

# HOUSING, HOMELESSNESS, AND SOCIAL SUPPORTS: LIVING IN THE GTHA

COMMITTEE CHAIRS:

JENEEN MOHD & PALWISHA IMRAN

Dear Delegates,

Hello, my name is Kate Folsetter! I am honoured to be one of your Academic Directors for Model City Hall 2021. I am a senior at Westdale Secondary School in Hamilton. Next year, I will be attending the University of Ottawa to study Conflict Studies and Human Rights in French Immersion. I am very excited to have been chosen to work at the House of Commons to work as a parliamentary page. I am passionate about psychology, helping others, social issues, human rights and politics. I love to learn languages. I am fluent in French and I am learning Spanish. In my spare time I enjoy being outside, walking my dog Mazie, swimming, doing art, writing spoken word poetry and spending time with my friends.

I am part of Westdale's Model UN delegation, poetry club, and Student Council. I am so excited to be a part of Model City Hall 2021. I first attended Model City Hall in 2018 when I was in Grade 9. I loved getting the opportunity to debate municipal political issues. I am passionate about dismantling the systems of oppression that impact women, LGBTQ2S+ community, People of colour, Indigenous peoples and people with disabilities. I am passionate about making a difference and making municipal government accessible to youth.

As an Academic Director I worked to help train Committee Chairs, help write background guides and host the delegate training. I am so lucky to be a part of such a wonderful event and I hope you have an enjoyable time at Model City Hall 2021. I encourage you to try your best and take every opportunity given to you! I look forward to meeting you virtually! If you have any questions don't hesitate to contact me at academic@modelcityhall.org.

Kind regards,

Kate Folsetter

Dear Delegates,

My name is Rand Amer and I am pleased to be one of your Academic Directors at Model City Hall 2021. I am a senior at Westdale Secondary School in Hamilton. Over the past several years, I have been a member of the Model UN club at my school, and I participated in Model City Hall Hamilton as a delegate during the February 2020 conference. In addition, I am an editor for my school's newspaper and a member of the HOSA club. In my spare time, I enjoy going on long hikes, kickboxing, knitting, and spending time with my cats. I am thrilled to be working with you as you take part in the second virtual conference of Model City Hall!

When I first participated in Model City Hall Hamilton as a delegate, I saw that the conference amplifies the voices of today's youth—tomorrow's leaders—by creating a safe space in which they can come together and hold meaningful discussions with one another. It was also riveting to collaborate with like-minded youth about issues that impacted our families, friends, neighbours, and communities, and subsequently find purposeful resolutions without the biases and pressures of political affiliations.

I am especially eager for the upcoming conference in May. Despite the unprecedented challenges we have faced in the past year, we have seen a major interest and a willingness in students to change the status quo and positively impact the world, even if it is on a small scale. After all, big changes always start small!

I hope that your participation in this conference will empower you to transform your communities for the better. If you have any questions regarding the conference, please email Model City Hall at <a href="mailto:academic@modelcityhall.org">academic@modelcityhall.org</a> and we will be happy to assist you.

Regards,

Rand Amer

**CONTENT WARNING** 

Due to the unpredictable nature of the debates in Model City Hall, it is difficult to control what

exactly will be discussed by guest speakers and during committee and networking sessions. We strive to

make the conference a safe and inclusive environment for all participants, staff, and guest speakers. We

also value mental health and believe in the importance of self-care. With that in mind, this year's

committees will include topics such as mental illness, substance abuse, violence, sexual assault,

discrimination, and oppression.

For your mental health and emotional wellbeing, please ensure that you are aware of the

potentially triggering topics that your committee may discuss. If you must leave the committee session at

any point in time, please try to inform your Committee Chairs in advance. In addition, you can direct a

message to a MCH staff member for support or fill out the <u>Delegate Report Form</u> during the conference.

A member of the executive team will connect with you to resolve the issue. We also suggest reaching out

to a trusted friend or family member for support.

We have included a list of mental health resources for youth in Ontario that you can access:

Kids Help Phone: 1-800-668-6868 or visit kidshelphone.ca

Crisis Service Canada: 1-833-456-4566

First Nations and Inuit Hope for Wellness Help Line: 1-855-242-3310

**Trans Lifeline:** 877-330-6366

**LGBT Youth Line:** 1-800-268-9688 or text 647-694-4275

Canada Drug Rehab Addiction Services Directory: 1-877-746-1963

**National Eating Disorder Information Centre:** 1-866-633-4220

Crisis Text Line: Text HOME to 686868

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## **Committee Chair Welcome**

Dear Delegates,

We are excited to welcome you to the *Living in the GTHA* Committee.

