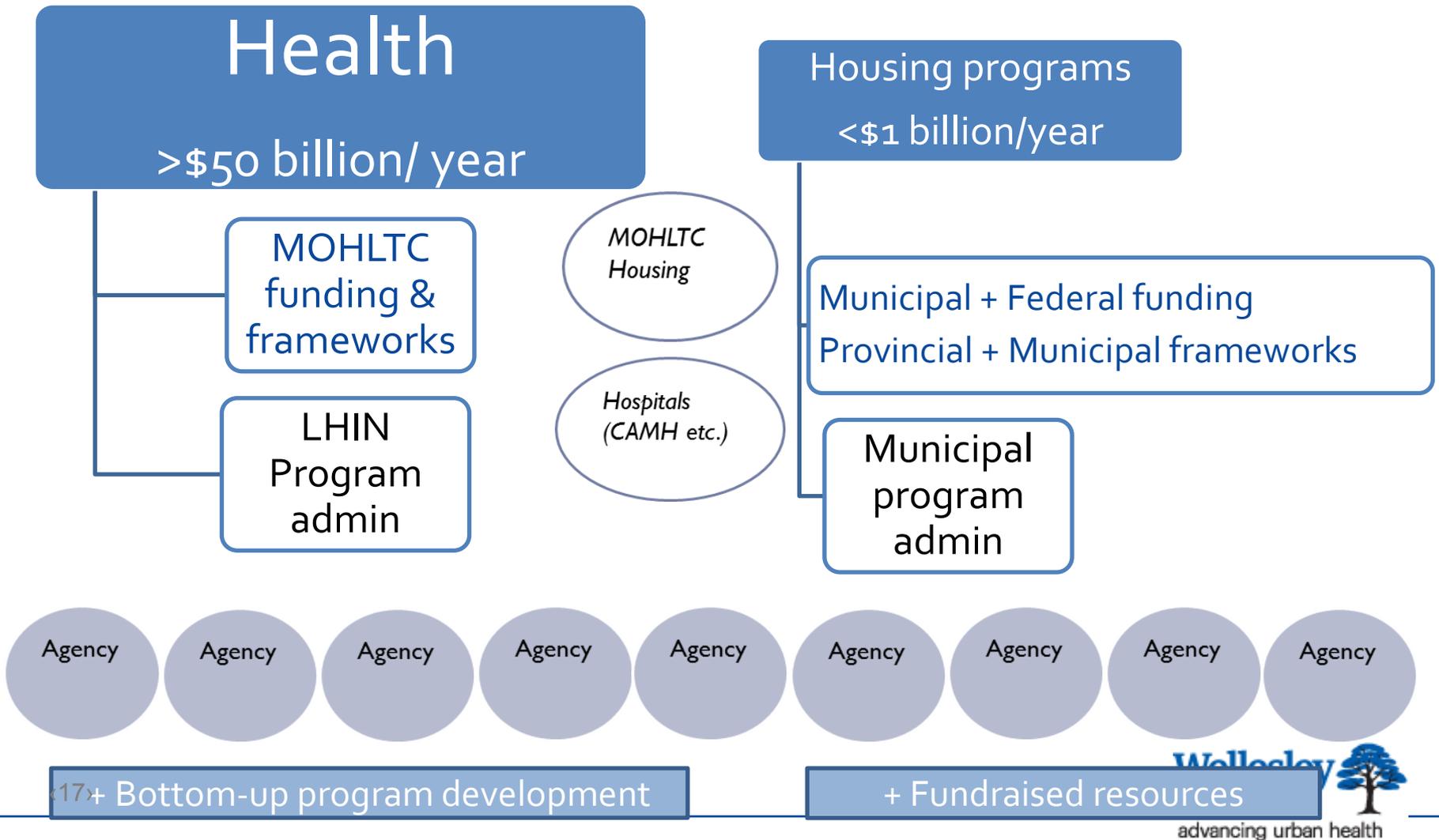
Source: NHS 2011 per rentalhousingindex.ca

