

RESEARCH REPORT



Housing, Community & Family Well-Being



CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for more than 60 years.

Together with other housing stakeholders, we help ensure that Canada maintains one of the best housing systems in the world. We are committed to helping Canadians access a wide choice of quality, affordable homes, while making vibrant, healthy communities and cities a reality across the country.

For more information, visit our website at www.cmhc.ca

You can also reach us by phone at 1-800-668-2642
or by fax at 1-800-245-9274.

Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

Housing, Community & Family Well-Being

Date: June 2009

Final Report

Canada Mortgage and Housing Corporation
External Research Programs

Presented By:

TRAC Tenant Resource & Advisory Centre
Community Focus

Contact:

Martha J. Lewis
TRAC Tenant Resource & Advisory Centre
306-535 Thurlow Street
Vancouver, B.C. V6E 3L2
Phone: (604) 255-3099
Email: Martha@tenants.bc.ca

Jason Copas
Community Focus
1332 Salsbury Drive
Vancouver, B.C. V5L 4B3
Phone: (604) 708-0068
Email: jcopas@telus.net

This study was funded (or partially funded) by Canada Mortgage and Housing Corporation (CMHC) under the terms of its External Research Program (ERP). However, the views expressed are the personal views of the author and do not necessarily reflect the views of CMHC. CMHC's financial contribution to this study does not constitute an endorsement of its contents.

Abstract

This study explores the extent to which family well-being is 'on the radar' of local governments and includes feedback from a survey designed to gain a better understanding of the range of responses adopted by local governments to address the housing needs of families in their communities. The study included an examination of the housing and research literature, and an electronic survey of municipalities of different sizes from across Canada. A total of 30 municipalities responded including municipalities from 7 of 10 provinces. While the response rate was lower than desired, the feedback received provides important insights into the importance that municipalities place on housing and the role that housing plays in promoting and supporting family well-being. The study findings also reinforce the importance of partnerships across all levels of government (Federal, Provincial and municipal) in putting into place effective strategies for responding to the needs of vulnerable families and citizens. The study findings also draw attention to the importance of partnerships and suggest that there is a significant level of innovation happening in local communities.

TABLE OF CONTENTS

	Page
EXECUTIVE SUMMARY	i
SECTION 1: THE CURRENT PROFILE OF CANADIAN FAMILIES	1
Family Structure and Composition	1
The Influence of Immigration	3
Housing Affordability Pressures	6
SECTION 2: REVIEW OF THE LITERATURE	8
Defining Family Well-Being	8
The Role of Government	14
SECTION 3: RESPONDING TO THE NEEDS OF FAMILIES	16
Interpreting the Feedback	17
Understanding the Problem	17
Pressures on the Current Continuum of Housing Choices	22
Measures of Unmet Housing Needs	25
Forms and Types of Housing Assistance Available	26
Ranking of Family Housing Needs	29
Role of Municipal Governments	30
Municipal Tools	31
Potential Barriers and Constraints	35
Role of the Federal Government	36
Role of the Provincial Government	36
SECTION 4: CONCLUDING COMMENTS	37
APPENDIX A- Survey Instrument and Covering Letter	39
APPENDIX B – Key Data Elements About Families in Canada	48
APPENDIX C – Summary of Potential Actions	52
APPENDIX D – Summary of Measures and Indicators	57
SELECTED REFERENCES	58

Executive Summary

Family well-being represents a difficult to define but important societal goal. Generally speaking, the concept of family well-being is associated with policies which promote equity across all citizens and which seek to ensure that children have the best possible start in life. Family well-being is also about policies which work to support the physical, social and economic advancement of individual family members as well as the family unit as whole.

This research focussed on gaining a better understanding of the extent to which issues related to family well-being are “on the radar” of local governments. This research also examined the range of different policies and strategies adopted by local governments to respond to the needs of families in their communities.

The study relied on the results of a survey which was administered electronically to a broad cross-section of municipalities across Canada. The survey was sent to municipalities with populations of more than 10,000 residents. Thirty municipalities provided feedback to the survey. This included feedback from municipalities in seven out of ten provinces. Feedback was also obtained from a cross-section of municipalities of different sizes including larger municipalities (100,000+ residents) as well as mid-sized (25,000 to 100,000 residents) and smaller municipalities (<25,000 residents).

The study findings suggest that low income families are recognized as a vulnerable group across a number of municipalities. Among those who responded to the survey, 87% identified low income families as one of the group to face some of the greatest affordability challenges in their community. Of those who responded to the survey, 47% also identified low income families as being at significant risk of falling into homelessness.

When asked about where the needs of families fit within the broader context of local housing needs and priorities, 43% of those who responded to the survey identified family housing needs as falling within their top three priorities while an additional 4 out of the 30 respondents (13%) identified the needs of families as their top priority.

The study findings also suggest that there is a high level of commitment and innovation across local governments. Among those who responded to the survey, more than 20 different strategies and actions were identified including different regulatory and fiscal measures.

Partnerships were also important with more than 18 respondents (61%) indicating that they had taken specific actions in the past year to engage other levels of government as well as other stakeholders in the community.

When asked about the types of barriers and constraints that local governments face, the need for increased investment in housing as well as leadership from other levels of government was frequently identified. A number of respondents also identified the need for a broader base of partnerships to be established if the needs of low income families in their community are to be met.

In spite of the actions identified, a number of respondents indicated that municipalities are limited in the types of actions that they can take. In particular, one of the respondents made the observation that municipalities only have their property tax base and zoning powers available to accomplish something that is effectively the responsibility of other levels of government.

In addition to adding to the supply of affordable housing, the study findings suggest that there is a strong need to ensure that greater attention is paid to issues which affect the day to day lives of families and individuals including measures which strengthen and enhance the existing social safety net in a way which helps families to build economic independence and self reliance.

Résumé

Le bien-être des familles représente un objectif de société important, quoique difficile à définir. De manière générale, on associe le concept du bien-être des familles à des politiques qui privilégient l'équité envers tous les citoyens et qui cherchent à offrir aux enfants le meilleur départ possible dans la vie. Le bien-être des familles concerne également les politiques qui favorisent le développement physique, social et économique de chaque membre d'une famille, ainsi que celui de la famille dans son ensemble.

Cette recherche vise à mieux comprendre dans quelle mesure les enjeux entourant le bien-être des familles se trouvent « dans la mire » des administrations locales. Elle examine aussi l'ensemble des différentes politiques et stratégies adoptées par ces administrations pour répondre aux besoins des familles dans leur collectivité.

L'étude se fonde sur les résultats d'un sondage effectué électroniquement et dirigé vers un vaste échantillon de municipalités à l'échelle nationale. Les municipalités en question ont des populations de plus de 10 000 résidents. Trente municipalités réparties dans sept des dix provinces ont répondu aux questions du sondage. Il s'agit d'agglomérations de tailles diverses incluant de grandes municipalités (100 000 résidents et plus), des moyennes (25 000 à 100 000 résidents) ainsi que de plus petites (25 000 résidents et moins).

Les résultats de l'étude suggèrent que les familles à faible revenu sont considérées comme un groupe vulnérable dans plusieurs municipalités. Parmi celles qui ont répondu aux questions du sondage, 87 % ont identifié les familles à faible revenu comme un des groupes devant faire face à certains des plus grands problèmes d'abordabilité dans leur localité. De plus, 47 % des municipalités suivies ont également décelé que les familles à faible revenu couraient un risque important de devenir des sans-abri.

Lorsqu'on leur a demandé si les besoins des familles s'inscrivaient dans le contexte élargi des besoins et priorités en matière de logement de leur localité, 43 % ont

répondu que les besoins des familles en matière de logement figuraient au sein de leurs trois principales priorités. De plus, quatre municipalités parmi les trente questionnées (13 %) ont placé les besoins des familles au sommet de leurs priorités.

Les résultats de l'étude indiquent en outre un haut niveau d'engagement et d'innovation de la part des administrations locales. Parmi les réponses reçues, on a établi que plus de vingt stratégies et mesures différentes avaient été déployées, dont différentes mesures réglementaires et fiscales.

Les partenariats sont également importants puisque 18 des répondants (61 %) ont déclaré avoir adopté des mesures spécifiques durant la dernière année afin d'impliquer d'autres ordres de gouvernement ainsi que d'autres intervenants du milieu.

Lorsqu'on leur a demandé quelles étaient les barrières ou contraintes rencontrées, les municipalités ont fréquemment indiqué la nécessité d'investir considérablement dans le secteur de l'habitation et le leadership des autres administrations. Un certain nombre de répondants ont aussi désigné la nécessité de créer des partenariats élargis pour satisfaire les besoins des familles à faible revenu de leur secteur.

Malgré les mesures adoptées, plusieurs répondants ont déclaré que les municipalités étaient limitées par le type d'actions qu'elles pouvaient mener. Un des répondants a notamment observé que les municipalités ne disposaient que des impôts fonciers et de leur pouvoir en matière de zonage pour accomplir ce qui est, en fait, la responsabilité d'autres administrations.

En plus de suggérer d'accroître l'offre de logements abordables, les conclusions de la recherche démontrent aussi qu'il est impératif de porter une vive attention sur les problèmes qui affectent au jour le jour la vie des familles et des personnes. Les mesures à prendre doivent inclure celles qui renforcent et améliorent le filet de sécurité sociale existant, de façon à aider les familles à mieux tirer leur épingle du jeu sur le plan financier.



National Office

Bureau national

700 Montreal Road
Ottawa ON K1A 0P7
Telephone: (613) 748-2000

700 chemin de Montréal
Ottawa ON K1A 0P7
Téléphone : (613) 748-2000

Puisqu'on prévoit une demande restreinte pour ce document de recherche, seul le résumé a été traduit.

La SCHL fera traduire le document si la demande le justifie.

Pour nous aider à déterminer si la demande justifie que ce rapport soit traduit en français, veuillez remplir la partie ci-dessous et la retourner à l'adresse suivante :

Centre canadien de documentation sur l'habitation
Société canadienne d'hypothèques et de logement
700, chemin Montréal, bureau CI-200
Ottawa (Ontario)
K1A 0P7

Titre du rapport: _____

Je préférerais que ce rapport soit disponible en français.

NOM _____

ADRESSE _____

rue

App.

ville

province

Code postal

No de téléphone () _____

Section 1

The Current Profile of Canadian Families

This section uses data from the 2006 Census as well as from CMHC's Housing in Canada On-Line database (HICO) to provide an up-dated profile of Canadian families. It also provides a discussion on the characteristics of Canadian families including information related to:

- Their general family structure and composition;
- The presence of children;
- The influence of immigration;
- Housing and tenure arrangements;
- Housing choices and other amenities; and,
- Housing affordability pressures.

An overview of the key findings is discussed in this section while Appendix B provides more detailed information.

About Canadian Families

According to the 2006 Census, families account for 72% of all households across Canada. Under the definition used in the Census, families include married and common law couples at different stages in their life cycle (with or without children). In September 2007, Statistics Canada released an up-dated portrait of Canadian families. In this report, Statistics Canada observed that Canadian families have continued to evolve and change. Based on the 2006 Census, there are 8.9 million census families across Canada of which approximately 5.5 million have children still living at home.

Family Structure and Composition

Of the 8.9 million census families, 6.1 million are married couples, 1.4 million are common law couples, and 1.4 million are single parent families (both male-led and

female-led). Of the married and common-law couples, 54% have children living at home. This included 56% of all married couples and 45% of all common law couples.

Household Size and Composition

While average household size has been in decline, the 2006 Census showed that approximately 1 in 5 Census families have three or more children living at home. This included 20% of all married couples, 14% of all common law couples and 10% of all single parent family households.

Presence of Children

Nationally there are 9.7 million children living in different family and household arrangements. In terms of their general age profile, approximately 5.5 million children were between the ages of 0 and 14 while 1.2 million were between the ages of 15 to 17. The Census also reported an increase in the number of younger adults (18 and older) still living at home. This included 2.9 million individuals who were 18 years or older and approximately one million individuals 25 and older¹.

Extended Family Arrangements

The Census data shows a growing number of households living in extended family arrangements including children sharing a home with their grandparents. A report by Statistics Canada showed that 3.8% of all Canadian children aged 14 or under were living in a home shared with one or more grandparents (Statistics Canada, 97-553-XIE:25).

The increase in these types of arrangements can be attributed to a number of different factors including an increase in immigrant households where extended family arrangements are more common. Similarly, this shift could be a function of broader social, demographic and economic forces such as an increase in the number of seniors who may require some level of assistance or support in order to continue

¹ The Census has identified these individuals as “boomer-rang” kids. These are young adults which may have left the family home for a period but who have now returned home. High housing costs, high student debt levels and limited housing choices have been identified as some of the factors which have contributed to this phenomenon.

living independently. Economic reasons could also influence this outcome with the presence of a grandparent providing assistance with child care and housing costs.

The Influence of Immigration

Immigration is an important demographic influence on Canadian families. Immigrants now account for approximately 1 in 5 Canadians or 6.2 million individuals. The Census data suggests that 18% of all immigrants (1.1 million immigrants) moved to Canada between 2001 and 2006 and that 27% of all immigrants are between the ages of 0 to 14. When compared with the total number of children in the 0-14 age cohort, immigrant children represent almost 30% of all children in this cohort. The high prevalence of immigrant families can mean new traditions, new cultures, and new values for both parents and children. For many new immigrant households, there is also the need for a period of adjustment and settlement that could last a number of years.

