



**Affordable Housing is Key to our Future**  
*Reducing poverty and building healthy  
communities where all can contribute*

Submission to Ontario Affordable Housing Strategy

December 21, 2009

[www.isarc.ca](http://www.isarc.ca)



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Affordable housing is a key ingredient to assisting people on low wages or social assistance to maintain dignity, have enough money for food and other essentials, care for themselves and their children, break isolation, and restore a sense of dignity.

For fifteen years, Ontario has withdrawn from its commitment to provide adequate, safe, and affordable housing for all residents. This has increased homelessness, poverty and hunger.

Ontario faith communities support the government's goal to develop a Long-term Affordable Housing Strategy and ask that it be funded with significant dollars so that the fifteen-year gap is eliminated, waiting lists are reduced, and homelessness is no longer a problem in our province.

Recent news that over three billion dollars (\$3,000,000,000) promised by the federal government for affordable housing have very slowly been released to provinces and only a few units have been built is discouraging (*Globe & Mail, November 30, 2009*). Too many Ontarians are on waiting lists for affordable housing for this money to take years to become housing units. As they walk alongside people who struggle with poverty and its effects, faith communities are becoming very discouraged with governments.

#### **ISARC VALUES**

##### **Human Dignity**

- The right of all people and their communities to be treated with justice, love, compassion, and respect, and their responsibility to treat others likewise.

##### **Mutual Responsibility**

- The obligation of communities to care and share with their people, ensuring that basic needs are met.

##### **Social Equity**

- The right of all people to adequate access to basic resources, to full participation in the life and decision-making of their communities.

##### **Economic Equity**

- The right of all people and communities to adequate access to the resources necessary for full lives, including access to worthwhile work, fair employment considerations, and income-security provisions, and our communal responsibilities to use such resources responsibly.

##### **Fiscal Fairness**

- The right of all people, communities, and institutions to fair fiscal treatment and the responsibility of all to contribute fairly for the well-being of all.

##### **Ecological Sustainability**

- The obligation of communities to practice responsible stewardship of the earth and its environment, so that creation might be preserved for generations to come.

Recent discussions with municipal staffs have made us aware of provincial policy restrictions to affordable housing:

- The province needs to pass inclusionary zoning laws that allow the municipalities to negotiate with developers to provide affordable housing in new housing complexes.
- Lack of distinction between low and moderate affordability definitions push affordable thresholds beyond what is possible for low-income families to pay. It also creates a perception that there are more affordable units available than there are in reality.
- Current provincial definitions of affordability are: \$190,000 for purchasing a house and \$741 a month for a rental, using London data. These definitions of affordability mean that family units who earn \$60,000 a year are eligible. It leaves the poorest unable to access this housing. Municipalities must abide by provincial definitions.
- Rent Geared to Income budget allocations are now frozen at the municipal levels. Therefore, fewer units are available as inflation and rent increase and consume the subsidy.
- People working full time at minimum wage or on social assistance or other benefits cannot afford to participate in units provided through the affordable housing program, even though the units are offered at 20% below market rates. A further subsidy would be needed to capture this demographic.
- The waiting lists for the lowest rents in non-profit housing are the longest. Housing must be built for this population.

Until 1995, the faith communities developed many units of non-profit, affordable

housing. Since then, these same communities worked with “Out of the Cold” and other emergency measures, being told that these would be temporary.

Unfortunately both food banks and emergency shelter services increased; volunteers became tired; and, too many faith community resources were used for survival systems, rather than programs, which helped people break the cycle of poverty.

Many of our members participated in “Do the Math” and found that rent absorbs most of the income of a family or individual who is low income whether on low wages, Employment Insurance, or Social Assistance. There is little, if any, money left for food, clothing, transportation, and other social determinants of health for children, parents and single adults. Adults with low incomes have less energy for their jobs, training, or parenting. Their children often do not perform well in school.

How are we building our future workforce when people cannot participate in school or training because they are hungry or feeling unsafe? Facts show that health care costs are increasing because people lack nutrition, safety, safe housing, and other essentials.

Affordable housing is key to our future.

We invite the Minister, parliamentary secretaries, and staff to “[Do the Math](#)” with us as part of this exercise in creating a provincial affordable housing strategy.

As affordable housing monies are made available, the Interfaith Social Assistance Reform Coalition (ISARC) will use its many networks in the faith communities to encourage them to develop housing solutions with individuals and families who need affordable, safe housing. Already many faith communities are working with

municipal governments finding new solutions and donating monies for housing.