Depth of (un)affordability

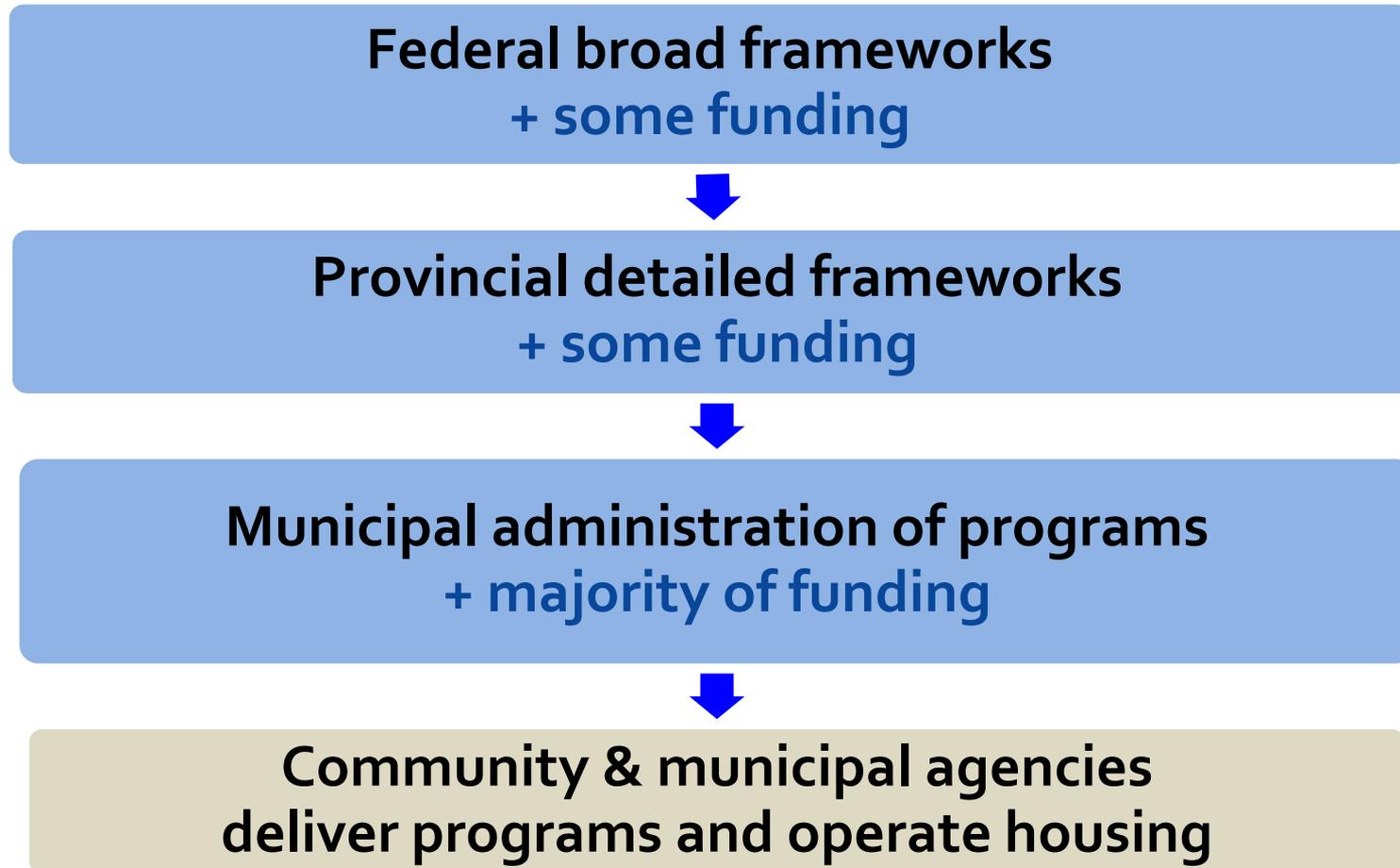


Source: SLID data from CMHC per ONPHA, *Where's Home? 2013*

Health sphere and Housing sphere



Three levels (Ontario MOH/SM system)



