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Executive Summary

The Advocacy Centre for Tenants Ontario (ACTO) and Advocacy North collaborated on the North at Home project, in order to better understand the challenges and opportunities for affordable housing in Northern Ontario. The two-day North at Home Forum brought together tenants, legal clinic workers, community workers, service providers and municipal housing representatives. Follow-up research consisted of interviews with key informants, including non-profit housing developers, housing services providers, municipal housing officers, and legal clinic workers, as well as a review of grey literature and academic publications. The housing sector in Northern Ontario is conditioned by the region's vast distances, harsh weather, low population density, and growing migration to larger urban centres. Seven issues emerged as pressing concerns:

- i. Limited new supply, with high construction costs and a short construction season placing constraints on development;
- ii. Lack of affordable rental housing, with few choices for low- and moderate-income tenants and mismatches in the demand and supply of social housing;
- iii. The poor condition of the existing housing stock, particularly in smaller communities where the cost and difficulty of maintenance and repairs is highest;
- iv. High energy costs that affect homeowners as well as tenants and can lead to housing insecurity;
- v. Lack of adequate housing for the growing senior population who want to remain in their communities but need more supports;
- vi. Growing prevalence of homelessness, particularly hidden homelessness; and
- vii. Limited supportive housing, with a growing population in need of support living in social housing and non-profit housing without adequate resources.

These needs are deepened by limited resources for service providers and local organizations. Moving forward will require efforts to preserve existing affordable housing stock that is at risk from poor conditions, support for the non-profit housing sector, innovative approaches such as the conversion of vacant buildings, partnerships between service providers across policy silos, and a focus on eviction prevention programs. Effective programs and initiatives must understand the different realities and needs of housing in the North, and must learn from the knowledge and experiences of stakeholders in the region.

Résumé

Le Centre ontarien de défense des droits des locataires et *Advocacy North* ont collaboré au projet *North at Home* afin de mieux comprendre les défis et les possibilités en matière de logement abordable dans le Nord de l'Ontario. Le forum de deux jours *North at Home* a réuni des locataires, des travailleurs et travailleuses de cliniques juridiques et du milieu communautaire, des fournisseurs de services et des représentants municipaux du secteur du logement. La recherche qui a suivi comprenait des entrevues avec des informateurs et informatrices clés, notamment des promoteurs de logements sans but lucratif, des fournisseurs de services de logement, des agents municipaux du logement et des travailleurs et travailleuses de cliniques juridiques, ainsi qu'un examen de la littérature grise et des publications universitaires. Le secteur de l'habitation du Nord de l'Ontario est conditionné par le vaste territoire de la région, ses conditions météorologiques difficiles, sa faible densité démographique et la migration croissante vers les grands centres urbains. Sept enjeux sont ressortis comme étant des préoccupations urgentes :

- i. L'offre limitée de logements neufs, les coûts de construction élevés et la courte saison de construction qui limitent l'aménagement;
- ii. Le manque de logements locatifs abordables, qui laisse peu de choix pour les locataires à revenu faible ou modeste, et la non-concordance entre l'offre et la demande de logements sociaux;
- iii. Le mauvais état du parc de logements existants, en particulier dans les petites collectivités où le coût et la difficulté de l'entretien et des réparations sont les plus élevés;
- iv. Les coûts élevés de l'énergie pour les propriétaires-occupants et les locataires, qui peuvent entraîner de l'insécurité en matière de logement;
- v. Le manque de logements adéquats pour la population croissante de personnes âgées qui veulent demeurer dans leur collectivité, mais qui ont besoin de plus de soutien;
- vi. La prévalence croissante de l'itinérance, en particulier l'itinérance cachée;
- vii. Le nombre limité de logements avec services de soutien, dans un contexte où la population ayant besoin de tels logements est en croissance, ces personnes vivant dans des logements sociaux et des logements sans but lucratif sans ressources adéquates.

Ces besoins sont accentués par les ressources limitées des fournisseurs de services et des organismes locaux. Les prochaines étapes exigeront des efforts pour préserver le parc de logements abordables existants, qui est à risque en raison des mauvaises conditions. Elles exigeront aussi un soutien au secteur du logement sans but lucratif, des approches novatrices comme la conversion d'immeubles vacants, des partenariats entre les fournisseurs de services dans l'ensemble des silos stratégiques et un accent sur les programmes de prévention des expulsions. Des programmes et des initiatives efficaces doivent comprendre les différentes réalités et les différents besoins en matière de logement dans le Nord et doivent tirer des leçons des connaissances et des expériences des intervenants de la région.

North at Home

Report by:

The Advocacy Centre for Tenants Ontario
and
Advocacy North

February 2021

We would like to thank tenants, community members, housing providers, service providers, and community legal clinic staff for sharing their experiences and insights with us.

We would also like to thank CMHC for their support for this project.

DISCLAIMER

This project was funded by Canada Mortgage and Housing Corporation (CMHC), but views expressed are the views of the author(s) and do not necessarily reflect the views of CMHC. CMHC's financial contribution to this report does not constitute and endorsement of its contents.

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1. Introduction

North at Home was developed by the Advocacy Centre for Tenants Ontario (ACTO) and Advocacy North, and generously supported by CMHC. ACTO is a community legal clinic with a mandate to work for the improvement of rental housing for low-income Ontarians. Advocacy North is a collaborative project of the 11 community legal clinics of Northern Ontario.

The two-day North at Home Forum explored challenges and opportunities for affordable housing in Northern Ontario, with a focus on rental housing. Tenants and residents of Northern Ontario shared their lived expertise of living and renting in the North. In addition to tenants, participants included representatives from community legal clinics, housing providers, and health services. Participants discussed how to develop new approaches that lead to stronger communities, considered the unique challenges of Northern Ontario, and developed new ideas for addressing the rental housing crisis in Northern Ontario. Participants were invited to share their personal housing stories in smaller group settings.

In addition to the North at Home Forum, the project included key informant interviews and desk-based research on housing needs and challenges in Northern Ontario. Because of Covid-19, initial plans for in-person community consultations and stakeholder interviews had to be revised. Ten key informant interviews with non-profit housing organizations, municipal housing officers, district service providers, and legal clinic staff were conducted over the phone and via email communications. Desk-based research involved identifying, reviewing and compiling available information on housing needs and challenges from documents, statistics, and other data from federal, provincial, regional, and local sources. Key sources included Housing and Homelessness Plans and housing needs assessments and reports from the District Social Services Administration Boards in Northern Ontario, reports from the Ministry of Housing in Ontario, publications from non-profit housing organizations, academic and think tank publications, and the 2011 and 2016 Census of Canada.