I, Jeneen Mohd, am a grade 11 student at Westmount Secondary School in Hamilton, Ontario. I have had the pleasure of participating in the MCHH and MCH 2020 conferences as a delegate, and it is my honour to be co-chairing the MCH 2021 *Living in the GTHA* Committee. In my free time, I enjoy playing piano, reading novels, crocheting, outdoor walks, and spending time with my family. I hope that the conference is engaging and rewarding for everyone, and I look forward to meeting all of the incoming delegates!

I, Palwisha Imran, am a grade 12 student also attending Westmount Secondary School in Hamilton, Ontario. With my passion for civics, I am thrilled to be co-chairing the MCH 2021 *Living in the GTHA* Committee, which discusses important matters that Jeneen, myself, and many of you are concerned about, as my very first experience in the organization. I am interested in pursuing a career in civil engineering, and in my spare time you'll find me cheering on the Raptors, at swim practice, and spending as much time as I possibly can with my family and friends. I hope you all have a memorable experience as delegates, and I look forward to meeting all of you!

The *Living in the GTHA* Committee aims to address issues affecting citizens of the GTHA, have meaningful and critical discussions regarding the efficacy of the housing systems currently in place, and develop resolutions to be presented to city councillors. The three main topics that will be discussed in this committee are housing prices, homelessness, and social support.

The rapid increases of housing and rental prices in the GTHA over the years have outpaced changes in income, thus making housing less affordable. This issue disproportionately impacts lower income families and contributes to the increase in homlessness. The topic of social support will also be discussed with a critical lens to assess how municipalities throughout the GTHA may better support their population. The *Living in the GTHA* Committee is one of great importance as it pertains to the security and prosperity of people throughout the region.

Thank you for your participation! We sincerely hope that this conference will be an informative and rewarding experience for everyone.

Kind Regards, Jeneen Mohd and Palwisha Imran

# **TOPIC A: Housing Prices**

#### Overview

From February 2020 to March 2021, the average sale price of a house in Hamilton increased by 29.5%. In the GTHA the average price of a home has officially surpassed one million, and the average share of a household income needed in Toronto to cover ownership costs of a home is 66.1%. Through this, it is evident that the GTHA is experiencing a large housing affordability crisis.

In December of 2020, the federal government guaranteed \$10.8 million in funding (only enough to fund around 30 units) to help with the pressure on Hamilton's unaffordable housing and housing market to alleviate the stress on low income residents.<sup>3</sup> Additionally,, in December of 2019, the City of Toronto released a 10 year long action plan that outlines goals for the city to achieve more affordable housing. They plan to build 40,000 new and affordable units to help with the low supply issue with 18,000 of those homes being supportive housing homes.<sup>4</sup> However, Hamilton's and Toronto's plans have been affected by the current global pandemic, and with houses in the GTHA being listed at the highest price they've ever been at, it is clear that their small actions have not helped reduce stress on the affordability crisis yet.

The causes of this crisis are the result of four main factors: core demand, the government, supply and demand, and non-core demand.<sup>5</sup>

<sup>&</sup>lt;sup>1</sup> Kenmannchml, "Average Home Prices in Hamilton near \$770,000, over \$1M in Burlington," 900 CHML (Global News, March 2, 2021), https://bit.ly/3glseUE, 2.

<sup>&</sup>lt;sup>2</sup> Sean Leathong, "Average GTA Home Prices Surpass \$1 Million for the First Time," Toronto (CTV News, March 4, 2021), <a href="https://toronto.ctvnews.ca/average-gta-home-prices-surpass-1-million-for-the-first-time-1.5333034">https://toronto.ctvnews.ca/average-gta-home-prices-surpass-1-million-for-the-first-time-1.5333034</a>, 2.

<sup>&</sup>lt;sup>3</sup> City of Hamilton, "Continued Action on Creating More Affordable Housing and Helping the Homeless in Hamilton," Continued action on creating more affordable housing and helping the homeless in Hamilton | City of Hamilton, Ontario, Canada, December 3, 2020, <a href="https://www.hamilton.ca/government-information/news-centre/news-releases/continued-action-creating-more-affordable-housing">https://www.hamilton.ca/government-information/news-centre/news-releases/continued-action-creating-more-affordable-housing</a>, 2.

<sup>&</sup>lt;sup>4</sup> Julia Mastroianni, "There's No Such Thing as Affordable Housing in Toronto," NOW Magazine, November 13, 2020, <a href="https://nowtoronto.com/news/affordable-housing-crisis-toronto-homelessness#:~:text=In%20December%202019%2">https://nowtoronto.com/news/affordable-housing-crisis-toronto-homelessness#:~:text=In%20December%202019%2</a> C%20the%20city,of%20those%20in%20supportive%20housing, 2.