Federal roles

- Ownership housing and market rental investment
(mortg. insurance, tax rules, down-payment rules, interest rates, etc.)
- Sets broad policy/funding frameworks for 20thc. social housing
 - *~ 1/3 of funds that keep social housing affordable & in good repair*
 - *Broad provincial accountability on 20thc. legacy programs*
- Leads funding for new affordable housing, repair funding, etc.
(‘Affordable Housing Initiative’ / ‘Investment in Affordable Housing’)
- Emerging policy leadership since 2015 election

Provincial roles

- Policy and statutory frameworks for municipal roles in;
 - Social/subsidized housing
 - Land use planning
 - Homelessness programs
 - Property standards, health-related housing inspections, etc.
- Social assistance
- Rent regulation
- Supportive housing for mental health and other special needs
- Cost-matching any new federal housing funds as required

Local/regional roles

Municipal ('service manager') *(Fiscally & politically semi-autonomous)*

- Land use planning decisions, Property standards, etc.
- Public Health
- Social/subsidized housing – four main roles:
 - Fund** – Provide about 2/3 of the \$1.5 B/yr that ensures low rents, good repair
 - Administer** – System of 185,000 social housing units, incl. subsidy flow, local priorities/strategies, access, accountability of hundreds of providers, etc.
 - Expand** – Allocate F/P/M funding for new affordable housing, new allowances
 - Own & operate** – Publicly owned social housing via housing corporations
- Homelessness programs, Housing stability/eviction prevention

LHINs *(Administrative arm of MOHLTC)*

- Pay for supports in supportive housing (e.g. mental health, other)

Social and subsidized rental

About 245,000 Ontario households in social/subsidized rental with below-market rents – approximately 1/3 of low-income renters