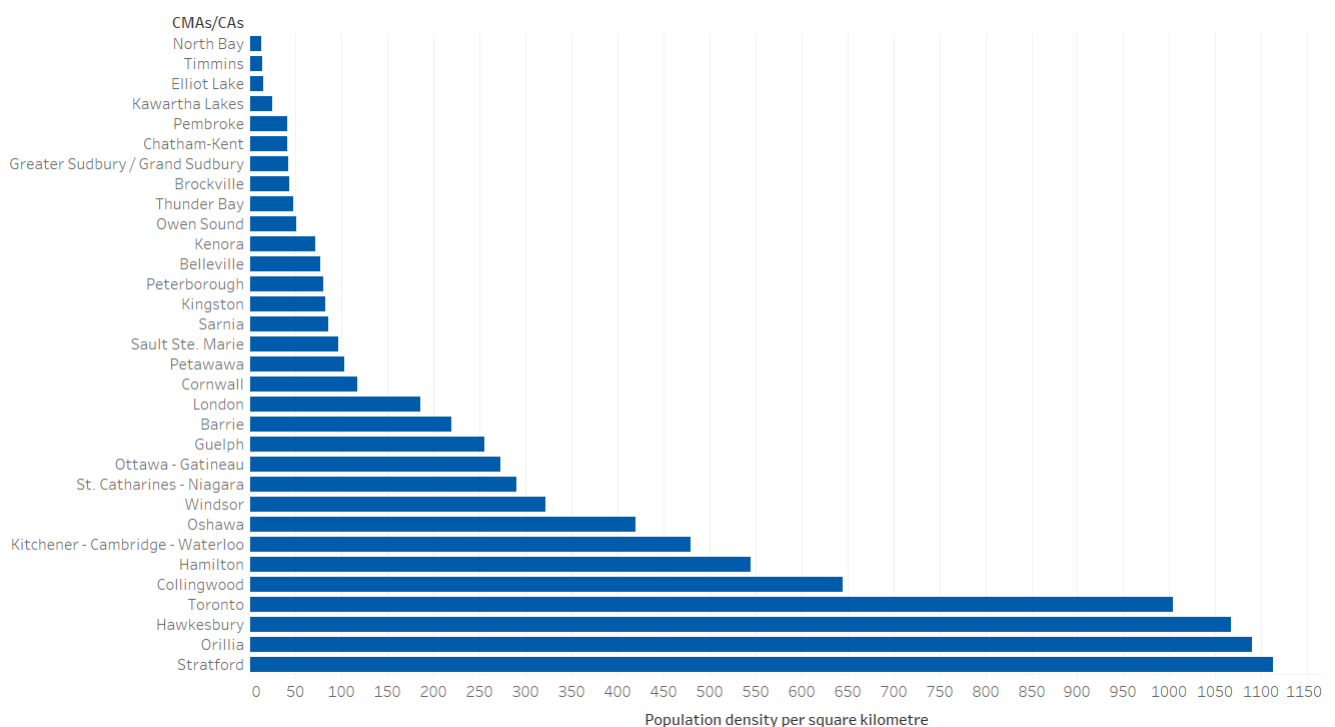
2. Northern Ontario context

2.1 Geography and population

Geography plays a determining role in the housing needs and challenges of Northern Ontario. The region is characterized by harsh climate, with cold winters and short summer seasons, large land areas and low population numbers. These features deeply influence the state of housing in the North.

The seven main urban centres (Greater Sudbury, Thunder Bay, Sault St Marie, Kenora, North Bay, Timmins, Elliot Lake) serve as centres for health, education, and housing and social services for the surrounding regions. Outside the main urban centres, a significant amount of the population lives in rural communities. The percentage of the population that lives in rural areas is higher than for the rest of Ontario. Rural communities are often remote and face additional barriers to accessing infrastructure and services. Looking at the 10 territorial districts of the region of Northern Ontario as well as the census division of Greater Sudbury, approximately 37% of the population lives in a rural area (defined as an area having less than 1,000 people), and an additional 25% lives in a small population centre (defined as a community with more than 1,000 but less than 30,000 people).¹ In contrast, approximately 14% of Ontario's population lives in a rural area (defined as an area having less than 1,000 people) and an additional 10% lives in a small population centre (defined as a community with more than 1,000 but less than 30,000 people).

