

## Let's Talk Housing

Submission to the Government of Canada consultation led by the Ministry of Families, Children and Social Development for more information visit: [www.letstalkhousing.ca](http://www.letstalkhousing.ca)

### Introduction

The following is a compilation of input received from participants at a Let's Talk Housing forum in Kitchener Ontario on Wednesday October 12, 2016. This session was hosted by the Social Development Centre Waterloo Region and three citizen groups supported by the Centre:

- Disabilities and Human Rights Group
- Poverty Free Action Group
- Community Social Planning Council

The input on October 12<sup>th</sup> was provided by a diverse group that reflected the experience of:

- Adults of various ages with a range of disabilities including vision impairment, mobility challenges, development challenges and mental health issues
- Parents of young adults anticipating independent living
- Seniors and retirees
- Youth in care
- Low income earners
- Home owners, renters in both community and private rental housing and landlords
- Residents in single family dwellings, student housing, condos, townhouses and
- Community advocates

This group of participants were also asked to review a summary of points that had been compiled from work done by the Social Development Centre over a number of years that included:

- Decent Lives and Strong Neighbourhoods forum series and kitchen table talks an initiative started in 2015.
- Input related to housing that emerged through a range of poverty elimination initiatives
- Community forums on affordable housing and background research on homelessness
- Visitable Housing research and municipal policy presentations
- Building Local Information Supports to Newcomers settlement needs assessment

The October input from participants on October 12<sup>th</sup> mirrored almost exactly the summary of points compiled from previous work done by the Social Development Centre. This affirmation highlights the tremendous consistency of concerns related to housing that exist across Waterloo Region. These results are presented together in the following summary.

## Expectations of the Federal Government Housing Strategy

From local discussions the Government of Canada should appropriately play a role in housing by:

1. Providing a vision of housing for all Canadians and all areas in Canada
2. Setting standards for housing building type and costs, housing conditions and maintenance and for supports to be provided for those groups not able to live independently
3. Working with all other orders of government to ensure respective responsibilities fulfill the standards and achieve the overall vision and
4. Transferring funds to other orders of government to implement programs to make the national housing vision and standards a reality.

## Affirming the Government of Canada Vision and Themes

The proposed vision for this consultation is consistent with input from local discussions with some significant modifications. The vision that fits with local Waterloo Region input is:

*All Canadians have housing that meets their needs at all stages of their lives and they can afford. Housing is central enabling everyone to live a decent life and is the cornerstone of building sustainable, inclusive communities and a strong Canadian economy where everyone can thrive.*

## Summary of Input – Key Points

### **Housing is more than just a physical building.**

A home is more than four walls and a roof. A home is important to anchor people's lives, providing stability, privacy and a sense of control. A person's home is where they both feel and are safe. It is where they can be themselves, keep their belongings and decorate as they want. A home must be affordable and have what is needed for people to be self-sufficient. Housing is the cornerstone for being rooted, being part of community and for all other aspects of life. Nothing can happen in a person's life (getting a job, going to school etc) until they have a place to live.

### **Housing must enable life and social functions.** A home should provide:

- A place to sleep
- A place to eat
- A bathroom
- Private area/privacy
- A place to worship (for some) or quiet space for reflection
- Social space
- Room to have a guest visit and stay over

- Safe exit and entrance
- Accessible entrance for those who live there, their family and friends.
- Adaptations as needed to maximize independence – functional adaptations as a right

#### **Understand that housing is the building block of community**

- Ensure multi-unit developments include community rooms
- Plan housing to be integrated with its local community and is located for inclusion and access – e.g. near amenities, transportation

#### **Supportive housing is a core housing need**

- Include supports in all housing planned for those with high need and or who are vulnerable
- Ensure all social housing has supports as a standard operational requirement
- Specialized housing such as long term care to ensure personal dignity and preservation of community and family living connections

#### **Establish national housing standards.**

- Standards for accessibility to require inclusion (this is not optional)
  - Establish a national definition of accessibility
    - Universal design
    - True accessibility – i.e. accessible units must truly be accessible?
      - E.g if units are on upper levels and require an elevator, are these really accessible? What if there is a fire (or even only a fire drill?)
  - Adopt VisitAbility as the basic standard of accessibility for all housing (a presentation on VisitAble Housing is included in Appendix A)
  - Provide support mechanism to provide support for people seeking functional adaptations in their housing (they should not have to rely on human rights complaint and appeal process, need an alternative mechanism)
- National building standards – certain minimums
  - Include regulations at both pre/post built stage
    - Include maintenance standards, particularly for rental housing
  - Adopt standards that reflect environmental conditions and effects of housing location
    - Include energy efficiency
    - Access to fresh water in all homes across Canada
    - Reflect the impact of global warming and include rights to heat and air conditioning –particularly the elderly and frail
  - Requirements for transportation links

