

TORONTO - A PLACE TO CALL OUR OWN: EMPOWERING WOMEN TO TAKE ACTION FOR AFFORDABLE HOUSING



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TABLE OF CONTENTS

Executive Summary	4
I. Overview	10
1. Project	10
2. A Snapshot of Vulnerable Women’s Housing Realities	13
3. Research Design	22
II. Results	26
1. Scan of Social Housing in Toronto	26
i) A Brief History	26
ii) 2017 Developments	29
iii) Affordable Housing in Toronto	30
iv) City of Toronto	31
v) Province of Ontario	34
vi) Federal Government	38
vii) Summary & Observations	42
2. Scan of Women’s Housing Needs and Interventions	43
i) Our Approach	43
ii) Summary & Observations	45
3. Focus Group Results	50
i) Participation	50
ii) Barriers and Challenges	52
iii) Strategies for Change	59
iv) Housing Design Ideas	62
v) Summary	64
III. Conclusions and Strategic Action Areas	66
APPENDICES	67
1. SCAN OF HOUSING MODELS & INTERVENTIONS-TORONTO	
2. CITY OF TORONTO ADMINSTRATIVE STRUCTURE	



EXECUTIVE SUMMARY

This report outlines the results of research conducted through a collaborative initiative led by Riverdale Immigrant Women's Centre, the Centre for Equality Rights in Accommodation and the Institute for Research and Development on Inclusion and Society, entitled: *Toronto - A Place to Call Our Own: Empowering Women to Take Action for Affordable Housing*. The initiative convenes indigenous, refugee women and women with intellectual and psychosocial disabilities – including gender non-conforming people and trans women who identify as members of these populations - to identify and deepen the city of Toronto's understanding of the diverse systemic barriers that result in these groups' experiences of homelessness, unsafe housing and housing insecurity. This project aims to provide a space for grassroots, front-line housing service providers, specific to these populations of women, to work with community-based organizations, the private sector and social housing advocacy efforts to develop a strategy to address the lack of access to affordable housing in Toronto, as well as identify what is needed to keep these populations of women housed.

The work of this project is guided by an understanding that oppression is historically rooted for all four of these populations of women, resulting in conditions that have propelled them into situations of poverty, which in turn sets the foundation for ongoing violence. More specifically, with these four populations of women, their poverty is a result of neo-liberal policies and practices based on; the historical and ongoing experiences of colonialization for indigenous women; imperialist-fueled wars and resource invasion in refugee women's own lands; and for women with disabilities - particularly women with psychosocial and intellectual disabilities - their historical and present-day devaluation and segregation based on their perceived contributions to a market economy. When women are poor they live in unsafe homes and streets, where violence, i.e. Neglect, exploitation, sexual and physical assault and trafficking, is an everyday reality. We feel that if we do not understand this interdependent relationship between oppression,

poverty, housing and violence, then we will not be able to break repetitive cycles that (re)produce housing precarity, inequity and vulnerability to homelessness.

The objectives of this research are to: identify and consolidate research conducted to-date on women and housing relevant to the Canadian context, with a focus on marginalized women; identify the specific barriers and housing needs of diverse, marginalized women in Toronto, and; identify key actions for this project. To accomplish these objectives, we used the methods of: 1) an environmental scan of women's housing interventions and an outline of how social housing is organized in Toronto; and 2) five focus groups with: indigenous, racialized migrant, low income, and homeless women, women living with disabilities, with a focus on psychosocial and intellectual disabilities, and community housing service providers, most from the target populations.

Before the findings of the research are presented, we offer a demographic snapshot of marginalized women, homelessness and housing. Research shows that counts of homeless people are not that reliable for women, families, indigenous people, LGBTQ2SI¹ youth, immigrants, and other groups who tend to avoid emergency shelters, couch surf, or don't consider themselves homeless and thus are not reflected in homelessness statistics because they are staying with friends or relatives.

With the environmental scan we begin with an attempt to simplify the complex social housing system in the city of Toronto by laying out various governmental roles and relevant programs. The environmental scan demonstrates that there is a significant gap in research on housing issues specific to women. Research described the nature of housing problems, with limited attention paid to the causes of housing precarity

¹ LGBTQ2SI refers to Lesbian, gay, bisexual, transgender, queer, two-spirit and intersex peoples.



and vulnerability to homelessness. Violence was identified as a key cause of homelessness and housing insecurity for women. Violence is a common experience for homeless women and girls. There is also an episodic nature associated with women and housing, where women move in and out of abusive relationships or other unsafe situations. Many female led families who have used homeless shelters, found these to be dangerous places for themselves and their children. Barriers to accessing housing identified were: waiting lists were too long; women and marginalized populations are vulnerable to unit take-overs; women experience high rates of under/unemployment, thus there is a need for more income support to meet the housing needs of marginalized women; women are spending too much of their income on housing; the disparity between economic classes is growing in Toronto; and governments are not investing in high-needs neighbourhoods.

The strategies outlined in the literature focused on the changes various levels of governments should make to improve their policies and programs in relationship to housing. Strategies fell into three areas: 1) adoption of rights and principles; 2) changes to government policies and programs; and 3) community and neighbourhood level interventions. The majority of reports and papers fell into category number 2 – “changes to government policies and programs”, which can be further broken down to: 1) specific types of funding investments, i.e. Individualized supports and increase funding to housing support programs; 2) policy reforms and priorities; and 3) improvement to affordable housing programs and administration processes. Material identified in “community and neighbourhood level interventions” fell into five categories: 1) health and healing, e.g. Trauma informed holistic care, mental health supports, medical and addiction services; 2) social purpose enterprises; 3) education and activism, e.g. Eviction prevention, financial, etc.; 4) training, e.g. Employment and skills training; and 5) job creation.

The findings from the focus groups identified the following key problem areas:

- Women feel isolated and unsafe where they live
- The process of securing housing is complex and difficult to navigate, especially for newcomers
- Women live in substandard and unhealthy conditions where they feel isolated
- Women are not getting the supports that they need to stay housed
- Racism and transphobia is wide spread
- Women are being placed in undesirable areas of the city

The results of the focus groups indicate, without variation among the different marginalized populations, that problems with current housing are influenced by multiple factors and stressors in women's lives including those at the level of policy (e.g. housing, immigration, social welfare), as well as at the level of social, economic and personal health (e.g. high under/unemployment, lack of health/mental health and addictions services, racism, trans/homophobia, etc.). Further, women face multiple barriers in accessing community health and social service resources, i.e. appropriate counselling, education, preventative healthcare.

Women had many ideas on strategies to improve the situation including: adequate subsidized housing that ensures that buildings are safe and secure, clean and undergo ongoing maintenance; less rules and a flexible intake process; more training for staff and employ staff with lived experience; create a non-discriminatory environment and offer more housing options, i.e. transitional housing. In the area of policies and procedures strategies, women stated that they need rent control; more housing programs geared to marginalized women; a prioritization of housing for all abused women, i.e. not just those that are experiencing intimate partner violence, e.g. trafficking, abuse by caregivers, families etc.; speed up refugee hearings; allow for fast access to counselling services for women; realistic income supports;



access to person-centred holistic supports; policies that mandate accessible units; transportation planning linked to affordable housing; ensure that people with lived experience formally work with housing providers; and more choice in locations. Women also had many ideas on housing design, which included location, environment and “women only” housing community spaces.

In summary, it is evident that; 1st - much of the effort over the last decade has been in the area of working with governments towards policy and program reforms, which has not amounted to notable improvements; 2nd - staying housed is an issue for marginalized women, thus there is a strong need to provide marginalized women with the holistic supports they need in order to achieve housing security and 3rd - marginalized women are clear about the kind of housing they want and thus should be given opportunities to influence affordable housing design.

With these key themes in mind, this report recommends that project work focuses on the following two areas to address women’s experiences of homelessness, housing insecurity and housing safety needs:

1) Build a local safety and inclusion network – in pursuit of keeping women housed, the goal here is to build a web of informal and formal supports for women by connecting grassroots housing service providers for marginalized women and non-binary people, to network, to share strategies and resources, while simultaneously building their knowledge and skills on how to support marginalized women and people.

2) Imagine and design a women’s housing model – work with housing designers to develop a housing pilot with appropriate supports in place for marginalized women, with the goal of demonstrating models for success and replication across Canada.

The project team also feels that it is important to ensure that the voices of marginalized women and grassroots front-line service providers are

heard in housing policy, program and funding discussions. Thus, a third area of focus for this initiative will be to:

3) Propose policy & program reforms – here we will engage the places and spaces in Toronto where affordable and social housing issues are being discussed, ensuring that marginalized women are active members at all relevant tables.



I. OVERVIEW

1) Project Background

It is only within the last ten years that greater attention has been paid to the issue of the housing crisis faced by marginalized women. In 2002 the Centre for Equality Rights in Accommodation (CERA) Women's Housing Program noted that an alarming number of women are, *"living in unsafe or unhealthy accommodation; sacrificing other necessities such as food, clothing and medical needs to pay rent or to make mortgage payments; moving into overcrowded accommodation with family or friends; or losing custody of their children because of inadequate housing"*, yet a women's housing crisis does, *"not show up in homelessness counts or media portrayals of homelessness, but they increasingly define the lives of lower income women in Canada."*²

When you layer other experiences of marginalization onto women's lives, poverty becomes intensified. As Canada Without Poverty states: *"poverty is a widespread issue across the country and the world, but vulnerable groups such as people living with disabilities, single parents, elderly individuals, youth, and racialized communities are more susceptible."*³

CERA's Women's Housing Program study outlined many recommendations, for example, the need to enact housing related tax credits, revisions to the criteria for allocating assisted housing, the removal of restrictions on home ownership, and specific recommendations that acknowledge legislative housing rights of indigenous women. But to date, there has been little follow-up on these recommendations. Further, the majority of work being conducted in the area of women and housing in Toronto is still focused on research that

² CERA – Centre for Equality Rights in Accommodation Women's Housing Program, March 2002 Women and Housing in Canada: Barriers to Equality www.equalityrights.org/cera/docs/CERAWomenHous.htm

³ Canada Without Poverty, Just the Facts. Retrieved from <http://www.cwp-csp.ca/poverty/just-the-facts/> September 7, 2017.

outlines useful recommendations but fails to offer concrete ways to implement systemic solutions.

This project, entitled *Toronto - A Place to Call Our Own: Empowering Vulnerable Women to Take Action for Affordable Housing*, seeks to move beyond research by identifying practical next steps and concrete actions. The main goals are to identify and deepen the city of Toronto's understanding of the diverse systemic barriers and institutional gaps that result in women living in precarious and unsafe housing. We aim to convene a space for grassroots, front-line housing services providers for marginalized women to work with the public, private and other housing advocacy efforts to develop a strategy to address the lack of access to affordable housing, to keep marginalized women housed, and to increase the number of affordable housing options for women in Toronto.

WHY MARGINALIZED WOMEN AND NON-BINARY PEOPLES: A RATIONALE

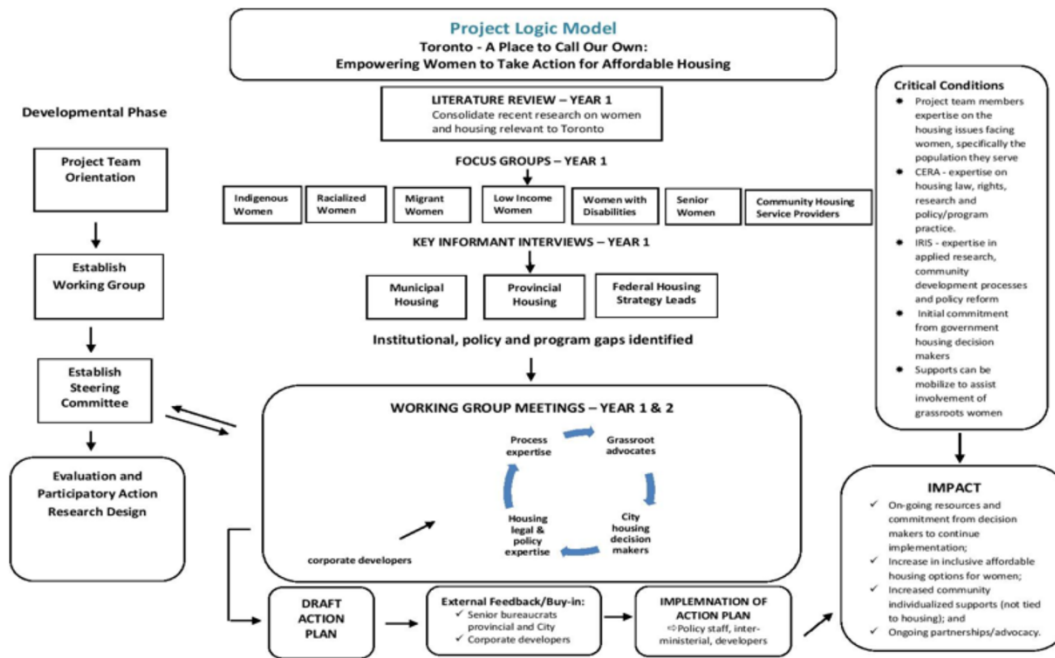
There is a limited gender lens in housing advocacy work. Thus, women, in general, are rarely recognized as a specific group with unique needs. Beyond this, "women" as a category is too broad and when used generically tends to make invisible the needs of the most vulnerable groups of women, who experience some of the highest rates of victimization and discrimination. Further, those people who identify as trans or non-binary experience "shocking amounts of violence and discrimination"⁴ and are still fighting to literally exist, legally. Thus, this project is designed to focus on the 'marginalized of the marginalized' women's communities and on non-binary peoples. These groups of people are often absent from discussions on affordable housing or only

⁴ National Resource Center on Domestic Violence. Violence Against Trans and Non-binary People. Retrieved from: <https://vawnet.org/sc/serving-trans-and-non-binary-survivors-domestic-and-sexual-violence/violence-against-trans-and.2018> .



included as token representatives despite their unique and complex needs. We know that power operates even within oppressed groups and our model suggests that if we can find solutions for the most marginalized, it will benefit all women and non-binary people struggling with housing, violence, and poverty.