Figure 1- Population density of urban centres in Ontario



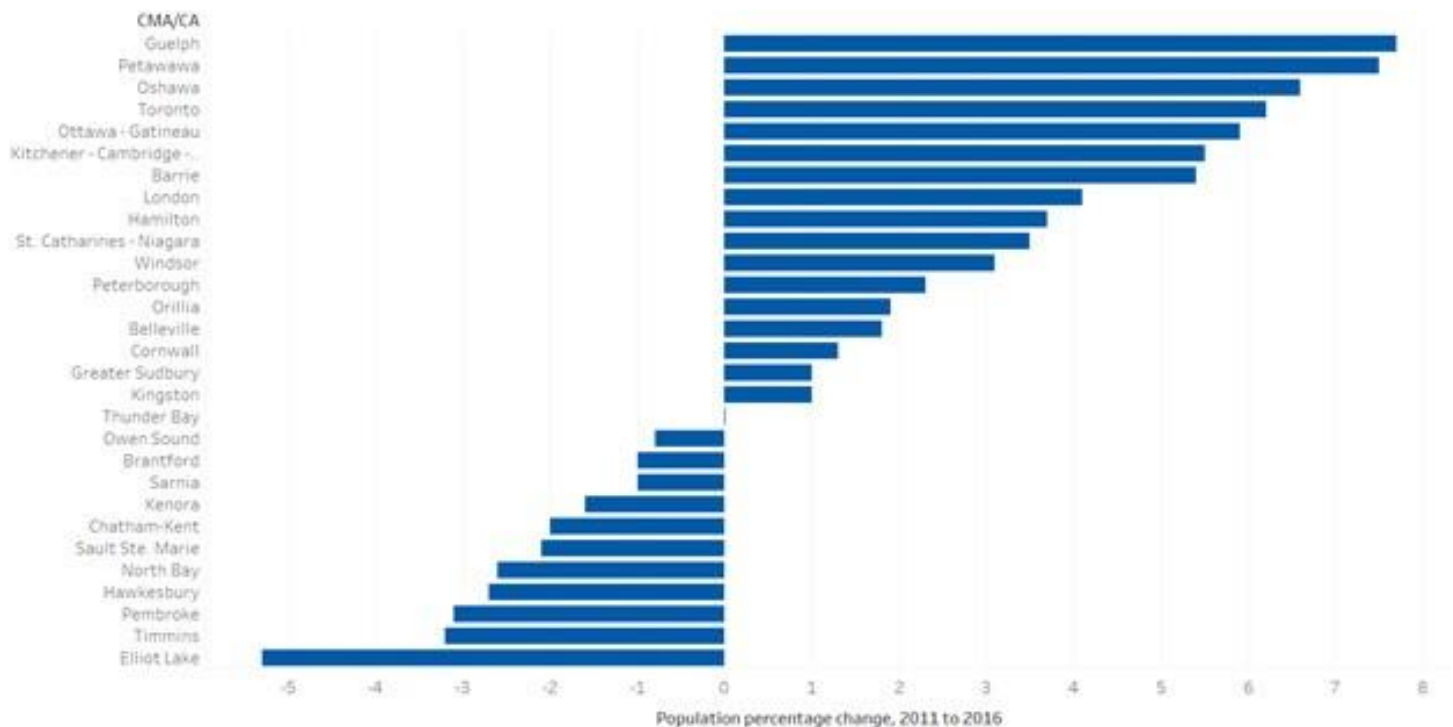
¹ <https://oacas.libguides.com/c.php?g=710398&p=5063055> Accessed on November 2, 2020.

The population of Northern Ontario is slightly more than 800,000 people, or about 6% of the population of Ontario. This low population is spread out over more than 860,000 square kilometres in area, nearly 80% of Ontario’s landmass, an area larger than that of France and the U.K. combined. Northern Ontario has a population density of less than one person per square kilometre.² As Figure 1 shows, urban centres in Northern Ontario have some of the lowest population densities in the province.

Given the large geographic areas and low population density, it’s unsurprising that Northern Ontario has very limited transportation infrastructure. Public transit is limited to a few urban centres and even in those areas it is far from extensive. Other infrastructure aspects such as telecommunications and energy are also affected by geography, and more costly and difficult to access than in Southern or Central Ontario.

Much of Northern Ontario has experienced a declining or steady population. A declining population has implications for the housing needs and challenges of the region. It limits the tax base and the size of the labor force. Population decline has been experienced by many smaller communities with older economic bases in transportation, forestry, or pulp and paper where the loss of jobs has led to migration of younger residents. In contrast, areas with vacation or tourism economies have experienced population growth.

Figure 2 - Population change in urban centres in Ontario 2011-2016



As Figure 2 shows, most urban centres in Northern Ontario have experienced population decline. Elliot Lake, Timmins, North Bay, Sault St Marie, and Kenora lost population between 2011 and 2016. Thunder Bay’s population remained stable. Greater Sudbury was

² <http://www.hqontario.ca/portals/0/Documents/system-performance/health-in-the-north-en.pdf> Accessed on November 2, 2020.

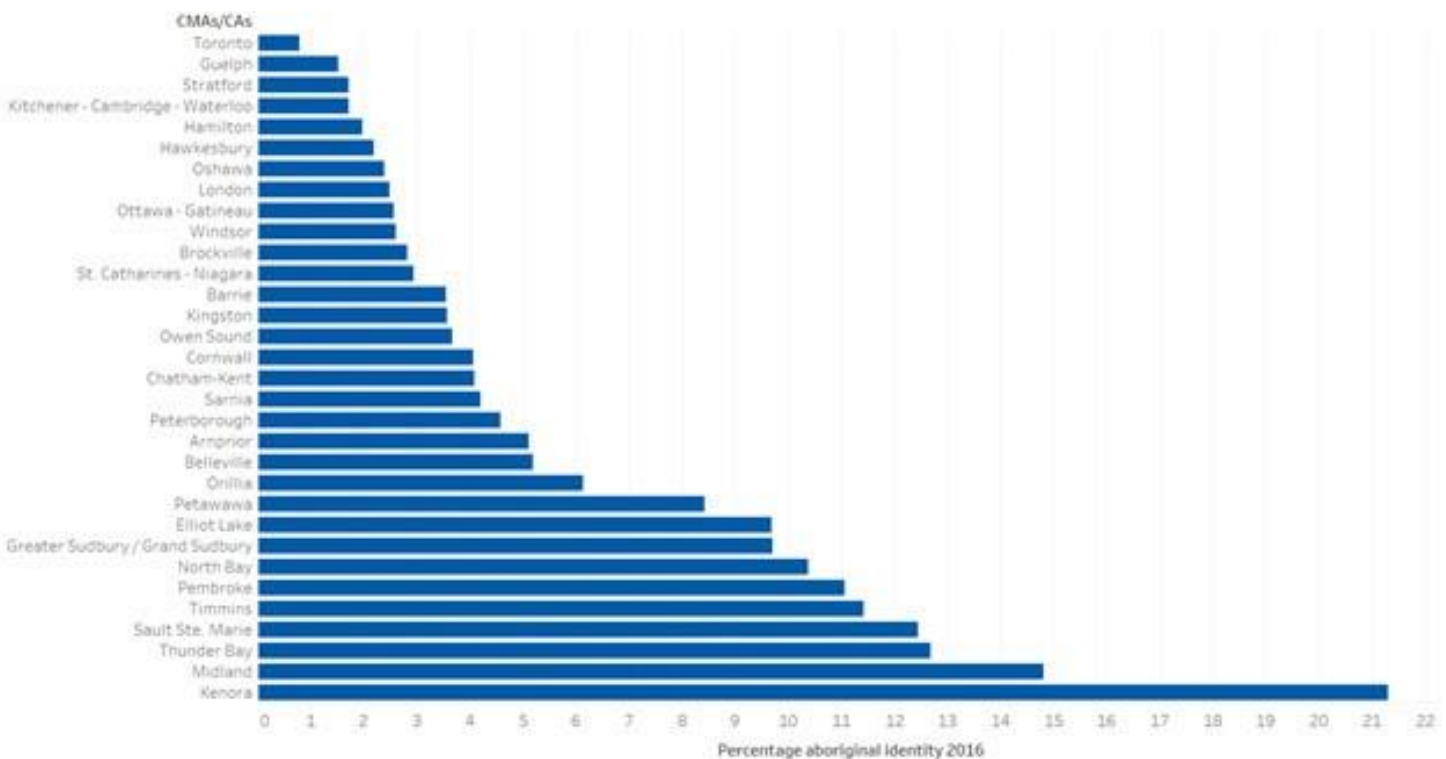
the only urban centre in Northern Ontario that saw its population grow.

