

The Society of Saint Vincent de Paul's Position Paper on Housing

The Society of Saint Vincent de Paul has extensive experience in helping people in need to deal with their present difficulties. We also strive to address the root causes of poverty. The plight of those who experience homelessness motivates us to raise our voice in support of all who suffer from lack of housing and in unison with all who are committed to fighting this social evil. The ultimate goal of our advocacy is adequate housing for all.

The following principles motivate and guide our action:

- 1. Adequate housing for all is a human right.**
- 2. The fight against homelessness is not a fight against the homeless.**
- 3. The main cause of homelessness is the gap between income and housing costs.**
- 4. The social factors of homelessness are more important than personal factors in causing homelessness.**
- 5. Rehabilitating people is as important as rehabilitating buildings.**
- 6. A collaborative approach is necessary to fight homelessness.**
- 7. Social housing can be provided by public, private, or non-profit sector developers.**
- 8. Helping people retain their present housing is a best practice.**
- 9. Emergency shelters and transitional housing are necessary stop-gap measures.**
- 10. Helping youth and families with children secure permanent lodgings is a priority.**
- 11. A housing placement program is an efficient way to deal with at-risk families or individuals.**
- 12. Supportive services are essential for successful housing for the homeless.**
- 13. Permanent supportive assisted housing is cost-effective.**
- 14. Scattered assisted housing is a best practice.**
- 15. A cooperative or condominium model approach to home-ownership is a best practice.**

The Society of Saint Vincent de Paul wants federal, provincial, and municipal governments in Canada to take their full responsibility regarding homelessness, by improving housing policies and programs that will affect the quality, quantity, and price of habitations, in order to ensure that dwellings of a decent standard are available for all citizens at rates they can afford. To attain these objectives, all governments must take action through incentives to developers and assistance to consumers.

The National Council of Canada of the Society of Saint Vincent de Paul will develop and implement a dissemination strategy for this position paper that will include print and electronic media outlets, the Prime Minister's office, provincial and territorial premiers' offices, federal, provincial and territorial ministries of finance, health, community and social services, opposition parties, professional societies, and other advocacy groups.

Appendix I: Recommendations

Quality: More rigorous national fitness of habitation standards must be established and enforced. For example, all habitations must be safe, structurally sound, free from damp and mould, with enough lighting and heating, with proper water supply and sanitation, with facilities to conserve and cook food, etc. More financial incentives for the upgrading of run-down dwellings must be provided.

Quantity: Federal, provincial, and municipal housing authorities must help plug the gap between housing supply and need through improved financial (capital and loan subsidies) incentives to building and maintaining more units in the social housing sector, the cooperative habitation sector, the private rented sector, and the private owned sector, so that there will be enough housing for all.

Price: There must be a national policy to regulate housing costs and housing supplements, so that rent is affordable for the working poor and unemployed people living below the poverty line (those whose net disposable income after total expenditures on housing -- including rent, utilities, etc. -- is below 60% of the national median income).

Children: Since children who live in families where homelessness is a problem are at risk of developing physical and mental health problems, and social and educational difficulties, the housing needs of couples or single parents with dependent children must be addressed as a priority, so that all children will have the opportunity to become healthy and productive citizens. Of course, other vulnerable or disadvantaged people with diverse needs must also be provided with appropriate assistance.

Short-term Prevention: All levels of government in Canada must continue to provide human and financial resources to be applied to the prevention, rather than the cure, of homelessness: counselling (housing, money, benefit maximization, etc.); domestic violence victim support; managing of custody, hospital, or prison transitions; correction of anti-social behaviour; mediation to avoid the estrangement of family and friends; negotiation with landlords to avoid eviction; first-month deposit assistance; tenancy sustainment; help with rent or mortgage arrears; etc.

Long-term Prevention: Since poverty (which is mainly due to unemployment and underemployment) is the main cause of homelessness, governments at all levels must develop public policies that will promote employment for those who are able and set in place for unemployable persons appropriate support services and financial assistance: e.g., funds for property insurance and maintenance, rental subsidies, financial incentives for private home ownership, etc. Employment policies and social safety nets are both necessary to prevent homelessness from occurring.