THE FOLLOWING DIAGRAM OUTLINES THE PROJECT'S LOGIC MODEL:



2) A SNAPSHOT OF VULNERABLE WOMEN'S HOUSING REALITIES

Written by Judy Shaw and Mercedes S. Zayas

Canada's National Housing Strategy Identified

Significant gaps in housing data and research mainly concern the needs of seniors, refugees, LGBTQ2, LGBTQ2 youth and indigenous youth...there are also knowledge gaps relating to discrimination and housing security of racialized women.⁵

Our project, a place to call our own, found the same deficit in research. It was challenging to find housing statistics relevant to our populations of focus in Toronto:

- Racialized women
- Migrant, specifically refugee women
- Indigenous women
- Women living with 'mental health' or psychosocial disabilities
- Women living with an intellectual disability
- Trans women
- Gender non-confirming or non-binary peoples

The useful statistics we did find, show that gender and income are related to housing precarity, as are race, indigeneity, immigration status, mental health and intellectual disability.

⁵ Government of Canada, "Canada's National Housing Strategy" (November 2017)



WHAT DO WE KNOW ABOUT OUR WOMEN?

In 2016, women in the greater Toronto area made up slightly more than half of the population of 5,928,040.⁶ in 2005, more than 43% of 'visible minority' or racialized women in Canada lived in Toronto.⁷ in 2016, there were 729,060 racialized women in Toronto.

The most prevalent are:

- South Asian - 23% of women who identified as visible minorities
- Chinese - 21.8% of women who identified as visible minorities
- Black - 17.1% of women who identified as visible minorities.⁸

According to statistics Canada, in 2016, there were 1,435,560 immigrant women in Toronto. An immigrant is defined as a person who is, or who has ever been, a landed immigrant or permanent resident and has been granted the right to live in Canada permanently by immigration authorities. An immigrant is also a person who has their Canadian citizenship by naturalization.⁹

Between 2011 and 2016, 99,170 women immigrated to Toronto. Most of the recent women immigrants came from:

- Philippines 18.5%
- China 13.0%
- India 9.6%¹⁰.

In 2016, there were 46,715 non-permanent resident women in Toronto.¹¹ a non-permanent resident refers to a person from another country who had a work or study permit, or who was a refugee claimant at the time of

⁶ Statistics Canada, "2016 Census: Housing Immigration and Ethno Cultural Diversity, Aboriginal Peoples" (2017)

⁷ Statistics Canada, "Census of Population, 2006" (Updated Nov 30, 2015)

⁸ Statistics Canada, "Census Profile, 2016 Census" (2017)

⁹ Statistics Canada, 2017

¹⁰ Ibid.

¹¹ Ibid.

the census. It also includes people living with them. We could not find statistics about the number of women in Toronto without legal status.

In 2016, there were 12,235 'aboriginal' or indigenous women in Toronto.¹² of these, 7,685 identified as First Nations, 3,880 Metis and 150 Inuit. These figures may be understated.

Our Health Counts Toronto 2016 estimated that there were anywhere between 34,000 to 69,000 indigenous peoples in Toronto.¹³ unlike the census, no fixed address was required for this study.

We were unable to find statistics on the number of women in Toronto with a "mental health diagnosis". However, in 2017, Greg Suttor from the Wellesley Institute summarized several studies based on population surveys that established the incidence of "serious mental illness and addictions".¹⁴ the studies showed that in Canada, the incidence of "serious mental illness and addictions" ranges from 3.5% - 3.9% of the population. Since the incidence of "serious mental illness and addictions" is equal for men and women, we might infer that the number of women with this label living in Toronto would fall within the range of 106,794 to 119,000 people.

WHO IS HOMELESS?

Research shows that counts of homeless people are not that reliable for women, families, Indigenous people, LGBTQ2SI youth, immigrants, and other groups who tend to avoid emergency shelters, couch surf, or don't consider themselves homeless because they are staying with friends or relatives.¹⁵

¹² Ibid.

¹³ Welliving House, *Our Health Counts Toronto 2016* (Toronto, 2016)

¹⁴ Greg Suttor, *Supportive Housing in Ontario: Estimating the Need* (Toronto: Wellesley Institute, January 2017)

¹⁵ Ministry of Municipal Affairs and Housing, *A Place to Call Home – Report of the Expert Advisory Panel on Homelessness* (Toronto 2015)



However, Toronto's Street Needs Assessment from 2013 provided statistics from a one-night count of homeless people in April 2013.¹⁶ On that night, 5253 people were counted. Individuals identifying as female represented one third of the count which was up 7% from the previous count in 2006.¹⁷

Sixteen per cent of the homeless people counted identified as 'Aboriginal'. Indigenous peoples make up approximately 1% of the population in Toronto, therefore they are overrepresented among the homeless.¹⁸

For the first time in 2013, respondents were asked about their sexual identity. The rate of identification with LGBTQ2SI communities was 11% among female respondents.¹⁹

In 2007, street health found that 55% of homeless women in Toronto reported having a mental health diagnosis.²⁰

There is increasing evidence that demonstrate that people who have survived Traumatic Brain Injury (TBI) and those that live with intellectual disabilities are experiencing homelessness.²¹

¹⁶ General Manager, Shelter, Support and Housing Administration – City of Toronto, *Results from the 2013 Street Needs Assessment – Report to Council* (Toronto, September 2013)

¹⁷ Ibid

¹⁸ Ibid

¹⁹ Ibid

²⁰ Erika Khandour and Kate Mason, *The Street Health Report 2007* (Toronto: Street Health, September 2007)

²¹ See Hwang, S., Colantonio, A., Chiu, S., Tolomiczenko, G., Kiss, A., Cowan, L., Redelmeier, D.A., Levinson, W. (2008).

"The effect of traumatic brain injury on the health of homeless people." *CMAJ* October 7, 2008 vol. 179 no. 8 doi:

10.1503/cmaj.080341. and Mercier, C., Picard, S. (2011). "Intellectual disability and homelessness." *Journal of Intellectual Disability Research*, Apr;55(4):441-9. doi: 10.1111/j.1365-2788.2010.01366.x. Epub 2011 Jan 18.

THE ECONOMIC SITUATION

The incidence of people living on a 'low income'²² in Toronto at 20.2%, is higher than the national average. In particular, the rates of low income is higher among visible minority groups regardless of how long they have been in Canada.²³

A person is considered in "Core Housing Need" when their housing;

- costs more than 30% of their pre-tax income
- is in poor condition, or
- is unsuitable (not the right size for the household)

More than 19% of people in Toronto lived in Core Housing Need in 2016.²⁴ This is more than 6% above the national average and an increase of more than 2% from 2011. The chart below shows the number of households in Core Housing Need in Toronto in 2011:

Household type	Incidence of core Housing need
Female seniors who live alone	38.0%
Female-led lone parent families	38.6%
Females who live alone	19.5%
Aboriginal	21.1%
Immigrant	20.4%
Immigrated before 1986	15.5%
Immigrated between 1986 and 2000	21.8%
Immigrated between 2001 and 2005	24.4%

²² Low income is defined as: The income below which a family is likely to "spend 20 percentage more of its income on food, shelter and clothing than the average family". See Low Income Definitions. Statistics Canada. Retrieved from: <https://www150.statcan.gc.ca/n1/pub/75f0011x/2010001/notes/low-faible-eng.htm>

²³ Executive Director, Social Development Finance and Administration and General Manager, Toronto Employment and Social Services, *TO Prosperity: Toronto Poverty Reduction Strategy 2017 Report and 2018 Work Plan – Report to the Executive Committee* (Toronto, November 15, 2017)

²⁴ CMHC, *Housing Need Stable In Canada* (Ottawa, November 15, 2017)



Immigrated between 2006 and 2011	36.4%
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For women in Toronto, the statistics on their economic situation are available and help to explain why women have a higher incidence of Core Housing Need, i.e. they had a lower employment rate and they earned less than men.

- In 2016, 57% of women were employed while 66% of men were employed. And women earned 77% of what men earned.²⁵ In 2011, just over 50% of workers in the GTA, Hamilton and Burlington had a standard employment relationship meaning they:
 - Had a single employer
 - Were employed at least 30 hours per week
 - Were paid benefits and a wage
 - Expected to be working with the same employer in a year²⁶

There is a significant income advantage to having a standard employment relationship rather than precarious employment. Precarious employment can be defined as employment where;

- Sick time is not paid
- You may have more than one employer
- You work less than 30 hours a week for one employer
- There is no pension or benefits
- A workers' employment may be jeopardized if they raise a health and safety concern²⁷.

²⁵Kate McIntuff, *The Best and Worst Places to be a Woman in Canada* (Ottawa: The Canadian Research Institute for the Advancement of Women, 2016)

²⁶ United Way of Greater Toronto, *It's More Than Poverty: Employment Precarity and Household Wellbeing* (Toronto, UWGTA: 2011)

²⁷ Ibid

Men and women are equally likely to have precarious employment. Racialized workers and newcomers who have lived in Canada for less than 10 years are more likely to have precarious employment.²⁸

In 2015, the prevalence of the standard employment relationship for racialized women had fallen by almost 17% to only 42% when compared to 2014.²⁹ Employment precarity for racialized women had increased by almost 20% to 32.5%³⁰.

Taken from the same report *The Precarity Penalty*, the chart below shows average individual income in the GTA, Hamilton and Burlington for 2014:

Men	\$66,248
Women	\$55,632
Racialized women	\$46,034

Just over 20% of Toronto's population has low incomes. Lower incomes are more common in racialized groups regardless of how long they have been in Canada.³¹ Over 90% of Toronto's Indigenous peoples live below the Low-Income Cut-Off (LICO).³² LICO values are income thresholds before tax below which a family will likely devote a larger share of its income to food, shelter and clothing as compared to the average family. In 2017, the LICO for Ontario for a one-person household was \$24,600.³³

In 2011, the United Way of Toronto and York Region released their report, *Vertical Poverty* which used census data and face-to-face interviews with 2,803 tenants in "vertical" communities in Scarborough, North York, Etobicoke, York and East York. This study also held five

²⁸ Ibid

²⁹ United Way of greater Toronto, *The Precarity Penalty* (Toronto: UWGTA, 2015)

³⁰ Ibid

³¹ Executive Director, Social Development Finance and Administration and General Manager, Toronto Employment and Social Services, *TO Prosperity: Toronto Poverty Reduction Strategy 2017 Report and 2018 Work Plan – Report to the Executive Committee* (Toronto, November 15, 2017).

³² Well-living House, *Our Health Counts Toronto 2016* (Toronto, 2016)

³³ 2017 Federal Income Table for all provinces except Quebec



focus groups in high poverty neighbourhoods and included key informant interviews.

Of the 2,803 interviewees:

- 67.2% were women
- 67.2% were visible minorities
- 77.4% were immigrants
- 54.6% had an income of less than \$40,000
- 17% had fallen into arrears sometime during the previous 12 months
- More than 50% said they did without things they need in order to pay their rent³⁴

Vertical Poverty clearly shows that the people who participated in their research outlined above, have lower than average income, struggle to stay housed, often may fall into arrears and/or choose to give up necessities like clothes and food to pay their rent.

ACCESSING AFFORDABLE HOUSING

Under the Housing Services Act 2011, the City of Toronto is responsible for managing a central waiting list for most subsidized housing in the city. In March 2016, there were 97,433 households on the waiting list representing 177,502 people.³⁵ Unfortunately demographics about the applicants are not made public.

³⁴ United Way of Toronto, *Vertical Poverty 2011* (Toronto: United Way of Toronto, 2011)

³⁵ Toronto Foundation 2016, *Toronto's Vital Signs 2016* (Toronto: Toronto Foundation, 2016)

In the 2015, only 2,565 households were moved from the waiting list to a subsidized unit. This is a decrease of 18% from 2014 and the lowest number in the previous five years.³⁶

CMHC reports that the average rent for a two-bedroom apartment in Toronto in October 2016 was \$1,327, up slightly more than 3% from the previous year³⁷. To be deemed affordable, a household would have to earn \$53,080 before tax a year in order not to spend more than 30% of their income on housing.

In 2007, Street Health reported that 65% of the homeless women in Toronto interviewed indicated they remained homeless because rents were too high. Homeless and precariously housed people have a significantly higher mortality rate than people with income in the lowest quintile.³⁸ For women in shelters, their life expectancy is 8 years less than other low-income women.³⁹

In a small study by the FCJ Refugee Centre, of 50 precarious migrants who were their clients and had lived in Toronto for 2 months to 5 years, all reported facing barriers in accessing a place to live.⁴⁰

In a study to estimate the need for supportive housing for people with mental illness and addiction, the low end of the estimate was for 33,000 units across the province plus 640 units each year for population growth.⁴¹

On October 31, 2017, the city of Toronto reported that while the shelter system had increased by 1,000 spaces over the previous year:

³⁶ Ibid

³⁷ CMHC Housing Market Information Portal accessed November 15, 2017

³⁸ S. W. Hwang, *Mortality among residents of shelters, rooming housing and hotels in Canada* (London: BMJ, 2009)

³⁹ Ibid

⁴⁰ FCJ Refugee Centre, *Housing Need of Precarious Population Guide 2016 – 2017* (Toronto, 2016)

⁴¹ Greg Suttor, *Supportive Housing in Ontario: Estimating the Need* (Toronto: Wellesley Institute, January 2017)



- Women's shelters were at 98% capacity for 737 beds
- Family shelters were at 100% capacity of 815 beds
- Family motels were at 91% capacity of 1,265 beds.⁴²

Taken together, these statistics explain why the demand for shelter spaces is beyond capacity and paint a bleak picture because

- The demand for subsidized housing exceeds the number of RGI units available
- There is a great need for supportive housing that combines RGI subsidy with wrap-around supports
- Average rents in the city of Toronto are unaffordable and a huge barrier among others faced by marginalized women with low incomes

3) RESEARCH DESIGN

The initial phase of the project was to conduct a needs assessment and a scan of affordable housing efforts that are currently taking place municipally, provincially and nationally.

