GUELPH NEEDS HOUSING FOR ALL

Municipal elections are a time for citizens to influence the future of the City. City plans, policies and services are not neutral. They impact different residents differently. Being aware of different impacts is an important part of developing policies that account for these differences. This factsheet¹ is about housing, and about how we can do better in Guelph if we think more about the diverse experiences of Guelphites when making decisions related to housing.

Why Do We Need a More Inclusive Approach to Housing?

Housing is a major social determinant of health. Stable permanent housing supports wellbeing in all other areas of life.² According to our City's 2018 *Vital Signs*³ report, recent vacancy rates in Guelph are "below the minimum 3% vacancy rate needed for a healthy rental market" and "10% of households are in core housing need (struggling with housing that is not adequate, suitable or affordable)".

GUELPH MUNICIPAL ELECTION October 22, 2018 https://vote.guelph.ca

Access to housing changes depending on factors such as age, gender identity, sexual orientation, ability, and ethnicity, all of which much be considered when planning and developing housing. For example, "recent immigrants, people with mobility limitations, and people who live in Indigenous households are more likely to live in core housing need".⁴ One in three transgender youth are rejected by homeless shelters due to their gender identity.⁵ Diverse women are likely to use social housing, yet it – regardless of the jurisdiction(s) involved – often fails to consider their unique needs.⁶

"To be considered affordable in Canada, housing cost need to come to less than 30% of an individual or family's before tax income. When calculating affordable housing, cities often use 30% of the local median income. What we define as 'affordable housing' isn't always affordable especially for those with disabilities, illnesses, substance abuse or previous trauma. The only option for many of Guelph citizens tend to be precarious housing or in some cases, no housing at all."

~ Personal communication with Hope House staff

How Are We Approaching Housing in Guelph?

Guelph's *Official Plan* says we will "ensure that an adequate supply, range and geographic distribution of housing types including affordable housing, special needs housing and supporting amenities are provided to satisfy the needs of the community".⁷

Guelph's Affordable Housing Strategy focuses on increasing the number of small units available to rent or buy, because there is a lack of housing for single individuals, and this group (people living alone) is projected to grow.⁸ This housing is aimed at small households with an annual income of approximately \$40,000 - \$80,000, which does not address the needs of the lowest income households, whose needs are meant to be addressed by rent-geared-to-income social housing units managed by the County of Wellington.

In 2017, there were 2493 households in rent-geared-to-income housing.⁹ As of December 31, 2017, there were 1709 households in Guelph on the waiting list for social housing, and wait list numbers are increasing every year.¹⁰ In April 2018, there were 325 people experiencing homelessness in Guelph, including 20 families. This is about a 10 percent increase since 2016. Many of these people said that "high rents and low income were major barriers to finding housing".¹¹ This is one of the reasons why the 2017 Annual Report on Guelph's *10 Year Housing and Homelessness Plan* states that we should "review, and where possible, streamline and revise existing policies for the Housing Allowance and Portable Housing Benefit Programmes to address community needs and gaps".¹² The need for additional supportive housing units and Housing First workers has also been identified.¹³

How Could We Do Housing Better in Guelph?

Currently the County is reviewing the *Housing and Homelessness Plan*, and Guelph will be gathering residents' ideas for our *Community Plan* until the end of this year. It outlines our collective vision for Guelph. Housing for all should be a central part of that vision.

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CONNECT • LEARN • ADVOCATE THE POWER OF WOMEN WORKING TOGETHER In addition, funding for social services and neighbourhood support groups helps to ensure housing stability. The more connected people are within their communities, the more likely they are to remain housed and healthy.¹⁴ Guelph provides funding to neighbourhood support groups and social service organizations through our *Community Investment Strategy*, but Cambridge dedicates substantially more funds to its Neighbourhood Association.¹⁵

Councillors can take more responsibility for housing by advocating for appropriate resources, transparency, and oversight at other levels of government. Guelph should also press for fair wages and living incomes for all residents. The 2017 *Impact of Working Poverty on Health and Wellbeing in Guelph* report showed that even those with jobs can experience periods of homelessness due to low wages.¹⁶ The wage gap between women and men means that the risks for women are even greater. Those who can't work at all can suffer more. In a survey of single adults receiving Ontario Works benefits in Guelph, 48 percent reported experiencing homelessness at least once for a week or longer in the past four years.¹⁷

"Across the province total benefit incomes have eroded consistently over the last two decades, creating a growing gap between social assistance rates... [and the cost of living]. This gap is making it more difficult year over year for individuals to find and maintain affordable housing."