Cooperation: A collaborative and reflective approach to the problems of homelessness will avoid costly duplication and mistakes. Advisory councils formed of a coalition of stakeholders (public, private and non-profit sectors; governments, housing and service agencies, businesses, and community groups) can discuss homelessness issues and network resources, in order to come up with practical strategies.

Appendix II: The Goals of Housing Advocacy

Our immediate goal is helping the homeless survive. Our primary goal is to house people. Our ultimate goal is to get the number of homeless people down to zero. Our long-range goal is a society that does not produce homelessness. Our dream is that one day everyone will own a home of their own.

In practice, any small step in that direction is a success story. As a society, we have to move from managing homelessness to ending it. Some programs may alter the face of homelessness through outreach to particular types of homeless people, but they are stop-gap measures, as they do not change the systemic conditions that give rise to housing insecurity and homelessness in the first place. The answer to homelessness is deceptively simple: universal affordable adequate housing for all! Unless we commit massively to the rehabilitation and development of affordable housing, no matter how many social workers and housing managers we employ, homelessness will continue to grow.

Fifteen Guiding Principles for Universal Housing Advocates

1. Adequate housing for all is a human right.

The right to adequate housing is recognized under international human rights law. In order to uphold this right, we need laws that limit real estate speculation and protect people effectively from the consequences of speculation. We must commit to the principle that all people must have a roof over their head, in order for the legislation, the policies, and the funding allocations to follow. We must acknowledge that affordable housing, quality education, healthcare, and economic security are essential human rights that must be addressed to resolve the systemic causes of poverty and homelessness. When all citizens agree that every human life is valuable and that housing is an important human right, our governments will enact policies that will put a priority on housing first and housing for all. In a country as rich as ours, it is possible to create enough affordable housing to ensure that there is a sufficient supply for all. There is no lack of resources to ensure universal decent and affordable housing; what is lacking is the political will. In 1990, a Liberal Task Force concluded that “Housing is a fundamental human right: all Canadians have the right to decent housing.” Since then, the tendency has been less government investment in non-profit, social housing. In fact, all levels of government combined spend less than 2% on housing.

2. The fight against homelessness is not a fight against the homeless.

Some homeless face increasing neglect, brutality, and criminalization. Both experience and research have shown a relation between violence against the homeless and municipal efforts to criminalize homelessness. Our cities should stop passing laws that criminalize homelessness, because laws that violate the basic civil rights of homeless people justify violence toward them. Laws such as anti-panhandling laws, laws that ban feeding the homeless, or laws against loitering often are sweeping-under-the-carpet measures enacted out of a desire to move homeless people out of the public eye. There are better ways to protect homeless people, and they start with attacking the root causes that keep them defenceless on the street. Through the fostering of a society where the homeless are considered to be second-class citizens, we are encouraging the dehumanization of homeless people. We must educate ourselves and the general public that homeless people are as valuable as people who are housed.

3. The main cause of homelessness is the gap between income and housing costs.

We need to identify, maintain, develop, and provide affordable housing, because homelessness is ended with houses. No one should have to pay more than 30% of their income for housing, regardless of how low it is. The balance should be covered by subsidies. There is a correlation (if not causality) between the lack of affordable housing and homelessness. We need policies that include substantial funding for the preservation and production of adequate and affordable social housing with support. Possibly the most important factor in explaining why so many are homeless in Canada today is the reduction of our governments' sustained commitment to building, maintaining, and subsidizing affordable housing for low-income Canadians. Our big cities need to replenish the supply of rental housing, particularly affordable rental housing for lower-income working people. A social measure that would help, in combination with rent control, would be increasing minimum wages.