The first step of the research process was to identify, consolidate and revalidate research that has been conducted in the past, with the goal of developing recommendations for this project. The objectives of this research are:

- To identify research that has been conducted to date on women and non-binary peoples and housing relevant to the Canadian context, with a focus on women from marginalized communities;
- To identify the specific barriers and housing needs of diverse marginalized women and non-binary peoples in Toronto, understanding the intersectionality of various social statuses; and

⁴² Toronto Daily Shelter Census for October 31, 2017

- To identify key recommendations that have emerged from past research projects that are relevant to systemic barriers to accessing safe and affordable housing experienced by women and non-binary peoples in Toronto.

The findings from this research will be presented to the Working Group and later, the Steering Committee with the purpose of developing a deeper understanding of the diverse systemic barriers and institutional gaps that result in women living in precarious and unsafe housing in Toronto. This information will serve as the basis for the development of the project's Action Plan.

Given these research objectives, information for this project is being sought in the following 5 information areas:

1. Outline the program and policy landscape of affordable community housing in Toronto
2. The housing needs of diverse marginalized populations of women and non-binary peoples in Canada generally and Toronto specifically
3. The specific experiences of housing access for these women and non-binary peoples, and the barriers and challenges they face in accessing housing
4. An inventory of relevant housing strategies implemented over the last 10 years
5. The types of supports marginalized women and non-binary peoples need in order to access safe, affordable and appropriate housing.



METHODS

The following methods have been chosen to support a comprehensive research process within the context of resource and time limitations:

1. **Scan of Relevant Women's Housing Interventions** to consolidate recent research (past 10 years) that has been conducted specifically in the area of women and housing relevant to Toronto
2. **Scan of Affordable Housing Organizational Structure, Policies and Programs** relevant to the Toronto context.
3. **Focus Groups** with the following 5 groups:
 - a. Indigenous women
 - b. Racialized migrant women
 - c. Low income, homeless women
 - d. Women living with disabilities, with a focus on psychosocial or 'mental health' and intellectual disabilities
 - e. Community housing service providers – most who work women with disabilities, migrant women, street-involved women, Indigenous, LGBTQ2SI populations, etc.

INFORMATION AREA	METHOD
Outline the program and policy landscape of affordable community housing in Toronto	Scan of affordable housing organizational structure, policies and programs
The housing needs of diverse marginalized populations of women in Canada generally and Toronto specifically	Focus groups Scan of women's housing interventions
The specific experiences of housing access for these women and the barriers and challenges they face in accessing housing	Focus groups Scan of women's housing interventions
An inventory of housing strategies implemented over the last 10 years	Scan of women's housing interventions
The type of supports marginalized women need in order to access safe, affordable and appropriate housing	Focus groups Scan of women's housing interventions



II. RESULTS

ENVIRONMENTAL SCAN

1) SCAN OF SOCIAL HOUSING IN TORONTO

The information in this section was provided by Judy Shaw, Riverdale Immigrant Women's Centre and Mercedes S. Zayas

i) A Brief History⁴³

- The need for affordable housing was recognized shortly after the end of World War II. The federal government established the Central Mortgage and Housing Corporation (CMHC) to develop housing for veterans.
- Between 1964 and 1973, the provincial and federal governments built what we now call public housing. Public housing is government owned and provides a rent subsidy to all tenants. At that time, it was owned by the Ontario Housing Corporation and managed by local housing associations across the province. In Toronto, this was the Metro Toronto Housing Association.
- From 1974 to 1985, the federal government (through CMHC) took the lead in developing social housing across the country by signing operating agreements with community-based groups to build and operate affordable housing. In exchange, the federal government provided rent subsidies for low income tenants, operating assistance and mortgage insurance.
- After 1985 until 1995, the provincial government took the lead in developing social housing in Ontario. Operating agreements were once again signed with community-based groups to build and operate the

⁴³ ONPHA infographic: A History of Non-Profit Housing in Ontario, 2017

housing but this time the agreements were signed with the government of Ontario. The housing built included larger complexes and a higher percentage of subsidized households than in the federal operating agreements

- In 1993, the federal government announced it would no longer fund the development of social housing⁴⁴.
- In 1995, the newly elected provincial government of Conservative, Mike Harris cancelled all the provincial social housing programs and development was stopped.
- In the same vein, in 1999 the federal government off-loaded affordable housing to Ontario. Housing co-ops with federal operating agreements were the only units not transferred.
- In 2000, the federal government introduced the National Homelessness Initiative that provided funding to select municipalities (including Toronto) for transitional housing for the homeless.
- In 2000, the provincial legislature passed the *Social Housing Reform Act* which set the stage for downloading the responsibility for funding and overseeing affordable housing across the province to municipalities. The result was that the City became responsible for overseeing and distributing funds to 170 housing providers including Toronto Community Housing with its 58,000 units.

Toronto Community Housing was established in 2002 when the Metro Toronto Housing Association (public housing) and the Toronto Housing Company (mixed-income communities) merged.

⁴⁴ ONPHA, *A History of Social Housing in Ontario 1945 - 2011*



The Toronto Housing Company had been formed in 1999 through a merger of the City of Toronto Non-profit Housing Corporation and the Metropolitan Toronto Housing Corporation.

- Between 2002 and 2016, the federal and provincial governments invested small amounts of money in affordable housing through the Affordable Housing Program (AHP) later re-worked to be the Investment in Affordable Housing Program (IAH).
- In 2007, the National Homelessness Initiative was replaced with the Homelessness Partnering Strategy.
- In 2011, the province created the Long-Term Affordable Housing Strategy which was updated in 2016. The strategy provided for only a small investment in affordable housing.

This brief outline shows the complexity of the system and how it has changed over the years. Not included here are the City of Toronto initiatives to promote affordable housing. Some details of these initiatives are outlined below.

ii) 2017 Developments

Last year saw many exciting developments that pointed to an engagement by government in reducing homelessness and providing affordable housing not seen for years. These developments include:

- The introduction of the first Canadian National Housing Strategy. The federal budget committed \$11.2 billion over 11 years to housing.
- The City of Toronto agreed to participate in the province's Home for Good supportive housing program that will roll out over the next two years.
- The federal government organized the Advisory Committee on Homelessness to review the Homelessness Partnering Strategy.

- The City of Toronto achieved its goal to annually approve the development of 1,000 affordable rental units under the *Housing Opportunities TO: An Affordable Housing Action Plan*. This Action Plan was adopted in 2010 and 2017 was the first year the goal was achieved.

iii) Affordable Housing in Toronto

The information below summarizes the roles of non-profit housing providers, the City of Toronto and the senior levels of government in addressing homelessness and the need for affordable housing.

Non-Profit Housing Providers

In the City of Toronto, there are 250 non-profit housing providers of which 170 are regulated by the City through the Housing and Stability Services Unit of the Shelter, Support and Housing Administration Division. These housing providers include the local housing corporation, private non-profits, municipally funded housing co-ops, alternative housing providers and special needs housing providers.

Available in the City but not regulated or administered by the City are:

- Supportive housing providers administered by the Ministry of Health and Long-Term Care or the Ministry of Community and Social Services
- Housing co-ops with operating agreements with the federal government.

Toronto Community Housing

The local housing corporation, Toronto Community Housing (TCHC), is an independent housing provider like all the others with its own board of directors but it is also an agency of the City. With its 58,000 units, its backlog of capital repairs and frequent changes in senior management, TCHC is often in the media. In order to improve its reputation, over the last couple of years,



TCHC has prepared a plan called Tenants First⁴⁵ and has started to implement it. The steps include:

- Selecting off 83 seniors-only TCHC buildings and creating a new seniors housing and services agency
- Considering a new organizational structure for the more than 600 scattered units that are part of the portfolio
- Finding a new funding model for TCHC that will cover the anticipated \$402 million budget shortfall in 2018 and the more than \$2 billion backlog in capital repairs⁴⁶.

iv) City of Toronto

Very low vacancy rates⁴⁷, high rents⁴⁸, long waiting lists for subsidized housing⁴⁹ and a shortage of shelter beds during the extremely cold winters⁵⁰ have kept affordable housing and homelessness high on the political agenda in Toronto for several years.

City Housing Charter

In 2009, Council adopted the City's Housing Charter, *Opportunity for All*, which says that:

- Access to a full range of housing is fundamental to strengthening Toronto's economy, its environmental efforts, and the health and social well-being of its residents and communities
- All residents
 - should have a safe, secure, affordable and well-maintained home

⁴⁵ Tenants First Advisory Panel, *Our Housing, Our Voices: Report to Executive Committee*, City of Toronto 2017

⁴⁶ Toronto Star – Jennifer Pagliaro – TCHC budget short \$402M next year: report, Tuesday, June 13, 2017

⁴⁷ As of October 2017, CMHC reported a vacancy rate of 1.1% for Toronto rental units in the *Private Row (Townhouse) and Apartment Vacancy Rates by Bedroom Type and Census Subdivision for Centre 10,000+*

⁴⁸ In 2017, the average rent in Toronto was \$1296 according to the CMHC 2017 Rental Market Report for the Greater Toronto Area

⁴⁹ Toronto's Vital Statistics Report 2016

⁵⁰ Toronto Star, *Tory now willing to open armoury*, Jan. 4, 2018

- should be able to live in their neighbourhood of choice without discrimination
- have the right to equal treatment in housing without discrimination as provided by the Ontario Human Rights Code, and to be protected from discriminatory practices which limit their housing opportunities
- All housing in Toronto should be maintained and operated in a good and safe state of repair.⁵¹

City Strategies

To further guide their work, City Council has adopted a number of strategies that point to the need for affordable housing to build an inclusive, safe and healthy city. Included are:

- Toronto Prosperity: Toronto Poverty Reduction Strategy
- Toronto Youth Equity Strategy
- Toronto Strong Neighbourhoods Strategy 2020
- Toronto Seniors Strategy: Towards an Age-Friendly City
- Housing Opportunities Toronto: An Affordable Housing Action Plan.

Key Divisions

The breadth and scope of these strategies mean that several City divisions have a role in affordable housing and homelessness. The key divisions are:

- The Affordable Housing Office
- Shelter, Support and Housing Administration.

⁵¹ *Toronto Housing Charter: Opportunity for All, 2009*



a. *The Affordable Housing Office (AHO)*

The AHO delivers funding to create and maintain safe, affordable, rental and ownership housing for low-income residents by:

- Developing innovative housing solutions
- Expediting the development of affordable housing
- Delivering Federal, Provincial and City affordable housing programs by working with the private and non-profit sectors
- Partnering with the private and non-profit sectors on a range of initiatives
- Working with Shelter, Support & Housing Administration and other city divisions to ensure the effective use of public investments
- Advising the City Manager and Deputy City Manager on housing and homelessness issues
- Working to achieve the goals set out in *Housing Opportunities TO: An Affordable Housing Action Plan*
- Collaborating with Build Toronto to make surplus public lands available for the development of affordable housing.⁵²

The City's Affordable Housing Committee oversees the AHO. It is made up of councillors and is chaired by Councillor Ana Bailao who is a Deputy Mayor and Toronto's Affordable Housing Advocate.⁵³

b. *Shelter, Support and Housing Administration (SSHA)*

Besides acting as the regulator for 170 housing providers across the City and collaborating with the AHO, the SSHA funds community agencies to provide services such as:

- emergency shelter and supports
- street outreach
- winter respite

⁵² City of Toronto website – January 16, 2018

⁵³ Toronto Star, *Mayor John Tory names Ana Bailao as new deputy mayor and Joe Mihevc as poverty reduction advocate*, October 6, 2017

- drop-in centres, supports for daily living, housing help and eviction prevention.

SSHA also

- operates ten emergency and transitional shelters
- provides street outreach in the downtown core
- helps people avoid eviction through case management and housing assistance.⁵⁴

v) Province of Ontario

The implementation of the *Social Housing Reform Act 2000* (SHRA) along with the cancellation of development programs clearly marked a drastic reduction in the province's role in social housing.

Poverty Reduction Strategy

A change in government and a change in priorities led the province to introduce its first Poverty Reduction Strategy in 2008.⁵⁵ The strategy was updated in 2014 and includes a commitment to end homelessness in Ontario.

Long-Term Affordable Housing Strategy (LTAHS)

High rents, low vacancy rates, long waiting lists for subsidized housing and efforts by municipalities, non-profit housing providers and activists led to the development of the LTAHS in 2011 and its renewal in 2016. The most significant outcomes of the strategy were:

- a) the replacement of the SHRA with the *Housing Services Act* (HSA)
- b) the introduction of the Community Homelessness Prevention Initiative
- c) the Expert Advisory Panel on Homelessness
- d) the Home for Good program.

⁵⁴ City of Toronto website.