This trend towards a stable or declining population is expected to continue. In contrast with population increase in Ontario as a whole, projected to increase by 31.5% by 2046, population projections for Northern Ontario expect a relatively stable population from 2019 to 2046, with a slight increase of 1.8 per cent, from 811,000 in 2019 to 826,000 by 2046. There are regional differences within the North, with the Northeast projected to see population growth of 7,000 or 1.2 per cent, from 568,000 to 575,000, and the North-west projected to experience growth of 8,000 or 3.3 per cent, from 243,000 to 251,000.³

The population is aging across the province, and Northern Ontario is no exception. The Northeast is projected to remain the region with the oldest age structure. In 2019, the share of seniors aged 65 and over in regional population ranged from a low of 15.1 per cent in the GTA to a high of 21.7 per cent in the Northeast.⁴ By 2046, the share of seniors in regions is projected to range from 21.1 per cent in the GTA to 28.9 per cent in the Northeast. An aging population brings separate challenges to the housing system, which will become increasingly important in the North.

Northern Ontario also has a relatively high percentage of Indigenous population. Approximately 13% of the Northern Ontario population is Indigenous, compared to 2.8% of the overall population in the province.

Figure 3 - Percentage of population with aboriginal identity in Ontario urban centres



³ <https://www.fin.gov.on.ca/en/economy/demographics/projections/> Accessed on November 5, 2020.

⁴ Ibid.

Figure 3 shows that urban centres in Northern Ontario have some of the highest percentages of Indigenous population in the province. Kenora has the highest percentage of indigenous population in the province. Of the 10 urban centres with the highest percentage of indigenous population, 7 are in Northern Ontario. In contrast to the overall population numbers, the percentage of indigenous population has increased in Northern Ontario urban centres. The Indigenous population also tends to be younger than the non-Indigenous population in Northern Ontario.

The increase in indigenous population in urban centres has been partly the result of migration from reserves and smaller communities. Migration from smaller to larger urban centres has been an ongoing pattern in the North. Younger people in particular move to larger urban centres for work opportunities, post-secondary education, and more options for their children. People, including seniors and low income households, move for better access to services that are not available in smaller communities—health care, social services, subsidized housing. The migration of indigenous people from reserves to urban centres is part of the same pattern, moving to find more jobs, educational and housing options.⁵

Northern Ontario's economy relies to a large extent on natural resource exploitation. The main urban centres have more diverse economies and have created new types of job opportunities. Smaller communities tend to be less diversified, more resource dependent, and are often single-industry towns.⁶ The mining boom has led to employment and economic growth in many communities. Other communities reliant on forestry or pulp and paper industries have declined due to competition from lower-cost jurisdictions.⁷ Reliance on natural resources can leave small communities vulnerable to boom and bust cycles as well as resource depletion. The economy is also vulnerable to external factors such as world commodity price changes, and changes in the Canadian dollar exchange rate.⁸ Health and educational sectors have expanded in the largest urban centres, creating new job opportunities in these areas. Average income of households in Northern Ontario urban centres is slightly lower than Ontario's average household income (\$80,322), and lower in Elliot Lake and Sault St Marie. However, it is not lower than other mid-sized urban centres in Ontario.

Northern Ontario differs from the rest of the province in how social services, including housing, are delivered. Northern Ontario's local/district social services are delivered by District Social Services Administration Boards (DSSABs), except in the City of Greater Sudbury. DSSABs are unique to northern Ontario, while the rest of the province has a

⁵ Suttor, Greg. August 2012. Moving Forward on Affordable Housing and Homelessness in Northern Ontario.

⁶ https://www.northernpolicy.ca/upload/documents/publications/reports-new/conteh_economic-zones-en.pdf Accessed October 6, 2020.

⁷ Suttor, Greg. August 2012. Moving Forward on Affordable Housing and Homelessness in Northern Ontario.

⁸ https://www.northernpolicy.ca/upload/documents/publications/reports-new/conteh_economic-zones-en.pdf Accessed October 6, 2020.

system of counties, regional municipalities, and single-tier municipalities. Local municipal council members sit in DSSAB boards. DSSABs were established in 1998 with a mandate to deliver social services in Northern Ontario. There are ten DSSABs across Northern Ontario located in the districts of Algoma, Cochrane, Kenora, Manitoulin-Sudbury, Nipissing, Parry Sound, Rainy River, Sault Ste. Marie, Thunder Bay and Timiskaming.⁹