<sup>&</sup>lt;sup>5</sup> "Five Forces Driving Ontario Home Prices," Mortgage Sandbox, accessed April 14, 2021, <a href="https://www.mortgagesandbox.com/five-forces-driving-ontario-real-estate">https://www.mortgagesandbox.com/five-forces-driving-ontario-real-estate</a>, 3.

### **Core Demand**

A large factor of the rising prices of homes in the GTHA is the increasing population. In 2019, the City of Toronto won the title for the fastest growing population in Canada and the United States.<sup>6</sup> Hamilton's population has also been growing, though not at the same rate as Toronto or any other surrounding city. Ontario's population as a whole is nearly always growing, which contributes to the constant need of housing in the GTHA.

When homeownership costs surpass 40% of the buyer's income, the property is considered unaffordable. Homeownership costs in the GTHA are nearly 68% of one's household income, making it nearly impossible for first-time home buyers to ever have full possession of their home. Renting is not any easier or more cost effective for Ontarians, as rent prices have been increasing faster than incomes have. A survey taken by lpsos, a marketing research company, found that only around 7% of Canadians on average have been able to successfully increase their savings.

## The Government & Authority

Back in spring of 2020, the start of the COVID-19 pandemic had caused prices in the GTHA housing market to drop, with some houses selling for \$100,000 less than they were originally listed for. COVID-19 had a strange effect on the housing market; housing prices decreased due to lockdowns suspending open houses, and what was known to be the highest season for purchasing homes quickly became a slow and unproductive season. However, in the summer of 2020, prices rapidly increased, now

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<sup>&</sup>lt;sup>6</sup> David Rider, "GTA Population Growth Topped Canadian and American Cities in 2019," thestar.com, June 11, 2020,

https://www.thestar.com/news/city\_hall/2020/06/11/gta-population-growth-topped-canadian-and-american-cities-in-2019.html, 3.

<sup>&</sup>lt;sup>7</sup> "Five Forces Driving Ontario Home Prices," Mortgage Sandbox, accessed April 14, 2021, https://www.mortgagesandbox.com/five-forces-driving-ontario-real-estate, 3.

<sup>&</sup>lt;sup>8</sup> "One in Three Canadians (35%) Say Pandemic Has Impacted Their Savings and Retirement Plans," Ipsos, January 14, 2021.

https://www.ipsos.com/en-ca/one-three-canadians-35-say-pandemic-has-impacted-their-savings-and-retirement-plan <u>s</u>, 3.

being higher than ever in 2021. For a short amount of time, the pandemic made it more affordable to own a home in the GTHA.

To help with the temporary damage that the pandemic had caused to the housing market, the government implemented the Canada Emergency Response Benefit (CERB), the Canada Emergency Wage Subsidy (CEWS), and suspended tenant evictions, as well as added mortgage payment deferrals. While this was beneficial and necessary for those with occupations in the home and living market, these actions also led to the continuation of the affordable housing crisis.

## **Supply And Demand**

Currently in the GTHA, there is a higher demand for homes than there is supply. This leads to consumers competing with each other while bidding for houses that are not truly worth the requested price due to the lack of supply and consumer location preference.

Since the 1990s, interest rates on homes have been on a slow decline. Low interest rates allow more approvals of mortgages, specifically lower mortgages, which then creates a pool of possible buyers.<sup>9</sup> Along with a lack of supply and high demand, low interest rates create intense bidding wars between consumers.

Canada is known as an immigrant country, with the GTHA taking nearly 118,000 immigrants alone in 2020.<sup>10</sup> As a result of the constant flow of immigrants coming into the country, the population has increased, consequently raising housing prices due to the lack of supply. With Ontario being known as the number-one immigrant destination (specifically the GTHA), it adds more pressure on the market.

Toronto as a city has been issued multiple reports confirming the low supply of homes in the city, including reports from The Canadian Urban Institute, the Canadian Centre for Economic Analysis, and

<sup>&</sup>lt;sup>9</sup> Thais R, "Why Are Houses So Expensive in Canada?," New Canadian Life (New Canadian Life, July 29, 2020), <a href="https://newcanadianlife.com/why-are-houses-so-expensive-in-canada/">https://newcanadianlife.com/why-are-houses-so-expensive-in-canada/</a>, 4.