⁵⁵ <https://www.ontario.ca/document/breaking-cycle-ontarios-poverty-reduction-strategy-2009-2013>



a) Housing Services Act (2011)

In addition to funding and compliance rules, the HSA set out the commitment of the Province to affordable housing by including the following list of areas of provincial interest:

- achieving positive outcomes for individuals and families
- addressing the housing needs of individuals and families in order to help address other challenges they face
- providing for partnerships among governments and others in the community
- treating individuals and families with respect and dignity
- having a housing system that:
 - ⇒ includes a role for non-profit corporations and non-profit housing co-operatives
 - ⇒ includes a role for the private market in meeting housing needs
 - ⇒ is coordinated with other community services
 - ⇒ allows for a range of housing options to meet a broad range of needs
 - ⇒ ensures appropriate accountability for public funding
 - ⇒ supports economic prosperity
 - ⇒ is delivered in a manner that promotes environmental sustainability and energy conservation
 - ⇒ is relevant to local circumstances.⁵⁶

These pointed to a shift in thinking. The SHRA had not included any areas of provincial interest.

b) Community Homelessness Prevention Initiative (CHPI)

CHPI began in 2013. It is completely funded by the province and aims to prevent and end homelessness by improving access to adequate, suitable, and affordable housing and homelessness services for people experiencing homelessness and for people at-risk of homelessness⁵⁷.

⁵⁶ Ontario Housing Services Act 2011

⁵⁷ Community Homelessness Prevention Initiative Program Guidelines, January 2017

In Toronto, the program is administered through an agreement between the Ministry of Municipal Affairs and Housing and the City.

c) *Expert Advisory Panel on Homelessness*

In 2015, the Province appointed the Expert Advisory Panel on Homelessness to provide advice on how to end homelessness under the Province's Poverty Reduction Strategy. The panel released its report, *A Place to Call Home: Report of the Expert Advisory Panel on Homelessness*, which acknowledges that homelessness is complex, and that progressive action is required to address it. In response to the report, the provincial government

- committed to ending chronic homelessness by 2025
- adopted four provincial homelessness priorities: chronic homelessness, youth, Indigenous persons, and homelessness following transitions from provincially-funded institutions and service systems such as prisons and hospitals⁵⁸
- announced the Home for Good program in the Spring of 2017. The City of Toronto will receive \$90 million from the province over the next three years to help reduce homelessness⁵⁹ by funding housing with supports⁶⁰.

Recent Legislation

In the past two years, the Province has passed two pieces of legislation aimed at increasing the affordability of housing:

a) *The Supporting Affordable Housing Act (2016) –*

⁵⁸ Ibid

⁵⁹ Muriel Draaisma, *Ontario to invest \$90M over 3 years to help Toronto deal with homelessness*, Toronto, CBC website, September 11, 2017

⁶⁰ City of Toronto, *Home for Good Program: What We Heard Report*, August 2017



The Act was passed in response to the updated LTAHS with goals of increasing the supply of affordable housing and modernizing social housing by:

- Giving municipalities the option of implementing inclusionary zoning which would make the inclusion of affordable housing units in residential developments mandatory
- Making secondary suites in new homes exempt from development charges
- Giving municipalities more choice in how they deliver and administer social housing programs and services
- Preventing unnecessary evictions from social housing
- Creating more mixed-income housing
- Gathering data about homelessness.⁶¹

a) *The Rental Fairness Act (2017)*

The goal of the Act is to keep rental housing affordable and to protect renters from unfair rent increases. It includes

- The expansion of rent controls to all rental housing
- Provisions for a standard lease to help tenants and landlords understand their rights
- Protections for tenants from eviction due to abuse of the "landlord's own use" provision in the *Residential Tenancies Act*
- Rules against above-guideline⁶² rent increases
 - in buildings where elevator maintenance orders have not been addressed
 - for utilities, to protect tenants from carbon costs and encourage landlords to make their buildings more energy efficient.⁶³

⁶¹ Ministry of Housing, *Ontario Passes Legislation to Create More Affordable Housing for Families*, News Release – Ministry of Housing, December 7, 2016

⁶² The Rent Increase Guideline is the maximum a landlord can increase tenants' rent during a year without the approval of the Landlord and Tenant Board. The guideline is set each year (usually in August) by the Province.

⁶³ Ministry of Housing, *Ontario Protecting Tenants from Unfair Rent Increases*, News Release – Ministry of Housing, May 18, 2017

Key Ministry

The key provincial ministry involved in homelessness and affordable housing is the Ministry of Municipal Affairs and Housing. The current mandate for the Ministry of Municipal Affairs and Housing includes

- Developing new approaches to providing consistent and predictable support for vulnerable Ontarians
- Continuing the transformation of Ontario's Housing System into one that is responsive to local need and fiscally responsible
- Introducing a framework for a portable housing benefit
- Developing
 - ⇒ a policy framework to bring greater coherence to the supportive housing system
 - ⇒ a modernized framework for social housing
 - ⇒ an Indigenous housing strategy
 - ⇒ legislative amendments that will encourage small landlords to provide rental housing
- Working with the Ministry of Infrastructure/Community Hubs Secretariat and sector representatives to develop a Partnership Table on innovative, flexible approaches to encourage new affordable housing.⁶⁴

vi) Federal Government

After discontinuing the federal housing programs in 1985 and downloading the responsibility for existing housing to the provinces in 1999, there were many years of limited involvement in affordable housing by the federal government.

Current Programs

Currently, the two main social housing programs are:

- a) *Investment in Affordable Housing (IAH)*

⁶⁴ Ministry of Housing Mandate Letter 2016



Started in 2002 as the Affordable Housing Program (AHP), the Investment in Affordable Housing program began in 2011. It is administered through Canada Mortgage and Housing Corporation (CMHC) and has provided more than \$1.9 billion in funding to

- increase the supply of affordable housing across Canada
- improve and preserve the quality of affordable housing
- improve housing affordability for vulnerable Canadians
- foster safe, independent living.

Provinces and territories signed agreements with CMHC to administer the program and matched the investment of the federal government.

b) *The Homelessness Partnering Strategy*

The Homeless Partnering Strategy (2007) provides funding directly to select municipalities (including Toronto) for transitional housing for the homeless. It is currently being reviewed by the government-appointed Advisory Committee on Homelessness whose mandate is to suggest improvements before the next round of funding is due in 2018/2019.

National Housing Strategy

November 2017 saw the first ever National Housing Strategy⁶⁵ released.

Highlights of the strategy include:

- Proposed new legislation that will make the housing needs of the most vulnerable a priority
- A National Housing Council with a diverse membership that will advise CMHC and the responsible Minister
- A federal housing advocate who will address systemic barriers faced by vulnerable groups
- A community-based tenant initiative that will support organizations that help tenants facing barriers to affordable housing

⁶⁵ Government of Canada, *Canada's National Housing Strategy: A place to call Home*, Ottawa November 2017

- A national housing investment fund to repair rental housing and build affordable housing. The fund will consist of nearly \$4.7 billion dollars in financial contributions and \$11.2 billion available in low interest loans. Other levels of government must contribute to the fund
- The transfer of surplus federal lands to housing providers
- A partnership with provincial and territorial governments to start in 2020 that will create a housing benefit of \$4 billion dollars for people on social housing waiting lists or renters struggling to pay their rent
- Help for veterans
- The development of a First Nations housing and infrastructure strategy
- Special investment in the north.

Of particular interest to our current project are the following commitments in the strategy:

- CMHC will hold a meeting of women every year to discuss housing solutions. This will be the Annual Women's Housing Symposium
- The proposed National Housing Council will bring together people with lived experience to talk to the government, the housing sector and researchers
- The development of a framework that will ensure that Gender Based Analysis Plus (GBA+) is a consistent priority.⁶⁶

The Strategy says that, "At least 25% of National Housing Strategy Investments will support projects that specifically target the unique needs of women and girls."⁶⁷

The total investment will be \$40 billion over the next ten years with most investment happening after the federal election in 2019.

⁶⁶ Ibid p. 28

⁶⁷ Ibid p. 29



Federal Ministries with Housing in their Current Mandate

There are several federal ministries with mandates that relate to affordable housing and homelessness. Below is a chart of the Ministries and the key pieces of their current mandates related to housing.⁶⁸

MINISTRY	MANDATE
Indigenous and Northern Affairs	Work, in collaboration with the Minister of Infrastructure and Communities, and in consultation with First Nations, Inuit, and other stakeholders, to improve essential physical infrastructure for indigenous communities including improving housing outcomes for indigenous peoples. Work with the Minister of Status of Women to support the Minister of Infrastructure and Communities in ensuring that no one fleeing domestic violence is left without a place to turn by growing and maintaining Canada's network of shelters and transition houses.
Family, children and social development (includes CMHC)	Work with the Minister of Infrastructure and Communities to re-establish the federal government's role in affordable housing
Infrastructure and Communities	Develop a 10-year plan to deliver significant new funding to provinces, territories and municipalities, with a focus on social infrastructure such as affordable housing. Work with the Minister of Families, Children and Social Development to create a housing strategy to re-establish the federal government's role in supporting affordable housing. Work with the Minister of Finance to establish the Canada Infrastructure Bank to provide low-cost financing (including loan guarantees) for new municipal infrastructure projects in our priority investment areas.

⁶⁸ Government of Canada website – 2016 mandate letters

	Support the Minister of Indigenous and Northern Affairs to improve infrastructure for Indigenous communities including improving housing outcomes for Indigenous peoples. Work with the Minister of Status of Women and the Minister of Indigenous and Northern Affairs to ensure that no one fleeing domestic violence is left without a place to turn by growing and maintaining Canada's network of shelters and transition houses.
Status of Women	Support the Minister of Infrastructure and Communities, the Minister of Families, Children and Social Development and the Minister of Indigenous and Northern Affairs in ensuring that no one fleeing domestic violence is left without a place to turn by growing and maintaining Canada's network of shelters and transition houses.

CMHC

On January 1, 1946, the Central Mortgage and Housing Corporation was created as a crown corporation to house returning war veterans and to lead the nation's housing programs. In 1979, its name was changed to Canada Mortgage and Housing Corporation.⁶⁹

Its mandate is "to facilitate access to housing and contribute to financial stability in order to help Canadians meet their housing needs".⁷⁰

Some of its main areas of work include:

- Mortgage loan insurance
- First Nations housing
- Affordable housing
- Policy and research.⁷¹

⁶⁹ <https://www.cmhc-schl.gc.ca/en/corp/about/hi/index.cfm>

⁷⁰ <https://www.cmhc-schl.gc.ca/en/corp/about/whwedo/index.cfm>

⁷¹ ibid



vii) Summary & Observations

This environmental scan shows that there are many initiatives and programs aimed at reducing homelessness and increasing housing affordability. They involve every level of government and the hard work of non-profits and charities to provide housing and shelter to lower income Torontonians. Yet the needs are still far greater than the resources available.

The new National Housing Strategy is an opportunity to have those needs addressed and to increase the housing options for the marginalized women in Toronto who are the focus of *A Place to Call Our Own*.

2) SCAN OF WOMEN'S HOUSING NEEDS AND INTERVENTIONS

i) Our Approach

The primary purpose of this scan was to identify reports, research papers, resources/tools and projects that have been developed related to the issue of housing for women, in order to develop a comprehensive understanding of the challenges, needs and strategies for increasing access to safe, affordable and appropriate housing for women in Toronto. This information is being gathered to inform the development of our Action Plan.

Parameters & Scope

The parameters of this review will be the identification and analysis of work that:

- Has been developed between 2005 to the present
- Relates to housing issues and women in Canadian urban centres with a focus on Toronto
- Focuses on women from marginalized communities including; immigrant and refugee, Indigenous, LGBTQ2SI, older women and women with mental and physical disabilities.

The Guiding Questions

In order to accomplish this task, an examination of materials and initiatives will be guided by the following questions:

- What are the policies and programs governing affordable community housing in the city of Toronto?
- What are the specific housing needs of women, particularly marginalized women, in the City of Toronto?
- What are the barriers and challenges that women experience in accessing and maintaining affordable safe housing?
- What housing strategies have been developed and/or implemented to address these barriers for women?
- What types of information and support do women need in order to access and maintain safe, affordable and appropriate housing?

Keywords

Given these parameters, specific keywords and precise combinations will be used to guide the electronic search process. However, we always need to ensure that we will be pursuing the connection between: a) women and b) housing.

Since the primary purpose of this review is to consolidate information on the challenges women experience in accessing housing in order to identify promising practices for addressing those challenges, priority will be given to non-academic, more community-based information.

The following combinations were applied for electronic research. After each combination "Toronto" will be added and then "Canada".

1. Women, housing
2. Women, affordable housing
3. Women, marginalized communities housing
4. Indigenous women, housing
5. Racialized women housing
6. Immigrant women housing
7. Refugee women, housing



8. Migrant women, housing
9. Low income women, housing
10. Women, disability, housing
11. Women, mental health, housing
12. Women, addictions, housing
13. Women with intellectual disabilities, housing
14. Trans, women, housing
15. Lesbian women, housing
16. Queer women, housing
17. Senior women, housing
18. Youth women, housing

The Process

Reports, articles, resources, guides and projects/initiatives were accessed through the following avenues:

Accessing Major Search Engines, such as:

Google - focusing on Canadian sites.

Google Adword Keyword Tool

Google scholar

The literature that was identified adhering to the parameters and scope of this review was categorized as:

- 1) Research and reports on the issue of affordable housing
- 2) Strategies and approaches addressing this issue.

ii) Summary & Observations

As outlined earlier our goal was for the Environmental Scan to yield information in the following 4 information areas:

- | |
|---|
| <p>1. The housing needs of diverse marginalized populations of women in Canada generally and Toronto specifically.</p> |
| <p>2. The specific experiences of housing access for these women and the barriers and challenges they face in accessing housing.</p> |

3. An inventory of housing strategies implemented over the last 10 years.
4. The type of supports marginalized women need in order to access safe, affordable and appropriate housing.

There is a significant gap in the research on the issue of women and housing. Therefore, most of the information that the review of the literature yielded focused on housing strategies pertinent to the Toronto context and even within these materials a gendered and intersectional focus was greatly lacking.

Generally, it is noted that approaches outlined were localized and specific and thus do not necessarily address the systemic or structural roots of housing precarity and vulnerability to homelessness.