- Include housing supports in the national strategy and set standards for supports that should be provided in housing for those in need of assistance
- Articulate housing principles to set a minimum for what people should expect in housing. E.g.:
  - Include all types of shelter be included in the national strategy, including nursing homes, transitional housing, emergency shelters etc.
  - Integrate cross ministry and all orders of government responsibilities
    - Importance of a cross ministry strategy for housing – rather than silos
    - Cooperation across all levels of government = more effective solution
  - Define:
    - Accessibility
    - Affordability
    - Flexibility to meet needs at different life stages
      - Continuum: Homelessness-----x Stable housing
  - Other housing rights and limits:
    - Is there a basic right for individuals to have private units?
    - Right to choose location and not be forced to move to larger centres
    - The right to live in dignity, regardless of type of housing, location or support needs

### **Affordability is essential.**

The importance of affordable housing has been identified in many local discussions. Questions have arisen about how to define affordable housing, what is reasonable to expect in community vs private housing costs and also ways to keep housing costs lower. Agreement was reached on how to define affordability and what to include in determining the cost of housing:

- Define affordability by 30% of income
- Define community benchmark of affordability based on 30% of social assistance rates
- Include all housing costs in calculating affordability i.e. rent/mortgage, hydro, tax, water, gas, maintenance costs, condo fees, insurance etc.

### **Enable alternate models for housing types and financing.**

- Flex housing
  - Different needs at different life stages
  - Need for a diverse range so housing can meet a range of needs
- Community housing models
  - Housing that enables community living
    - Community living models - particularly for people with disabilities
  - Co-housing

- Building a community for adults of working age – everyone has their own room and share communal spaces
  - Co-operatives
    - Opportunities for community members to share their abilities with each other
- Develop land trusts – move away from land ownership to keep costs lower and ensure housing remains in public hands
- Emphasize social benefit in building projects to ensure that public funds hires local workers and builds local economy

#### **Consider urban vs rural and regional differences.**

- Transportation needs and food costs increase the cost of living, housing should reflect this to keep options open so people are not forced to move to larger centres
- National consideration of additional costs of living in northern and rural areas or high housing cost cities = re-examine how we define affordability

#### **Upgrade regulations to encourage sufficient and appropriate affordable housing stock**

- Modernize codes, planning requirements etc to enable alternate models of housing:
  - Allow homeowners to create auxiliary units without parking spaces or other zoning and technical restrictions
  - Allow several houses to share one yard
  - Encourage creative uses of existing stock and ways to increase stock – e.g. tiny houses
- Enforce basic standards of livability
- Review and revise rental housing business models that contradict creating stable homes
  - Landlord and tenant rights and responsibilities
  - Large for profit rental corporations that are creating ghettos
  - Investment and corporate law regarding shareholder benefit - – large corporations with business models to exploit tenants with few resources and options – put limits on profit
- In consideration of local definitions of affordable housing, use inclusionary zoning

#### **Provide funding for housing stock and housing supports**

- Build more housing stock by funding incentives to build affordable and appropriate housing:
  - Alternative funding models for housing
    - Support coops and cohousing
  - Affordability incentivise creation of rental units
  - Tax credit/housing subsidies as a refundable tax credit
  - Provide more incentives to developers to build alternative housing
  - Review restrictions on financing e.g. not including rental income in mortgage approval
  - Support land trusts to reduce costs and retain public stewardship
  - Require social benefit agreements to enhance local economy

- Funding should include more than just building stock, include operating costs/maintenance and housing supports as important components to safe, healthy, affordable and appropriate housing
  - Housing disability funding to including housing supports
- Assist provinces to raise shelter allowances

#### **Include those who need housing in planning for housing**

- Set requirements for zoning and housing design process to include those with lived experience giving to input into what is built and how, especially if that will be their home
- Involved with local organizations
- Advisory groups for continued engagement with communities – national, regional and local

## **Conclusion**

The proposed themes for the national housing strategy consultation are:

- Affordability;
- Inclusivity;
- Sustainability; and
- Flexibility.