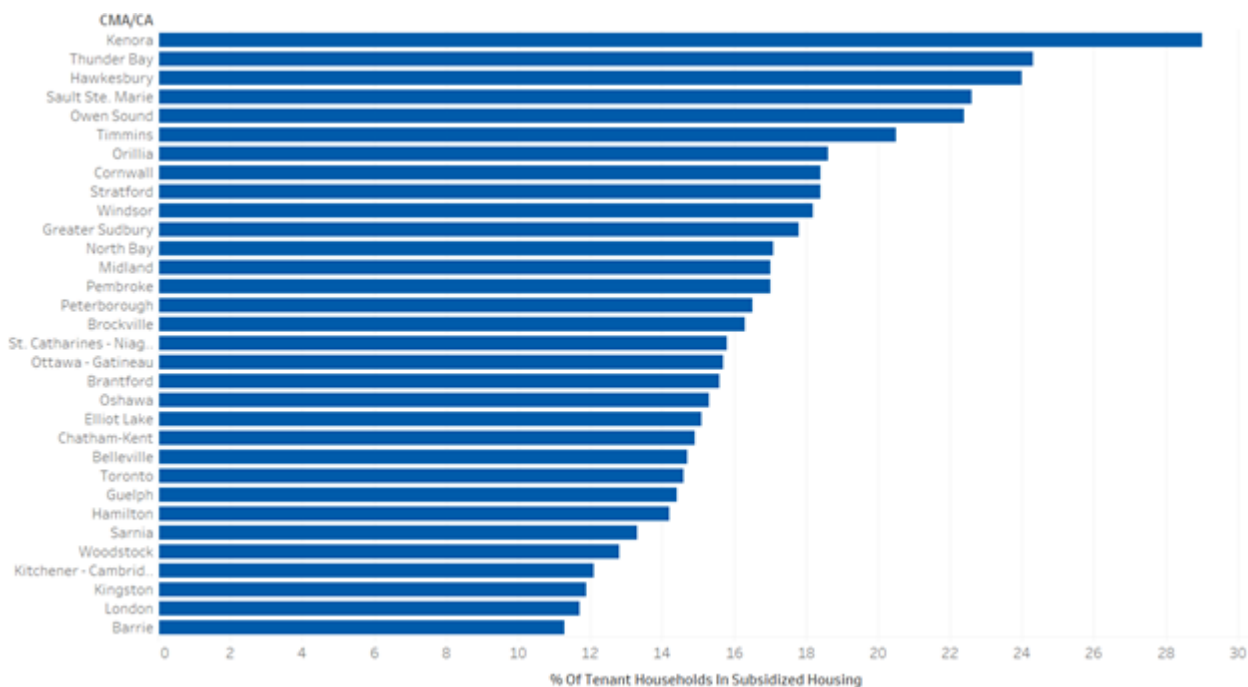
DSSABs fund and operate social housing under the Housing Services Act, as well as a range of housing and homelessness programs. They receive provincial funding for housing and homelessness, local funding, and some federal funding. Support services and housing for high-needs populations are provided by the North East and North West Local Health Integration Networks. Aboriginal housing organizations in Northern Ontario have a far more prominent role than in southern parts of the province. Some housing projects operated by Aboriginal organizations are funded through the DSSABs, while others receive separate Aboriginal funding.¹⁰

2.2 The housing sector in Northern Ontario

Subsidized housing

Cities in Northern Ontario have a relatively high percentage of tenants living in subsidized housing, higher than average for Ontario (15%). In Kenora, Thunder Bay, Sault Ste Marie, and Timmins over 20% of renter households live in subsidized housing.

Figure 4 - Renter households living in subsidized housing

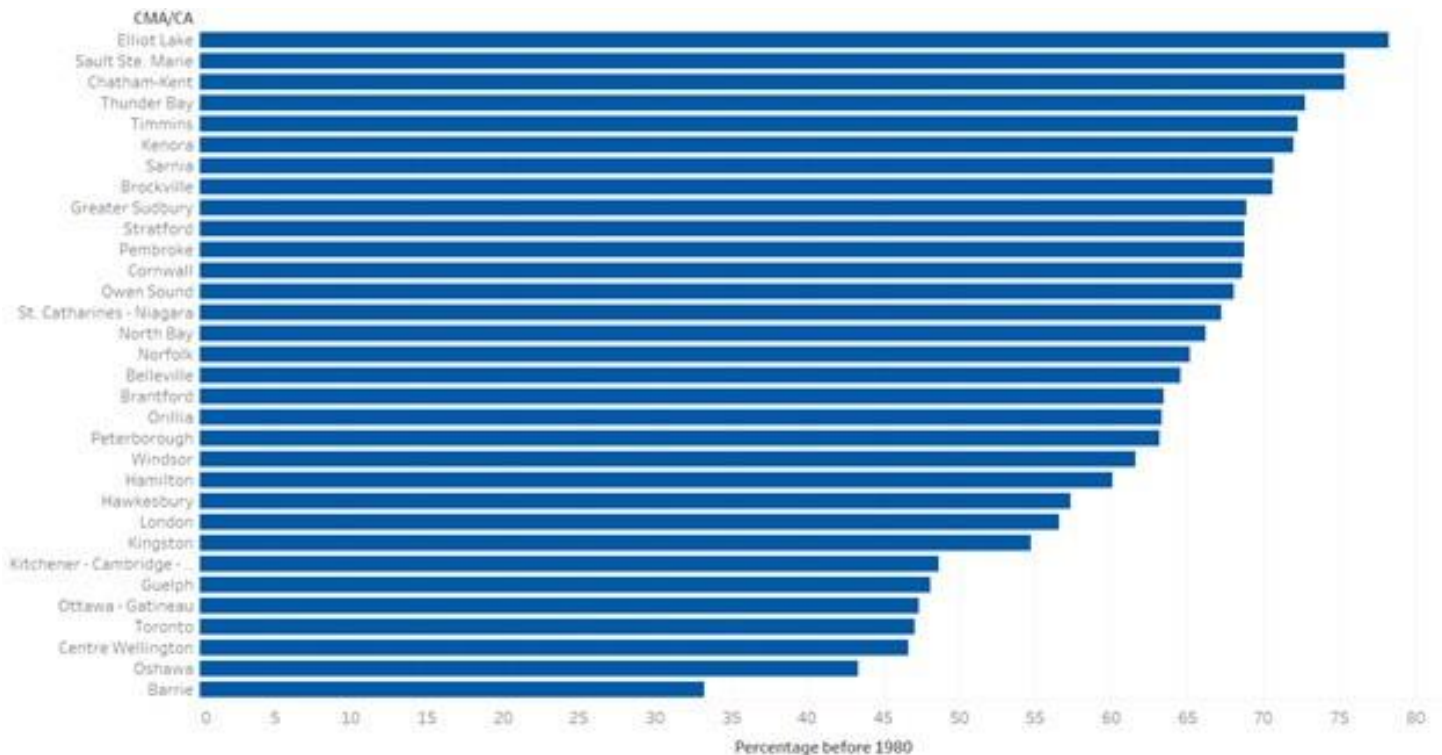


⁹ https://www.msdsb.net/images/ADMIN/correspondence/2018/MCSS_DSSAB_Governance_Accountability_Report.pdf Accessed October 15, 2020.