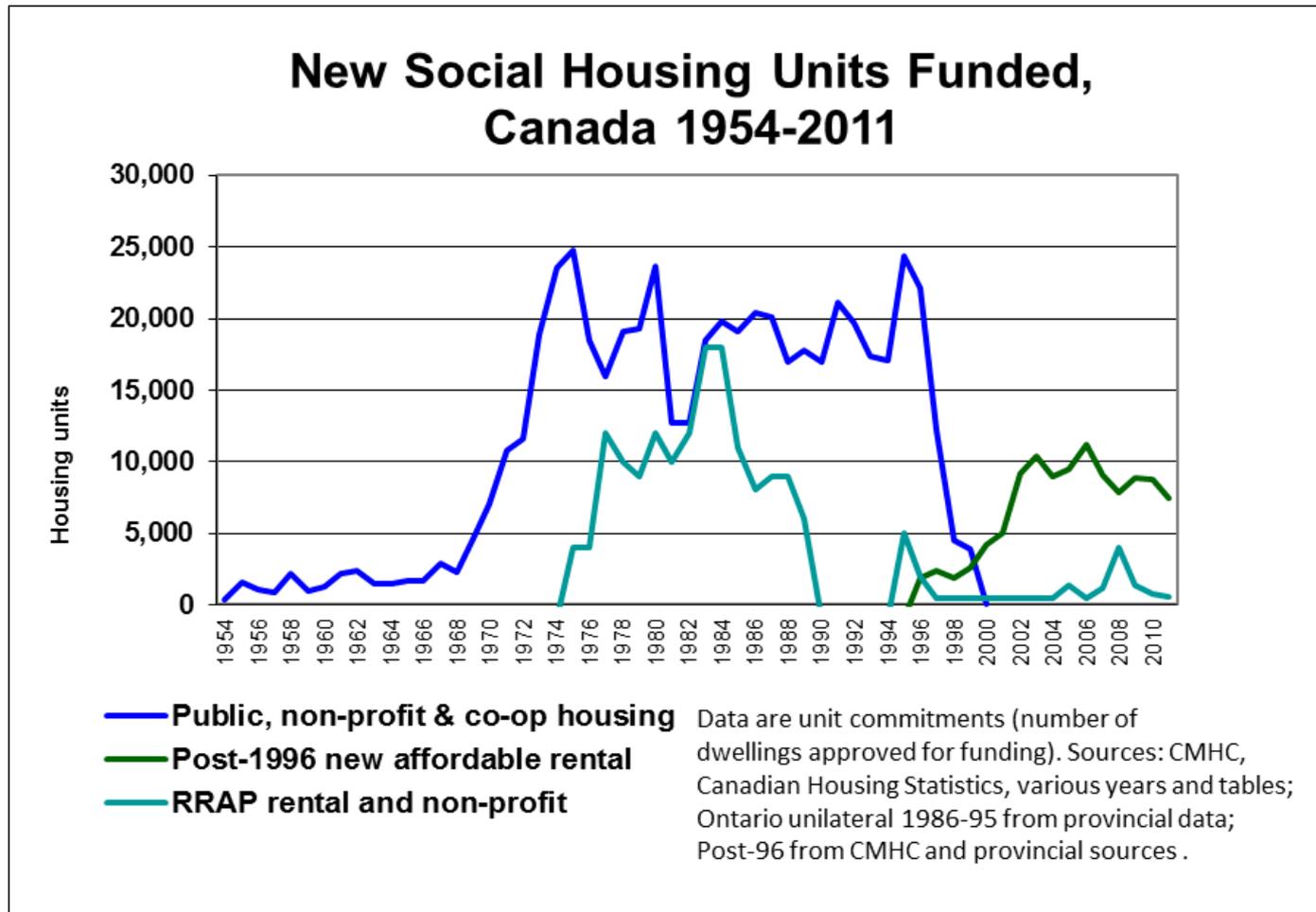
185,000	RGI in municipally administered social housing (+60,000 market-rent)
4,600	Federally administered co-ops
10,400	Dedicated supportive housing (3,100 MCSS, 7,300 MOHLTC)
7,400	Mental health rent supp with supports, added since 1999
18,000	New affordable housing (approx.) added since 2003 via AHP-IAH
5,000	Strong Communities rent supplement program
10,000	Housing allowances (approx.)
5,000	On Reserve (specific program, does not incl. most First Nations housing)