These themes are reflected in input received at the October 12<sup>th</sup> consultation session and in all other previous discussions related to housing. Accessibility, affordability and supportive housing are consistently identified as important as is being able to live in dignity and independence while belonging, participating and contributing to community. These are important aspects of having a home.

The Government of Canada role has an important role to provide leadership for the vision, standards, cooperative relationships and transfer of funds to ensure for all Canadians have the housing they need and our communities are strong and viable.

Those who are most affected do want to be involved. This housing consultation is a good first step. It is hoped that next steps will include those with lived experience in advisory capacity and also as co-designers in processes for planning and building housing stock in their communities.

For further information about this submission contact:

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## Appendix A: VisitAble Housing Presentation

*Variations of this presentation were made to all eight municipalities in Waterloo Region*



# VisitAble Housing

## A Basic Standard for Accessibility

VisitAble Housing Task Force

Social Development Centre Waterloo Region

Presentation to  
Regional Municipality of Waterloo

Tuesday February 23, 2016

### Objectives

- ▶ Update on local work related to VisitAble housing
- ▶ Invite the Region Council to take a lead in ensuring VisitAble housing is built in Waterloo region
- ▶ Invite Councillors, staff and community members to attend a March 23<sup>rd</sup> community forum and workshop to get more information and discuss action

### VisitAble Housing Features

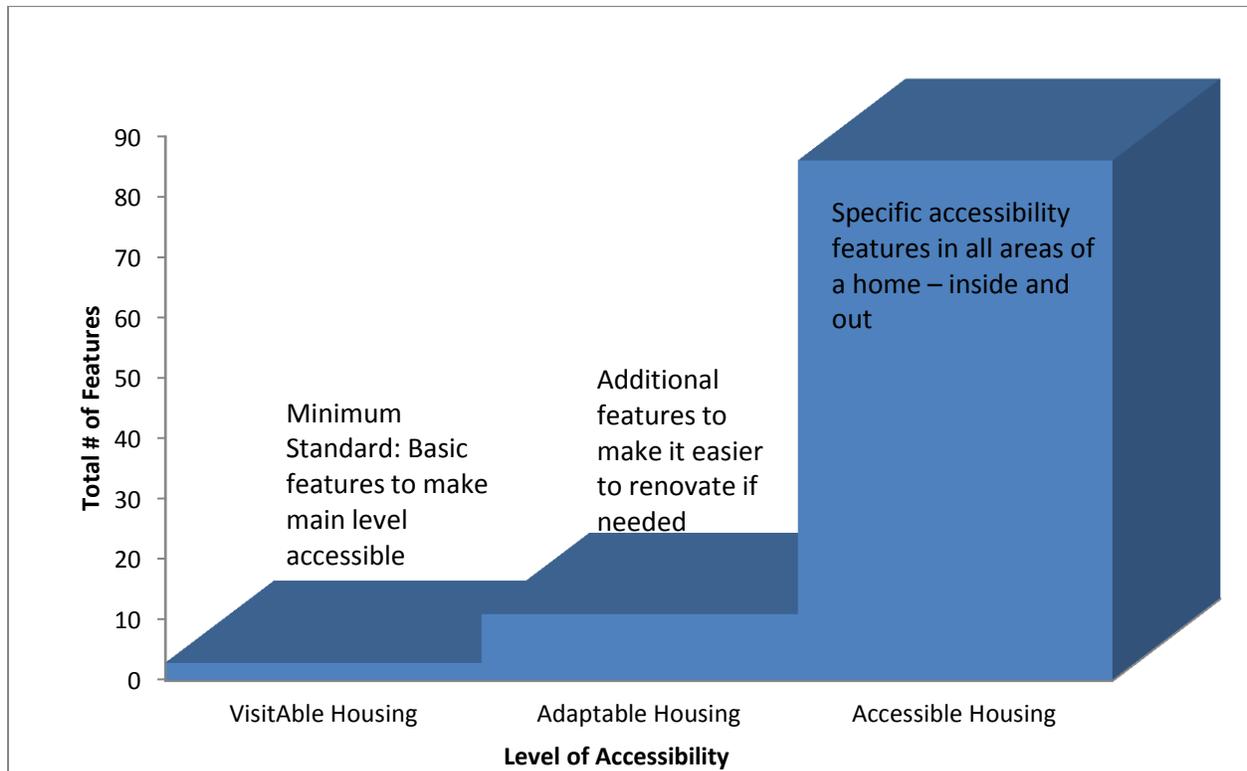
- ▶ One no-step entrance to main level
- ▶ Wider doorways and hallways on main level
- ▶ At minimum a half bath on main level that can be used by someone with a mobility aid