A government mantra is “all hands on deck.” ISARC is looking forward to the new strategy and to significant provincial monies dedicated to housing. The provincial government is a key player both through its budget and the transfer of monies from the federal government. The amount of affordable housing needed cannot be built through municipal property taxes. Higher levels of government must be “on deck.”

The faith communities realize that building affordable housing is an important way out of the economic recession. Production of housing uses Canadian products, employs local labour, and increases the tax base for municipalities. Governments have often used housing construction as a boost for the economy.

Since Canada’s birth rate is low, we need to eliminate poverty, so that children, parents and other adults become part of a workforce that is efficient and prosperous. ISARC strongly recommends that the elimination of poverty be the highest priority of this government, which means more monies allocated to the Ontario Poverty Reduction Strategy and now the Affordable Housing Strategy.

Income security and affordable housing is key to reducing poverty and building healthy communities where all can contribute. This increases and maintains the dignity of all people, primary ethical criteria for the faith communities.

ISARC supports the Housing Network of Ontario in its submissions to the provincial housing strategy to address the continuum of housing need:

- Increase investments in housing: new affordable housing, housing benefit programs, repair, renovation, and community-based pre-development.
- Change regulatory frameworks: overhauling the social Housing Reform Act and Residential Tenancies Act, giving municipalities additional powers, allowing non-profits to re-finance, and ensuring effective enforcement of the Human Rights Code.
- Increase and strengthen support programs and key housing assistance, such as rent banks.
- Coordinate social housing among various provincial ministries, with the federal government and with municipalities.
- Develop key measures of success.

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ISARC members include Buddhist, Christian, Hindu, Jewish, Muslim, and Unitarian denominations. Our web site is [www.isarc.ca](http://www.isarc.ca). Our coalition has worked with both the 25 in 5 Network for Poverty Reduction and the Housing Network of Ontario.

**The Interfaith Social Assistance Reform Coalition (ISARC)** was formed in 1986, and was born out of the hope that together a coalition of faith groups could contribute to new public policies based on greater justice and dignity for Ontarians marginalized by poverty. ISARC's membership includes Christians, Jews, Muslims, Buddhists, Hindus, and Unitarians.

ISARC brings together representatives and members of faith groups to address public policies on issues of poverty, hunger, and homelessness in Ontario. In working to promote justice, ISARC hopes to inspire people of faith to respond to their neighbours in need through promoting social justice in concert with their acts of charity.

This central message, shared by religious communities throughout the world, inspires people of faith to respond to our neighbours in need.

- For Jews, we are to “Do unto others as you would have them do unto you.” (Leviticus 19.17)
- For Muslims, “No one of you is a believer until he desires for his brother what he desires for himself.” (Hadeeth/Sunnah)
- For Christians, we are to “Love your neighbour as yourself.” (Matthew 22.39)
- For Buddhists, we should “Hurt not others, in ways that you yourself would find hurtful.” (Udana-Varga 5.18)
- For Unitarian Universalists, we are to affirm the “worth and dignity of every person.”

#### ISARC MEMBER COMMUNITIES

- Anglican Church of Canada
- Baptist Convention of Ontario and Quebec
- Buddhist Community of Greater Toronto
- Canadian Council for Reform Judaism
- Canadian Council of Imams
- Canadian Hindu Heritage Centre
- Canadian Islamic Congress
- Canadian Jewish Congress
- Canadian Religious Conference
- Canadian Unitarian Council
- Canadian Unitarians for Social Justice
- Council of Canadian Hindus
- Council of Christian Reformed Churches in Canada
- Darchei Noam Reconstructionist Synagogue
- Evangelical Lutheran Church in Canada
- Islamic Humanitarian Service
- Mennonite Central Committee, Ontario
- Ontario Coalition for Social Justice
- Ontario Conference of Catholic Bishops
- Pentecostal Assemblies of Canada
- Presbyterian Church in Canada
- The Salvation Army
- Sisters of Providence, Kingston
- Society of Friends (Quakers)
- St Vincent de Paul Society
- Toronto Board of Rabbis
- United Church of Canada

When anyone is hungry while others have too much to eat, when anyone has no shelter while others live in luxury, or when anyone lives in poverty while others enjoy affluence, justice is not present. Where justice is not present, the quality of all our lives and communities disappears.

Justice is the mutual responsibility of individuals, communities, and government working together for a better future.

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