Housing and Tenure Arrangements

Home ownership and housing stability are two elements that have an important link to family well-being. Based on the 2006 Census, 80% of all families own their own homes, while 20% are renters. Statistics Canada has observed, however, that home ownership rates can vary significantly across different household types, with age, income living arrangements, employment and new immigrant status all influencing the outcome (Statistics Canada, *The Daily*, October 23, 2007).

Data in CMHC's Housing in Canada On-Line database (HICO) shows approximately 6.5 million families across Canada own their own home. An additional 1.8 million families rent. Based on the data in Housing in Canada On-Line, it appears that some family households may face greater challenges gaining access to the ownership market. For example, the data shows that home ownership rates were higher for couples than for single parent or non-family households.²

² As reported in Housing in Canada On-Line (HICO), 55% of single parent families owned their homes while 45% were renters. Across couples 82% owned their own home while 18% were renters.

Housing Choices

To some extent the differences in home ownership rates between couples and single parent family households can be attributed to the fact that couples generally have a higher disposable income when compared to single parent families with single parent families being dependent on a single income.

Another pattern noted in the Census is the increase in the number of families locating in areas outside of existing city centres. To some extent these choices are being influenced by a number of factors including housing type with many suburban areas offering housing choices which may be perceived to be more suitable for families. Similarly, in many cases, the housing located in emerging suburban areas is typically more affordable. Based on the results from the 2006 Census, the move of families to emerging suburban areas was noted in a number of CMAs including Montreal, Toronto and Vancouver (Statistics Canada, 97-553-XIE:51).

Family Friendly Policies

The growth in families living in suburban areas has important implications for the types of policies and programs needed to support families. This includes the need for investments in housing and other infrastructure to ensure that there is an adequate supply of the right type of housing in the right locations at the right price. There is also the need to ensure that families have access to appropriate social and recreational opportunities including high quality schools, day cares and after school activities.

Some municipalities have adopted policies which integrate day care spaces into new housing developments. Others have included access to day care spaces in the package of amenity contributions that they seek through the development approvals process with rezoning decisions providing municipalities with the ability to seek community benefit in the form of park space, day care spaces, affordable housing or other types of amenities for the benefit of the community.

Access to transit is another important consideration for families. This includes increased levels of transit service as well as “child friendly” transit policies. Offering opportunities for children to walk or cycle to school constitutes an important element

of complete communities and is an essential aspect of healthy, vibrant neighbourhoods and community life.

Ensuring an Appropriate Mix of Housing Choices

Ensuring that there is an appropriate mix of housing choices is also an important aspect of family well-being. This involves providing for an adequate supply of housing to meet future housing demand, and for an expanded range of housing choices at key points along the housing continuum (entry-level ownership, private market rental housing, and non-market housing). The non-market housing options can include non-profit and co-op housing as well as an expanded range of lower end of market choices to meet the needs of households with low and low to moderate incomes.

Based on the 2006 Census, there are approximately 1.5 million households across Canada in core housing need.³ This represents 12.7% of Canadian households and approximately 9% of all family households across Canada.

Among households in core housing need, 512,600 households were owners and 981,800 were renters. This represents 6% of all owners and 27% of all renters.

Among family households, CMHC identified 760,730 households in core housing need including 451,515 renters and 309,210 owners. In terms of the general prevalence of families in core housing need, the CMHC data suggests that 60% of all owners and 46% of all renters in core housing need are family households. Put another way, over half (51%) of all households in core housing need are family households.

The prevalence of families in core housing need has important implications for municipalities, and for the types of responses they put into place. Key housing strategies include the need for an expanded range of entry-level ownership initiatives that provide an expanded range of housing choices for working families. It is also important to increase the supply of affordable rental housing including housing affordable to families with low and low to moderate incomes. Initiatives to expand

³ Under CMHC's definition, a household is in core housing need if they are unable to find housing in their community that is suitable in size and in good repair without spending 30% or more of their income on their housing costs.

the supply of 2 bedroom and 3+ bedroom units to better meet the needs of families represent a key strategy to consider. This includes provisions to ensure an adequate mix of units to promote increased social diversity as well as ensuring that targeted strategies are in place to address the shortfall of units of a specific size or type. This could include ensuring that there is an appropriate mix of ground-oriented housing as well as higher density developments. It could also include ensuring that there is an adequate mix of 3-bedroom units to better meet the needs of larger household sizes.

Housing Affordability Pressures

Housing affordability is an essential part of this equation. Housing affordability is recognized as both an income problem and a supply problem. It is an income problem in the sense that many households with affordability challenges do not have the income or resources needed to find suitable alternatives in the private market. It is a supply problem in the sense that there may be a shortage in the supply of units of a certain type or size. A central focus for local governments is to ensure that the right type of housing is available in the right locations in order to meet the full range of incomes and needs.

Data in CMHC's Housing in Canada On-Line database (HICO) provides some insight into some of the affordability pressures faced by families. Based on the data in Housing In Canada On-Line, in 2006, the average annual income among families in core housing need was \$23,100⁴ or \$1,925 per month. For a household with this income, an affordable rent is \$578 per month based on the standard definition of affordability which states that housing should not cost more than 30% of a household's gross annual income.

The Housing in Canada On-Line database also shows that families not in housing need have significantly higher annual incomes than those in need⁵. Based on the data in Housing in Canada On-Line, the average income for a family not in housing

⁴ Within B.C. an annual income of \$23,100 is almost 1.5 times the income available to a single parent or single income household working full-time and earning minimum wage. A similar context is apparent in other provinces.

⁵ This information applies to households who are renting.

need was \$60,558. This is more than 2.5 times the income reported by a family in housing need.

Translated into hourly wages, the average family household in housing need has an income of \$13 per hour⁶.

Data in Housing in Canada On-Line also provides information on average rent levels. Based on the information reflected in Housing in Canada On-Line, the average rent for families ranged from \$777 to \$805 per month⁷. Based on rents at these levels, a household would require an annual income of between \$31,080 and \$32,200 for these rents to be affordable. For the family not in housing need this is achievable. For a family in housing need however, there can be a significant affordability gap.

Based on the data in Housing in Canada On-Line, the average family not in need had an income which was almost twice the level needed to carry the average rent. At the same time, a family in housing need had an affordability gap equal to 35% of their income. This represents a significant gap. Furthermore, with an affordability gap of this size, it is unlikely that a household would be able to close the gap simply by working additional hours or taking on another job.

In many ways, the discussion in this chapter draws attention to the economic and financial vulnerability of many low income families. For many of these families, poverty or homelessness is as close as a missed pay cheque or an increase in their rent. For other families, it may be the case that they are trapped in their situation, unable to generate the savings or equity needed to improve their circumstances. Furthermore, in spite of their best efforts, many of these households are not able to build a better life for their children – a concept which is at the core of family well-being.

⁶ This calculation assumes one individual working full-time for 40 hours per week. However, it could also represent two people working part-time (20 hours each per week) and earning minimum wage.

⁷ The data in Housing in Canada On-Line also suggest that the average rents were higher among multi-family households with these rents ranging from \$909 per month to \$994 per month. These higher rent levels reflect the need for a larger unit in order to adequately accommodate an entire family.

Section 2 Review of the Literature

This section provides an overview of the discussion of family well-being as set out in the housing and research literature. The discussion in this section focuses on a number of specific aspects of family well-being including:

- The importance of the early and middle years;
- Equality of access to opportunities;
- Housing and neighbourhood quality;
- Economic and social integration;
- Poverty and low income;
- Disadvantage and deprivation;
- The importance of the social safety net; and,
- The role of government.

Defining Family Well-Being

Family well-being is a difficult term to define. In the research literature, family well-being entails creating the conditions needed to enable families to thrive, and to build resilience and self-reliance. This can be greatly enhanced through dedicated policies which support the economic development and social advancement of families. It can also include early childhood development and other public policy choices which provide children with the best possible start in life.

The literature on family well-being stresses such factors as the importance of healthy childhood development including the importance of the early (0-6) and middle childhood years (6-12). Specific measures highlighted in the literature include poverty reduction strategies designed to break down barriers and promote access to opportunities for all citizens as well as measures which help to build the economic independence and financial security of families.

The literature on family well-being also emphasizes the importance of economic and social integration including strategies which promote inclusion and equality of access to opportunities. Underpinning these types of efforts is the belief that children

deserve the best possible chances in life. Within this context, the literature emphasizes the importance of access to quality child care, organized recreation, safe and affordable housing, and healthy and nutritious food as being essential elements for achieving family well-being (CCSD; 2003).

The neighbourhood where one lives and the quality of housing choices available also contribute to the well-being of families. Not only does one's home provide the foundation for building a strong and cohesive family unit but one's home provides a place where a family can build the resources and resilience needed to respond to life's uncertainties and challenges.

The housing and research literature recognizes that where one lives can influence one's sense of community as well as one's access to opportunities. Furthermore, it has been noted that where one lives will determine the schools that one's children will attend as well as the types of services and amenities that are available.

For families, the quality and affordability of their housing and the quality of their neighbourhood is important. This includes the presence of a physically safe and nurturing environment where children are able to engage in normal day-to-day activities associated with childhood. Other important elements for healthy childhood development can include having safe places to play, having friends over after school, and having a calm and quiet place to do home work. Opportunities to engage in a diverse range of social and recreational activities are another important element for childhood development.

As noted in the research literature, households growing up in poorer quality housing or poorer neighbourhoods may, in some cases, have more limited access to the types of social and recreational opportunities needed to promote healthy development. The literature also suggests that lower income households frequently face a larger number of externalities which can have an adverse effect on their health and well-being. Among lower income neighbourhoods, researchers have noted that issues related to traffic, noise, poorer air quality, inadequate lighting, as well as increased exposure to crime can be more prevalent (Banerjee: 1984:53-62). These types of factors can result in a diminished sense of personal safety or control as well as an increased risk of exposure and vulnerability.

Research by Turner and Kaye (2006) observed that there can frequently be a concentration of lower income families and individuals living in certain neighbourhoods or areas as a function of housing affordability. They further noted that other structural and systemic factors such as discrimination can play a role in shaping housing choices and that an increased concentration of lower income households can increase the demand for and pressure on available resources and services.

Building on this observation, some researchers have noted that some communities or neighbourhoods carry a deficit in the types of services and amenities needed to support families with higher concentrations of disadvantaged households. This can contribute to a situation where existing services can be overwhelmed and can result in a situation where it can be more difficult for vulnerable or low income families to get the assistance they require (Maxwell, 2006:6). Some groups are particularly vulnerable including new immigrants, single parent families, Aboriginal people as well as women and children fleeing violence.

Other researchers have observed that some lower income neighbourhoods face a heightened level of food insecurity or an increasing “grocery gap” when compared with others. This applies to lower income neighbourhoods where access to fresh produce and other nutritional food choices are more limited with these neighbourhoods frequently being over supplied with fast food restaurants and other less nutritious options (Glover-Blackwell, 2007, 247).

The housing literature identifies other health-related issues for children growing up in poorer quality housing or poorer quality neighbourhoods. For example, research completed by the Canadian Council on Social Development found that children growing up in persistent poverty may face more psychological and emotional challenges which can affect their ability to learn and to build relationships with others.

As noted by the Canadian Council on Social Development “children who live in persistent poverty are twice as likely to live in a ‘dysfunctional’ family, twice as likely to live with violence and more than three times as likely to live with a depressed

parent". Children growing up in persistent poverty are also less likely to have an escape with "only half of the children who lived in persistent poverty reporting that they participated in a recreational activity at least once a week (CCSD, 2002)⁸.

There are other health challenges associated with poorer quality housing. For example, research by Dr. David Hulchanski noted that individuals living in poorer quality housing were more likely to have a heightened predisposition toward respiratory problems, asthma and other environmental allergies (Hulchanski, 2002). Similarly, those living in poorer quality housing were more likely to experience health-related risks associated with their housing including problems related to dangerous wiring, unsafe building conditions and other types of health and safety concerns.

There are important psychological effects associated with persistent low income. These can include a deep sense of disappointment and discouragement for parents unable to provide their children with the education, as well as social and recreational opportunities enjoyed by other children. Many lower income households also feel a sense of helplessness or despair as they start to feel "trapped" in their situation, and unable to see a way out (Dunn, 2002).

Research by Newman and Tan Chen in the U.S. (2007) noted that many working poor parents face significant challenges as they work long hours or juggle multiple jobs in order to make ends meet or to preserve the gains they have made. In their research, Newman and Tan Chen noted that this type of situation can mean that parents do not have the time or resources needed to support their children in their school work or to provide guidance to their children in day-to-day activities (Newman et al., 2007).

Research by Turner and Kaye (2006) focused on similar challenges. In their research, Turner and Kaye (2006) were interested in learning more about the number of social outings available to children living in lower income households as well as the number of hours that parents were able to spend reading to their children

⁸ This was much lower than the response provided by those who had never been poor. Among those who had never been poor, three quarters indicated that they participate in a recreational activity at least once a week.

or helping them with home work (Turner and Kaye, 2006:17). These are important activities in terms of promoting learning and growth. Furthermore, while there are many different factors that can influence one's life course, the literature on early childhood development and social inclusion suggests that, as some individuals or households begin to fall behind, they face ever greater challenges in trying to catch up with their peers and neighbours (Hertzman as cited in Dunn, 2002).