<sup>&</sup>lt;sup>10</sup> Shelby Thevenot, "Toronto Will Still Be Attractive to Immigrants after Coronavirus," CIC News (Canada Immigration News, June 17, 2020), <a href="https://www.cicnews.com/2020/06/toronto-will-still-be-attractive-to-immigrants-after-coronavirus-0614744.html#gs.ysihng">https://www.cicnews.com/2020/06/toronto-will-still-be-attractive-to-immigrants-after-coronavirus-0614744.html#gs.ysihng</a>, 5.

the City of Toronto. The reports state that the demand heavily outweighs the supply, and that there is a substantial amount of waiting time for community housing and social housing of 5-7 years.<sup>11</sup> In Hamilton, the Broker of Record for PureRealty Brokerage, Amy Gallant, has stated: "There's more demand than there's supply," and that first time home buyers are the ones who are being hurt in this situation.<sup>12</sup>

Early this April, the Toronto Regional Real Estate Board President Lisa Patel has claimed that there is and will continue to be a low supply of homes following the COVID-19 pandemic, with a large demand of homes: "It's also evident that the supply of listings is not keeping up with demand, which could present an even larger problem once population growth picks up following widespread vaccinations later this year and into 2022:"<sup>13</sup>

### **Non-core Demand**

An increased amount of foreign investors also play a part in the housing affordability crisis. These individuals are typically very wealthy; they buy many properties and flip them for a profit. This creates competition with citizens, and it becomes difficult for an average local resident to compete with the wealth that these investors carry. Foreign investors usually go for cheaper homes first so that they can purchase more with their set budget and make large amounts of profit later. The issue with this strategy is that cheaper homes are now off the market and Canadian residents who cannot afford more expensive options are left with no options from which to purchase. This strategy also makes local buyers think that they must offer an increased price to start off with, and that they must do it quickly to beat off foreign investors.<sup>14</sup>

<sup>&</sup>lt;sup>11</sup> "5 Factors Contributing to Toronto's Housing Crisis in 2019," Precondo, January 31, 2021, <a href="https://precondo.ca/toronto-housing-crisis/">https://precondo.ca/toronto-housing-crisis/</a>, 5.

<sup>&</sup>lt;sup>12</sup> "Hamilton Housing Prices Soar, Fuelled by High Demand and a Low Supply," insauga.com, March 4, 2021, <a href="https://bit.ly/32pBY8h">https://bit.ly/32pBY8h</a>, 5.

<sup>&</sup>lt;sup>13</sup> Postmedia News, "WILD: Low Supply, High Demand Wreak Havoc on Toronto Real Estate Market," torontosun (Toronto Sun, April 4, 2021), <a href="https://bit.ly/32pCbs5">https://bit.ly/32pCbs5</a>, 5.

<sup>&</sup>lt;sup>14</sup> Thais R, "Why Are Houses So Expensive in Canada?," New Canadian Life (New Canadian Life, July 29, 2020), <a href="https://newcanadianlife.com/why-are-houses-so-expensive-in-canada/">https://newcanadianlife.com/why-are-houses-so-expensive-in-canada/</a>, 6.

## **Summary**

The COVID-19 pandemic led to universities being closed; many students left the GTHA to live with their families. For this reason, many condos and rental units in the region were left vacant with no other clients, causing condo investors to sell their units and make little to no profit as compared to if they had sold their units a year beforehand.

The COVID-19 pandemic also impacted the government's plans to resolve this issue, as there is a considerable lack of supply due to slower production levels and continuous periods of lockdown.

Although the housing affordability crisis is a problem that is currently affecting thousands in the GTHA, the crisis specifically targets the second and third generations to come and it will be much more difficult—nearly impossible—to ever purchase or pay off a home or live comfortably.

# **Guiding Questions:**

- Why have housing prices in the GTHA increased quicker than other areas?
- How has the COVID-19 pandemic affected the housing price issue in the GTHA?
- There are no current or actively testing solutions to this crisis. How can we address this issue specifically catering to the GTHA?
- What might be some long term effects of the housing affordability crisis?

### **Links for Additional Research:**

- Hamilton Housing Market Trends ZOLO
- Hamilton & Burlington Median Housing Prices CREA
- Toronto Housing Market Trends ZOLO
- Toronto Housing Market Trends WOWA
- Housing Affordability in Toronto: A City Crisis GoCo Solutions

### **TOPIC B: Homelessness**

#### Overview

Homelessness has been a chronic issue for decades throughout Canada. With a current population of approximately 38 million, Statistics Canada reports that there are over 235,000 homeless Canadians throughout the year. A point in time count (PiT) conducted in 2018 revealed that approximately 8,715 individuals in Toronto and 386 individuals in Hamilton were homeless that night. It Identifying that on any given night there are thousands of people who are homeless should create a sense of urgency to act upon an issue that raises human rights and quality of life concerns.