Much of the materials focused on the changes various levels of governments need to make to improve their policies and programs in relationship to housing. Details from this scan can be found in Appendix 2. The diagram on the next page summarizes the nature of housing reform strategies that were identified in the literature.



Strategies to Address Homelessness and Increase Access to Affordable Housing Fell in 3 Areas:

Adoption Of Rights & Principles

Changes to Government Housing Programs & Policies

- 1) Specific types of funding investments:
Individualized Supports or Programs Supports
- 2) Policy reform and priorities
- 3) Housing program administration

Community/Neighbourhood Level Interventions

- 1) Health & Healing, e.g. trauma informed holistic care, mental health supports, medical addictions
- 2) Special Purpose Enterprises
- 3) Education & Activism, e.g. eviction prevention, financial
- 4) Training, e.g. employment/skills training
- 5) Job Creation



In summary, while there was a clear absence of a gendered intersectional lens in the literature, the following findings were noted:

Women and Non-Binary People and Housing: The Nature of the Issue

- Violence and abuse is key to the discussion of women and housing
- Experience of violence is common for homeless women and girls
- There is an episodic nature associated with women and housing, i.e. as they move in and out of abusive relationships
- Many female-led families use homeless shelters and these environments are dangerous places for women
- LGBTQ2SI youth homelessness in Toronto is extremely high estimated between 20-40% of the homeless youth population

Barriers to Accessing Safe & Affordable Housing

- Waiting lists are too long
- Women and marginalized populations are vulnerable to unit take-overs
- Women experience high rates of unemployment, thus there is a need for more income support to meet the housing needs of marginalized women
- People are spending too much of their income on housing
- The disparity between economic classes is growing in Toronto
- Governments are not investing in high needs neighbourhoods

Women and Housing Strategies & Needs

- Women are essentially left out of the more developed advocacy efforts
- There is an influx of immigrants and the population is aging, thus creating a need for more affordable housing
- Trans women experience high rates of violence and acute discrimination in the shelter system
- There is a need to build new affordable homes as old structures are in poor condition
- There is a sense that mixed income environments are safer



- Community-based programs specifically for homeless women need to be resourced
- There is a need for Women and Children Only places to live

The review of the literature validated the need for our consultations through the focus group process to identify the specific situations, barriers, needs and ideas around solutions for marginalized women, particularly trans women, in Toronto.

3) Focus Group Results

i) Participation

We set out to hear from a range of perspectives that will encompass the key marginalized groups identified as relevant to this project. Given that we believe people are the experts of their own needs and usually know what will work best for them, we aimed to speak to those women who experience extreme housing precarity. The research process aims to give these marginalized women the opportunity to articulate their distinct needs and ideas to this project. We recognized the need to speak to service providers who work with the different populations of women we are including. The following diagram outlines this focus group schematic.

Focus Groups With Women



Housing Service Providers Focus Group



The table below outlines the focus groups that occurred and the number of women who participated in each.

NAME OF FOCUS GROUP	PARTICIPANTS	LOCATION
WOMEN WITH LIVED EXPERIENCE		
Indigenous women's group	7	Native Women's Resource Centre
Women with disabilities group	6	Daniel Spectrum Community Centre
Refugee women's group	3	Riverdale Immigrant Women's Centre
Trans women	7	519 Church
Homeless women	8	Sistering
COMMUNITY HOUSING SERVICE PROVIDERS		
Housing service providers	8	Daniel Spectrum Community Centre
TOTAL	39	

ii) Barriers and Challenges

Barriers to Finding a Place to Live

The problems women face in attaining and retaining appropriate housing are multi-layered, interrelated and are directly related to their socio-economic status. For example, when women experience prejudice and discrimination based on race, gender identity or disability, this has an impact on their ability to seek housing. They often experience discriminatory treatment by their landlords or others in their housing units and indirectly. Experiences of discrimination also impacts other areas of their lives, i.e. lack of income, and increased stress and mental health issues. A history of poverty results in the inability to provide credit checks requested for adequate housing, and not being able to meet government criteria.

1. Lack of income: This relates to difficulties in finding a job due to prejudice, lack of Canadian experience, or not being ready or able to work due to issues related to addictions, mental health, unrecognized trauma. In addition, Ontario Works (OW) and the Ontario Disability Support Plan (ODSP) do not provide a sufficient income to afford a decent place to live.

I deserve a decent life.

Housing should be just as important as health care – it is just as important to me.

If you are struggling over housing, you can't accomplish anything.



ODSP has a maximum that they give - \$740 for women with children and for OW it's \$450. I pay market rent because the waiting game is not worth it for me. I get 12 something as subsidy but rent comes out of there, which leaves me with 500 or so which isn't much...

2. Prejudice and Discrimination:

Many women spoke about the discrimination they have experienced from potential landlords, particularly racialized, black, trans and Indigenous women. They also noted discrimination and prejudice if they are on OW or OSDP. Experiences of racism and discrimination are complex and happen across marginalized groups as well. For example, we heard of Tamil landlords who will not rent to black people or a Russian landlord who didn't want to rent to a trans woman. We also heard that racialized and Indigenous housing workers also experience prejudice when seeking to secure housing for their clients, often related to their skin colour and accents. We heard of a case when the landlord asked over the phone if the woman calling was white.

**If they hear an accent,
they refuse you.**

**Once you get there suddenly
they find an excuse to not rent it
to you, such as
"the unit has been taken"
or they say it's been taken
when you call back
the next day.**

3. Process of securing housing complex and difficult to navigate: This was noted for the housing workers themselves. For example, the portable market rent housing supplement which is tied to supports, is administered through the City of Toronto but it is provincial money. This becomes complicated because these dollars are tied to a selected agency and there are issues with Access Point and Housing Connections. These programs are meant to simplify the process by providing a single point of access to mental health and addictions support services and supportive housing. However, they are provided by a network of more than 50 Toronto service providers, who are overloaded.

4. Impact of marginalization: Women are marginalized in various ways which further impact their access to appropriate housing, which in turn increases their marginalization. Women with addictions may have difficulty getting sober; people living with mental health issues and intellectual disabilities are often neglected and unrecognized, and refugee women are living with profound trauma due to great losses and experiences of violence. In these instances, we heard women speak of isolation, discrimination and a serious lack of support for their distinct needs and the needs of the children.

I'm living in transitional housing now. I almost died there! It is not a safe place to live. I had addiction issues, so I am having a hard time getting housing. I had a few different housing workers that I am working with. But I have been waiting a half a year - almost 2 years. I have faced a lot of emotional abuse, drugs, bootleggers, loan sharks in the building, It's not a safe place...

5. Eligibility requirement or immigration status: Refugee women are not eligible for subsidized housing until they receive refugee status, and the process is extremely long and complex.

As a refugee claimant, the procedure for the hearing needs to be collapsed, it's too long. Some people have been here for 5-7 years, not knowing when they will be called. A Special Advisor to the prime minister was at the 519 Community Centre and that's where she learned that people have been going around in circles for 5-7 years.

6. No standards for landlords: Women stated the fact that they are screened if they are looking for housing, but there is no accountability for landlords. They feel like they are being abused by landlords and they often referred to their landlords as "slumlords" and corrupt managers, sometimes "pocketing some of the rent."



Is the person living there going to be successful in living there or are they being set up for failure? We are getting screened as people looking for housing but are landlords being screened too?

When I applied for the apartment it was supposed to \$1,840 but when I got it, it went up to \$1,870! So, I think the manager was pocketing the rest of the money.

7. Detrimental process and

policies: Many women spoke about the wait lists being too long, especially for accessible units. We heard about how in seniors' buildings that are accessible under Toronto Community Housing (TCHC), people who do not need accessible units are getting

them. Participants felt that this practice "takes them out of the market" for those in need.

Waiting list is 8 to 10 years or longer for accessible housing and you're given 3 options and if you don't take one of the 3 your name goes back down to the bottom of the list.

It was also clear that there is prejudice regarding mental health when trying to access co-op housing. When people are poor, stipulations such as having to do credit checks, getting a co-signer or paying 6-month advance rent are not feasible and realistic criteria. We also heard that you need a police report to get into priority housing, but this rule does not recognize that you can be a victim of violence without reporting it.

Credit checks are what really gets people! I had that problem when I was first looking, even to get into the most 'ghetto' building they wanted a credit check and then it's \$1,400 for a 2 bedroom so that forces people into certain areas because they don't do credit checks. We really need more dedicated buildings for women and families.

Credit checks?! They want this?! Even to get into a building with rats and roaches?! This forces people into certain areas. Dawes road, for example, is the worse building and you end up getting in more trouble when you are in places like that. They want to keep the community locked down! If you can't pay market rent, it's a waiting game. If you are not in [subsidized] housing and you are waiting, it is hell!

Problems with Current Housing

1. Isolation in one's unit and/or by location: Examples provided included, being placed in Scarborough away from the supports one needs in the city core or for Tamil women being placed downtown when all the supports they need are in Scarborough. Further the cost of transit is too high to move around the city to access supports.

We also heard about women fearing to leave their apartment because of crime and other tenants. Newcomers are often very isolated not knowing their community, i.e. where to find a doctor, shop etc.

2. Feeling unsafe: We heard about rampant criminal activity in

Women are not allowed to change locks, so they don't feel safe.

Women whom would rather be on the street than in shelter because they feel safer there.

buildings, including drugs and gangs, resulting in women being harassed in their units and in the stairways. Vulnerable women, such as women with intellectual disabilities are used as 'drug mules' and sexually exploited and

abused. We heard that women felt that police do not protect them because they are street workers, drug addicts, etc. Yet many women fear



leaving their units for fear of who is hanging out in the lobby. They don't even want to take out the trash or only do so before it gets dark. Women felt that many buildings were not safe for their children to move around freely. Women spoke about mixed gender housing being unsafe for women, especially those with sexual abuse and/or a trauma history. Men often come into their rooms and seniors are targeted and robbed. "Unit take-overs" are common, a growing practice of people moving into an apartment to sell drugs or financially or sexually abuse the lawful tenants. Women expressed that they are too fearful to do anything about this or to access supports to justice in this situation.

Safety is an issue and very depressing. You think oh my god who is going to break into my apartment and then you start stressing out. Some units do not have secure doors and who is going in and out of your place when you're not there? I have read about people threatening people in housing to let them use their units to sell drugs or other activities.

3. Too many rules and regulations: Respondents noted excessive rules and stipulations attached to their receiving subsidized housing.

4. Inaccessibility: Can be an insurmountable challenge for people who may have some form of disability, and especially for people living with invisible disabilities. This inaccessibility was noted inside and outside of women's apartments, e.g. no braille, elevators are often broken, lack of accessibility ramps or automatic door openers, etc.

5. Putting all low-income people together: It was noted that people are placed with addicts or are around people who are on drugs, addicted to alcohol, or involved in crime. This had implications for: 1) how women see themselves 2) women's vulnerability to exploitation by landlords and other tenants and 3) if women themselves are trying to stay 'clean', their environment can cause temptations to start using drugs and alcohol again.

6. Inadequate and unsanitary condition of building and units: We heard many stories of how places were unsanitary and in poor repair. We heard on a few occasions that there was urine and feces in the hallways and stairwells of buildings. There were many instances of bed bugs, mice and roaches reported. Women felt that their units were too small, often with broken appliances and lighting – which never gets fixed. Washing machines were often broken and women also spoke of asbestos in their buildings.

**Housing is not up to code,
asbestos in the walls, human feces;
cockroaches run on the wall --
251 Sherbourne is the worst building
in downtown – that's Toronto Housing.**

7. Lose housing if in custody: In addition to losing access to units, women said that if you are a repeat offender you are not eligible for Diversion programs which are often helpful in getting you back on your feet.

8. Difficult to get the support women need: Women who participated in these focus groups all need support to attain and retain housing, and the types and level of support they require is difficult to obtain. Many women spoke about the need for mental health supports and doctors, i.e. psychiatrists from their own ethno-cultural communities. The Local Health Integration Network (LHIN) criteria attached to LIHN-funded units for mental health does not recognize the need to address mental health issues holistically and thus intervention is medicalized and cookie-cutter in nature, rather than seeing each person as a whole.

There are building workers who are supposed to be visiting clients daily, but they don't. There's no harm reduction focus, people are leaving in body bags, workers taking people's money and leaving. Especially the building at 550 Kingston Road.



9. Community housing providers unqualified: Staff, including administrators, managers and contractors need to be more sensitive to the needs of those that they serve, and need to have a better understanding of their legal obligations to tenants. It was further mentioned that housing providers struggle to keep qualified boards.

iii) Strategies for Change

Women had a lot of suggestions for ways to improve the housing landscape.

Adequate Subsidized Housing

1. Safe secure buildings: Ensure surveillance, concierge, 24 hour security access cards and accountability of who is entering and leaving.

2. Clean and ongoing maintenance services: E.g. fumigate the whole building, not just units, and repair units and appliances.

3. Fewer rules and flexible intake processes

4. Skilled staff: These staff need to have lived experience, i.e. have “been there” and understand. Staff need to be non-discriminatory and understand what residents have gone through. All staff need to take sensitivity training on the experiences of different groups of marginalized women, so they understand the context of women’s poverty.

There is a need for more Personal Support Workers for women living with mental health issues and seniors. Workers who can stay longer and are better trained. There needs to be advocates on-site who can write letters and navigate the system. For example, the Housing Stabilization Fund – “help you actually get a full-time job – not just re-write resumes”. It would be beneficial to have access to legal advocates and people who could accompany women to appointments.

5. Need more housing and more options: For example, transitional options, stand alone houses embedded in communities, not just buildings.

6. Housing design and programming considerations: For example, specific types of programs, including cooking, sewing, yoga, etc.. It would be good to have social enterprises affiliated with housing providers and buildings, so women could work and contribute back to their housing community.