4. The social factors of homelessness are more important than personal factors in causing homelessness.

Homelessness is a complex issue with many contributing factors. We must correct homeless policy responses that focus mainly upon individual (rather than systemic) factors to explain and address homelessness. Policies that focus the blame on the victim rather than the structures are warped. The personal and social causes of homelessness must both be addressed at the same time. Housing policies must address both personal and systemic factors of homelessness: we need to help people who experience homelessness, while working at the same time to change the system and society so that there is an improvement in adequate income and housing. Assisting homeless people to address whatever particular personal challenges they may face is the important and necessary work of social workers and healthcare professionals. Fixing the social and structural conditions which give rise to homelessness in Canada is the work of politicians, policymakers, and community organizations. Both of these activities are essential, and must occur at the same time. It is important to take into consideration both biographical and social factors when providing direct assistance and social services to homeless people, but it is incorrect and misleading to rely solely on individual factors to explain why rates of homelessness have increased dramatically in the last twenty years. The fact that so many families, single adults, and youth with very diverse backgrounds experience homelessness requires a re-examination of the historical, social, and structural forces that are in action. We must reflect on what societal and systemic factors have changed, to allow so many people to fall through the social safety net and to end up living and dying on the streets. Many social factors have played a role in the rise of contemporary homelessness, including: poor economy, high unemployment, de-industrialization, global outsourcing of jobs, rollback of social programs, disruptions of family networks, urban renewal, reduction in open-market low-priced housing, land speculation, gentrification (the renovation of poor and working class urban neighborhoods and the displacement of the original residents by a higher socio-economic group).

5. Rehabilitating people is as important as rehabilitating buildings.

Permanent supportive housing facilities offer formerly homeless tenants (who often have mental disabilities) subsidized rent in buildings with many onsite services or opportunities such as rehabilitation programs, psychiatry, or employment training (job-specific training, placement, and retention services). In certain cases, it is possible to move homeless single adults or families directly into housing and provide them with continued supportive services. Outreach workers must make sure the newly housed people continue to have access to support so they can recover from the problems that made them homeless in the first place. For example, onsite services could include: pre-school; after-school tutoring; play therapy for children; evening childcare; youth programs; parenting classes; a large community

room for classes and meetings; job-training and job-finding workshops; English as a second language classes; a mobile health clinic; mental health and drug rehabilitation programs; health management; legal assistance; housing information; a budgeting and savings-account program; movie nights; game tournaments; Alcoholics Anonymous meetings; Bible studies; life skills and life management programs; adult counselling; working toward independent living training, etc. Breaking the poverty cycle requires not just reaction, but a combination of prevention, intervention, education, and counselling. Ongoing support is necessary for personal recovery that will break the homelessness cycle. It is necessary to assist both the literally homeless and the precariously housed (people who may be doubled up with friends and relatives, or people on the brink of homelessness because they are paying an excessively high proportion of their income for rent). There is a need for social services and financial assistance to help households to maintain tenancies or ownership in the private sector. In cases of loss of housing, there is a need of guidance to cut through the paperwork and bureaucracy maze to obtain assisted supported lodgings. When the situation has improved and stabilized, there is a need for social services and financial assistance to facilitate moving back into free-market housing.

6. A collaborative approach is necessary to fight homelessness.

Some do programs and some do buildings, the right hand needs to know what the left hand is doing: capital funding and service funding must be coordinated. A collaborative and reflective approach to the problems of homelessness will avoid duplication, repeating mistakes, and wasting money. The problem of homelessness is so vast that a coordination of efforts in public, private and non-profit sectors is essential, so that a coalition of stakeholders can discuss homelessness issues and network resources, in order to come up with practical strategies. We must bring together governments, housing and service agencies, businesses, and community groups to find housing solutions. The faith communities in particular have the motivation and power to bring stakeholders together and to fan the flames of compassion. At every level of government, there should be advisory councils on homeless issues.

7. Social housing can be provided by public, private, or non-profit sector developers.

The social housing market must be wide open to private developers who could work with the city's housing authority to buy or develop property and to rent or sell it as affordable housing. Private-sector accommodations owners could be motivated to provide one in ten lodgings for social housing. Developers should get capital funding and tax incentives when they renovate or build affordable rental and ownership housing. Mortgage interest payments by homeowners should be tax-deductible. We need new zoning regulations that allow the building of less expensive dwellings in most neighbourhoods. Regulatory requirements must strike a balance between ensuring safe and decent lodgings and driving owners out of business because of prohibitive costs. All three levels of government need to commit to stable funding for safe, healthy, and affordable housing. The property of social housing may be held by local housing authorities, registered social landlords, non-profit organizations, or private-sector landlords, including housing cooperatives and condominiums. Providers' grants could be given preferably to non-profit, faith-based, or community-based organizations that exhibit an enduring commitment to supportive management.