¹⁰ <https://chra-achru.ca/wp-content/uploads/2015/11/Justin-Marchand-and-Don-McBain.pdf> Accessed October 15, 2020.

Northern Ontario has a high percentage of older housing stock. As Figure 5 shows, in urban centres in Northern Ontario, the majority of the housing stock was built before 1980. In Elliot Lake, Sault Ste Marie, Thunder Bay, Timmins, and Kenora, over 70% of housing was built before 1980. The fact that most of the housing stock is now over 40 years old has important implications for housing conditions and the need for repairs and maintenance.

Figure 5 - units built before 1980

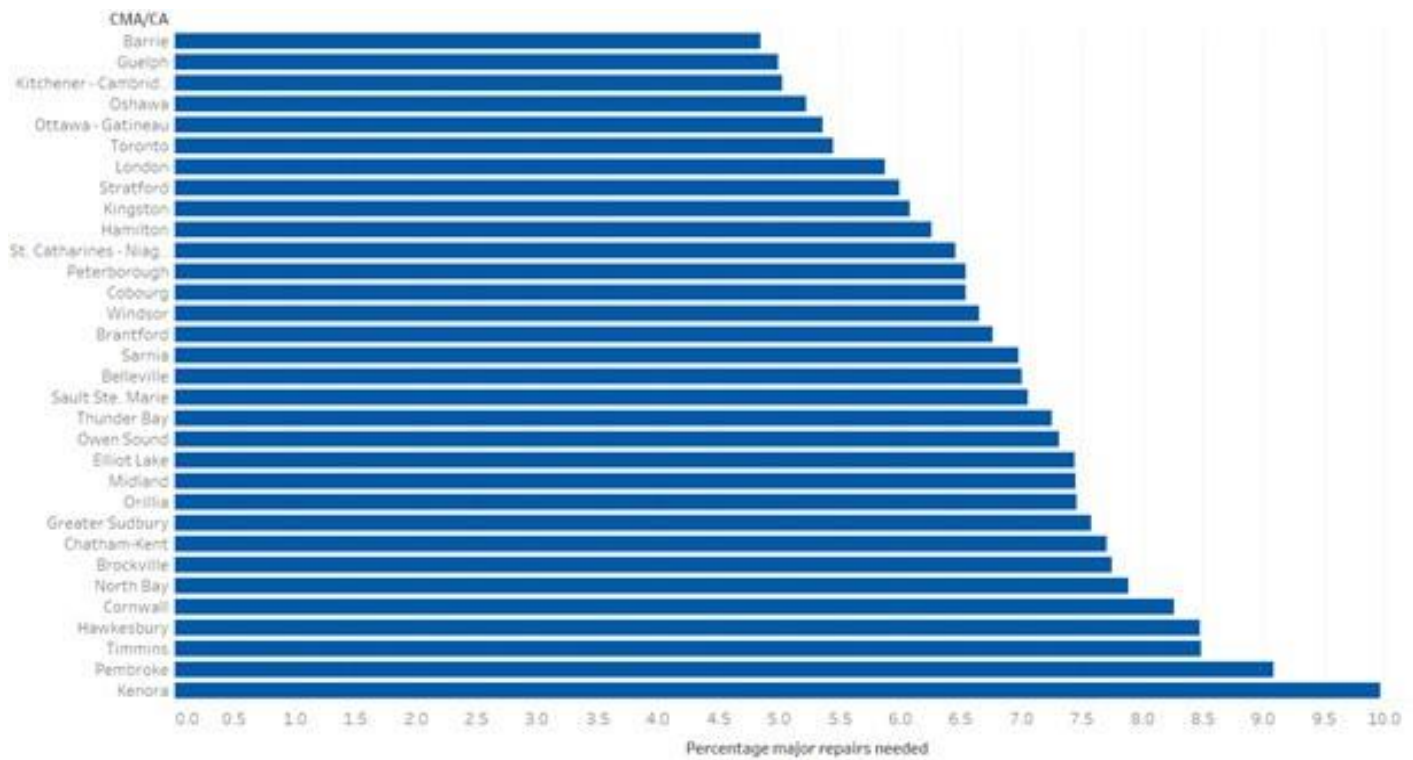


Housing in disrepair

Rural Ontario Institute research examined how the Census Divisions in Ontario compare in “not suitable” or “not adequate” housing. 10 Census Divisions are above the provincial average in the percentage of “not suitable” or “not adequate” housing; seven of the ten are in the North. The North has the seven worst non-metro, and the two worst partially non-metro Census Divisions in terms of housing conditions. Greater Sudbury breaks the trend by doing well among the metro group.¹¹ All Northern Census Divisions are above the provincial average for the percentage of homes needing major repairs.

¹¹ Northern Policy Institute. Does Northern Ontario Need its Own Housing Strategy? https://www.ruralontarioinstitute.ca/uploads/userfiles/files/2016%20Census%20Dwellings%20needing%20major%20repairs%20by%20census%20division_Vol%205%20No%2011.pdf Accessed October 15, 2020.