Policies and Procedures

1. Rent control

2. Increase access to housing for all women: Not just for abused women and their children, need to prioritize housing for all women, including single women.

3. Prioritize housing for all abused women: Recognize that women who are abused do not just experience intimate partner violence, e.g. trafficked, abuse by caregivers, families etc.

4. Speed up refugee hearings

5. Fast access to free trauma-informed counselling services for women

6. Housing first: Need safe and clean housing first to deal with your trauma.

7. Realistic income supports

8. Person-centred holistic supports: E.g. if you need attendant care you should be able to get this when you need it, not when it is available.



Supports need to be specific to the distinct needs of women, i.e. language for refugee women, knowledge of pre-migration experiences for refugee women, etc.

9. Policies that dedicate accessible units

10. Special incentives to make housing more affordable: The model which is taking place with student housing was identified as a good example, where owners are encouraged to rent out spaces to students.

11. Transportation planning needs to link with affordable housing: Increased access to transportation would address issues of isolation. For example, the light rail construction intended to open up greater accessibility in the city, needs to think about what that means for people living in social housing.

12. Need new staff at Toronto Community Housing: Need a new generation, with fresh ideas.

13. Panel of people with lived experience: For housing providers, they need the real people to ground them and keep them abreast of what is really happening.

Holistic Community Supports

1. Access to education: Some women we spoke to would love to be able to attend post secondary institutions to better themselves. In one group, they remarked how *"amazing it will be when the government gives free tuition"* to low income earners. A woman stated that *"people on welfare have given up because they can't afford school"*. They discussed the need to focus training on where there are actual jobs available. In the Indigenous women's focus group women expressed a desire to have an Indigenous university in Toronto: *"Should open up an Aboriginal university here like they do in Saskatchewan"*.

2. Employment supports

3. Health supports: This referred to mental, spiritual, physical and preventative health supports. Indigenous women spoke about the need for cultural teachings to be more widely available.

4. Addiction support

5. Trauma counselling: This should be free, accessible and available over the long term.

6. Effective violence prevention & response services: Improving shelter and counselling services and working with the police around awareness of marginalized women's experiences.

7. Rights knowledge: Marginalized women need to be made more aware of their rights to protect themselves from landlords and to assist them in accessing government income and support programs.

iv) Housing Design Ideas

Location

1. Near libraries and malls and where your ethnic community is located: Specific examples that came up were Scarborough for Tamil women and Etobicoke for Somali women; near faith centres or community centres where women use services.

2. Safe neighbourhoods: Where women feel confident their children are safe and where there are good schools.

3. Close to nature: i.e. beaches and parks.



Housing Design

- 1. Discrimination free:** Open to all differences
- 2. Programming:** i.e. Cooking, bowling, swimming, creative and artistic opportunities, yoga, meetings beyond social, i.e. advocacy work, on-site. Programs offer attendant care for seniors and women with disabilities and child care.
- 3. Common areas:** To socialize with other women in the building, to cook together and create a more communal environment.
- 4. Social enterprise attached to housing:** Opportunities for women to gain skills and make a real wage, doing something meaningful for themselves.
- 5. Live together with your women's community:** In the trans women's group they talked about this: *"heal yourself together, we don't want — labelling but feel we need pockets of housing where cultural norms are set by marginalized women not mainstream folks"*
- 6. No Labelling of Units:** Women with intellectual disabilities and mental health issues expressed they felt that they did not want to have designated units for a specific population.
- 7. On-site support:** More daily support for women with intellectual disabilities to live independently in their own homes. There needs to be on-site staff for women who are using drugs.
- 8. Small buildings:** Buildings with 10 to 15 units should be the maximum.

v) Summary

The key problem areas that have emerged from the focus groups are:

- Women are unsafe where they live
- Women live in substandard and unhealthy conditions
- Women are not getting the supports that they need to stay housed
- Racism and transphobia is wide spread
- Women are being placed in undesirable areas of city

There was a significant amount of overlap in women's experiences of attaining housing, as well as strong correlation between what we heard from women with lived experience and what we heard from the front-line service providers' perspective.

The focus group results indicate, without variation among the different groups, that problems with current housing are influenced by multiple factors and stressors in women's lives including those at the level of policy (e.g. housing, immigration, social welfare), as well as at the level of social, economic and personal health (e.g. high unemployment, lack of health/mental health and addictions services, racism, trans/homophobia, etc.). Women face further multiple barriers in accessing community support resources, i.e. counselling support, education, preventative healthcare. The focus group results indicate that problems must be understood in the holistic context of women's lives and the structures in which they live.

The diagram on the next page summarizes the findings of the focus groups.



KEY FINDINGS: TORONTO DIALOGUE WITH WOMEN ON HOUSING

The Problem:

Barriers to attaining housing and problems with current housing arrangements

Barriers to finding a place to live

- 1) Lack of income
- 2) Prejudice and Discrimination
- 3) The process of securing housing is complex and difficult to navigate
- 4) Impact of marginalization
- 5) Eligibility requirement for immigration status
- 6) There are no standards for landlords
- 7) Detrimental policies and procedures

Problems with current housing

- 1) Feeling isolated - in your unit and/or the location where you live
- 2) Feel unsafe
- 3) Too many rules and regulations
- 4) Inaccessibility – units and buildings
- 5) Ghettoizing all low-income people together
- 6) Inadequate and unsanitary condition of housing
- 7) Lose your housing if in prison/custody
- 8) Difficult to get the support
- 9) Housing Providers unqualified

Strategies for Change

Adequate Subsidized Housing

- 1) Safe secure buildings
- 2) Clean and ongoing maintenance services
- 3) Less rules and flexible intake processes
- 4) Skilled staff, with lived experience, non-discriminatory and provide specific types of services
- 5) Need more housing and more housing options, i.e. transitional housing
- 6) Attentive to housing design and programming

Policies and Procedures

- 1) Rent control
- 2) More housing programs geared to women
- 3) Prioritize housing for all abused women, i.e. there is more than intimate partner violence, e.g. trafficking, abuse by caregivers, families etc.
- 4) Speed up refugee hearings
- 5) Fast access to counselling services for women
- 6) Housing First priority
- 7) Realistic Income Supports
- 8) Person-centred holistic supports
- 9) Policies that dedicate accessible units
- 10) Special incentives to make housing more affordable, i.e. what is being done with student housing
- 11) Transportation planning needs to be linked to affordable housing
- 12) Need new staff at Toronto Community Housing
- 13) People with Lived Experience formally work with housing providers
- 14) Able to choose your location

Holistic Community Supports

- 1) Access to education
- 2) Employment supports
- 3) Health, mental, spiritual, physical, preventative health
- 4) Addiction support
- 5) Trauma counselling
- 6) Effective violence prevention & response services
- 7) Rights knowledge

Housing Design Ideas

Location

- 1) Near libraries, malls & ethnic community and supports
- 2) Safe neighbourhoods with good schools
- 3) Close to nature, beach, parks

Housing Design

- 1) Discrimination free, open to all differences
- 2) Programming – i.e. cooking, art activities, yoga, advocacy work
- 3) Common area – socialize, cook together, i.e. more communal environment
- 4) Social enterprise attached to housing
- 5) Live together with your own women's community
- 6) No labelling of units
- 7) On-site staff support
- 8) Small buildings

III. Conclusion & Strategic Action Areas

The project team is primarily made up of front-line housing service providers for marginalized women's populations who have come together specifically to guide the work of this housing initiative. Therefore, this project brings together those that work with non-binary people and marginalized women's populations to begin working together as well as to connect them to the private sector, social housing advocacy efforts and other community-based organizations, for the primary purpose of developing a strategy to address the lack of access to affordable housing in Toronto, as well as what is needed to keep these specific populations of people housed.

This project understands that if we are to effectively address the issue of precarious housing and homelessness for some of the most vulnerable people in Toronto, specifically non-binary people and those that identify as women, we have to get to the core of the problem which is poverty, structural oppression, discrimination and violence.

The findings of the Environmental Scan and Focus Groups serve as the basis for the following three strategic directions for this project to pursue:

1) Supporting Non-Binary Peoples and Women to Stay Housed: Build Local Safety & Inclusion Network

Local Safety & Inclusion Networks (LSIN) intentionally bring together front-line service providers of marginalized populations to: build the local community's support capacity, support marginalized people to make changes in their lives, as well as develop collective advocacy strategies. The goal is for LSIN to build a holistic web of support for those members of a local community who are the most vulnerable to poverty by focusing on interventions in three areas: 1) housing and economic security, 2) health and 3) responding to violence. More specifically, Indigenous, refugee, LGBTQ2SI and disability support services will gain skills, resources and referral networks to support populations other than their own.

2) Design a Women's Housing Model: Working with housing designers and developers, the aim is to begin a women's housing pilot, focused on the needs of marginalized women and their children.

3) Influencing Policy and Program Reforms: This initiative will identify and join work that is going on in the city of Toronto, the province of Ontario and nationally, related to improving access to affordable housing for marginalized women and non-binary peoples. This will involve: connecting with those doing housing advocacy work in Toronto, Ontario and federally, by being active members at those tables to bring the issues of individual housing support service organizations and marginalized women as a whole, to housing discussions.

APPENDIX 1

SCAN OF HOUSING MODELS & INTERVENTIONS – TORONTO FOCUS

The following appendix lists resources, reports and initiatives that informed our findings.

RESEARCH

1. Do Us Proud: Poor Women Claiming Adjudicative Space at CESR –

Emily Paradis, 2015

<http://digitalcommons.osgoode.yorku.ca/cgi/viewcontent.cgi?article=1211&context=jlsp>

This paper tells the story of Claiming Our Rights, a feminist participatory action research project that led to a report by women facing homelessness to CESCR's 2006 review of Canada. It presents a human rights education methodology deeply grounded in women's testimonies and claims, and considers the possibilities of such an approach for reconceptualizing rights, homelessness, and poverty in the context of social rights litigation.

2. Rooming House Research Project – Parkdale Neighbourhood Land Trust, 2017 Retrieved from <http://www.pnlt.ca/our-projects/parkdale-rooming-house-study/>

This is a seven-month study to determine the number and condition of rooming houses in Parkdale and to assess the impact of gentrification and real estate speculation on rooming house loss. The study reveals an escalating crisis of rooming house loss and confirms that in the past 10 years, and an increasing risk of further displacement of hundreds of mostly low-income, vulnerable residents, resulting in further homelessness. The authors propose a 10-year, coordinated, multi-partner Parkdale Rooming House Preservation Strategy to preserve, maintain, and develop this disappearing stock of affordable housing.

3. Take the Story, Take the Needs, and DO Something:" Grassroots Women's Priorities for Community-Based Participatory Research and Action on Homelessness Paradis, E., Mosher, J. (2012). *"Take the Story, Take the Needs, and DO Something": Grassroots Women's Priorities for Community Based Participatory Research and Action on Homelessness.* (Toronto: The Canadian Homelessness Research Network Press). Report housed on the Homeless Hub at <https://www.homelesshub.ca/resource/%E2%80%9Ctake-story-take-needs-and-do-something%E2%80%9D-grassroots-women%E2%80%99s-priorities-community-based>

This report has several aims: to inform communities, academics, and women facing homelessness about CBPR; to encourage scholars to adopt community-based participatory methodologies in research on homelessness; to contribute to the refinement of these methodologies so that they can better support a commitment to library research and action; and to support the creation of a grassroots women's network.



4. Toronto Aboriginal Research Project (TARP), *Toronto Aboriginal Support Services Council (TASSC), 2011 Retrieved from:*
<http://www.tassc.ca/tarp.html>

This report was commissioned by the Toronto Aboriginal Support Services Council (TASSC) and is basically an index of all data relating to Aboriginal peoples living in Toronto. It covers most social indicators of health, i.e. housing, physical health, mental health, birth trends, etc. It is a veritable one-stop-shop for an overview of the social and demographic trends of Aboriginal peoples in the city.

5. Social Housing and the Role of Aboriginal Organizations in Canadian Cities, by Ryan Walker, 2008. IRPP Choices Vol. 14, no. 4, May 2008 ISSN 0711-0677 <https://irpp.org/wp-content/uploads/assets/research/aboriginal-quality-of-life/social-housing-and-the-role-of-aboriginal-organizations-in-canadian-cities/vol14no4.pdf>

In this study, Ryan Walker addresses the issue of social housing for Aboriginal people, particularly those living in urban centres.

6. Toronto Vital Signs Report, 2016 Retrieved from:
<http://homelesshub.ca/resource/toronto%E2%80%99s-vital-signs-report>

Toronto Foundation's Toronto's Vital Signs® Report is an annual consolidated snapshot identifying the trends and issues affecting the quality of life in our city - progress we should be proud of and challenges that need to be addressed. Safe and affordable housing is key to the health and well being of Toronto residents. Households must spend 30% or less of their income on housing for it to be considered affordable. Expenditure of 50% or more greatly increases the risk of homelessness. The City is not living up to its commitment to build 1,000 new units of affordable housing annually between 2010 and 2020. After progress in 2011-12, fewer than 700 new units (rental and affordable ownership) were opened in 2013 and 2014, and in 2015 only 103 were opened. There are now close to 85,000 Toronto households on the wait

list for social housing, and the number of members of families who used shelters every night was still above 1,000 in 2015 as it was 2014.

7. Housing Experiences of New Canadians: Comparative Case Studies of Immigrants and Refugees in Toronto: Case Study Communities:

Jamaicans, Poles, Somalis - *Research Partnership U of T and York University. Research conducted 1995-2000. Retrieved from*
<http://www.hnc.utoronto.ca/projects/henc.htm>

This research project examines the process by which immigrants and refugees from Jamaica, Poland and Somalia obtained housing in the Greater Toronto Area between 1995-2000. This study considers various possible barriers to obtaining housing including racial, gender and financial realities as these groups may experience them in a Canadian context as well as studying the quality, adequacy and cost of the housing they obtain and how these micro realities are a result of systemic and institutional biases.