8. Helping people retain their present housing is a best practice.

Helping people who are at risk of homelessness to remain in their present housing is better than dealing with their problems when they are homeless. Mortgage, rent, or utility payment assistance with social services support is socially and economically preferable to homelessness. Elderly or vulnerable persons should receive assistance so they can stay in their residences. We need rental and mortgage

assistance programs, which give episodic financial help to people in danger of losing their living arrangements. This money will keep them from being homeless in the first place. Also, providing at-risk residents *with financial assistance to help them keep their housing in the open market will free up social housing for those in greater need.* Floating support (a short-term service for vulnerable people who are at risk of homelessness or are having difficulties with keeping accommodations) would provide structured advice and individually tailored short-term housing-related financial support. This support will tap other social services as needed and taper off when it is no longer required. The time and money spent preventing homelessness produce better results than the time and money spent fighting it: an ounce of eviction prevention is worth a pound of homelessness cure. Eviction prevention has many elements: information, counselling, conflict resolution, mediation, legal representation, emergency financial assistance, third party financial management, etc. Sustaining tenancy and property makes sense, because preventing homelessness is cost-effective, compared to the cost of keeping a homeless family in emergency or transitional shelters for a long time. No matter what other factors may come into play in any family's or individual's experience of homelessness, without housing they will remain homeless.

9. Emergency shelters and transitional housing are necessary stop-gap measures.

Emergency homeless shelters, which provide a place where people without a fixed address can find a bed, a shower, laundry facilities, and some food are stop-gap measures, but still necessary. If emergency sleeping shelters are closed during the daytime, we must provide other venues for activities that will prevent people returning to the streets. We must provide physical and mental medical assistance to single adults or families living in shelters or in the streets. In addition, most street people are ill-prepared to navigate the bureaucratic process and need help to document their need for housing and to fill applications, etc. We must also address the needs of those who refuse shelter (or those who are refused shelter for antisocial behaviour), by the creation and management of smaller, harm-reduction-type shelters. However, shelters are not a viable long-term solution to homelessness. It is better to avoid shelter placement for most families, by a quick placement in affordable housing with extensive follow-up case-management support. Transitional housing programs assist people who are ready to move beyond emergency shelter into a more independent supported-living situation. Transitional programs allow individuals and families to further develop the stability, confidence, and coping skills needed to sustain permanent housing, which is the desired goal.

10. Helping youth and families with children secure permanent lodgings is a priority.

Street youth face obstacles such as drug trafficking, mental health problems, abuse, general vulnerability, and safety concerns. We must provide housing services, meal sites, counselling, medical care, and other critical necessities for homeless youth (defined as people 21 years old or younger who lack fixed, regular, and adequate night-time housing, who are without supervision, or whose guardian is unable or unwilling to provide shelter; they are rejects, runaways, or fresh out of foster home settings). We must help young people move away from the damaging cycle of homelessness, through supported temporary lodgings, giving them the stability, they need to find employment and move into a permanent home. A homeless household is a contradiction in terms: it is a priority to help families with children out of shelter accommodations. Housing for homeless families will allow families with children to remain together, because children need a safe, stable, tranquil environment in order to grow up to be productive citizens and self-reliant persons. **Children living in transition housing miss many days of school.** The uncertainty of living in temporary accommodation for long periods has an impact upon the social adjustment, health, and general wellbeing of all involved, especially the children. Unless a major effort

is made to create affordable permanent housing, many of the children of homeless families may end up as chronically homeless when they become adults.