Figure 6 - Major repairs needed in Ontario urban centres



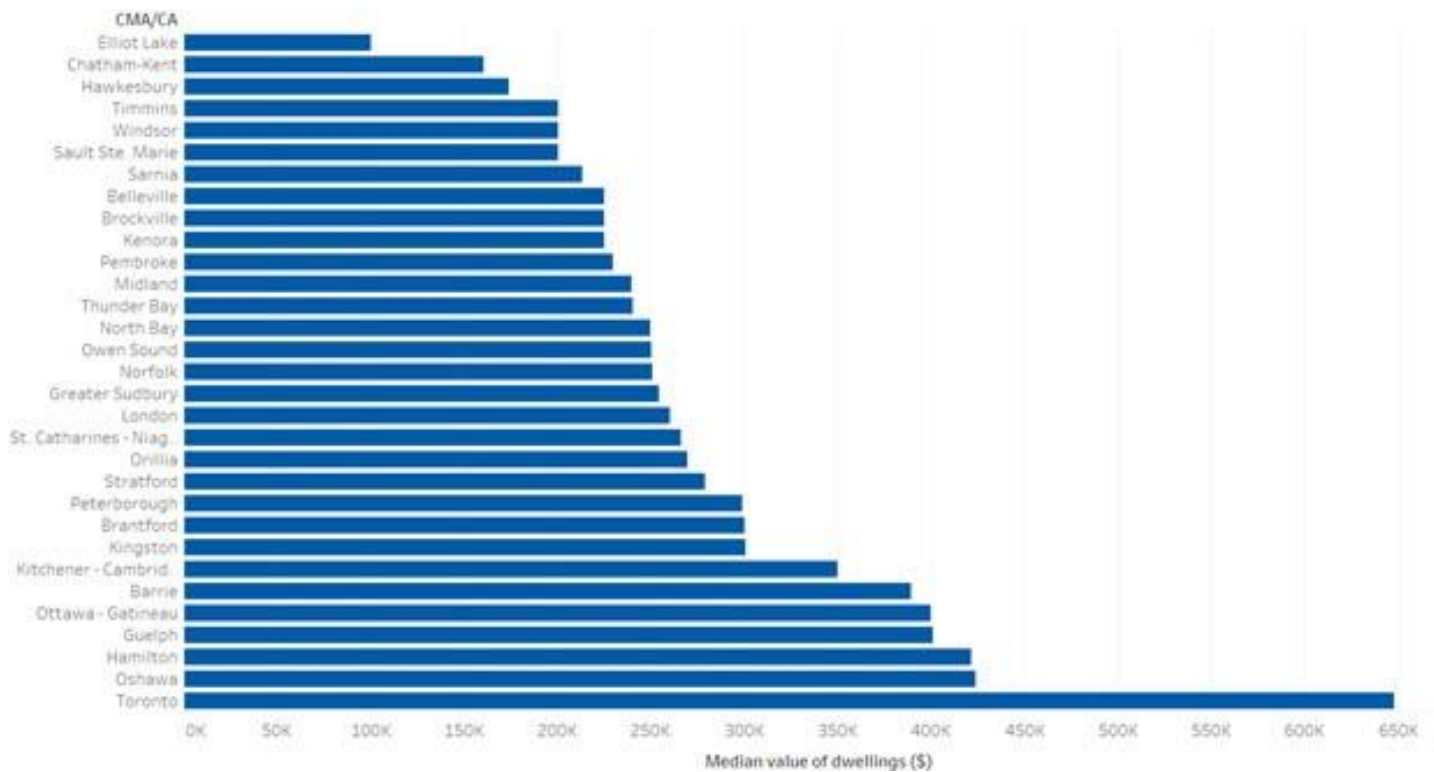
The number of housing units in need of major repairs tends to be higher in Northern Ontario. Figure 6 shows that urban centres in Northern Ontario have some of the highest percentages of housing in need of major repairs. The percentage of housing in need of major repairs is much higher in smaller communities in the region. Analysing the data for census subdivisions, 224 out of 247 census subdivisions in Northern Ontario have a higher percentage of units in need of major repairs than the average. In fact, for some small communities, as high as 70 or 80% of units are in need of major repairs. Of the 29 census subdivisions in Ontario with over 50% of units in need of major repairs, 28 are in Northern Ontario.¹²

Relatively affordable prices for ownership

Home ownership remains relatively affordable in Northern Ontario, compared to the rest of the province. Figure 7 shows the median value of dwellings, with urban centres in Northern Ontario towards the lower end of the scale, particularly for housing in Elliot Lake, Timmins, and Sault St Marie.

¹² Own analysis of CSD census data, Statistics Canada Census 2016

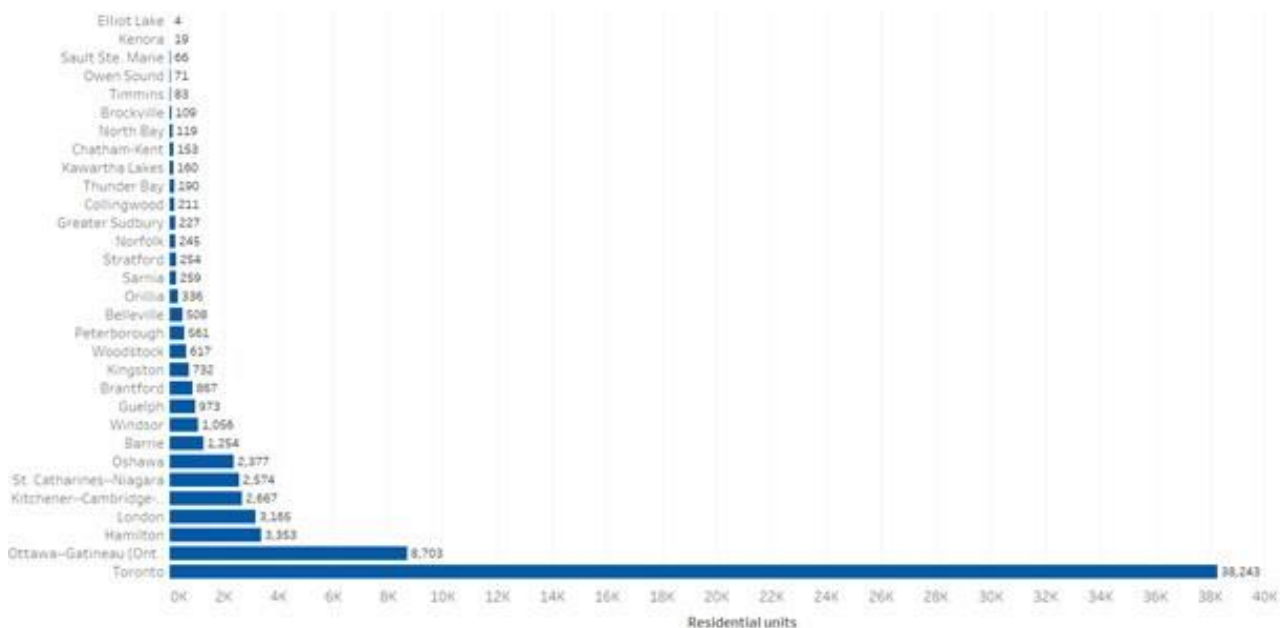
Figure 7- Median value of dwellings in urban centres in Ontario



Low construction activity

There is low construction activity in Northern Ontario, which corresponds with the high percentage of older units in the housing stock. As Figure 8 shows, urban centres in Northern Ontario have the lowest number of permits for residential development in the province. Some urban centres such as Elliot Lake, Kenora, and Sault St Marie barely have any construction activity. Such limited new supply of housing constitutes a critical challenge for the housing system.