8. Neighbourhood Change & Building Inclusive Communities from Within – Policy Options for maintaining good-quality, socially mixed, inclusive neighbourhoods. Community University Research Alliance St. Christopher House & Cities Centre, University of Toronto.

Fair, M & Hulchanski, D. (2008) *Retrieved from*
<http://www.urbancentre.utoronto.ca/pdfs/curp/tnrn/CURAPolicyOptionsDiscussionPaperJan-2008.pdf>

This research study aims to identify solutions to the increasing gentrification of established, ethnically diverse neighbourhoods in West-Central Toronto by devising methods of maintaining affordable housing and preventing the displacement of these vulnerable populations.

9. The Three Cities Within Toronto: Income Polarization Among Toronto's Neighbourhoods, *Hulchanski, D. (1970-2005) University of Toronto Report. Retrieved from:*



<http://www.urbancentre.utoronto.ca/pdfs/curp/tnrn/Three-Cities-Within-Toronto-2010-Final.pdf>

This report looks at three distinct “cities” within the city of Toronto defined by income and shows how the income distribution of these areas changes over a 35-year period as well as how the geography of these areas fluctuates due to gentrification trends, revealing a steadily increasing poverty class and a disappearing middle class.

10. The Timing, Patterning, and Forms of Gentrification & Neighbourhood Upgrading in Montreal, Toronto, & Vancouver. *Walks, R & Maaranen, R (1961-2001) University of Toronto: Centre for Urban and Community Studies Report. Retrieved from:*

<http://www.urbancentre.utoronto.ca/pdfs/publications/RP211Walk-Maaranen-Gentrification1960-2001.pdf>

This research study uses census data to examine how residential populations and the availability of affordable housing have changed compared with how populations and affordable housing options have changed in areas that have not been impacted by gentrification in three major Canadian cities from 1961-2000. The research demonstrates the dramatic impact of gentrification on lower-income populations in all three cities.

11. Bringing People Together First: Gentrification Dynamics and Inclusive Communities in South West Toronto. *Snyder, L. (2006) Community University Research Alliance Report. Retrieved from:*

http://www.urbancentre.utoronto.ca/redirects/cura_people_together.html

This study focuses on how community engagement can play a role in maintaining and building inclusive neighbourhoods amid physical, economic and social changes in Toronto’s west end. This report looked past bringing the conversation of inclusive neighbourhood design from the researchers and agencies to local residents.

12. Gentrification and Displacement—Community Responses & Policy Options: An Inventory of Case Examples of Neighbourhood Initiatives.

El Kalache, S, Moriah, A, Tapper, M. (2005) Community University Research Alliance Report. Retrieved from:
<http://www.urbancentre.utoronto.ca/pdfs/curp/ResponsestoGentrification.pdf>

This report gathers examples of responses to neighbourhood change and gentrification, including initiatives led by policy makers, community organizations, small groups, and individuals. Key themes within these examples are: neighbourhood action, enforcement activities, and public involvement to accomplish the goal of neighbourhood preservation.

13. Toronto's South Parkdale Neighbourhood: A Brief History of Development, Disinvestment, and Gentrification. Slater, T. (2005)

Centre for Urban and Community Studies, Research Bulletin #28, University of Toronto. Retrieved from:

<http://www.urbancentre.utoronto.ca/redirects/rb28.html>

This brief history describes the changes over time that have led to conflicts in South Parkdale between incoming gentrifiers and artists, and a long-standing population of poor and marginalized residents. Gentrification in this area has not been a source of social inclusion but one of social tension. Gentrification has occurred at the expense of low-income residents that have no decision-making power.

14. Count Us In! Inclusion and Homeless Women in Downtown East

Toronto Ontario Women's Health Network. (2006) Report: Wellesley Institute Retrieved from: <http://www.wellesleyinstitute.com/wp-content/uploads/2014/05/Inclusion-And-Homeless-Women-In-Downtown-East-Toronto.pdf>

The purpose of this project was to investigate how health and social services in Toronto, and in the province of Ontario, can be made more inclusive, and in turn, promote the health and well-being of marginalized groups. Particularly this report took a gendered lens to understand how



women experience health and social services. It found that women often described services as inaccessible and not meeting their needs.

15. "Ethnic Identity, Place Marketing, and Gentrification in Toronto."

Hackworth J. & Rekers J. (2005) *The Centre for Urban and Community Studies, University of Toronto Report*. Retrieved from:
http://www.urbancentre.utoronto.ca/redirects/cura_ethnic_identity_hackworth.html

This research paper looks at the process of residential gentrification through ethnic packaging in Toronto and concludes that packaged ethnicity is beginning to facilitate gentrification in areas predisposed to the process.

16. Service Coordination for Homeless Pregnant Women in Toronto

Systems Planning for Targeted Groups, 2.2. LeMoine, D. (n.d.) Report. Retrieved from:
<http://homelesshub.ca/sites/default/files/2.2%20LeMoine.pdf>

This article reviews the unique and complex needs of homeless pregnant women as well as their barriers to accessing health and social services. The author discusses the need for service coordination and emphasizes the importance of formal and informal relationships between service providers and between women and service providers.

17. "Nowhere Else to Go: Inadequate Housing & Risk of Homelessness Among Families in Toronto's Aging Rental Buildings."

Paradis, E, Wilson RM, and Logan J, (2014) *Research Paper*. Neighbourhood Change Research Partnership, University of Toronto. Retrieved from:
<http://neighbourhoodchange.ca/documents/2014/04/paradis-et-al-2014-nowhere-else-to-go-inadequate-housing-risk-of-homelessness-among-families-in-torontos-aging-rental-buildings-rp231.pdf>

This report explores the continuum of inadequate housing, risk of homelessness, and visible homelessness among families in Toronto. Drawing upon a survey of families living in aging rental apartment

buildings in Toronto's low-income neighbourhoods, and on focus groups with parents and service providers, this study examines the relationship between housing conditions and homelessness. The findings show that large numbers of children and parents are living in precarious, unaffordable, poor-quality housing. The report recommends four key interventions that can improve families' access to safe, stable, affordable, and suitable housing.

18. Homelessness and Housing Among Status Immigrant, Non-status Migrants, and Canadian-Born Families in Toronto

Paradis, E., Novac, S., Sarty, M., & Hulchanski, J. D. (2010).

Homelessness and Housing Among Status Immigrant, Non-Status Migrant, and Canadian-Born Families in Toronto. *Canadian Issues*, 36-39.

Some women with older children did not have their children with them at the shelter - sometimes because the shelter rules excluded older children, sometimes because their children had chosen to leave. Many seemingly "single" homeless women are in fact mothers separated from their children, and some youth in homeless shelters are separated from their homeless families.

Immigrant women with permanent resident status tended to have a history of more stable housing, with fewer moves in the preceding two years. About half had lived with partners before entering the shelter. Many had left their homes because of partner abuse or crises such as job loss or fire. Almost all had moved directly from their last stable home into the current shelter, without periods of hidden homelessness or other shelter stays.

Non-status migrant women may maintain housing and employment, sometimes for years, without access to services; but when pregnancy, violence, or other crises disrupt their jobs and housing arrangements, they have nowhere to turn but shelters. Their long shelter stays suggest that they would be better served by a housing program in which they could live with their children while undergoing the status regularization



process. Such a program should be more homelike than a shelter, offering separate living quarters, kitchens, and less regimentation. This program need not be as resource intensive and costly as a shelter, which requires round-the-clock staffing.

"It's a very hard road to travel down, especially when you have kids:" Experiences of homelessness among women and families with precarious status in Toronto.

In S. Pashang & D. Douglas, Eds. Unsettled Settlers: Barriers to Integration.

19. If Low Income Women of Colour Counted in Toronto Final Report of the Action-Research Project Breaking Isolation, Getting Involved.

Khosla, P (2003). The Community Social Planning Council of Toronto Report

http://www.oaith.ca/assets/files/Publications/Low_Income_Women_of_Colour.pdf

This report was aimed at starting the long overdue work of documenting and addressing the largely underground realities of low-income and racialized women. It elaborates the experiences and views of the one hundred fifty women who participated in neighbourhood and City-wide meetings.

20. "Sorry, It's Rented:" Measuring Discrimination in Toronto's Rental Housing Market

Centre for Equality Rights in Accommodation (CERA), (2009) Retrieved from: <http://www.equalityrights.org/cera/docs/CERAFinalReport.pdf>

This report looks at discrimination in housing. The authors indicate that policy makers need to bring discrimination into their discussions of housing and housing policy. They argue that strategies developed to address homelessness and housing insecurity must take account of the reality that – even where rental housing is available – thousands of marginalized individuals and families cannot make it through the door.

21. Homelessness, Toronto's Streets to Homes Program Flavo, D.

(2009) In Hulchanski, D, Champsie, P, Chau, S, Hwang, S and Paradis, E.

Finding Home: Policy Options for Addressing Homelessness in Canada (e-book) Chapter 1.5 Retrieved from:
<http://homelesshub.ca/sites/default/files/1.5%20Falvo%20Streets%20to%20Homes.pdf>

This chapter evaluates the effectiveness of the Housing First model of providing permanent housing to long-term or chronically homeless singles, of which Toronto's Streets to Homes (S2H) program is arguably the most popular model today. The chapter begins by examining the "treatment first" approach to housing homeless persons, as well as the emergence of the Housing First model, followed by a case study of Toronto's Streets to Homes program. The program's origin, successes, and short-comings are discussed and recommendations on how to improve the program are offered. While the general view of interview subjects is that S2H has been effective, most believe there is room for improvement.

22. Hostels to Homes: A Review. *The Caledon Institute of Social Policy* (2010) Retrieved from:
vibrantcanada.ca/files/hamilton_hostels_to_homes_project.pdf

This report offers a review of Hamilton's Hostels to Homes (H2H) Pilot project which offered clients mobile support, housing placement, and access to employment, 24 hours a day, seven days a week. The project's efforts were enormously successful – with 73% of participants housed in its original two phases remaining in their homes.

23. Canada's Housing Opportunity: Urgent solutions for a national housing strategy. *Federation of Canadian Municipalities* (2016). Retrieved from:
https://www.fcm.ca/Documents/issues/Canada_Housing_Opportunity_EN.pdf

This report offers an assessment and statistical data on housing needs and considers the role of both federal and municipal levels. It further offers recommendations for housing solutions.



24. Housing First in Canada: Supporting Communities to End

Homelessness. Gaetz, S, Scott, F, Gulliver, T. (2013). *Canadian*

Homelessness Research Network Report. Retrieved from:

<http://www.homelesshub.ca/sites/default/files/HousingFirstInCanada.pdf>

Housing First is an approach that focuses on moving people who are chronically and episodically homeless as rapidly as possible from the street or emergency shelters into permanent housing with supports that vary according to client need. The supports are provided by a case management team and/or a case manager that serves as a main point of contact for the client from assessment to follow-up.

This paper outlines eight different case studies, each of these puts forth a different perspective and take on Housing First to help create a broad, evolved understanding of the variety of settings and applications that Housing First may be used in.

25. Housing First, Women Second? Gendering Housing First: A Brief

from the Homes for Women Campaign. *Homes for Women* (2013) Brief

retrieved from:

<https://www.cwp-csp.ca/resources/resources/housing-first-women-second-gendering-housing-first-brief-homes-women-campaign>

This brief reflects on the importance of having a gender analysis prior to implementation of the Housing First Program. This program needs to understand the unique ways that women and girls experience homelessness. Women experience higher rates of violence and less visible homelessness that often does not fall into the categories of street homeless or in the shelter system.

26. Street Based Sex Workers Needs Assessment – Toronto, Barrie, &

Oshawa. *Street Health, Regent Park Community Health Centre*. (2014).

Retrieved from: <http://www.streethealth.ca/downloads/sex-workers-needs-assessment.pdf>

This report discusses the findings of a needs assessment for Toronto street- based sex workers and concludes that the workers face

significant challenges. They offer several recommendations to address the issues found.

27. Experiences of Trans Women and Two-Spirit Persons Accessing Women-Specific Health and Housing Services in a Downtown Neighbourhood of Vancouver, Canada.

Lyons, T., Krüsi, A., Pierre, L., Smith, A., Small, W., & Shannon, K. (2016). *LGBT Health*, 3(5), 373–378. Retrieved from: <http://doi.org/10.1089/lgbt.2016.0060>.

This paper reports on a qualitative investigation into experiences of accessing women-specific health and housing services among trans women and two-spirit persons in a downtown neighborhood of Vancouver, Canada. The results indicate discrimination related to gender identity and expression as well as lack of staff intervention in harassment from other service users. Exclusion from women-specific services had potentially severe adverse consequences such as homelessness and sexual violence. The authors offer recommendations to improve accessibility, including policy development and procedural recommendations.

28. We're not asking, we're telling: An inventory of practices promoting the dignity, autonomy, and self-determination of women and families facing homelessness. Paradis, E., Bardy, S., Cummings Diaz, P., Athumani, F., and Pereira, I. (2002). *The Homeless Hub Report Series, Report #8*. Retrieved from: http://homelesshub.ca/sites/default/files/goodpractice_report.pdf

This study used participatory action research to look at projects addressing women and homelessness. They offer an inventory which demonstrates changes that are already taking place among women and organizations across Canada, described as promising practices that are visionary and practical, inspirational and instructive, infinitely adaptable and locally-specific.



29. Dying for a Place to Call Home: Women and Homelessness in Toronto and Canada.

Shapcott, M. (2005) *National Housing and Homelessness Network Toronto Disaster Relief Committee Report*. Retrieved from: <http://tdrc.net/resources/public/unwomen2005-1.pdf>

This is a report submitted to the United Nations Regional Consultation on Women and the Right to Housing in North America with UN Special Rapporteur on Adequate Housing, Miloon Kothari. It discusses the root causes of homelessness and Canada's "homelessness disaster" as criticized by the UN, illustrating a record of inaction and offers suggestions for action.