11. A housing placement program is an efficient way to deal with at-risk families or individuals.

Data systems are necessary tools to track both homeless persons and available housing, and to bring them together. There is need for a data system to help accurately track the homeless who tap into extensive network of social service providers. At the same time, it is efficient to build and maintain a database of all the available rental housing units in a given area that are available to low-income or subsidized families or unaccompanied individuals (disabled, elderly, youth), giving all pertinent information and eligibility criteria. This pairing program must provide not only placement services. The program's service providers first act as middlemen, linking low-income families with understanding landlords (who are willing to offer a discount, make exceptions for how many people can live in a unit, or look past bad credit). Once a deal is struck, the provider may help a family pay the deposit and first month's rent. Then, even after a family is lodged, the service provider keeps in contact with the family, talking to them about finances and helping them in case of emergencies. The families get no on-going subsidy to help pay their rent, but providers have discretion to occasionally help tenants with rent or utility bills. This safety net is reassuring for landlords, who consider the loss of a few dollars in the short run is worth the reasonable assurance of securing a long-term tenant. Landlords also like having placement providers as mediators to help resolve disputes. However, this program only works for working people with steady, reasonably well-paying jobs, not for the vulnerable chronic homeless nor for low-income families.

12. Supportive services are essential for successful housing for the homeless.

We must provide housing and we must provide *ongoing* supportive and rehabilitative services for people that come off the streets, with self-sufficiency as the end goal. Safe and secure lodging is a way to help people grow. Emotional and psychological issues play a significant role in the complex variety of reasons for homelessness, particularly for the problem of chronic homelessness, which is why we must offer all kinds of support opportunities. We must take people away from a chaotic life and encourage them back into society by providing safe and secure housing. Only then can people begin to address their substance abuse, their mental and physical health issues, and their employment and training needs. Without extensive and adequate support, former homeless people may experience profound difficulties resettling into the community, and may find themselves repeating patterns of behaviour that will lead back into homelessness. Support services must accompany the provision of housing units to help the new tenants keep their housing. **Caseworkers must help people over weeks and months, and even years, by providing on-going support and advice on avoiding homelessness.** In a clustered setting, a resident service coordinator could work full time with tenants.

13. Permanent supportive assisted housing is cost-effective.

Permanent supportive housing is less expensive than the upkeep of people that live on the streets or in shelters. The development of affordable permanent supportive housing is a cost-effective measure that reduces the use of costly services by the homeless and offers a long-term solution to ending homelessness. Permanent housing in supportive settings for those who have been on the street the longest (usually those who suffer from mental illness and/or addiction) may be more cost-effective for municipalities than shelter and transitional housing, hospital, or jail. A variety of other health problems are associated with homelessness – increased risk of mortality, TB, STDs, HIV infection, violence and assaults, difficulty accessing healthcare, etc. Enhanced case management and housing services create a

more stable and healthier environment, which leads to a decrease in hospitalization and incarceration. In the same vein, if substance abuse treatment and mental health hospitalizations were longer, they could ensure better stability and longer sobriety. If there were more half-way residences for recovering substance abusers and mentally ill (where they are supervised in taking their medicine and treatment), this would also reduce the number of them who end up on the street. In the long run, supportive and residential programs are an effective social investment in producing resilient and self-sufficient citizens, because it counters the negative health and psychosocial outcomes of homelessness.

14. Scattered assisted housing is a best practice.

Assisted rental units may be clustered in entirely subsidized buildings or scattered throughout market-rate housing facilities. There is a need for both types of housing, but a scattered (decentralized) approach to the distribution and location of emergency shelters, transition housing, and subsidized housing is an efficient way to minimize an increase in crime and a decrease in the property values of a neighbourhood, thus countering NIMBYism, the not-in-my-backyard mentality. In any case, locating appropriate sites for housing production for the homeless is a challenge, because well-to-do homeowners don't realize that supportive housing is an asset to the community, not a liability.

15. A cooperative or condominium model approach to home-ownership is a best practice.

The government must invest in a continuing supply of affordable rental housing. The best option, by far, would be to build more coop and non-profit housing. The coop model is a tried and true approach to low-cost home-ownership. Coop members own their homes collectively, and control them democratically. As direct stakeholders, they make the management decisions. They are never merely tenants forced to pay rising rents or leave. Housing cooperatives can be in rehabilitated or newly constructed buildings. With assistance (organization, training, support), low-income tenants could take over the buildings they live in, to become co-owners in an affordable-housing cooperative. Most coops are no-equity, meaning you don't make a profit when you leave, but the amount you pay for fees is less than rent on the open-market.