## VisitAble Housing – Basic Standard for Accessibility

- ▶ VisitAble Housing is the minimum standard for accessibility
- ▶ Ensures a home can be visited by friends and family members who have mobility limitations
- ▶ Does not define all possible accessibility features

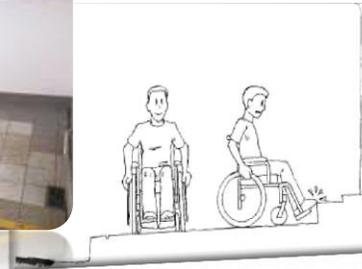
### Accessibility Design Spectrum



## Why? Our Love Affair with Stairs ≠ An Inclusive Community



### Stairs Limit Access



### Stairs Can Be Unsafe



## **Challenges in Building VisitAble Housing**

- ▶ Accessibility needs and realities not well understood
- ▶ Lack of Canadian housing stock with basic accessibility features
- ▶ VisitAble features exist but are not always recognized
- ▶ Readiness of housing industry
- ▶ Uncertainty about costs, particularly no step access
- ▶ Regulations and policies in Canada not helpful

## **Regulation and Technical Research**

- ▶ Provincial, regional and local municipal policies, plans, regulations and building guidelines
- ▶ Solutions for no-step entrance with information on costs
- ▶ Contacted builders in Canada and US to get information and advice

## **What We Learned**

- ▶ VisitAble features can fit within current policies, plans and regulations
- ▶ Some policies encourage, none require (except for Ontario Building Code requirement for multi-unit buildings three or more stories high)
- ▶ The no-step access is the most challenging feature
- ▶ Requirements, technical guidelines and usual practices may discourage any but the most persistent builder
- ▶ There is housing built in Waterloo Region and Ontario with VisitAble Housing features – some as early as 1990's in Elmira – but this is not well known and difficult to find

## No-Step Entrance

- ▶ It's easier to build on larger lot size and greenfield development
- ▶ Any size lot is doable – the smaller the footprint, the more attention is needed re: design and engineering
- ▶ Local zoning requirements are not easily understood and could be a disincentive
- ▶ Builders tell us:
  - ▶ With experience, it gets easier and costs are lower
  - ▶ Costs can be absorbed, so don't need to increase the price of a home

## No-Step Entrance Solutions and Costs

Solution	Estimated Cost
Basement and inset floor joist method	\$250-375
Build house on concrete slab	\$0-500
Gradual sloped entrance through garage	\$0
Build ramp and bridge from porch	\$200-600
Lower/raise visit-able floor and earth berm	\$1,025
Split drainage (to front and back) from centre of lot	\$230-1,230
Build retaining wall so grading can be done as needed	\$2,950

*From Social Development Centre Waterloo Region, Building VisitAble Housing in Waterloo Region: Regulatory and Technical Analysis, January 2016*

**Building VisitAble Features when a home is built costs very little compared to renovations later which can add up to thousands of dollars**

### Region of Waterloo Official Plan, 2014

VisitAble housing is consistent with what has been laid out in the Regional Municipality's Official Plan:

**The best time to build VisitAble housing was 100 years ago - the 2<sup>nd</sup> best time is now!**

## Request to Regional Municipality of Waterloo Council

- ▶ Recognize VisitAble housing as a basic standard for accessible housing and strengthen the language in the Regional official plan to encourage this standard so all of Waterloo will be a more inclusive community and attractive for aging in place
- ▶ Promote VisitAbility as a requirement for all affordable housing funded by the Region
- ▶ Collaborate with all area municipalities to:
  - Adopt a shared local standard of VisitAble Housing for all new housing
  - Ensure that specific guidelines for building housing that is VisitAble are available for both green field and infill housing so as to encourage this type of housing to be built
  - Providing incentives to developers/builders to build VisitAble housing
- ▶ Council members, staff and interested community members attend community forum and workshop to discuss these directions in greater detail - Wednesday March 23, RIM Park, Waterloo

## Thank You

For more information about the VisitAble Housing initiative:

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Or



visit: [www.waterlooregion.org/visitable](http://www.waterlooregion.org/visitable)  
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