

August 13, 2020

Mickey Amery, chair of the Affordable Housing Review Panel
Affordable Housing Review Panel c/o
Ministry of Seniors and Housing
404 Legislature Building
10800 – 97 Avenue
Edmonton, AB T5K 2B6

Dear Mickey Amery, chair of the Affordable Housing Review Panel:

Reference: **Written Submission to the Affordable Housing Review Panel**

Thank you for the opportunity to contribute a submission to the Affordable Housing Review Panel. The Edmonton Social Planning Council is pleased to see this work being conducted by the provincial government. The Council has been operating in Edmonton for 80 years, and the issue of affordable housing has been a source of concern for our organization for much of our history.

Since our work focuses on community research in the areas of low-income and poverty, access to affordable housing is indispensable towards building a community in which all people are full and valued participants. It is important that any approach governments take towards the affordable housing portfolio – be it municipal, provincial, and federal – prioritize a human rights-based approach where access to safe and stable housing is an integral component of providing an adequate standard of living to all Albertans.

When it comes to affordable housing, our research has identified excessively long waits for affordable rental accommodation as one of the most intractable challenges facing low-income Edmonton households. These households are waiting to receive assistance for which they qualify for and are legally entitled to. Funding should be sufficient to allow all households who qualify based on their household income receive rental assistance on a timely basis, similar to what is currently the norm for existing programs like child benefits, retirement benefits, child care subsidies, and income support.

Our recent report (which is also attached to our submission), *The High Cost of Waiting: Tenant-Focused Solutions to Enhance Housing Affordability*, provided comprehensive research on the subject by conducting a literature review, interviews with key informants with expertise in the affordable housing landscape in Alberta, as well as focus groups involving a number of households who were on these wait lists. The report also provides a number of recommendations governments can adopt to address this situation, which includes a number of measures for how a housing benefit can be designed, measured, and monitored to achieve the goals of making housing more affordable and accessible.

Focus group participants (many of whom had been waiting for years) spoke candidly about the financial and emotional hardship the process has put them through and spoke of the real risk they could end up homeless without a roof over their heads.

We found that strong support was expressed for a cost-matched federal/provincial housing benefit. The federal government's proposed Canada Housing Benefit (which is a portable rent subsidy) was met with almost universal approval. This benefit would deliver an average of \$2,500 per year to qualifying households, which would expand the number of Edmonton households receiving direct rent subsidies. A joint federal-provincial rent subsidy program with full and fair funding commitments from both orders of government could be set up so that all who apply and qualify for the benefit receive it on a timely basis. In order for it to be effective, it would need equal cost-matching by the provinces and the federal government delivering the benefit through the Canada Revenue Agency in single monthly payments to qualifying households.

Portable housing benefits have been identified by major Canadian affordable housing organizations as an indispensable component of ending homelessness and addressing affordability challenges. Portability means basing rental assistance on household income, rather than tying it to a specific rental unit or a building. This enables prospective tenants to obtain rental accommodation more quickly rather than having to wait for affordable units to become available. It also provides renters greater choice with regards to location and building type based on their own needs and preferences. Our research going back as far as 2007 has shown many low-income renters have expressed a preference for receiving subsidies directly rather than having subsidies tied to specific units and buildings. Those who receive a portable housing benefit experience long-term improvements to their quality of life.

A portable housing benefit would prevent eviction due to non-affordability of market rents and help those precariously housed to stay housed. This would need to be correctly applied to the Edmonton context to complement existing programs and approaches. Adequate and stable funding helps reduce waitlists for affordable housing and effectively prevents homelessness.

When it comes to affordable housing, the ideal role of government is to provide a robust safety net, especially when it comes to supporting Albertans in need of housing. This requires full investments in affordable housing programs. Direct to rent subsidies in its current form have not been able to keep up with high demand and high need.

While funding efforts to end homelessness has increased significantly over the last 10 years (this has enabled the development of an extensive province-wide infrastructure to deliver Housing First programs), funding for rental assistance for low-income households has been largely frozen for many years.

Albertans who experience homelessness and poverty face a number of other challenges, which include mental illness, addictions, domestic violence, aging, physical and mental disabilities, and more. These struggles require targeted support to effectively rehouse participants. Supportive housing – where individuals can access services linked to their housing, such as job training, or mental health treatment lead to long-term socioeconomic improvements for participants – is integral to this. Vulnerable individuals who struggle to retain safe, adequate, affordable, and stable housing often end up interacting with other parts of the system, such as the justice system, emergency health services, law enforcement, and others. Governments investing in

housing programs and their supports would see decreased costs and pressures on the health care and criminal justice system. In short, investing in affordable housing produces positive dividends which includes reduced costs in other areas of government spending. This measure is not only fiscally prudent but also brings us closer to fully realizing a more just and equitable society.

While a portable housing benefit could solve a lot of affordability and accessibility issues, this also will need to be balanced with making sure the supply of affordable housing units continues to be made available. The utilization of vacant, surplus, or underutilized sites represents a significant opportunity to increase affordable housing supply and decrease waitlists. In the city of Edmonton alone, 850 additional units could be created on 5 large city-owned sites under current zoning. Vacant or underutilized buildings could be redeveloped or repurposed to increase the supply of affordable housing, providing beautification and activation of these spaces that can improve the neighbourhood as a whole.

An example of such a program is the Raising the Roof's Reside initiative in Toronto, which is a pilot program that provides individuals at-risk of homelessness with affordable and safe housing in a repurposed vacant home. This has been shown to be effective at decreasing affordable housing waitlists by using vacant homes for affordable housing. The project partners with the Building Up enterprise that trains youth to complete the renovations, helping them gain valuable skills. The renovated homes are leased to non-profit housing organizations to use as supportive or long-term housing. This model represents a significant opportunity to increase the quality and supply of affordable housing in a cost-effective manner.

In closing, investing in affordable housing programs with a human-rights approach is not only a benefit to vulnerable individuals finding stable housing, but it benefits communities as a whole. The standard of living and quality of life improves markedly, helps to improve neighbourhoods, decreases the burden on health care and criminal justice systems, and reduces social disorder. The Edmonton Social Planning Council is hopeful that common-sense actions like these will help re-build Alberta after a challenging period of economic uncertainty associated with the decline in oil prices and the COVID-19 pandemic.

Our office continues to be available should you wish to engage on this matter further.

Regards,



Susan Morrissey, Executive Director
Edmonton Social Planning Council
Celebrating 80 Years, 1940-2020

Attachment(s): Kolkman, John (2020). "The High Cost of Waiting: Tenant-Focused Solutions to Enhance Housing Affordability." Edmonton Social Planning Council.