The causes of homelessness can vary greatly. In the GTHA, some of the main causes are the lack of affordable housing, unemployment, poverty, abusive or violent living situations, and substance use.<sup>19</sup> In addition, women, Black people, Indigenous peoples, or People of Colour are more likely to become homeless at some point in their lives.<sup>20</sup> In fact, Canada Without Poverty reports that "1 in 5 racialized families lives in poverty in Canada, as opposed to 1 in 20 non-racialized families,"<sup>21</sup> which poses a greater risk for these families of becoming homeless. Furthermore, several populations throughout the GTHA

<sup>&</sup>lt;sup>15</sup> Strobel, Burcul, Hong Dai, Ma, Jamani, and Hossain, "Characterizing people experiencing homelessness and trends in homelessness using population-level emergency department visit data in Ontario, Canada," Statistics Canada, January 20, 2021, <a href="https://www150.statcan.gc.ca/n1/pub/82-003-x/2021001/article/00002-eng.htm">https://www150.statcan.gc.ca/n1/pub/82-003-x/2021001/article/00002-eng.htm</a>.

<sup>&</sup>lt;sup>16</sup> A point in time count (PiT) is a method of data collection where biannually, the number of individuals experiencing homelessness is measured on one night (Strobel, Burcul, Hong Dai, Ma, Jamani, and Hossain, "Characterizing people experiencing homelessness and trends in homelessness using population-level emergency department visit data in Ontario, Canada," Statistics Canada, January 20, 2021, https://www150.statcan.gc.ca/n1/pub/82-003-x/2021001/article/00002-eng.htm).

<sup>&</sup>lt;sup>17</sup> "Hamilton," Homeless Hub, Canadian Observatory on Homelessness, Accessed March 28, 2021, https://www.homelesshub.ca/community-profile/hamilton

<sup>&</sup>lt;sup>18</sup> Rech, Natalie, "Homelessness in Canada," The Canadian Encyclopedia, Published April 29, 2019; last modified July 9, 2019, <a href="https://www.thecanadianencyclopedia.ca/en/article/homelessness-in-canada">https://www.thecanadianencyclopedia.ca/en/article/homelessness-in-canada</a>.

<sup>&</sup>lt;sup>19</sup> "Facts about homelessness in Toronto," Fred Victor, Accessed March 28, 2021, <a href="https://www.fredvictor.org/facts-about-homelessness-in-toronto/#:~:text=There%20are%20aver%2010%2C000%20people.just%20to%20name%20a%20few">https://www.fredvictor.org/facts-about-homelessness-in-toronto/#:~:text=There%20are%20aver%2010%2C000%20people.just%20to%20name%20a%20few</a>.

<sup>&</sup>lt;sup>20</sup> "About homelessness," Homeless Hub, Canadian Observatory on Homelessness, Accessed April 6, 2021, <a href="https://www.homelesshub.ca/about-homelessness/population-specific/racialized-communities">https://www.homelesshub.ca/about-homelessness/population-specific/racialized-communities</a>.

<sup>&</sup>lt;sup>21</sup> "Just the Facts," Canada Without Poverty, Accessed April 6, 2021, https://cwp-csp.ca/poverty/just-the-facts/.

and Canada are severely and disproportionately affected by and vulnerable to experiencing the issue of homelessness.

During the COVID-19 pandemic, not only have the rates of homelessness increased, but those experiencing homelessness are at a higher risk of being infected with COVID-19 and experiencing severe health complications.<sup>22</sup> With many people losing their jobs from the start of the pandemic in March 2020, having stable housing situations has become even more difficult.

Moreover, vulnerability to health problems was a concern for homeless individuals before the pandemic. With regards to high positivity rates amongst homeless individuals in the GTHA, some contributing factors are barriers to accessing adequate healthcare, lack of resources for preventing transmission, not being able to properly quarantine, and contact tracing being more difficult especially for individuals occasionally at shelters.<sup>23</sup> Hamilton has had numerous COVID-19 outbreaks in their shelters, which has created another issue of more homeless individuals choosing to sleep and stay outside of shelters from fear of being infected with COVID-19.<sup>24</sup> The concern of shelter outbreaks is not limited to Hamilton, as Toronto has also been experiencing significantly increasing cases in their shelters.<sup>25</sup> Since May of 2020, Toronto Public Health began releasing monthly summarized reports from data they collected about "Indigenous identity, racial group, income, and household size" in relation to COVID-19

uring-covid-19-1.5356600

<sup>&</sup>lt;sup>22</sup> McGillivray, Kate, "Ontario's homeless 5 times more likely to die of COVID-19, study finds," CBC, January 12, 2021,