IAH and SIF

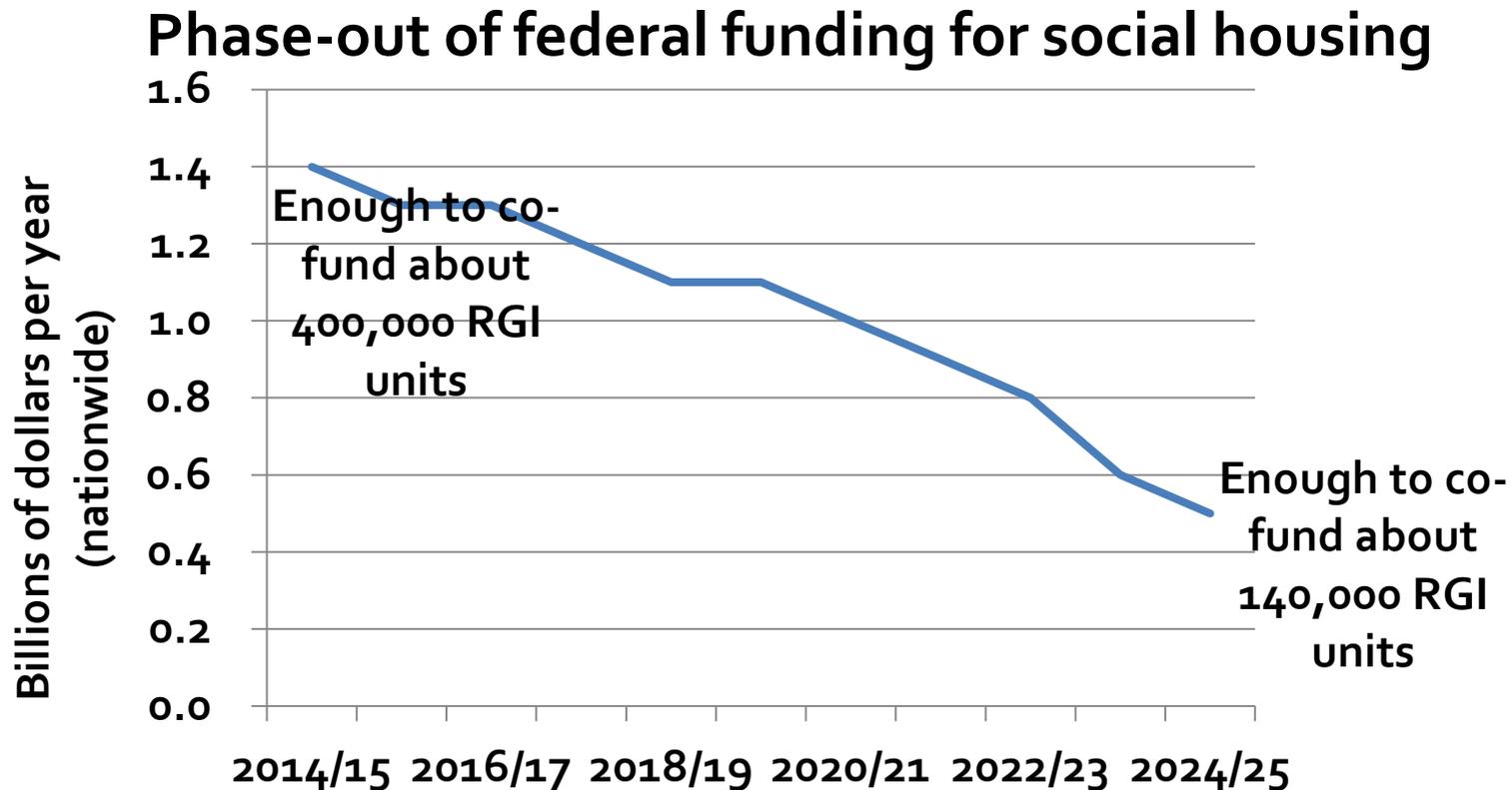
Affordable Housing Program to 2011, Investment in Affordable Housing 2011-2016, now Social Infrastructure Funding

- About 1,400 new affordable units annually since 2003 (average)
- Federal budget 2016/17 – Enhanced funding for 2 fiscal years
- Overall funding levels similar to 2009-2011 economic stimulus
 - 70/30 federal/provincial on new supply, instead of 50/50
 - Ontario avg. \$118 M/year federal funds for new supply
 - \$209 M federal funds in 2016/17 for social housing repair
 - Also enhanced for homelessness, domestic violence shelters

Social housing: 20th century legacy



Social housing as legacy (2)



Trends and risks – housing system

- Little additional social/subsidized housing
 - most low-income people must seek options in the market
 - leads to more demand/supply of lower-quality housing
- Few lower-rent options outside postwar neighbourhoods
 - feeds urban polarization
- Aging rental stock (2/3 of Ontario's rental was built in 1950s–1970s)
 - rising issues of disrepair (social and private)
- No strategy for 20thc. social housing, home to ¼ of low-income renters

Trends and risks – housing policy

Fiscal

- Constraint at all levels, reflects slow growth & political climate
- Steeply declining federal operating subsidies, passive Ontario role, municipal funds more constrained* than ca. 2000-2012

Strategic

- Little articulation of objectives vis-à-vis issues and needs
- No strategy for GTA which accounts for 60% of Ontario's growth
- Limited policy capacity in municipally-led social housing sphere

Political

- Little sign that rising mainstream concerns about affordability are leading to stronger housing policy goals, resources, or capacity
- Social housing often perceived as old, bad news ... not as solution
- Potential change of government (Ontario)

