

## Housing

The cost of housing is a huge barrier for those living in poverty and trying to escape it. However conference attendees discussed a lot more in regards to issues of housing than cost alone. People talked about housing that was unsafe, with no security, and in poor physical condition, affecting or exacerbating mental health issues. Housing that was not near essential services and separate from the wider community, leading to segregation, isolation and stigma. Housing that did not let people get ahead, preventing them from furthering education and employment opportunities, and not knowing where they would be in the future. This was especially an issue for those living in rent-geared to income housing, who are in danger of not being able to afford their housing if they find work due to rules that would simultaneously increase their rent while reducing their income.

Creating the right balance between building affordable housing and providing income benefits for market rental housing created a lot of debate and discussion. There was concern that looking at income benefits alone didn't address lack of necessary affordable housing, but also concern about the expense, lack of sustainability and stigma of social housing. Specific needs included looking at how housing, social or supportive housing in particular, created barriers for people with physical disabilities. These barriers included couples with disabilities not being able to afford living together due to losing ODSP benefits, as well as loss of attendant care. There was the impression that housing policy was designed with the impression that people with disabilities are single and will remain single. If two people who are receiving ODSP and have supports for their disabilities decide to move in together, they have their services and their income reduced. For many this is not an option that they can manage.

### Recommended changes

1. What is the right balance between building affordable housing and providing income benefits to support people in market rental housing?

People stressed they wanted housing that was integrative, offered choice and flexibility, and provided a sense of community and a social network. It was consistent with a desire to see a more individualized system that addressed varying costs and specific needs that people have.

2. What is the role of government, non-profit sector and private sector in delivering housing?

The city and builders must consider who they are building for and what those people will need. First of all, they need a social network, daycare, good schools, transportation and activities, and have such housing not too far outside the city. Outside, there are far fewer opportunities for kids' activities (and you have to drive to them!) and you cannot develop a sense of community. There should be more investment in common spaces so kids can live in a safe environment.

Many lower income families live in private housing, usually huge apartment high-rises. This is vertical poverty. Thought must be given how to rehabilitate these high-rises for community use and building partnerships. There seems to be an effort towards this made in Toronto now.

Non profit housing should help to alleviate cost for people living in it, and also provide community based employment opportunities, and other opportunities to build and strengthen communities. Government needs to have a strong role in regulation of social housing – both in maintenance and affordability.