 $<sup>\</sup>frac{https://www.cbc.ca/news/canada/toronto/ontario-s-homeless-5-times-more-likely-to-die-of-covid-19-study-finds-1.5}{869024}$ 

<sup>&</sup>lt;sup>23</sup> "Reaching Home: Canada's Homelessness Strategy Directives," Employment and Social Development Canada, Government of Canada, Last Modified November 26, 2020, <a href="https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html">https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html</a>

<sup>&</sup>lt;sup>24</sup> Rankin, "Shelter outbreaks flag 'dire situation' for homeless in Hamilton, doctors say," CBC, January 18, 2021, <a href="https://www.cbc.ca/news/canada/hamilton/shelter-hamilton-outbreaks-1.5877242">https://www.cbc.ca/news/canada/hamilton/shelter-hamilton-outbreaks-1.5877242</a>

<sup>&</sup>lt;sup>25</sup> Jones, "Shelter outbreaks leave people experiencing homelessness even more vulnerable during COVID-19," CTV News, March 21, 2021, https://www.ctvnews.ca/canada/shelter-outbreaks-leave-people-experiencing-homelessness-even-more-vulnerable-d

cases, and have overall found that there is a correlation between these factors and increased COVID-19 cases.<sup>26</sup>

Of the social determinants of health outlined by the Government of Canada, which are factors that influence a person's health, income and social status are one of the main determinants.<sup>27</sup> Given that there have been severe outbreaks in homeless shelters throughout the GTHA, an important consideration for this committee should be the efficacy of municipal responses to the pandemic and the upsurge in homelessness, with the goal of improving these to support the most vulnerable people in the community.

Organizations such as the Canadian Alliance to End Homelessness, The Canadian Observatory on Homelessness, and Fred Victor work to support homeless individuals and end homelessness throughout Canada.

### Hamilton

On the municipal level, the City of Hamilton released a 2019 report called *Coming Together to End Homelessness* which communicates their goal, "to end chronic homelessness by 2025," along with the federal government's goal of lowering rates of chronic homelessness across Canada.<sup>28</sup> The following graphic shows their five main goals from the report:

<sup>&</sup>lt;sup>26</sup> "COVID-19: Status of Cases in Toronto," City of Toronto, Last Modified February 28, 2021, https://www.toronto.ca/home/covid-19/covid-19-latest-city-of-toronto-news/covid-19-status-of-cases-in-toronto/

<sup>&</sup>lt;sup>27</sup> "Social determinants of health and health inequalities," Health, Government of Canada, Last Modified October 7, 2021,

https://www.canada.ca/en/public-health/services/health-promotion/population-health/what-determines-health.html

<sup>28 &</sup>quot;Coming Together to End Homelessness," Hamilton.ca, July 2019, https://www.hamilton.ca/sites/default/files/media/browser/2019-07-25/coming-together-to-end-homelessness-report-final-07252019.pdf

"Coming Together to End Homelessness." Hamilton.ca. Published July 2019. https://bit.ly/3eb9DId.

#### Goals

As a result, funded programs will:

- Ensure 100% of chronically homeless individuals have access to appropriate housing options by 2025.
- Provide homelessness prevention interventions to stabilize a minimum of 15% of those presenting at imminent risk.
- Provide housing interventions to 25% of those experiencing homelessness presenting for service through Coordinated Access.
- 4 Reduce returns to homelessness from housing interventions to less than 15% across funded programs by 2025.
- 5 Enhance service quality and impact through ongoing performance management, living/lived experience and frontline engagement.

Additional points from this report are the acknowledgment that Indigenous peoples experience and view homelessness in a way that differs from the "commonly colonialist definition of homelessness" and that there are disproportionate rates of homeless Indigenous individuals in Hamilton, with 22% of homeless individuals identifying as Indigenous.<sup>29</sup> Another key point from the report is the City of Hamilton's statement that "ending homelessness requires shared accountability and signifies a shift in the way we respond."<sup>30</sup> The Housing Services Division in the City of Hamilton's has invested 32 million dollars annually as of 2019 towards homeless support systems, with 26% of this towards shelters, 22% towards prevention, and 21% towards PSH, or permanent supportive housing.<sup>31</sup> Furthermore, the City of Hamilton's report is an outline for their plan to reduce homelessness in their municipality, but an important consideration was that this report was released before the COVID-19 pandemic and the situation has changed and worsened from the effects of the pandemic.