30. Better Off in a Shelter? A Year of Homelessness & Housing among Status Immigrant, Non-Status Migrant, & Canadian-Born Families.

Paradis, E., Novac, S., Sarty, M. and Hulchanski JD. (2008) *Centre for Urban and Community Studies, University of Toronto, Research Paper 213*. Retrieved from: <http://homelesshub.ca/sites/default/files/ParadisetalBetterOffinaShelter7-2008.pdf>

This study focused on Toronto as the place where almost half of all immigrants settle after their arrival in Canada and where newcomers face the greatest affordability problems, and therefore the greatest risk of homelessness. The report contains the results of a panel study that followed 91 women-led homeless families divided into two groups: (1) homeless immigrant and refugee families, and (2) Canadian-born homeless families. The results highlight the vulnerability of women without status and that shelters are not being used as they have been intended, i.e. crisis support turns into transitional housing for certain families.

31. Committee on the Elimination of Discrimination against Women concluding observations on the combined eighth and ninth periodic reports of Canada.

Committee on the Elimination of Discrimination against Women, Canada Without Poverty. (2016). Retrieved from: <http://www.cwp-csp.ca/resources/resources/committee->

[eliminationdiscrimination-against-women-concluding-observations-combined-eighth](#)

The Committee considered the combined eighth and ninth periodic reports of Canada (CEDAW/C/CAN/8-9) at its 1433rd and 1434th meetings, on 25 October 2016 (see CEDAW/C/SR.1433 and 1434). The Committee's list of issues and questions is contained in CEDAW/C/CAN/Q/8-9 and the responses of Canada are contained in CEDAW/C/CAN/Q/8-9/Add.1.

STRATEGIES

Strategies to address homelessness and increase access to affordable housing fell into three areas: Adoption of rights and principles; Changes to government housing programs & policies; and Community/neighbourhood level interventions.

Adoption of Rights and Principles

1. Housing Help Centres

<https://www.toronto.ca/community-people/housing-shelter/homeless-help/?#housing>

Housing Help Centres are non-profit agencies that help people find and keep affordable housing and avoid eviction. This free service provides vacancy listings and informal mediation. Most centres have Toronto Rent Bank services. Housing Help services are also available in most shelters. Housing Help workers help clients find and keep permanent housing.

Changes to Government Housing Programs & Policies

1. Good Homes Good Neighbours – The Councillor's Guide to Affordable Housing Opportunities. *Housing Opportunities Toronto.* (2009). *City of Toronto Report.* Retrieved from:



<http://www.toronto.ca/legdocs/mmis/2009/ah/bgrd/backgroundfile-24403.pdf>

This report acknowledges that lack of affordable housing is a city-wide issue and that city councillor's each play a role in preserving existing and creating new affordable housing.

2. Street Needs Assessment Toronto. *City of Toronto (2013). Report retrieved from:*

<http://www.toronto.ca/legdocs/mmis/2013/cd/bgrd/backgroundfile-61365.pdf>

This report gave a unique perspective into street homelessness in the City of Toronto. Ending street homelessness was slowed from the period of 2009-2013. Toronto continued to see over-representation of Aboriginal-identified individuals who are experiencing street homelessness. This assessment was the first time the city released information about the rates of those who identify as LGBTQ2SI and who are experiencing homelessness.

3. ReSet: An innovative approach to delivering capital repairs.

Toronto Community Housing Corporation. (2015). Report retrieved from:
<https://www.torontohousing.ca/capital-initiatives/capital-repairs/ReSet>

ReSet delivers capital repairs by community - all the needed repair work in a community is done at the same time, with resident input on planning, design and decision-making at the forefront. The program focuses on renewing buildings that are in poor condition by developing action plans with residents to create lasting physical change, and to address the economic and social challenges they face.

4. Renewed Hope Recommendations for a successful National Housing Strategy in Canada. *The Toronto Alliance to End Homelessness. (2016). Report retrieved from:*

<https://static1.squarespace.com/static/56c4a231d51cd428ca552a3a/t/580e0b476a49636956cdd15b/1477315400136/Renewed+Hope+-+TAEH+recommendations+for+a+National+Housing+Strategy+-+Oct+2016.pdf>

5. Toronto Drop-In Network

Women Speak Out provides a 12-week leadership training program for women who have had direct experience with homelessness, poverty, mental health/ addiction, domestic violence and newcomer issues. Women Speak Out (WSO) has participated in international and national exchanges with other grassroots women's groups.

6. Affordable Rental Housing Innovation Fund

<https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/affordable-rental-innovation-fund.cfm>

The goal of the Affordable Rental Innovation Fund is to encourage new funding models and innovative building techniques in the rental housing sector - looking for unique ideas that will revolutionize the sector moving forward. In the process, the \$200M fund is expected to help create up to 4,000 new affordable units over 5 years and will reduce reliance on long-term government subsidies. Funding is available to eligible individuals, corporations and organizations that want to build affordable rental housing in Canada in response to demonstrated community need.

7. Tower Renewal Partnership - <http://towerrenewal.com/>

This partnership is looking at the revitalization of apartment towers. These apartment buildings were built post-war and no longer meet the modernized needs of the 21st century. Yet they are so vital as they house millions of Canadians nation-wide and provide affordable housing stock.

8. Parkdale Community Planning Study. *Parkdale Community Economic Development Planning project (2016) Report* retrieved from: https://parkdalecommunityeconomies.files.wordpress.com/2016/11/2016_1121_pced_final.pdf



This report explored how to build a foundation for decent work, sharing resources and equitable development in the neighbourhood of Parkdale in Toronto. The study explored 7 key areas and providing ideas to how to implement them moving forward. The seven areas include social infrastructure; affordable housing & land use; decent work; food security; community financing; participatory democracy; and cultural development.

9. A Place for Everyone: How a Community Land Trust could protect affordability and community assets in Parkdale. Goodmurphy, B. & Kamizaki, K. (2011). *Report for Parkdale Activity-Recreation Centre*. Retrieved from:

<https://parkdalecommunityeconomies.files.wordpress.com/2011/11/a-place-for-everyone-parkdale-community-land-trust-november-20111.pdf>

This report discusses how the area of Parkdale in Toronto is changing quickly which raises concerns about the affordability of the neighbourhood for many of its residents. One solution they felt was the creation of a neighbour land trust where collectively residents can make decisions about how the land is used. This is a way to not only protect the affordability of the neighbourhood but to bring together its residents through democratic community based decision making.

10. Housing Opportunities Toronto: Affordable Housing Action Plan 2010-2020 <https://www.toronto.ca/community-people/community-partners/affordable-housing-partners/housing-opportunities-toronto-affordable-housing-action-plan-2010-2020/>

This action plan stemmed from Toronto City Council endorsing the Housing Opportunities Toronto (HOT). It is intended to guide investment decisions for the City of Toronto in response to housing and working with the provincial and federal governments.

11. Strong Neighbourhoods and Complete Communities: A New Approach to Zoning for Apartment Neighbourhoods. *The Centre for Urban Growth and Renewal* (2012). *Report for United Way Toronto*. Retrieved from: http://cugr.ca/pdf/Apartment_Zoning.pdf

This report focuses on the Golden Horseshoe in Ontario and the many high-rise buildings it is comprised of. It talks about how these neighbourhoods have fallen behind and are often centres of poverty. It often lacks the proper infrastructure that residents need to make them complete neighbourhoods. This includes access to fresh food, employment opportunities and childcare.

12. To Prosperity: Toronto Poverty Reduction Strategy. *City of Toronto.* (2015). Report retrieved from: https://www.toronto.ca/wp-content/uploads/2017/11/9787-TO_Prosperty_Final2015-reduced.pdf

Toronto Poverty Reduction Strategy is a concrete, 20-year plan that was unanimously approved by City Council in 2015. It contains 17 recommendations linked to a set of actions to be carried over a four-year period. Annual work plans identify initiatives that advance actions. The strategy focuses on housing stability, services access, transit equity, food access, the quality of jobs and incomes, and systemic change.

13. Response to the Long-Term Affordable Housing Strategy Update. *Ontario Federation of Indigenous Friendship Circles* (2015). Report Retrieved from: <http://ofifc.org/sites/default/files/content-files/2015-04-29%20Response%20to%20Long-Term%20Affordable%20Housing%20Strategy%20Update.pdf>

This report discusses how urban Aboriginal people are significantly affected by inadequate housing and related support services. Many Aboriginal families living in urban centres are spending more than 50% of their income on housing as rental costs continues to rise to unaffordable rates. It recommends that the provincial government of Ontario adopts a framework to support urban Aboriginal people who are at risk of homelessness and housing insecurity.



14. The Safer Communities and Neighbourhoods Act. Manitoba

Justice. (n.d.) Retrieved from:

<https://www.gov.mb.ca/justice/safe/scna.html>

It works by holding property owners accountable for threatening or disturbing activities that regularly take place on their property related to: Unlawful drug use, dealing, production or cultivation; Prostitution and related activities; Unlawful sale of liquor; Unlawful use or sale of intoxicating substances - non-potable and solvent-based products; Sexual abuse or exploitation of a child or related activities; Possession or storage of an unlawful firearm, weapon or explosive; Participation in a Criminal Organization offence.

The act refers to activities that are ongoing, not those happening occasionally.

15. Women and Housing in Canada Barriers to Equality. CERA – Centre

for Equality Rights in Accommodation – Women’s Housing Program

(2002) Report Retrieved from:

<https://www.homelesshub.ca/resource/women-and-housing-canada-barriers-equality>

This report focused on women’s experience of homelessness and the barriers to equality that they face in accessing and maintaining housing. Gender uniquely shapes housing outcomes because of increased vulnerability to violence, less visible homelessness and often fearing losing the custody of their children due to housing insecurity.

16. Coming Together: Homeless Women, Housing and Social Support With a special focus on the experiences of Aboriginal women and transwomen.

University of Toronto: Factor Inwentash, Faculty of Social Work, Regent Park Community Health Centre and Wellesley Institute

(2010) Report Retrieved from:

http://www.wellesleyinstitute.com/wpcontent/uploads/2010/06/Coming_Together_Final_Final_Report.pdf

This report focuses on the project *Coming Together: Homeless Women, Housing and Social Support*. The project was a community arts-based participatory research on how women and transwomen experience homelessness. It involved data collection art making with people with lived experience.

17. What We Heard Community Conversations Submission to the Let's Talk Housing national consultation. Valchoyannacos, E. (2016) Report published by Maytree: *Poverty, Rights and Change*. Retrieved from: <https://maytree.com/publications/heard-community-conversations/>

This report talks about the needed to centralize the voices of people experiencing homeless in national conversations on housing. The project consulted with people experiencing homelessness across the country and it found that people expressed the need to have choice when it comes to their housing. The consultations found that there is a real need for the government to be engaged with people who are most vulnerable when it comes to the housing crisis.

18. Urban Community Land Trust: Case Studies from Boston, Calgary & London. Bunce, S., and Khimani, N. (2015) Presentation retrieved: <http://www.pnlt.ca/wp-content/uploads/2015/04/bunce-parkdale-clt-presentation.pdf>

This presentation explored land trust case studies from Boston, Calgary and London and how these examples could be used in the creation of Parkdale's Land Trust in Toronto. It went through the history of the Community Land Trust Movements.

Community/Neighbourhood Level Interventions

1. The Dream Team - <http://thedreamteam.ca/>

The Dream Team began as a group of consumer survivors and family members dedicated to demonstrating the life-altering benefits of



supportive housing for people living with mental illness, while reduce mental health stigma. Today, The Dream Team is a consumer survivor group comprised of 22 members, and they operate out of their sponsoring agency, Houselink Community Homes.

2. Housing Unit Takeovers and Vulnerable Tenants: A Call for Participation in New Research - Weissman, E. (2016) Report for the Dream Team. Retrieved from: <http://homelesshub.ca/blog/housing-unit-takeovers-and-vulnerable-tenants-call-participation-new-research>

This report focused on the creation of The Dream Team for housing stability for consumer survivors. The Dream Team undertook a project called Safe at Home Project (SAH). It brought light on *housing unit takeovers*, which is when housing predators use drugs, violence, sex, economic and social supports to manipulate tenants into accommodating unwanted occupations of their housing space.

3. The Parkdale People's Map - Parkdale Neighbourhood Landtrust (2016) Retrieved from: <http://parkdalepeoplesmap.ca/>

The Parkdale People's map is a community resource. This unique interactive map platform is a free public resource for residents of Parkdale to gain access to municipal and community data about local land use, housing, social assets, poverty trends.

4. Homelessness Partnering Strategy- Government of Canada (2014-2019) Report retrieved from: <https://www.canada.ca/en/employment-social-development/services/funding/homeless/homeless-terms-conditions.html>

Homelessness Partnering Strategy (HPS) is a community-based program aimed at preventing and reducing homelessness by providing direct support and funding to 61 designated communities and to organizations that address Aboriginal homelessness across Canada.

5. Women Speak Out - <http://women-speak-out.org/>

Women Speak Out provides a 12-week leadership training program for women who have had direct experience with homelessness, poverty, mental health/ addiction, domestic violence and newcomer issues. Women Speak Out (WSO) has participated in international and national exchanges with other grassroots women's groups.

6. 20,000 Homes Campaign- <http://www.20khomes.ca/>

The 20,000 Homes Campaign is a national movement of 20 communities working together to end chronic homelessness for 20,000 people.



APPENDIX 2

CITY OF TORONTO ADMINSTRATIVE STRUCTURE



Administrative
Structure

Updated
January 2017