Policies related to social diversity, equity and economic security are also essential elements in encouraging and supporting family well-being. Within the Canadian context, economic security has been defined as the assurance of a stable standard of living that provides individuals and families with the resources needed to participate fully in Canadian life (Canadian Council on Social Development: 2003). This definition recognizes that economic security should go beyond meeting basic survival needs with this definition emphasizing the importance of creating conditions which will enable families and individuals to continue to advance within society and to realize their full potential.

Within the U.S. there has been a growing interest in policy tools which support the economic and social integration of families and individuals through the use of inclusionary housing policies. These policies focus on increasing the supply of affordable housing while at the same time promoting socially diverse, mixed income neighbourhoods. Within the context of these policies, a central focus has been on social equity and inclusion. While Canadian municipalities operate in a different context, a number of municipalities including Edmonton, Montreal and Vancouver have adapted these types of policies to fit their circumstances.

In addition to the use of inclusionary housing policies, a number of US-based communities have adopted other tools and measures including establishing community land trusts, creating shared equity ownership housing models, and the use of tax credits and tax exempt bonds as a means of increasing the supply of affordable rental housing (Centre for Housing Policy, 2006). Researchers such as Anne B. Shlay (1993) and Rachael Bratt (2002) have also undertaken significant research on the benefits of access to stable and affordable housing and the role it plays in intervening in the dynamics of poverty. This includes various initiatives

which have been designed to move individuals to opportunity or to achieve self sufficiency⁹.

In their research, both Shlay (1993) and Bratt (1995 and 2002) recognize that housing and related shelter costs are frequently the largest monthly expenditure that a household makes. Furthermore, for lower income households, housing and shelter costs can consume a disproportionate amount of their income, leaving them with little left over for food and other basic necessities. As a result, these households are less likely to be able to generate savings or build the resources needed to move from economic dependence to self reliance—strategies that are essential if families are likely to advance. Within the Canadian context, some have argued that, as a society, we are making limited progress on some of the challenges related to poverty and low income, and that, for the first time in our history, children are being born into homelessness (Hulchanski, 2008; keynote speech Calgary Conference on Homelessness).

The Canadian Council on Social Development has also conducted research on the extent to which Canadians feel confident about their future. This includes research on the perceptions of Canadians with respect to their overall sense of economic security. This includes their sense of confidence in their ability to sustain themselves in the event of an economic emergency. Based on their research, the Canadian Council on Social Development found that a significant number of Canadian households felt a significant level of insecurity about their future in spite of the fact that incomes across Canadian households have increased¹⁰.

When asked about the potential range of supports which would be available to assist them in the event of an emergency, some noted that they would be able to draw on the support of family and friends while others were more dependent on the “social safety net” to help see them through. The Canadian Council on Social Development also observed that the general level of concern was heightened among lower income

⁹ These types of initiatives include the creation of individual development accounts (IDAs) which would enable individuals to accumulate the savings and resources needed to move to a better life. Some demonstration projects have also been established in Canada but to date, the results appear to be limited.

¹⁰ This study was completed in 2003. The results of a similar study conducted today could be significantly different in view of the current economic downturn.

households—households that are typically more dependent on the social safety net (PSI 2003:3).

Research by the Vanier Institute of the Family (2009) has demonstrated that a growing number of Canadian families may be more financially vulnerable. Based on their research, the average level of debt among Canadian families has increased at a faster rate than incomes while the average level of savings has decreased (Sauve,2009:5). This pattern, in turn, may mean that some families may have fewer resources to fall back on in the event of a financial crisis or emergency.

Other researchers have noted that changes in social safety net programs including changes in eligibility for social assistance and changes in the levels of assistance and criteria related to employment insurance could intensify the challenges faced by those benefiting from those programs.

The Role of Government

One of the central goals of government is to ensure that citizens have access to essential programs and services. At the broadest level, this includes a commitment to providing access to appropriate economic opportunities as well as measures designed to promote the economic and social development of families. In many cases, these programs are delivered in a manner which is consistent with the principles of equity, fairness and equality.

Housing has been an important policy area for both the Federal and Provincial governments with both levels of government making significant investments in creating an inventory of housing that is targeted to meeting the needs of households falling at the lower end of the housing and income continuum. Furthermore, there are more than 600,000 units of social housing nationally which have been created under a mix of Federal, Federal/Provincial and Provincially funding programs. At the Federal level, housing investments have included \$1 billion under the Affordable Housing Initiative since 2001, \$1.4 billion for Affordable Housing Trusts in 2006, \$1.9 billion for housing and homelessness over 5 years (announced in September 2008) and over \$2 billion for social housing in the Economic Action Plan/Budget 2009.

Within Canada, the Federal government transfers \$11 billion annually to the Provinces through the Canada Social Transfer (CST) agreement. This agreement

provides block funding to support post secondary education, early childhood learning and child care. This funding also contributes to welfare and other social safety net programs which are delivered at the provincial level including health, education and housing (Canadian Social Research Newsletter, March 2009).

Both the Federal and Provincial governments also bear responsibility for different aspects of income and taxation policies with the Provincial governments being responsible for setting standards and policies related to minimum wage and social assistance levels. Some Provinces have also adopted measures which provide tax credits to low income families and individuals.

To some extent these various policies and measures come together in communities with local governments playing an important role in identifying potential gaps in the policies and programs adopted by senior levels of government as well as in advocating for changes. The following section looks more closely at the types of issues which are of importance to local policy makers and decision makers with respect to housing and family well-being. This section includes an analysis of the specific policies and approaches adopted by local governments to advance the well-being of families in their communities.

Section Responding to the Needs of Families

3

As part of this research, a survey was distributed electronically to municipalities with 10,000 or more residents. The survey was directed to local planning staff along with a covering letter which outlined the study objectives. A follow-up email was sent to encourage a higher response rate. A copy of the survey along with the covering letter can be found in Appendix B. The survey and covering letter was translated into French in order to encourage a higher response rate from municipalities in Quebec. In total, about 310 municipalities were contacted. To some extent the response rate was disappointing with responses being received from approximately 10% of all municipalities contacted. While it would have been ideal if a higher response rate had been achieved, this project was successful in generating responses from municipalities of different sizes and from different parts of Canada. This was an important outcome in terms of the overall study objectives.

This section provides an overview of the responses received from municipalities that participated in this study. In total, 30 municipalities responded to the survey including 13 municipalities from Ontario, 9 from British Columbia, 2 from Newfoundland, Quebec and Saskatchewan and 1 from Nova Scotia and New Brunswick.

The survey included both open-ended and closed ended questions designed to better understand the extent to which issues related to housing affordability and homelessness are “on the radar” of local governments and to learn more about the specific needs of families. The survey was structured to gain feedback on the full range of strategies and approaches adopted by local governments to respond to the needs identified.

Responses were received from municipalities of different sizes including 13 municipalities with populations of 25,000 or less, 5 municipalities with populations of between 25,000 and 100,000 and 12 municipalities with populations of 100,000 or more.

It is our belief that a larger budget may have allowed for a more extensive follow-up, and, possibly, a higher response rate. At the same time, the quality of feedback received from those who responded was high with many respondents providing a thoughtful discussion of the issues and challenges in their communities. The study findings suggest that there is a significant level of innovation across municipalities that participated in the survey. The following section provides an overview of the range of initiatives identified along with a discussion of some of the key issues and challenges identified in the research.

Interpreting the Feedback

In looking at the geographic distribution of the responses, it is possible that the higher response rate from Ontario could be attributed to the fact that Ontario has established 47 Consolidated Municipal Service Manager positions which carry the responsibility for the delivery and administration of local housing programs and priorities. This structure is unique to Ontario and is the result of a decision which was implemented by the Provincial government in the late 1990s to devolve responsibility for housing to local governments. By having a direct housing contact in these centres it appears that it was possible to generate a higher response rate as there may have been a more direct and immediate connection between the study objectives and their services delivery priorities.

While there were a number of attempts to encourage participation from all municipalities with 10,000 or more residents, it was more difficult in some cases to ensure that the survey could reach the most appropriate staff person. However, a number of municipalities did indicate that they had received the survey and that it had been referred to the appropriate staff in their organization. The higher response rate in BC, in turn, could be attributed to a greater awareness or familiarity with TRAC Tenant Resource & Advisory Centre and the team undertaking the research.

Limitations of the Study

In looking at the feedback received, it is necessary to note that less than 10% of all municipalities contacted ultimately responded to the survey. It is important to recognize that the results are therefore more likely to be skewed towards municipalities which had a stronger interest in the study objectives. Thus, while one can draw important insights

and conclusions from those who responded to the survey, it is important to recognize that the results cannot be generalized to all municipalities.

The Study Directions

Respondents were asked to provide feedback on a series of questions on housing and homelessness. The survey started by asking respondents a number of questions related to the extent to which housing affordability and homelessness were issues in their municipality. Respondents were also asked to identify the specific groups in their community which face some of the greatest challenges in finding and keeping housing.

These questions were important in terms of helping to establish an appropriate context and in terms of learning more about where the needs of families fit within this context. The following sections highlight some of the key observations and findings to emerge.

Issues Related to Housing Affordability

When asked to indicate the extent to which housing affordability was an issue in their community:

- 37% reported that it was a significant issue;
- 40% reported that it was a considerable issue;
- 23% reported that it was somewhat of an issue.

None of those who responded indicated that housing affordability was not an issue.

Table 3A provides a summary of the responses received from across municipalities of different sizes. In looking at the general distribution of responses received, it should be noted that, in general, the larger and mid-size communities were more likely to express a higher level of concern about issues related to housing affordability when compared with smaller communities. At the same time, it is important to note that issues related to housing affordability are prevalent across municipalities of all sizes¹¹.

¹¹ While the responses received suggest a high level of concern, it is important to recognize that those who viewed this issue as important were more likely to have responded to the survey. Therefore, it is not possible to generalize across all municipalities. At the same time, the challenge in reaching the appropriate contact person within a municipality could result in a lower response rate. As a result, it may be difficult to generalize about the perceptions and motivations of those who did not respond.

Table 3A Housing Affordability as an Issue

Housing Affordability as an Issue	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	No	%	No	%	No	%
To a great extent	5	42%	3	60%	3	23%
To a considerable extent	5	42%	2	40%	5	38%
To a modest extent	2	17%	0	0%	5	38%
To a small extent	0	0%	0	0%	0	0%
Housing affordability is not an issue in this community	0	0%	0	0%	0	0%

Source: Responses to Electronic Survey, October 2008

Issues Related to Homelessness

A similar question was asked about homelessness and the extent to which it was perceived as an issue. Among those who responded:

- 18% reported that it was a significant issue;
- 29% reported that it was a considerable issue;
- 25% reported that it was a modest issue; and,
- 18% reported that it was a small issue.

One municipality reported that homelessness was not an issue for them.

In most cases it appears that issues pertaining to homelessness are less prevalent than issues which pertain to housing affordability. This may mean that, for some communities, there are sufficient supports in place to help prevent homelessness. For others, the level of homelessness may not be as acute and, therefore, less visible. What is understood among housing researchers and housing advocates is that homelessness is the result of a chronic shortage of affordable housing as well as a lack of appropriate services and supports in the community. Therefore, if municipalities are unable to find ways to increase the supply of affordable housing or to respond to gaps in the existing continuum of housing and supports, it is likely that issues related to homelessness will remain. It should also be noted that among those municipalities which have generally been successful in reducing homelessness, there has been a targeted effort including the development of an appropriate action plan or strategy along with substantial investments.

Table 3B Homelessness as an Issue

Extent of Homelessness as an Issue	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	No	%	No	%	No	%
To a great extent	2	17%	2	40%	1	8%
To a considerable extent	5	42%	0	0%	3	23%
To a modest extent	3	25%	2	40%	3	23%
To a small extent	1	8%	1	20%	3	23%
Housing affordability is not an issue in this community	0	0%	0	0%	3	23%

Source: Responses to Electronic Survey, October 2008

Changes in Affordability Issues in the Past 3-5 Years

Respondents were asked to indicate the extent to which they had noticed changes in the problem of housing affordability and homelessness in their community in the past 3-5 years. As well, they were asked to indicate the parts of the housing continuum they believed were under the greatest pressure. This section provides an overview of the responses received.

Changes in Issues Related to Affordability

When asked about changes in issues related to affordability:

- 88% indicated that affordability issues were much more or somewhat more prevalent;
- 6% reported only a small change (slightly more prevalent); and,
- 6% reported no change.

Table 3C Changes in Issues Related to Affordability

Extent of Perceived Change in Last 3-5 Years	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	Housing Affordability	%	Housing Affordability	%	Housing Affordability	%
Much more prevalent	8	67%	2	40%	7	54%
Somewhat more prevalent	2	17%	3	60%	4	31%
Slightly more prevalent	0	17%	0	0%	2	15%
There has been no change	2	8%	0	0%	0	0%

Source: Responses to Electronic Survey, October 2008

Changes in Issues Related to Homelessness

When asked about changes in issues related to homelessness:

- 70% reported that homelessness had become much more or somewhat more prevalent;
- 13% reported a only a small change (slightly more prevalent); and,
- 17% reported no change.