<sup>&</sup>lt;sup>29</sup> "Coming Together to End Homelessness," Hamilton.ca, July 2019, https://www.hamilton.ca/sites/default/files/media/browser/2019-07-25/coming-together-to-end-homelessness-report-final-07252019.pdf

<sup>30</sup> Ibid.

<sup>&</sup>lt;sup>31</sup> Ibid.

### **Toronto**

The City of Toronto's responses to homelessness and initiatives to support their homeless population have varied from Hamilton's, as the issue of the lack of affordable housing is even more significant and problematic in Toronto. Efforts from the City of Toronto to support its increasing homeless population include homeless shelters, 24-hour respite sites, housing help which is a resource for those facing eviction to find housing arrangements, Out of the Cold centres which were one night stays for individuals without a place to sleep that have closed during the pandemic, and warming centres for particularly cold nights.<sup>32</sup>

During the pandemic, the Canadian Civil Liberties Association have been advocating for safer measures to be taken in Toronto homeless shelters including physical distancing in between beds since March 2020 by writing a letter to the City of Toronto with their requests, which led to the CCLA filing "a constitutional and human rights challenge against Toronto" in late April 2020.<sup>33</sup> When the city shelters no longer followed the protocols of ensuring physical distance between shelter beds in September 2020, the CCLA returned to court in October 2020.<sup>34</sup> The risk of contracting COVID-19 from homeless shelters is severe which has placed pressure on some of the most vulnerable members of society to have to choose between risking their health at a shelter or sleeping in encampments or "rough sleeping" instead.<sup>35</sup> When these types of social supports are available, they should be safe and accessible so that they are actually effective. To conclude, it has been an ongoing effort from the CCLA to hold the City of Toronto accountable for protecting the homeless population in shelters. <sup>36</sup>

<sup>32 &</sup>quot;Homeless Help," City of Toronto, Accessed April 14, 2021, https://www.toronto.ca/community-people/housing-shelter/homeless-help/

<sup>&</sup>lt;sup>33</sup> "Toronto must defend people experiencing homelessness," Canadian Civil Liberties Association, 2021, <a href="https://ccla.org/toronto-must-defend-homeless/">https://ccla.org/toronto-must-defend-homeless/</a>

<sup>&</sup>lt;sup>34</sup> Ibid.

<sup>35</sup> Ibid.

<sup>&</sup>lt;sup>36</sup> Ibid.

In summary, homelessness is a pressing issue in the GTHA community. While some actions have

been taken to reduce the numbers of individuals experiencing homelessness, it is evident that there are

still great measures necessary going forward with an increasing homeless population across the GTHA.

**Guiding Questions:** 

• How might we be able to address the issue of homelessness at the municipal level?

• What systems contribute to homelessness?

• What are the other implications of homelessness (for example, consider the toll on mental and

physical health)?

• How could the municipal response to concerns about the treatment of homeless individuals be

improved? Are they effective at this time? Why or why not?

How might the healthcare system be modified or enhanced to protect and care for vulnerable

populations?

Links for further research:

Coming Together to End Homelessness: Hamilton's Systems Planning Framework

Housing & Homelessness Research & Reports – City of Toronto

Just the Facts - Poverty in Canada

Homelessness in Toronto - Facts and Statistics

PHS COVID-19 - Profile | Tableau Public

CAEH - Home

Ontario's homeless 5 times more likely to die of COVID-19, study finds

Hamilton begins removal of homeless encampments - Hamilton | Globalnews.ca

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## **TOPIC C: Social Support**

## Overview

For those living in the GTHA, a variety of social supports such as welfare, social housing, homeless shelters, and other resources may be accessible to individuals in need. However, an evaluation of the efficacy of these supports is necessary for expanding, reforming, and improving them to become more accessible and helpful.