~ The Corporation of the County of Wellington¹⁸

What Can I Do to Encourage Access to Housing for All? Ask your ward candidate:

- What value do you see in making housing more accessible?
- How can we make housing more accessible across this city?
- Where in our ward could you work to improve the accessibility of housing?

- ³ Guelph & Wellington County. (2018). *Vital Signs* (p. 11). Available at:
- https://www.guelphcf.ca/LinkClick.aspx?fileticket=oxM6x3HX8Hw%3d&tabid=100

⁵ Abramovich, A. (2014). *1 in 3 Transgender Youth Will be Rejected by a Shelter on Account of Their Gender Identity/Expression. Homelesshub.ca* Available at: <u>http://homelesshub.ca/blog/1-3-transgender-youth-will-be-rejected-shelter-account-their-gender-identityexpression</u>

⁶ Maki, K. (2017) *Housing, Homelessness, and Violence Against Women: A Discussion Paper* (p. 16). Available at: <u>http://homelesshub.ca/sites/default/files/Housing%2C%20Homelessness%2C%20and%20VAW%20Discussion%20P</u> <u>aper%20Aug%202017.pdf</u>; Sakamoto, I. et al. (2010) Coming Together: Homeless Women, Housing, and Social support (p. 7). Available at: <u>http://www.homelesshub.ca/sites/default/files/zsizzo35.pdf</u>;

⁷ City of Guelph. (2018). Official Plan: March 2018 Consolidation (p. 10). Available at: <u>https://guelph.ca/wp-content/uploads/Official-Plan-Consolidation-March-2018.pdf</u>

⁸ City of Guelph. (2017). *Affordable Housing Strategy* (p. 10, 20). Available at: <u>http://guelph.ca/wp-content/uploads/AffordableHousingStrategyconsolidatedMay82017.pdf</u>

⁹ Guelph and Wellington County. (2017). *Annual Report. A Place to Call Home: 10 Year Housing and Homelessness Plan* (p. 5). Available at: <u>https://www.wellington.ca/en/social-services/resources/Housing/2018 HOU AnnualReportFINAL-June-2018 Committee-Submission.pdf</u>

services/resources/Housing/2018 HOU AnnualReportFINAL-June-2018 Committee-Submission.pdf ¹⁰ lbid. (p. 51).

¹¹ Ellery, R. (2018). *Everyone Counts: 2018 Guelph-Wellington Point-in-Time Count* (p. 20). Available at: <u>http://media.zuza.com/2/d/2dcd28fb-8e18-4d0b-a602-fc50a1cabe1e/Everyone-Counts-2018-Point-in-Time-Count.pdf</u>

¹⁴ Source: <u>http://homelesshub.ca/solutions/meaningful-engagement/connection-community</u>

¹ This is one of three factsheets, produced through a collaboration between the Canadian Federation of University Women - Guelph Chapter and L. Levac at the University of Guelph. They were written and revised by L. McMurtry, B. Ryan, T. McKeeman and L. Levac. We are grateful to all the people who provided us with information, and who are working to make Guelph a safe and fair city for all. We humbly acknowledge our work in the treaty lands and territory of the Mississaugas of the Credit.

² Gaetz, S. et al. (2013) *Housing First in Canada: Supporting Communities to End Homelessness* (p. 11-13). Available at: <u>http://www.homelesshub.ca/housingfirstcanada</u>

⁴ Ibid.

¹² Guelph and Wellington County. (2017). Annual Report. A Place to Call Home... (p. 16).

¹³ Personal communication with Guelph-Wellington Taskforce for Poverty Elimination staff, August 2018.

¹⁵ City of Cambridge, (2018) *Multi-Year Budget Appendix A: 2018 Operating Budget Details*. (p. 135) Available at: <u>https://www.cambridge.ca/en/your-city/resources/Budget-Documents/Appendix-A---2018-Operating-Budget-Details-032818.pdf</u>

¹⁶ Guelph Wellington Taskforce for Poverty Elimination. (2017). *Impact of Working Poverty on Health and Wellbeing* (p. 18). Available at: <u>https://www.gwpoverty.ca/new-report-the-impact-of-working-poverty-on-health-wellbeing-in-guelph-wellington/</u>

¹⁷ The Corporation of the County of Wellington. (2017). *Ontario Works Caseload Profile* (p. 6). Available at: <u>https://www.wellington.ca/en/social-services/resources/Ontario Works/Caseload-Profile-2017-FINAL.pdf</u>