Table 3D Changes in Issues Related to Homelessness

Extent of Perceived Change in Last 3-5 Years	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	Homelessness	%	Homelessness	%	Homelessness	%
Much more prevalent	8	67%	3	60%	4	31%
Somewhat more prevalent	1	8%	1	20%	4	31%
Slightly more prevalent	2	17%	1	20%	1	8%
There has been no change	1	8%	0	0%	4	31%

Source: Responses to Electronic Survey, October 2008

Among the larger to mid-size municipalities, it appears that concerns about the increase in homelessness are more prevalent when compared with smaller municipalities. For the smaller municipalities there appears to be a greater divergence. This raises the question as to whether those who are homeless or at risk of homelessness migrate to larger centres which often have access to more services and supports (eg. shelters).

Pressures on the Current Continuum of Housing Choices

Respondents were asked to identify the areas that they felt were under the greatest pressure in terms of the continuum of housing choices in their community. Among the responses received:

- 90% identified a shortfall in the supply of affordable housing;
- 83% identified constraints on new rental housing;
- 53% identified on-going tight rental market conditions;
- 53% identified a shortfall in the supply of special needs housing;
- 53% identified the need for more transitional and supportive housing; and,
- 50% identified lack of access to entry level ownership opportunities.

While there was general agreement on the need for more affordable housing and more rental housing across municipalities of different sizes, there was more divergence in opinion in terms of some of the other factors identified. To some extent, this reflects the degree of diversity amongst the municipalities that responded to the survey. This can include differences in local needs and circumstances as well as local market conditions. The range in responses received may also reflect differences in local priorities as well as differences in the inventory of programs and services that are available.

Among the larger communities, the top priorities included:

- The shortfall in affordable rental housing;
- Limited new rental housing construction; and,
- The shortfall in special needs and transitional and supportive housing.

Among the mid size and smaller communities, the top priorities included:

- The shortfall in affordable rental housing;
- On-going tight rental market conditions;
- Limited new rental housing construction; and,
- More entry-level ownership opportunities.

Table 3E Pressures on Housing Choices

Types of Pressure Identified	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	No.	%	No.	%	No.	%
Shortfall in affordable rental supply	11	92%	4	80%	12	92%
Limited new rental housing construction	10	83%	3	60%	12	92%
On-going tight rental market conditions	5	42%	4	80%	7	54%
Shortfall in special needs housing	10	83%	1	20%	5	38%
More transitional and supportive housing	10	83%	2	40%	4	31%
More entry-level ownership opportunities	5	42%	3	60%	7	54%

Source: Responses to Electronic Survey, October 2008

Groups which Face Greater Affordability Challenges

Respondents were asked to identify the groups in their community which face the greatest housing affordability challenges. Among those who responded:

- 90% identified low income single persons;
- 87% identified low income families¹²;
- 87% identified low income seniors;
- 70% identified persons with mental illness;
- 70% identified persons with physical disabilities; and,
- 40% identified the needs of Aboriginal people.

¹² This may include women and children who are fleeing violence and who are in need of affordable housing.

Table 3F Groups Facing Affordability Challenges

Groups Facing Housing Affordability Challenges	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	Housing Affordability	%	Housing Affordability	%	Housing Affordability	%
Low income families	10	83%	5	100%	11	85%
Low income seniors	10	83%	4	80%	12	92%
Low income single persons	11	92%	5	100%	11	85%
Physically disabled	11	92%	3	60%	7	54%
Mental health challenges	11	92%	4	80%	6	46%
Aboriginal people	7	58%	1	20%	4	31%

Source: Responses to Electronic Survey, October 2008

Groups at Risk of Homelessness

Respondents were asked to identify the groups in their community which were at the greatest risk of homelessness. Among those who responded:

- 83% identified low income single persons;
- 47% identified low income families;
- 43% identified low income seniors;
- 70% identified persons with mental health challenges;
- 30% identified persons with physical disabilities; and,
- 33% identified Aboriginal people¹³.

¹³ It is important to note that many small and mid-sized Canadian communities have small aboriginal populations. This may play a role in the smaller number of communities reporting Aboriginal people as a vulnerable group facing housing challenges within their community.

Table 3G Groups at Risk of Homelessness

Groups Facing Homelessness Challenges	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	Homelessness	%	Homelessness	%	Homelessness	%
Low income single persons	11	92%	4	80%	10	77%
Mental health challenges	11	92%	4	80%	6	46%
Low income families	7	58%	2	40%	5	38%
Low income seniors	6	50%	2	40%	5	38%
Physically disabled	6	50%	2	40%	1	8%
Aboriginal people	5	42%	2	40%	3	23%

Source: Responses to Electronic Survey, October 2008

Measures of Unmet Housing Needs

Respondents were asked to identify measures of unmet housing need in their community.

Of those who responded:

- 47% identified long waiting lists for social housing;
- 43% identified not enough services and supports in the community;
- 33% identified the inadequacy of current social assistance rates;
- 33% indicated that there is not enough housing and services for seniors;
- 30% identified the need for more supports for people with mental illness; and,
- 23% identified the need for more supports for people with addictions.

The need for more supports was also identified for other vulnerable groups: at risk youth (13%), frail seniors (10%), women and children fleeing abuse (3%), and individuals with physical disabilities or poor health (3%).

Table 3H Unmet Housing Needs by Size of Community

Unmet Housing Need	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	No.	%	No.	%	No.	%
Inadequate social assistance rates	6	50%	1	20%	3	23%
Long waiting lists for social housing	5	42%	5	100%	4	31%
Supports for low income seniors	3	25%	1	20%	6	46%
Supports for low income families ¹⁴	3	25%	2	40%	8	62%
Supports for low income singles	3	25%	2	20%	5	38%
Supports for at risk youth	2	17%	0	0%	2	15%
Supports for people with mental illness	6	50%	2	40%	1	8%
Supports for people with addictions	5	42%	0	0%	2	15%

Source: Responses to Electronic Survey, October 2008

Forms and Types of Housing Assistance Available

Respondents were asked to indicate the type of assistance and services that are available in their community. Among those who responded:

- 90% identified social assistance (welfare);
- 87% identified non-profit housing;
- 70% identified co-op housing;
- 63% identified group homes or special needs housing;
- 60% identified emergency shelters.

A number of municipalities also identified different types of rent assistance including private market rent assistance as well as rent bank programs. Table 3I provides an overview of the different types of assistance identified.

¹⁴ A small number of respondents also identified the need for housing, services and supports for women and children fleeing abuse.

Table 31 Housing Assistance Options

Housing Assistance Options	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	No.	%	No.	%	No.	%
Non Profit/Co-op Housing	12	100%	5	100%	11	85%
Welfare (social assistance)	12	100%	4	80%	11	85%
Emergency Shelters	10	83%	5	100%	3	23%
Private Market Rent Assistance Programs	10	83%	3	60%	4	31%
Group Homes	10	83%	2	40%	7	54%
Transitional and Supportive Housing	9	75%	3	60%	2	15%
Rent Banks	6	50%	0	0%	1	8%

Source: Responses to Electronic Survey, October 2008

Traditional Social Housing Programs (Public Housing, Non-Profit, Co-op)

The majority of respondents identified traditional social housing programs created under a mix of government supported housing supply programs as playing an important role in meeting the housing needs of low income families and seniors in their communities. Through these programs, there have been more than 600,000 units created representing 6% of the total housing stock. This stock represents an important part of the social infrastructure across communities and plays an important role in responding to the on-going need for affordable housing.¹⁵

Social Assistance (Welfare)

As noted in Table 31 the majority of respondents across all municipalities identified access to social assistance as one of the forms of housing assistance. Social assistance (welfare) is an integral part of Canada's social safety net. Under social assistance programs, a household receives a basic shelter allowance and monthly living expense.

¹⁵ Sixty percent of the respondents also indicated that they had taken specific actions in the past year to engage other levels of government in different strategies for increasing the supply of affordable housing available in their communities. This would include initiatives to take advantage of the funding available through different Federal/Provincial programs including the Affordable Housing Initiative, Affordable Housing Trust Fund and Homelessness Partnering Strategy.

If housing costs are higher than the shelter allowance available, a household must offset the difference through other sources. This can mean that a household may have to cut back in other areas or use the money available through their monthly living expense to cover the difference. In many cases, this can result in a situation where a household falls behind on the payment of their rent. It can also mean that the household will have to rely on the use of food banks and other services to help them get by.

The adequacy of the level of assistance provided by social assistance was identified as an important issue by a number of respondents. Some respondents noted that changes in eligibility criteria or cutbacks in the benefits have created some pressure for families and other households in their communities. Others observed that the basic allowance available through these programs has remained the same year over year resulting in a situation where on-going increases in food, shelter and other costs erode the efficacy of these programs. For some households already living on the margins the effects of the changes can push them deeper into poverty and increase their risk of homelessness.

Emergency Shelters

Emergency shelters have been identified as an important part of the housing continuum. Across those who responded to the survey, 60% reported that emergency shelters can be found in their community with mid-size and larger centres being more inclined to offer this forms of housing assistance.

Rent Assistance in the Private Market

A number of respondents indicated that some households requiring assistance are able to access assistance through various rent supplement programs. These programs provide assistance in the form of a monthly cheque to eligible households. The assistance provided through these programs helps to reduce the gap between the amount of rent a household is required to pay in the private market and the amount of rent that is affordable based on the household's income. Most rental assistance programs have an income or rent ceiling which limit the amount of assistance available. As a result, while these programs play an important role in helping to reduce affordability pressures, it is possible that the assistance provided may only partially address the affordability gap.

Transitional and Supportive Housing

Both the Federal and Provincial governments have provided funding to address issues related to homelessness. In some cases this can mean the provision of outreach and support services. In other cases, it can mean the construction of transitional and supportive housing. Under a transitional and supportive model, the central focus is on the provision of housing and supports to assist those who are homeless in finding access to stable housing. This housing is generally targeted to individuals with mental illness or addictions challenges as well as other health-related needs.

Rent Bank Programs

A number of Ontario-based municipalities identified access to rent bank programs as one of the assistance programs available. Under this type of program, households receive a grant or temporary assistance to prevent them from falling behind on their rent. The effectiveness of these types of programs has been recognized in terms of helping to prevent homelessness.

Each of the different forms of housing assistance identified responds to different types of housing needs. For example, access to social assistance in times of need is a central element in Canada's social safety net. Similarly, access to non-profit or co-op housing represents an important part of the social infrastructure in many communities. While there was some commonality within the feedback received, there was also a significant level of diversity within the responses, likely reflecting the range of needs and priorities across different communities as well as differences in the assets and resources available.

Ranking of Family Housing Needs

The feedback from earlier questions suggests that many local governments view low income families as being among some of the more vulnerable groups in their community. As noted above, 87% identified low income families as being one of the groups to face some of the greatest affordability challenges. An additional 47% indicated that low income families in their community were among one of the groups at greatest risk of homelessness.

Respondents were also asked to indicate where they would rank family housing needs in their community when compared with other priority needs¹⁶. Of those who responded, 13% identified the needs of low income families as their top priority. An additional 43% ranked low income families as being among the top three housing priorities in their community.

Thirty-three per cent indicated that low income families were a top 5 priority while a small number indicated that the needs of low income families are not an immediate priority.

Table 3J Ranking of Family Housing Needs as a Priority

Priority Ranking of Family Housing Needs against Other Needs.	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	No.	%	No.	%	No.	%
Among the top 5 priorities	6	50%	2	40%	2	15%
Among the top 3 priorities	4	33%	3	60%	6	46%
The top priority	1	8%	0	0%	3	23%
Not an immediate priority	1	8%	0	0%	2	16%

Source: Responses to Electronic Survey, October 2008

Role of Municipal Governments

When asked about the role of local governments, the majority of respondents felt that municipalities have an important role to play in supporting the development of affordable housing in their communities. Key municipal roles include ensuring that there is a diversity of housing types as well as working to build community awareness and support for affordable housing. This frequently includes working with community stakeholders as well as advocating for increased housing investments from other levels of government.

A number of respondents indicated that they recognized that municipal land use decisions can contribute to conditions that can help to support the creation of new housing supply or improve the affordability of housing. This includes various regulatory measures and

¹⁶ A list of priority needs was not provided as the possible priorities may vary; rather, it was left for respondents to ascertain whether the need of low income families was a top priority in their community.

standards as well as incentive-based measures designed to help bring down the cost of new housing construction. Key measures can include the use of density bonus provisions, smaller lots sizes and reducing or relaxing parking requirements. Waiving or reducing development cost charges as well as property tax reductions are other possible measures.

Those who responded to the survey also felt that there was the need for a clear articulation of the importance of affordable housing as well as the need for active engagement of all levels of government and stakeholders.

Municipal Tools

The following section examines the range of municipal tools and actions adopted by local governments to respond to the housing needs in their community. The discussion in this section focuses on the mix of regulatory tools and incentive-based policies directed toward preserving and expanding the supply of affordable housing. Among those who responded, there were a total of ten different regulatory measures identified along with seven different fiscal measures. Respondents also identified seven measures designed to preserve the existing stock. The use of these different measures is outlined in more detail below including information on differences in the strategies and actions adopted by municipalities of different sizes.