Firstly, one of the main supports available to individuals in the GTHA based on financial need is financial aid from the government. More recently, with many people losing their employment and income due to the COVID-19 pandemic, the Government of Ontario can provide financial help for basic needs, a rent-freeze so that the cost of rent for residential areas is not permitted to increase in 2021, child welfare, and financial assistance for the cost of energy bills.<sup>37</sup>

Secondly, individuals may rely on social housing for support. The Ontario Human Rights Commission states that "social housing often fills the gap for low-income people by providing supportive housing, government-funded subsidies and rent-geared-to-income (RGI) housing that would not necessarily be available to tenants in the private rental housing market." Social housing and RGI are available throughout the GTHA, however, there are certain requirements that a person or family must meet to be eligible for this type of social support.<sup>39</sup>

For example, in Toronto specifically, their RGI Subsidy can be 30% of total income as rent if the individual is not receiving social assistance, but their rent would be determined by the Government of

<sup>&</sup>lt;sup>37</sup> "COVID-19: Support for people," Ontario.ca, Published April 10, 2020; last modified April 5, 2021, <a href="https://www.ontario.ca/page/covid-19-support-people">https://www.ontario.ca/page/covid-19-support-people</a>

<sup>&</sup>lt;sup>38</sup> "VII. Social Housing," Ontario Human Rights Commission, Accessed March 29, 2021, http://www.ohrc.on.ca/en/policy-human-rights-and-rental-housing/vii-social-housing

<sup>&</sup>lt;sup>39</sup> "Social Housing," City of Hamilton, Modified October 26, 2020, https://www.hamilton.ca/social-services/housing/social-housing

Ontario if they are receiving social assistance.<sup>40</sup> Under the *Housing Services Act* of 2011, the specific requirements are outlined for eligibility of the RGI subsidy.<sup>41</sup>

Thirdly, there are homeless shelters and related resources in the GTHA for individuals experiencing homelessness. Specifically in Hamilton, the City of Hamilton's website under the "Emergency Shelters" tab states "the general procedure at this time is to call/present to a shelter, who will then either admit, or refer to alternate accommodation if the shelter is full. People who have come from another shelter will be asked to return to the original one." As of 2018, Hamilton was identified to have a total of 8 shelters and 389 beds, and Toronto had 44 shelters and 3,079 beds. The results from the 2018 point in time count found that approximately 8,715 individuals were homeless in Toronto that night, which is an example of the amount of beds in Toronto not being sufficient to provide these individuals with a safe space.

Many of these statistics are concerning and may be an indication of the changes that are needed to align with the Government of Canada's goal of reducing chronic homelessness.<sup>45</sup>

## **Guiding Questions:**

- Are the current social supports in place effective? How might they be improved?
- What recommendations might you have for GTHA municipalities to better support their populations, especially during the pandemic?

<sup>&</sup>lt;sup>40</sup> "Rent-Geared-to-Income Subsidy," Toronto.ca, Accessed April 7, 2021, https://bit.ly/3x5SV50,

<sup>&</sup>lt;sup>41</sup> Ontario, Ontario Regulation, "O. Reg. 316/19: DETERMINATION OF GEARED-TO-INCOME RENT UNDER SECTION 50 OF THE ACT," https://www.ontario.ca/laws/regulation/190316

<sup>&</sup>lt;sup>42</sup> "Resources for those experiencing homelessness," Hamilton.ca, Last modified January 13, 2021, https://www.hamilton.ca/coronavirus/resources-those-experiencing-homelessness-in-hamilton

<sup>&</sup>lt;sup>43</sup> "2018 Shelter Capacity Report," Employment and Social Development Canada, Government of Canada, 2018, <a href="https://www.homelesshub.ca/sites/default/files/attachments/Shelter\_Capacity\_Report\_2018-EN%20%281%29.pdf">https://www.homelesshub.ca/sites/default/files/attachments/Shelter\_Capacity\_Report\_2018-EN%20%281%29.pdf</a>

<sup>&</sup>lt;sup>44</sup> Rech, Natalie, "Homelessness in Canada," The Canadian Encyclopedia, Published April 29, 2019; last modified July 9, 2019, <a href="https://www.thecanadianencyclopedia.ca/en/article/homelessness-in-canada">https://www.thecanadianencyclopedia.ca/en/article/homelessness-in-canada</a>.

<sup>&</sup>lt;sup>45</sup> "Coming Together to End Homelessness," Hamilton.ca, July 2019, https://www.hamilton.ca/sites/default/files/media/browser/2019-07-25/coming-together-to-end-homelessness-report-final-07252019.pdf

- How has the COVID-19 pandemic affected individuals and caused a greater need for social and governmental support?
- Are the protocols for homeless shelters that were modified due to COVID-19 reasonable and equitable? Why or why not?

## Links for additional research:

- Shelter Capacity Report 2019
- Social Housing
- VII. Social housing | Ontario Human Rights Commission
- <u>Homeless Help City of Toronto</u>
- O. Reg. 316/19: DETERMINATION OF GEARED-TO-INCOME RENT UNDER SECTION 50
  OF THE ACT
- Hamilton's homeless shelters grappling with dozens of cases of COVID-19
- Resources for those experiencing homelessness in Hamilton

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