* *CHPI fixed envelope , equalization phase-out , end of S.A. upload*

Trends and opportunities

- Federal environment since 2015 election
 - National Housing Strategy
- Ontario – political interest in supportive housing
 - (see later slides)
- Significant public and research attention to homelessness
 - Mental Health Commission At Home / Chez Soi 2010-2013
- Mainstream concerns about housing affordability are rising
- Strategic planning by service manager municipalities/boards
- More active LHIN involvement in supportive housing

C. Reviewing recent and current initiatives

Ontario Frameworks and Initiatives

- Ontario Mental Health and Addictions Strategy (2011)
 - Housing as one element in healthy communities
 - Related funding (see later slide)
- Poverty Reduction Strategy (round 2, 2014)
 - Housing and homelessness as one of four main thrusts
 - 'Housing first' for homelessness
- Advisory Panel on Homelessness report (2015)
 - Affirming the importance of housing with support
- Long -Term Affordable Housing Strategy (round 2, 2016)
(see later slide)
- Mental Health & Addictions Leadership Advisory Council (2014-17)
 - Supportive Housing Working Group (1 of 5 working groups)

LTAHS update (2016)

Six thematic goals

Appropriate & sustainable supply
People-centred & efficient
Ending homelessness

Equitable, portable assistance
Indigenous housing strategy
Evidence-based system

Three significant policy shifts

1. Supportive housing
 - Additional funding
 - Policy framework (interministerial)
2. Inclusionary zoning
3. Move policy toward RGI becoming a portable benefit

Reflecting on things not in LTAHS

- Evidence base
- Strategy for major issues including...
 - Social housing affordability and repair
 - Escalating income/rent gap
 - Private rental housing – aging, declining quality
 - Housing mix in high-growth areas (e.g. GTA, 2/3 of Ont. growth)
- Provincial cost-sharing of housing subsidies
 - ... Uniqueness of Ontario system, legacy of 1990s
- Strategic links to growth plans, social assistance reform, etc.

Additional supportive housing

Ministry of Health and Long Term Care

- 8,500 units added 1999-2018 (works out to average 425/year)
- Since 2014:
 - 1,000 units (roll-out 2014-2016) associated with Mental Health & Addictions Strategy
 - 1,150 units announced Feb 2017 (roll-out 2017-2019), associated with Advisory Council year 2 recommendations

Ministry of Housing

- Various supportive allocations at times within AHP-IAH
- \$130 M (2016-2019) for “up to 1,500 new supportive housing units over the long term”, program details now under development

LHINs and related

- Funding & administration of supports in supportive housing
- Active engagement in added MOHLTC-funded supportive housing
- More LHIN-municipal collaboration & priority-setting
- Initiatives for LHIN-funded supports in municipal housing
- Some mergers of devolved housing providers and Health-funded support agencies
- LHIN system table – multi-LHIN supportive housing working group

National Housing Strategy

- 2015 election platform
- Confirmed at time of 2016 budget
- Consultations June-Sept 2016
- 'What we heard' (November 2016) emphasizing low income needs affordability, system capacity
- General directions expected spring 2017, further development during next 12 months

Concluding observations (1 of 2)

- Widening economic inequalities are reflected in the housing system ... and are reinforced by the housing system
- Large social and health equity implications
- Rising dependence on older, down-market rental is not favourable for health, in terms of affordability, quality, neighbourhood conditions
- Large fiscal, affordability, and quality challenges in 20thc. social housing – mirroring the issues in market rental and reinforcing them
- New affordable supply meeting < 1/5 of added low-income rental demand each year; the fallout of growth pressures is on older rental
- Price and quality pressures in the rental sector have their most severe effects on the most disadvantaged populations

Concluding observations (2 of 2)

- Considerable Ontario engagement in broad strategies and goals
- Significant new Ontario funding for additional supportive housing
- Active municipal role, but weak resources to sustain social housing, and dependent on F/P funds for new supply and housing allowances
- Greater LHIN engagement is a positive development
- Slow economic growth and fiscal constraint are major limitations
- National housing strategy is an important opportunity

Thank you

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