Regulatory Measures

Regulatory measures include local policies and zoning practices which have been adopted by municipalities to encourage and support the development of affordable housing. Among those who responded to the survey:

- 67% have specific housing-related policies in their Official Community Plans;
- 53% have provisions for zoning above shops;
- 43% have zoning in place to support secondary suites;
- 37% use density bonus provisions to encourage affordable housing;
- 33% reduce or relax parking requirements for affordable housing;
- 33% reported the use of Comprehensive Development zoning;
- 33% have small lot zoning in some areas;
- 23% have zoning in place for manufactured home parks;
- 17% have zoning provisions for laneway or coach housing; and,
- 17% reported the use of inclusionary housing policies.

The data suggests that some of the measures identified are more common among larger or mid-size municipalities while other measures are more common among smaller municipalities. Zoning for manufactured homes is a good example where smaller municipalities were more likely to report that they have these types of policies in place. Larger municipalities which may be experiencing significant growth pressures or constraints on the supply of available land appear to be more interested in alternative forms of housing including smaller lot sizes and laneway and garden suites. These types of decisions are fully consistent with the types of pressures or factors likely to emerge within different local contexts.

Table 3K Regulatory Measures to Expand Housing Choices

Type of Regulatory Measure	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	No.	%	No.	%	No.	%
OCP Policies	11	92%	3	60%	6	46%
Support/zoning for secondary suites	4	33%	3	60%	6	46%
Use of density bonus provisions	5	42%	2	40%	4	31%
Reduction in parking requirements	5	42%	2	40%	3	23%
Small lot zoning	5	42%	1	20%	4	31%
Comprehensive Development zoning	4	33%	3	60%	3	23%
Zoning for laneway or coach housing	4	33%	1	20%	0	0%
Zoning for housing above shops	7	58%	1	20%	8	62%
Inclusionary housing policies	5	42%	0	0%	0	0%
Zoning for manufactured homes	1	8%	1	20%	5	38%

Source: Responses to Electronic Survey, October 2008

Policies to Limit the Loss of Existing Rental Housing

Strategies to limit the loss of existing rental housing and preserve and maintain the existing stock are other important measures that can be taken by municipal governments. Among those who responded to the survey:

- 50% reported that they have condo conversion policies in place;
- 47% reported that they have adopted a standards of maintenance by-law;
- 40% reported that they have policies to legalize secondary suites;
- 23% have policies in place to license rooming houses;

- 23% have rate of change policies to prevent the demolition of rental housing;
- 5% have relocation policies to assist tenants who are displaced; and,
- 5% have rental replacement policies.

Table 3L shows the range of responses across the different municipalities. In looking at the different strategies and approaches identified, it appears that respondents from larger or mid-size municipalities were more likely to have a broad range of policies and tools in place to preserve the supply of affordable housing.

Table 3L Policies to Limit Loss of Housing by Size of Community

Type of Policy	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	No.	%	No.	%	No.	%
Condo conversion policies	8	66%	2	40%	5	38%
Standards of maintenance by-laws	7	58%	2	40%	5	38%
Policies to legalize secondary suites	5	42%	3	60%	4	31%
Policies to license rooming housing	5	42%	1	20%	1	8%
Rate of change polices or other policies to prevent the loss of rental housing	5	42%	1	20%	1	8%
Rental replacement policies	1	8%	0	0%	0	0%
Tenant relocation assistance	0	0%	1	20%	0	0%

Source: Responses to Electronic Survey, October 2008

Fiscal Contributions

This section provides an overview of the different fiscal measures some municipalities have adopted to support the development of affordable housing. When asked about various financial measures in place to support the development of affordable housing, the following responses were noted:

- 40% waive or reduce development fees;
- 40% fast track development approvals for affordable housing;
- 40% waive or reduce development cost charges (DCCs);
- 37% provide grants or equity to facilitate development;
- 27% lease City-owned land at nominal rates;
- 17% provide property tax forgiveness; and,
- 10% provide support for entry-level ownership.

Three respondents also identified that they had established Housing Reserve Funds or Housing Trust Funds to advance housing priorities in their communities.

Table 3M Fiscal Contribution by Size of Community

Type of Contribution	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	No.	%	No.	%	No.	%
Waiving or reducing permits and fees	7	58%	1	20%	4	31%
Streamlining the approvals process	7	58%	1	20%	4	31%
Waiving or reducing DCCs	9	75%	1	20%	2	15%
Providing grants or equity contributions	7	58%	2	40%	2	15%
Leasing City-owned land at nominal rate	5	42%	1	20%	2	15%
Property tax forgiveness for rentals	5	42%	0	0%	0	0%
Support for entry-level ownership	3	33%	0	0%	0	0%

Source: Responses to Electronic Survey, October 2008

Advocacy and Education

Forty-seven per cent of respondents indicated that they had engaged in advocacy with senior levels of government in the past year, while 60% reported that they had established a Housing Committee or Task Force to advance local housing need and priorities. Table 3N shows larger or mid-sized municipalities were more likely to engage in advocacy measures or establish a housing committee or task force when compared with smaller municipalities. To some extent resource and capacity issues could affect this outcome with smaller municipalities having fewer resources to deal with these issues. This was an observation which was reinforced in the feedback received with respect to potential barriers and constraints.

Table 3N Use of Advocacy Measures or Task Force by Size of Community

Advocacy Measures or Task Force Use	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	No.	%	No.	%	No.	%
Engagement in advocacy measures	9	75%	3	60%	2	15%
Established Committee or Task Force	10	83%	3	60%	5	38%

Source: Responses to Electronic Survey, October 2008

Potential Barriers or Constraints

Respondents were also asked to identify potential barriers or constraints including actions needed from across other levels of government. Among those who responded:

- 77% identified concerns about the level of funding for senior levels of government;
- 37% identified limitations in the capacity of local governments;
- 33% identified the need for shared leadership across all levels of government;
- 27% identified the need for financial and development incentives; and,
- 27% identified the need for increased community awareness and support.

The high cost of construction and the lack of access to suitable sites were also identified as a constraint by some respondents.

Table 3O Barriers or Constraints

Potential Barriers or Constraints	Responses	
	No.	%
Funding available from senior levels of government	23	77%
Limitations in community capacity	11	37%
Need for shared leadership across all levels of government	10	33%
Need for financial and development incentives	8	27%
Need for increased community awareness and support	8	27%

Source: Responses to Electronic Survey, October 2008

The Key Role of Partnerships

The study findings suggest that those who responded to the survey recognize the importance of partnerships and that an effective strategy requires a concerted effort across a number of different partners both private and public. When asked about the different sectors that are engaged in their community in working to address local housing needs and challenges, the following groups were identified:

- 78% identified non-profit housing providers;
- 67% identified agencies that work with the homeless;
- 61% identified local service agencies;
- 56% identified local housing authorities;
- 44% identified the development sector;
- 28% identified the local business community; and,
- 22% identified service users.

The Federal and Provincial government were also identified as important partners.

Role of the Federal Government

When asked about the specific types of actions to needed from the Federal government, the following actions were identified:

- 87% identified the need for long-term sustainable funding;
- 37% identified the need for a national housing strategy;
- 33% identified the need for clear leadership in this area;
- 33% identified the need for tax incentives; and,
- 17% identified the need for assistance for home owners.

Role of the Provincial Government

When asked about the types of actions needed from Provincial governments, the following actions were identified:

- 97% identified the need for increased funding for housing and/or supports;
- 53% identified the need for an expanded range of partnerships;
- 33% identified the need for greater autonomy or flexibility;
- 33% identified the need for better coordination of support services; and,
- 17% identified the need for increased levels of income assistance.

Section Concluding Comments

4

The study findings suggest that families including low income families are recognized as a vulnerable group across a number of municipalities. Based on the feedback received:

- 87% of all respondents identified low income families as one of the group to face some of the greatest affordability challenges in their community.
- 47% of all respondents identified low income families as being at significant risk of falling into homelessness; and,
- 43% of all respondents indicated that families were among the top three priority groups in their community.

A high level of commitment and innovation across local governments is evident from the feedback to the survey. Of those who responded, more than 20 different measures were identified. This included both fiscal and regulatory measures aimed at both increasing the supply of affordable housing as well as preserving and expanding the existing stock.

The study reported significant variation across municipalities of different sizes. In looking at the study findings, it is important to recognize that the range of responses received reflects the diversity across municipalities both in terms of differences in the assets and resources available to respond to the needs and, in the unique local challenges that the different municipalities face.

Partnerships were also important with 18 respondents (60%) indicating that they had taken specific actions in the past year to engage other levels of governments in different strategies for increasing the supply of affordable housing in their community. As well, more than nine different potential partners were identified including non-profit housing providers, homeless service provides, service based agencies, local housing authorities, the development sector, the business sector as well as other levels of government. Services users and consumers were also cited as an important group to consult in addressing the challenges of housing affordability.

When asked about the types of barriers and constraints that local governments face, the need for increased investment in housing as well as leadership from other levels of government was frequently identified. As well, a number of respondents identified the need for a broader base of partnerships to be established if the needs of low income families are to be met.

In spite of the actions identified, a number of respondents indicated that they felt that it was important to draw attention to the fact that municipalities are limited in the types of actions that they can take. In particular, one of the respondents made the observation that municipalities only have their property tax base and zoning powers available to accomplish something that is effectively the responsibility of other levels of government.

The lessons learned from this study, draw attention to the fact that in spite of some of the challenges and limitations, there is a significant level of innovation occurring in municipalities across Canada. The study findings also send a strong signal that many local governments are interested in working in partnership with other levels of government to find ways to put into place lasting solutions to issues related to housing affordability and homelessness.

In addition to adding to the supply of affordable housing, the study findings also suggest that there is also the need to ensure that greater attention is paid to issues which affect the day to day lives of families and individuals including measures which strengthen and enhance the existing social safety net.

APPENDIX A

THE MUNICIPAL SURVEY AND THE ACCOMPANYING COVER LETTER

The survey was designed to gain a better understanding of the different perspectives at the municipal level, with a specific emphasis on family housing needs. Included in the survey were questions which explored where family housing needs fit relative to other needs in the community. The survey included a number of open-ended questions which explored potential barriers that municipalities face in working to address local housing needs, as well as potential actions which can be taken by all levels of government (Federal, Provincial and municipal).

The survey was sent electronically to more than 300 municipalities. The initial contact list included municipalities with a population base of 10,000 or more. A copy of the survey and cover letter is included in Appendix A. Contact information was collected from a number of different sources with the initial letter being sent to planning directors or municipal staff listed on the website. These individuals were selected because of their familiarity with the individual municipal organizations as well as their general subject area or policy expertise. Those who were contacted were asked to refer the survey to the appropriate staff to complete.

In undertaking this research, a primary objective was to obtain responses from municipalities of all sizes (small, medium and large) from across Canada. In particular, one of the objectives of the research was to gain a better understanding of the full spectrum of needs and approaches. The survey and cover letter was also translated into French and sent to 58 municipalities across Quebec.

An initial email was sent to all of the 300 municipalities which were identified. In addition, a follow-up email was sent to a targeted number of municipalities as a means of encouraging a higher response rate. In total thirty responses were received from across Canada. This included responses from municipalities in seven of the ten provinces. Among those who responded 43% were from Ontario while 30% were from B.C. Responses were also received from municipalities in Newfoundland, Quebec, Saskatchewan, Nova Scotia and New Brunswick.

Cover Letter to Municipal Representatives

RE: Study of Housing and Family Well-Being

Access to stable and affordable housing is essential in creating strong and vibrant communities, as well as strong and vibrant families within communities. With funding support provided through CMHC, Community Focus in partnership with the Tenant Resource & Advocacy Centre (TRAC) is exploring the different policies and actions which have been adopted by local governments to respond to issues related to housing affordability and homelessness including the needs of low income families.

As part of this research, an electronic survey has been created. The survey is designed to explore the full range of initiatives and tools which are used in communities across Canada to address issues of housing affordability and homelessness. The survey has been sent to small, medium sized and large municipalities across Canada. Our goal is to collect feedback from municipalities across all regions in order to provide a complete picture of the actions that are being taken.

While a few questions are open ended, most questions are closed ended and do not take a great deal of time to answer. We expect that it will take 15 to 20 minutes to complete the survey. The survey can be found at:

www.surveymonkey.com/s.aspx?sm=YYxQe2Rlrf3cl7L7ZrEMtA_3d_3d

We recognize that, while the survey identifies a wide range of potential strategies, there are frequently serious limitations to the types of actions which can be taken by local governments, and that success depends on partnerships with other levels of government. It should also be noted that the feedback received through the survey will be reported at the aggregate level. Some sub-group analysis (in terms of the different regions across Canada, as well as differences in community size) will also be conducted.

If you believe that there is another individual within your organization better suited to complete this survey, we ask that you forward this request to that individual. Our goal is to complete the data collection in November and to submit a final report to CMHC by mid December.

Should you wish to receive a copy of the completed study, please indicate this on the survey form and we will ensure that a copy is sent to you. Thank you for your assistance in helping with this research. We believe that research of this nature is important in terms of ensuring adequate and affordable housing for Canadian families. Should you have any questions about the survey, please do not hesitate to contact me. I can be reached at jcopas@telus.net

FAMILY WELL-BEING, COMMUNITIES AND HOUSING SURVEY OF MUNICIPALITIES

1. To what extent is housing affordability an issue for your community?

- | | | | | | |
|--|---|---|--|--|---------------------------------|
| <input type="checkbox"/> To a great extent | <input type="checkbox"/> To a considerable extent | <input type="checkbox"/> To a modest extent | <input type="checkbox"/> To a small extent | <input type="checkbox"/> Housing affordability is not an issue in this community | <input type="checkbox"/> Unsure |
|--|---|---|--|--|---------------------------------|

2. To what extent is homelessness an issue for your community?

- | | | | | | |
|--|---|---|--|---|---------------------------------|
| <input type="checkbox"/> To a great extent | <input type="checkbox"/> To a considerable extent | <input type="checkbox"/> To a modest extent | <input type="checkbox"/> To a small extent | <input type="checkbox"/> Homelessness is not an issue in this community | <input type="checkbox"/> Unsure |
|--|---|---|--|---|---------------------------------|

3. Over the past 3 to 5 years, have concerns about housing affordability become more prevalent in your community?

- | | | | |
|--|--|--|---|
| <input type="checkbox"/> Much more prevalent | <input type="checkbox"/> Somewhat more prevalent | <input type="checkbox"/> Slightly more prevalent | <input type="checkbox"/> There has been no change |
|--|--|--|---|

4. Over the past 3 to 5 years, have concerns about homelessness become more prevalent in your community?

- | | | | |
|--|--|--|---|
| <input type="checkbox"/> Much more prevalent | <input type="checkbox"/> Somewhat more prevalent | <input type="checkbox"/> Slightly more prevalent | <input type="checkbox"/> There has been no change |
|--|--|--|---|

5. Based on your experience, are there specific groups in your community which face greater challenges finding housing that they can afford? (check all that apply.)

Low income families

Low income seniors

Low income single persons

Persons with physical disabilities

Persons with mental health issues

Individuals and families who are homeless or at risk of homelessness

Aboriginal people

Other

Housing affordability is not a problem

6. Based on your experience, are there specific groups in your community which are likely to be at greater risk of homelessness? (check all that apply.)

<input type="checkbox"/> Low income families	<input type="checkbox"/> Persons with mental health issues	
<input type="checkbox"/> Low income seniors	<input type="checkbox"/> Aboriginal people	
<input type="checkbox"/> Low income single persons	<input type="checkbox"/> Other	
<input type="checkbox"/> Persons with physical disabilities	<input type="checkbox"/> No groups are at particular risk of homelessness	

7. What type of housing assistance is available in your community? (check all that apply.)

<input type="checkbox"/> Welfare (social assistance)	<input type="checkbox"/> Public housing	
<input type="checkbox"/> Rent Assistance Programs (private market tenants)	<input type="checkbox"/> Emergency shelters	
<input type="checkbox"/> Rent banks	<input type="checkbox"/> Transition houses	
<input type="checkbox"/> Non-profit housing	<input type="checkbox"/> Group homes	
<input type="checkbox"/> Co-op housing	<input type="checkbox"/> Transitional/Supportive Housing	
	<input type="checkbox"/> Other	

8. Recognizing the full diversity of need, please identify the three (3) areas that you feel represent the greatest level of unmet housing needs in your community. (Please check only three (3) areas.)

<input type="checkbox"/> Inadequacy of shelter allowance rates offered through welfare	<input type="checkbox"/> Not enough housing, services and supports for low income single persons	
<input type="checkbox"/> Lack of private market rent assistance	<input type="checkbox"/> Not enough housing, services and supports for youth at risk	
<input type="checkbox"/> Lack of temporary assistance for households facing eviction	<input type="checkbox"/> Not enough housing, services and supports for women and children fleeing abuse	
<input type="checkbox"/> Long waiting lists for social housing (non-profit, co-op, public housing)	<input type="checkbox"/> Not enough housing, services and supports for people with mental illness	
<input type="checkbox"/> Not eligible for social housing	<input type="checkbox"/> Not enough housing, services and supports for people with physical disabilities	
<input type="checkbox"/> Lack of access to shelter space (i.e. shelters are full and people are turned away)	<input type="checkbox"/> Not enough housing, services and supports for with addictions challenges	
<input type="checkbox"/> Lack of access to appropriate shelters	<input type="checkbox"/> Not enough housing, services and supports for with chronic health problems	
<input type="checkbox"/> Not enough housing, services and supports for low income seniors	<input type="checkbox"/> Not enough housing, services and supports for frail seniors	
<input type="checkbox"/> Not enough housing, services and supports for low income families	<input type="checkbox"/> Other	

9. How would you rate housing needs among low income families in your community when compared to other housing needs?

- The top priority
 Among the top 3 priorities
 Among the top 5 priorities
 Not an immediate priority

10. In looking at the continuum of housing options in your community, where are the greatest pressures? (check all that apply.)

<input type="checkbox"/> Lack of access to entry-level ownership opportunities	<input type="checkbox"/> A shortfall in the supply of special needs housing
<input type="checkbox"/> Limited new rental housing construction	<input type="checkbox"/> Homelessness and the need for more transitional/supportive housing
<input type="checkbox"/> On-going tight rental market conditions	<input type="checkbox"/> Housing need is not a significant problem for our community
<input type="checkbox"/> A shortfall in the supply of affordable rental housing	

11. In the past year, has your municipality taken any specific action to address the housing needs that have been identified?

- yes
 no
 not applicable

12. If yes, please describe the types of actions you have taken.

- 1.
- 2.
- 3.

13. In the past year, has your municipality initiated any partnerships with other levels of government to address the types of housing needs that have been identified?

- Yes
 No

14. If yes, please describe the types of actions you have taken.

- 1.
- 2.
- 3.

15. It is recognized that municipalities are limited in the actions that they can take to address housing affordability and homelessness. In the last 3 to 5 years has your municipality provided any grants or direct financial contributions to support the creation of additional affordable housing? (check all that apply.)		
<input type="checkbox"/> Waiving or reducing permit fees	<input type="checkbox"/> Leasing City-owned land for a nominal fee for non-profit housing	
<input type="checkbox"/> Streamlining or fast tracking development applications	<input type="checkbox"/> Providing grants to facilitate access to entry-level ownership	
<input type="checkbox"/> Waiving or reducing development cost charges (DCCs)	<input type="checkbox"/> Providing grants or equity contributions to facilitate affordable housing development	
<input type="checkbox"/> Providing property tax forgiveness for rental housing	<input type="checkbox"/> Other initiatives	
16. Does your municipality have any of the following regulatory measures in place to support the creation of additional affordable housing? (check all that apply.)		
<input type="checkbox"/> Adopting policies in the Official Community Plan	<input type="checkbox"/> Zoning for laneway houses, coach houses and garden suites	
<input type="checkbox"/> The use of density bonus provisions	<input type="checkbox"/> Zoning for manufactured home parks	
<input type="checkbox"/> The relaxation or reduction of parking requirements	<input type="checkbox"/> The use of inclusionary housing policies	
<input type="checkbox"/> Small lot zoning	<input type="checkbox"/> Other	
<input type="checkbox"/> Zoning for secondary suites		
17. Does your municipality have any of the following enforcement measures in place to limit the loss of the existing rental housing stock? (check all that apply.)		
<input type="checkbox"/> Legalization of secondary suites	<input type="checkbox"/> Tenant relocation assistance policies	
<input type="checkbox"/> Policies to prevent the loss of single room occupancy (SRO) hotel stock	<input type="checkbox"/> Standard of maintenance by-laws	
<input type="checkbox"/> Policies to prevent the loss of rental housing (i.e. rate of change policies)	<input type="checkbox"/> Licensing by-laws for rooming houses	
<input type="checkbox"/> Policies to prevent the loss of manufactured home parks	<input type="checkbox"/> Licensing by-laws for recovery houses	
<input type="checkbox"/> Condo conversion policies	<input type="checkbox"/> Other	
<input type="checkbox"/> Rental replacement policies		
18. Does your municipality engage in any specific advocacy measures to respond to unmet housing needs?		
<input type="checkbox"/> Yes	<input type="checkbox"/> No	
19. If yes, please describe the types of measures you have taken.		

- 1.
- 2.
- 3.

20. Does your municipality monitor and report on any of the following housing market and affordability measures? (check all that apply.)	
<input type="checkbox"/> Vacancy rates	
<input type="checkbox"/> Average market rents	
<input type="checkbox"/> Social housing waiting lists	
<input type="checkbox"/> Number of households in core housing need	
<input type="checkbox"/> Number of households in need, spending at least half of income on housing costs (INALH)	
<input type="checkbox"/> Number of households receiving income assistance	
<input type="checkbox"/> Shelter allowance amounts available under income assistance	
<input type="checkbox"/> The affordability gap between average rents and average incomes (single parent families)	
<input type="checkbox"/> The affordability gap between average rents and average incomes (single person households)	
<input type="checkbox"/> The affordability gap between average rents and average incomes (seniors receiving OAS/GIS)	
<input type="checkbox"/> The affordability gap between average rents and average incomes (households with a disability)	
<input type="checkbox"/> Number of individuals/households who are homeless	
<input type="checkbox"/> The inventory of social housing	
<input type="checkbox"/> The inventory of emergency shelter beds	
<input type="checkbox"/> The incidence of poverty across different groups	
<input type="checkbox"/> Other	

21 Does your municipality have a Housing Trust Fund?		
<input type="checkbox"/> yes	<input type="checkbox"/> no	<input type="checkbox"/> We have considered it but have not yet set up a Housing Trust Fund

22 Does your municipality have any community-based housing committees or Housing Task Force groups engaged in advancing housing issues?	
<input type="checkbox"/> yes	<input type="checkbox"/> no

23. If yes, which sectors of the community are represented through these Committees? (check all that apply.)	
<input type="checkbox"/> Non-profit housing providers	<input type="checkbox"/> The business sector
<input type="checkbox"/> The co-op housing sector	<input type="checkbox"/> The financial sector
<input type="checkbox"/> Service-based agencies	<input type="checkbox"/> The Provincial government
<input type="checkbox"/> Service users/consumers	<input type="checkbox"/> The federal government
<input type="checkbox"/> Homeless service providers)	<input type="checkbox"/> Local housing authorities
<input type="checkbox"/> The development sector	<input type="checkbox"/> Other

24. What are the barriers (3 key barriers) that need to be overcome in the development and/or implementation of an affordable housing and homelessness strategy?

- 1.
- 2.
- 3.

25. What actions (3 key measures) might the federal government take to assist in the development and/or implementation of an affordable housing and homelessness strategy?

- 1.
- 2.
- 3.

26. What actions (3 key measures) might the provincial government take to assist in the development and/or implementation of an affordable housing and homelessness strategy?

- 1.
- 2.
- 3.

27. What actions (3 key measures) might local government take to assist in the development and/or implementation of an affordable housing and homelessness strategy?

- 1.
- 2.
- 3.

28. Are there any final comments you wish to share that have not been raised in this survey?

29. In closing, please indicate in what province or territory your community is located...

<input type="checkbox"/> Alberta	<input type="checkbox"/> Nunavut	
<input type="checkbox"/> British Columbia	<input type="checkbox"/> Ontario	
<input type="checkbox"/> Manitoba	<input type="checkbox"/> Prince Edward Island	
<input type="checkbox"/> New Brunswick	<input type="checkbox"/> Quebec	
<input type="checkbox"/> Newfoundland	<input type="checkbox"/> Saskatchewan	
<input type="checkbox"/> Northwest Territories	<input type="checkbox"/> Yukon Territory	
<input type="checkbox"/> Nova Scotia		

30 ...and the size of your community (at the time of the 2006 Census).

<input type="checkbox"/> < 25,000	<input type="checkbox"/> 25,000-99,999	<input type="checkbox"/> 100,000+
-----------------------------------	--	-----------------------------------

Appendix B - Key Data Elements -About Families in Canada 2006 Census and Housing In Canada On-Line (HICO)

Table A1– Families with Children Living at Home

	Total Census Families	With Children At Home	%
Total number of census families	8,896,845	5,475,990	62%
Married couples	6,105,910	3,443,780	56%
Common-law couples	1,376,865	618,150	45%
Lone parent families (male and female)	1,414,060	1,414,060	100%

Table A2 – Families with Children Living at Home

Total Census Families by Family Structure and Number of Children	Canada	%
Married Couples with children at home	3,443,780	100%
1 child	1,267,620	37%
2 children	1,497,750	43%
3 or more children	678,400	20%
Common Law Couples with children at home	618,150	
1 child	291,255	47%
2 children	234,755	38%
3 or more children	92,140	32%
Female Lone Parent	1,132,290	
1 child	682,025	60%
2 children	327,665	29%
3 or more children	122,600	11%
Male Lone Parent	281,770	
1 child	188,790	67%
2 children	72,665	26%
3 or more children	20,320	7%

Source: 2006 Census

Table A3 Number of Children

Total Census Families by Family Structure and Number of Children	Canada	%
Total number of children at home	9,733,770	100%
Under six years of age	2,013,065	21%
6 to 14 years	3,501,480	36%
15 to 17 years	1,270,255	13%
18 to 24 years	1,934,225	20%
25 years and over	1,014,740	10%

Source: 2006 Census

Table A4 Age Profile of the Immigrant Population in Canada

Age Profile of Immigrant Population	Canada	%
Total immigrant population by age at immigration	6,186,950	100%
Under 5 years	543,395	9%
5 to 14 years	1,102,130	18%
15 to 24 years	1,417,945	23%
25 to 44 years	2,549,570	41%
45 years and over	573,905	9%

Table A5 Household Type by Tenure

	Total Households	Owners	Renters
Total - household type	11,766,145	8,158,120	3,608,025
Family households	8,285,200	6,501,385	1,783,810
Couples	6,870,130	5,654,195	1,215,935
Lone parents	1,198,655	665,770	532,880
Multiple-family household	216,420	181,425	34,995
Non-family households	3,480,950	1,656,735	1,824,215

Table A6 Profile of Renter Households in Core Housing Need

Renters in Core Need	2006	2001	1996	1991
Total - household type	981,750	1,011,490	1,120,975	915,545
Family households	451,515	471,435	551,645	406,185
Couples	217,700	226,720	272,230	197,740
Lone parents	226,015	236,175	272,485	204,690
Multiple-family household	7,800	8,540	6,930	3,750
Non-family households	530,235	540,060	569,325	509,355

Source: CMHC Housing in Canada On-Line 2006

Table A7 Profile of Owner Households in Core Housing Need

Owners in Core Need	2006	2001	1996	1991
Total - household type	512,645	473,845	446,210	354,440
Family households	309,210	283,100	284,040	212,590
Couples	207,175	193,390	205,705	155,620
Lone parents	91,665	81,375	71,220	53,205
Multiple-family household	10,370	8,335	7,115	3,770
Non-family households	203,430	190,745	162,170	141,840

Source: CMHC Housing in Canada On-Line 2006

Table A8 Income Profile of Renter Households in Need

Renters Not In Need	2006	2001	1996	1991
Total - household type	\$ 50,708	\$ 47,573	\$ 41,682	\$ 39,865
Family households	\$ 60,558	\$ 55,704	\$ 48,406	\$ 45,544
Couples	\$ 63,662	\$ 58,356	\$ 50,265	\$ 47,150
Lone parents	\$ 47,880	\$ 43,501	\$ 38,583	\$ 36,021
Multiple-family household	\$ 89,653	\$ 81,303	\$ 71,685	\$ 69,247
Non-family households	\$ 40,567	\$ 38,335	\$ 33,856	\$ 32,530
Renters in Need	2006	2001	1996	1991
Total - household type	\$ 18,496	\$ 16,547	\$ 14,870	\$ 13,756
Family households	\$ 23,100	\$ 20,090	\$ 17,629	\$ 16,042
Couples	\$ 24,135	\$ 21,610	\$ 18,603	\$ 16,931
Lone parents	\$ 21,629	\$ 18,274	\$ 16,409	\$ 15,014
Multiple-family household	\$ 36,838	\$ 29,977	\$ 27,310	\$ 25,260
Non-family households	\$ 14,575	\$ 13,453	\$ 12,197	\$ 11,934

Source: CMHC Housing in Canada On-Line 2006

Table A9 Average Rents by Household Type (1991-2006)

Average Rent -Renters Not In Need	2006	2001	1996	1991
Total - household type	\$ 744	\$ 668	\$ 613	\$ 554
Family households	\$ 805	\$ 725	\$ 669	\$ 599
Couples	\$ 828	\$ 742	\$ 681	\$ 608
Lone parents	\$ 717	\$ 646	\$ 601	\$ 542
Multiple-family household	\$ 994	\$ 916	\$ 873	\$ 804
Non-family households	\$ 681	\$ 602	\$ 547	\$ 497
Renters in Need	2006	2001	1996	1991
Total - household type	\$ 675	\$ 601	\$ 553	\$ 494
Family households	\$ 777	\$ 683	\$ 627	\$ 550
Couples	\$ 820	\$ 729	\$ 647	\$ 568
Lone parents	\$ 732	\$ 635	\$ 602	\$ 530
Multiple-family household	\$ 909	\$ 801	\$ 799	\$ 710
Non-family households	\$ 589	\$ 529	\$ 482	\$ 449

Source: CMHC Housing in Canada On-Line 2006

APPENDIX C: SUMMARY OF POTENTIAL ACTIONS

Summary of Potential Provincial and Federal Actions

- Provide funding for social and affordable housing
- Provide information specific to the need of the community
- Work with municipalities to address NIMBY
- Need more rental housing
- Work to provide incentives to encourage new rental housing
- Provide funding for both capital and operating costs
- Provide long-term stable funding
- Work to develop the capacity to build new projects
- Provide a long term financial commitment
- Better information and better indicators for affordability
- Need to find ways to reduce the cost for housing
- Need to build support within the development community
- The high cost of land and in some cases a constrained land base
- Increased authority and cooperation –recognize the importance of partnerships
- Need to provide a coordinated approach to the issue to ensure consistency and effectiveness.
- Provincial involvement and funding
- Poverty alleviation - adequate income supports
- Increases awareness of the problem
- Ensuring development interest and capacity for residential development in range and mix.
- Funds for new affordable housing development
- Long term financial commitment from provincial government.
- lack of incentives for the development community

-
- Increased shelter allowance rates for social assistance
 - Education of public and council re issues
 - Need for a National Housing Strategy
 - Citizen buy-in
 - Lack of staff resources and capacity at the municipal level
 - Small towns have very limited resources- a lot of suggested tools at a provincial and federal level are just unfeasible for small towns.

Summary of Potential Municipal Actions

- Tax incentives for social and affordable housing
- Municipal land use policies requiring housing mix
- Establish and maintain a housing data base
- Establish a Committee and work with local social agencies
- Waive development cost charges for affordable housing
- Staff time and resources to support the development of affordable housing
- Provide better tax/density bonuses for rental construction
- Work to build political support
- facilitate development of non-market housing developments
- Accelerated processing of any necessary applications.
- Use of density bonus provisions as well as the creation of a Housing Reserve Fund
- Work to build political coherence
- Support for local community planning
- Help to co-ordinate efforts
- Adopt Municipal Capital Facilities by-laws.
- Acknowledge the role of local govt. in strategy development
- Municipalities can use the legislative tools available to them.
- Allow secondary and garden suites
- Work to build support with the development sector
- Provide input to design of outcomes-based funding programs
- Create a local affordable housing strategy
- Identification of local needs and priorities
- The current Housing Strategy is a leadership document to set local policy.
- Zoning and development standards updates
- Preparation of a Housing Needs Assessment

-
- Donating land for publicly initiated rental construction
 - Participate in local networking tables that address housing and homelessness
 - Streamlining Bylaws and policies to make them more pro-housing
 - Support for lane Way Housing and smaller units
 - Use of inclusionary land use planning policies and regulations, pre-zoning
 - Create committee of council dedicated to housing and homelessness issues.
 - Broaden proactive regulatory responses
 - Municipalities can identify priorities for affordable housing types to meet the needs of the community.
 - Lobby other levels of government
 - Use abandoned stores to build emergency shelters
 - With adequate funding in place, put staffing in place
 - Adopt policies allowing development charge grants
 - Dedicated resources in development process
 - Partnership with the Provincial Government to establish a comprehensive housing framework
 - Flexible zoning for housing
 - Prepare local housing strategy consistent with resources and responsibilities
 - Where possible, make land available for affordable housing.
 - Make maximum use of available federal and provincial funding.
 - Municipalities can be advocates for local affordable housing needs but are limited in terms of what financial contributions they can make.
 - Making land available
 - Designate motel rooms for emergency housing
 - Sharing best practices of implemented strategies
 - Connect providers with other available incentives
 - Funding for Social & Affordable Housing

Types of Advocacy Measures Adopted

- Development of Municipal By-Laws
- The City has prepared two housing overview reports which highlight the issues and policy/funding requirements.
- Work jointly with other municipalities through UBCM to bring attention to key issues.
- Work to establish a strong relationship with BC Housing
- Lobby senior governments for additional funding
- Presentation at senate committee on housing and poverty
- Municipality is supportive of community organizations that engage in any advocacy measures.
- Advocacy provincially to increase affordable housing development
- Participation on local homelessness advocacy group.
- operate a youth safe house
- Pursuit of additional AHP Home Ownership units
- Actively advocate to Senior government for further funding
- Support of community agencies and housing providers
- Implementation Partner for the Federal Homelessness Initiative
- 2005 Housing Strategy and 2009 Strategy Update
- Council has adopted its own resolutions and recommended FCM/UBCM resolutions relating to housing and homelessness.
- UBCM and FCM
- Partnered with community organizations to create supportive housing
- Pursuit of additional AHP Capital units
- Lobby higher levels of government for more funding
- Participation in the 2008 Drug Strategy
- Housing Help Centre; Funding an Outreach Worker to focus on housing related issues in the County

APPENDIX D: MONITORING AND EVALUATION

Monitoring and Evaluation

Respondents also indicated that they continue to monitor and track a number of different housing-related measures and indicators including:

- 47% monitor vacancy rates;
- 47% monitor social housing waiting lists;
- 43% monitor the market rents;
- 40% monitor the inventory of social housing units;
- 33% monitor the number of households in core need;
- 30% monitor the number of individuals who are homeless;
- 27% monitor the inventory of shelter beds;
- 23% monitor the incidence of poverty across specific groups;
- 20% monitor the number of households receiving income assistance; and,
- 17% monitor the affordability gap for different household types.

Table 30 Monitoring Measures Used by Size of Community

Monitoring Measures Employed	Larger Municipalities (x=12)		Mid-Size Municipalities (x=5)		Smaller Municipalities (x=13)	
	No.	%	No.	%	No.	%
Vacancy rates	9	75%	1	20%	4	31%
Average market rents	8	67%	1	20%	4	31%
Social housing waiting lists	10	83%	1	20%	3	23%
Inventory of social housing units	8	67%	2	40%	2	15%
Number of households in core need	7	58%	2	40%	1	8%
Individuals who are homeless	7	58%	1	20%	1	8%
Inventory of shelter beds	5	42%	1	20%	2	15%
Incidence of poverty	6	50%	1	20%	0	0%
Households receiving income assistance	6	50%	0	0%	0	0%
Affordability gap for different groups	4	33%	1	20%	0	0%

Source: Responses to Electronic Survey, October 2008

SELECTED REFERENCES

Baltimore City Task Force on Inclusionary Zoning & Housing. 2006. *At Home in Baltimore: A Plan for an Inclusive City of Neighbourhoods*.

Banerjee, Tridib and William Baer. *Beyond the Neighbourhood Unit: Residential Environments and Public Policy*.

BC Ministry of Community, Aboriginal and Women's Services. 2004. *Quantitative Analyses of Social Housing: A Review of the Data Underlying the Social Housing Strategy Approved in Core Review*. Authored by Perrin, Thorau and Associates Ltd.

BC Ministry of Municipal Affairs, Recreation and Housing. 1992. *The Report of the Provincial Commission on Housing Options: New Directions in Affordability*.

BC Non Profit Housing Association. 1998. *Residualization of Rental Tenure: Attitudes of Private Landlords Toward Low Income Households*. Authored by Steve Pomeroy.

Bibby, Reginald. *A Survey of Canadian Hopes and Dreams*. The Future Families Project.

Blakeney, Margaret. 1992. "Canadians in Subsidized Housing" published in *Canadian Social Trends*. Winter: pp 20-24.

Bratt, Rachel. 2002. "Housing and Family Well-Being." *Housing Studies*, Vol. 17, No. 1, pp. 13-26.

Bratt, Rachel. 1995. *Housing Policy and Family Self-Sufficiency: Background Briefing Report for the Family Impact Seminar*. Washington.

Caledon Institute of Social Policy. 2003. *The Social Role of Local Government*. Ottawa. Authored by Sherri Torjman and Eric Leviten-Reid.

Caledon Institute of Social Policy. 2001. *Toward a Comprehensive Affordable Housing Strategy for Canada*. Authored by Steve Pomeroy.

Caledon Institute of Social Policy. 2001. *Social Housing with Community Support: A Study of the FOHM Experience*. Authored by Luc Theriault et al.

Canada Mortgage and Housing Corporation. 2009. *2006 Census Housing Series: Issue 2 The Geography of Core Housing Need 2001-2006*. Socio-Economic Series 09-005.

Canada Mortgage and Housing Corporation. *Canadian Housing Observer*. 2005.

Canada Mortgage and Housing Corporation. 2004. *An International Comparison of Housing Need Indicators*. Authored by Steve Pomeroy et al.

Canada Mortgage and Housing Corporation. 2004. *2001 Census Housing Series Issue 7 Revised: Immigrant Households*. Socio-Economic Series 04-042.

Canada Mortgage and Housing Corporation. 2004. *2001 Census Housing Series Issue 6 Revised: Aboriginal Households*. Socio-Economic Series 04-036.

Canada Mortgage and Housing Corporation. 2004. *2001 Census Housing Series Issue 5 Revised: Growth in Household Incomes and Shelter Costs, 1991-2001*. Socio-Economic Series 04-027.

Canada Mortgage and Housing Corporation. 2004. *2001 Census Housing Series Issue 3 Revised: The Adequacy, Suitability and Affordability of Canadian Housing*. Socio-Economic Series 04-007.

Canada Mortgage and Housing Corporation. 2003. *Housing Quality and Children's Socio-Economical Health*. Socio-Economic Series 03-021.

Canada Mortgage and Housing Corporation. 2003. *Family Homelessness: Causes and Solutions*. Socio-Economic Series 03-006.

Canada Mortgage and Housing Corporation. 2001. *Residualization of Rental Tenure: Attitudes of Private Landlords Toward Low-Income Households*. Socio-Economic Series Issue 93.

Canada Mortgage and Housing Corporation. 1998. *Evaluation of the Urban Social Housing Programs*.

Canada Mortgage and Housing Corporation. 1993. *Families, Children, and Housing Need in Canada, 1991*. Socio-Economic Series, Issue 12.

Canadian Council on Social Development. 2004. *Child Care for a Change. Perception: Volume 27*. Authored by Marcel Lauziere.

Canadian Council on Social Development. 2003. *Personal Security Index, 2003: Five Years Later*.

Canadian Council on Social Development. 2003. "Child Poverty: It's More Than Just a Numbers Game" article by Marcel Lauziere. *Perception*. Volume 26. No 1 and 2.

Canadian Council on Social Development. 2002. "The Progress of Canada's Children: 2002 Highlights". Ottawa.

Canadian Council on Social Development. 2000. "Neighbourhood Poverty: Urban Poverty in Canada". Ottawa.

Canadian Council on Social Development. 2000. *The Dynamics of Women's Poverty in Canada*. Authored by Clarence Lochhead and Katherine Scott.

Canadian Council on Social Development. *Defining and Re-Defining Poverty: A CCSD Perspective. A Position Paper*.

Canadian Housing and Renewal Association. 2001. *The Role of Housing in the Social Inclusion/Exclusion of Children*. Ottawa. Authored by Richard Shillington.

Canadian Policy Research Networks. 2007. *City Regions and the Provision of Affordable Rental Housing*. Authored by Leonore Evans. Ottawa.

Canadian Policy Research Networks. 2007. *Social Lives in Social Housing: Resident Connections to Social Services*. Authored by Jeff May. Ottawa.

Canadian Policy Research Networks. 2006. PRN Policy Brief: *Strengthening Canadian Families: No. 1*. Ottawa.

Canadian Policy Research Networks. 2006. Building a Policy Framework for Middle Childhood: Considerations—Presentation at the Middle Childhood Policy Forum, Ottawa, November 28, 2006. Authored by Judi Varga-Toth.

Canadian Policy Research Networks. 2004. Poverty is not Just about Income—Its also about Assets: Notes for a Presentation to the conference “Investing in Self-Sufficiency: Moving the Asset-Building Agenda Forward in BC” Oct 21-22, 2004 in Coquitlam BC. Authored by Cynthia Williams.

Canadian Policy Research Networks. 2003. The Well Being of Children: Are There “Neighbourhood Effects”? Discussion Paper F/31. Authored by Caroline Beauvais and Jane Jenson.

Canadian Policy Research Networks. 1999. CPRN Discussion Paper: Moving Forward on Child and Family Policy: Governance and Accountability Issues. Ottawa. Authored by Sherry Thompson et al.

Carter, Tom and Polevycok, Chesya. 2004. “Housing is Good Social Policy” prepared for the Canadian Policy Research Network. Ottawa.

Centre for Addiction and Mental Health. 2001. Evaluating Housing Stability for People with Serious Mental Illness at Risk for Homelessness.

Centre for Housing Policy. Increasing the Availability of Affordable Homes: A Handbook of High-Impact State and Local Solutions. Authored by Jeffrey Lubell. 2006.

Centre for Urban and Community Studies. The Health of Canadians on Welfare. 2004.

Cheal, David et al. 1998. How Families Cope and Why Policymakers Need to Know.

City of Chicago. Build Preserve Lead: A Housing Agenda for Chicago’s Neighbourhoods. Affordable Housing Plan 2004-2008.

City of Ottawa. 2005. Developing the City of Ottawa's Housing Strategy. Authored by Social Housing Strategists Inc.

City of Toronto, 2001. The Second Report Card on Homelessness.

Crain, Marion and Arne Kalleberg. *Ending Poverty in America: How to Restore the American Dream*. 2007. The New Press. New York.

Culhane, Dennis. *Family Homelessness: Where to From Here?* PowerPoint presentation.

Daily Bread Food Bank. Somewhere to Live or Something to Eat: Housing Issues of Food Bank Clients in the GTA. 2004. Authored by Michael Oliphant and Jean-Philippe Thompson.

Family Impact Seminar. 1996. *Housing Policy and Family Self Sufficiency*. The Policy Institute for Family Impact Seminars. Washington, D.C.

Fortin, Myriam. *The Role of Family and Government Financial Supports in Helping Canadian Workers Avoid Poverty*. 2007. Human Resources and Social Development Canada. Ottawa.

GPC Public Affairs and the Intersol Group. 2005. Toward a New Canadian Housing Framework.

Government of Ontario. *Speech from the Throne: Address of the Honourable David C. Onley, Lieutenant Governor of Ontario*. 2007. Toronto.

Habitat for Humanity Canada. Affordable Homeownership: Reference Reports and Organizational Profiles. 2003. Waterloo.

Heisz, Andrew. *Income Inequality and Redistribution in Canada: 1976 to 2004*. Research Paper: Analytical Studies Branch Research Paper Series, Statistics Canada. 2007. Ottawa.

Hertzman, Clyde. 2002. Leave No Child Behind! Social Exclusion and Childhood Development. Part of the *Working Paper Series on Social Inclusion*.

Hicks, Peter. 2002. *Preparing for Tomorrow's Social Policy Agenda*. Research prepared for the Social Demonstration Research Corporation. Ottawa.

Hicks, Peter. Preparing for Tomorrow's Social Policy Agenda: New Priorities for Policy Research and Development That Emerge From an Examination of the Economic Well-Being of the Working Age Population. SRDC Working Paper Series 02-04, Social Research and Demonstration Corporation.

Human Resources Development Canada, Social Development Directorate, BC/Yukon Region. 2000. Homelessness in British Columbia: Employment Insurance—A Buffer of a Stage along the Way? Authored by CS/RESORS Consulting, Ltd. Vancouver.

Lefebvre, Sophie. 2002. "Housing: An Income Issue" published by Statistics Canada in *Perspectives*: pp 5-12.

Lerais, Frederic. 2007. Economic and Social Well-Being: A European Perspective. Presentation at the 3rd Annual Symposium of the PWFC, December 14, 2007. Ottawa.

Masnick, George. *The New Demographics of Housing*. Housing Policy Debate: 13:2.

Maxwell, Judith. 2006. Strategies for Social Justice: Place, People and Policy. Ottawa.

McClanaghan Consulting Ltd. 2003. GVRD Housing: Housing Affordability Continuum.

McClanaghan Consulting Ltd. 2003. Housing Affordability in the GVRD: The Affordability Continuum.

National Alliance to End Homelessness. Factsheet on Chronic Homelessness. 2007.

National Alliance to End Homelessness. *Housing First: A New Approach to Ending Homelessness for Families*.

National Alliance to End Homelessness. *Promising Strategies to End Family Homelessness. 2006*.

National Alliance to End Homelessness. Factsheet on Family Homelessness. 2007.

National Association of Home Builders. Housing Facts, Figures, and Trends. 2007.

National Association of Home Builders & Freddie Mac. *America's Working Families: Where Will They Live? Close to Home: A Symposium on Workforce Housing*. 2004.

New Brunswick Advisory Council on the Status of Women. Elsie Hambrook, Chairperson. Monday, October 6, 2008.

Newman, Katherine and Victor Tan Chen. 2007. *The Missing Class: Portraits of the Near Poor in America*. Beacon Press. Boston.

New South Wales Government's Metropolitan Strategy. Housing Strategy of Sydney.

Non-Profit Housing Association of Northern California. 2006. Making the Bay Area a More Affordable Place to Live. Progress Report on Proposition 46, the Housing and Emergency Shelter Trust Fund Act of 2002.

Ontario Non-Profit Housing Association. 2007. Implementing Inclusionary Policy to Facilitate Affordable Housing Development in Ontario. Authored by John Gladki and Steve Pomeroy. Ross, David, Richard Shillington and Clarence Lochhead. *The Canadian Fact Book on Poverty 1994*. Canadian Council on Social Development. 1994. Ottawa.

Shinn, Marybeth, et al. *Predictors of Homelessness Among Families in New York City: From Shelter Request to Housing Stability*. American Journal of Public Health. V88:11. 1998.

Shlay, Anne. 1993. "Family Self-Sufficiency". Housing Policy Debate: Vol. 4:3.

Social Research and Demonstration Corporation. 2002. Preparing for Tomorrow's Social Policy Agenda: New Priorities for Policy Research and Development that Emerge from an Examination of the Economic Well-Being of the Working-Age Population. Authored by Peter Hicks.

Shlay, Anne. *Family Self Sufficiency and Housing*. Housing Policy Debate: V4, I3. 1993.

Smallwood, Joan. 1994. Opening Remarks to the 1994/95 Estimates Debate.

Statistics Canada. 2007. Family Portrait: Continuity and Change in Canadian Families and Households in 2006, 2006 Census. Authored by Anne Milan et al.

Statistics Canada. 2008. Earnings and Incomes of Canadians over the Past Quarter Century, 2006 Census. Ottawa.

Statistics Canada. 2007. "2006 Census: Immigration, citizenship, language, mobility and migration". *The Daily*.

Statistics Canada. 2007. "2006 Census: Home ownership among young Canadians". *The Daily*.

Statistics Canada. 2007. "Study: Changes and challenges for Canada's residential real estate landlords". *The Daily*.

Statistics Canada. 2007. "High-income Canadians". *The Daily*.

Statistics Canada. 2007. "2006 Census: Earnings, income and shelter costs". *The Daily*.

Statistics Canada. 2007. "2006 Census Families, marital status, households and dwelling characteristics". *The Daily*.

Statistics Canada. 2007. Perspectives on Labour and Income. Authored by Raj Chawla.

Statistics Canada. 2006. Income and the Outcomes of Children. Analytical Studies Branch Research Paper Series. Ottawa. Authored by Shelley Phipps and Lynn Lethbridge.

Statistics Canada. 2002. Families on the Financial Edge. Perspectives: Cat. No. 75-001-X1E. Authored by Rene Morissette.

TD Economics. 2004. Room for Rent: Outlook for Canada's Rental Housing Market.

TD Economics. 2003. Affordable Housing in Canada: In Search of a New Paradigm.

TD Economics. 2003. Affordable Housing in Canada: In Search of a New Paradigm. Presentation to City of New Westminster Community and Social Issues Committee, New Westminster, BC, Dec. 9, 2003 by Don Drummond.

Turcotte, Martin. *Young People's Access to Home Ownership*. Canadian Social Trends: Cat No. 11:008.

Turcotte, Martin. Staying at home longer to become homeowners? Canadian Social Trends: Cat No. 11:008.

Turner, Margery and Kaye, Deborah. How Does Family Well-Being Vary across Different Types of Neighbourhoods? Low-Income Working Families: Paper 6. The Urban Institute. 2006.

US Census Bureau. Dynamics of Economic Well-Being: Program Participation, Who Gets Assistance? 1999.

US Department of Housing and Urban Development. 2003. Moving to Opportunity for Fair Housing Demonstration Program: Interim Impacts Evaluation. Authored by Larry Orr et al.

The Vanier Institute of the Family. 2008. "Families and the Environment: Understanding , Cultivating and Celebrating their Links". *Contemporary Family Trends*. Authored by Barbara Vogt. Ottawa.

The Vanier Institute of the Family. 2009. The Current State of Canadian Family Finances: 2008 Report. Authored by Roger Sauve. Ottawa.

The Vanier Institute of the Family. 2002. The Dreams and the Reality: Assets Debts and Net Worth of Canadian Households. Authored by Roger Sauve, People Patterns Consulting. Ottawa.

Willms, J. Douglas, Ed. 2002. Vulnerable Children: Findings from Canada's National Longitudinal Survey of Children and Youth. The University of Alberta Press.

Filename: Family Well Being Final June 26 2009.doc
Directory: C:\Documents and
Settings\smartin\Desktop\DC30020227_Ca1 MH 09H51
Template: C:\Documents and Settings\smartin\Application
Data\Microsoft\Templates\Normal.dot
Title: Housing, Community & Family Well-Being
Subject:
Author: Lorraine Copas
Keywords:
Comments:
Creation Date: 7/16/2009 3:24:00 PM
Change Number: 2
Last Saved On: 7/16/2009 3:24:00 PM
Last Saved By:
Total Editing Time: 2 Minutes
Last Printed On: 8/5/2009 11:45:00 AM
As of Last Complete Printing
Number of Pages: 73
Number of Words: 18,241 (approx.)
Number of Characters: 103,974 (approx.)