Figure 8 - Number of building permits in 2018



Rental affordability

Similarly to the median value of dwellings, the average rents in Northern Ontario urban centres are towards the lower end for the province. However, the percentage of households paying unaffordable rents is not necessarily lower than in the rest of the province. For example, Elliot Lake has the lowest average rent in Ontario, but has almost the same percentage of renters paying unaffordable rents. Despite generally lower average rents, housing affordability is clearly a key challenge in the region.

Figure 9 - Average rent in urban centres in Ontario (including private market and subsidized units)

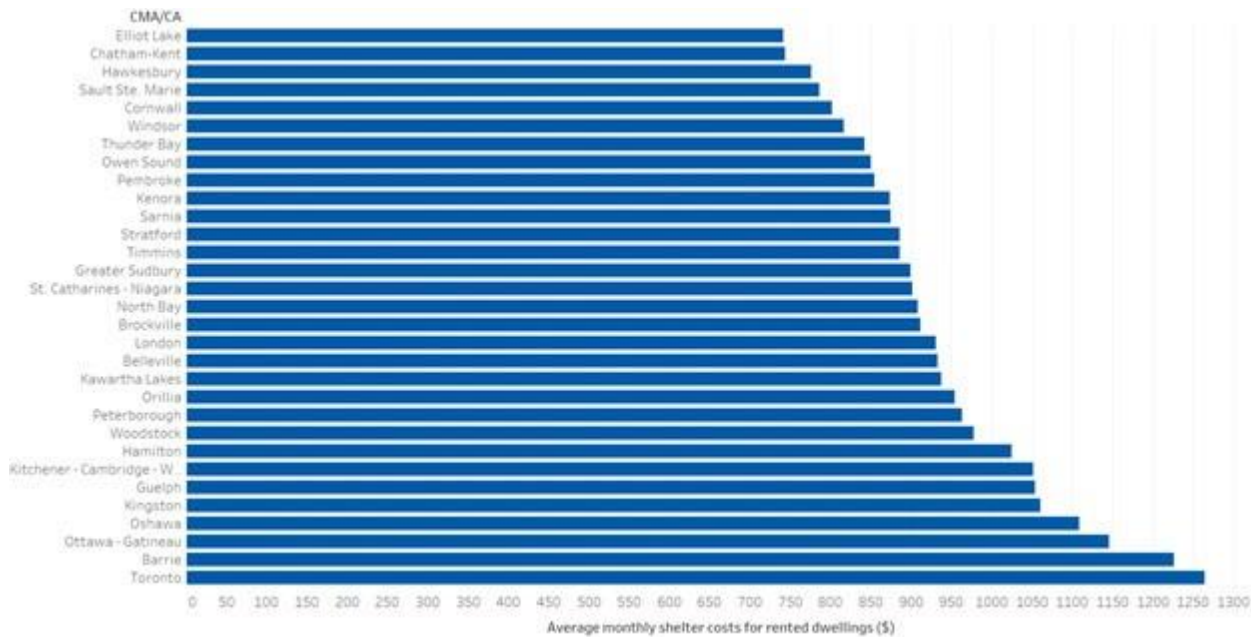
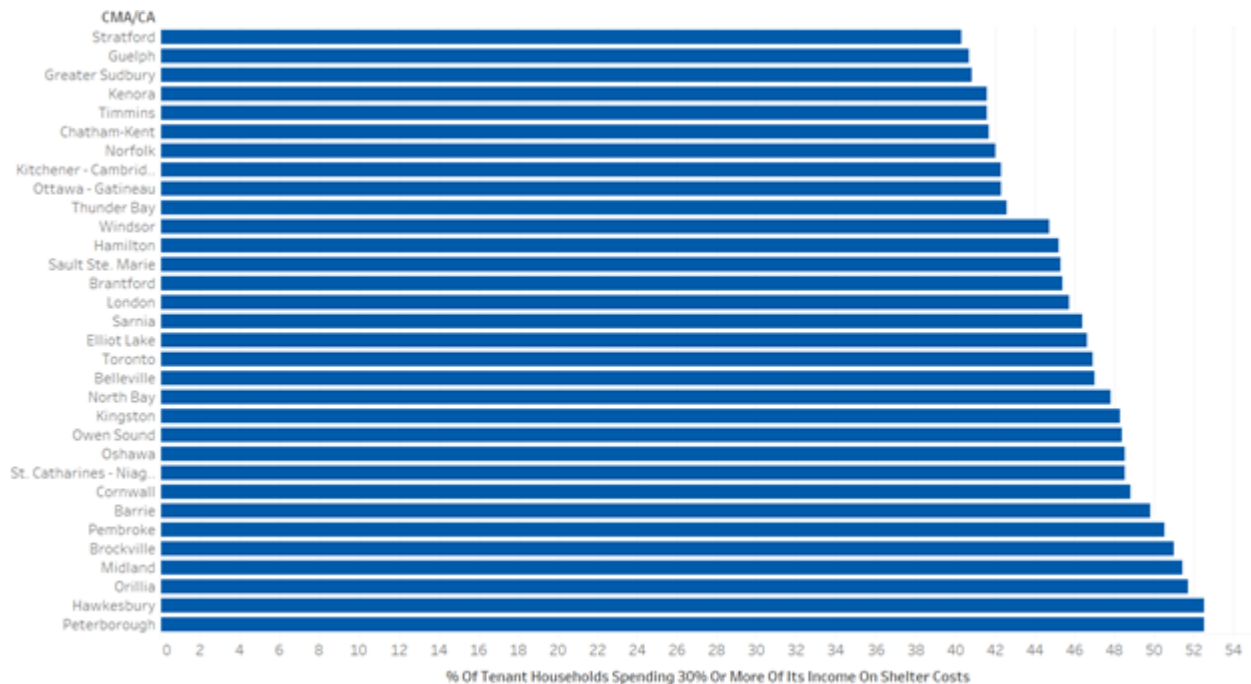


Figure 10 - Percentage of renter households paying over 30% of income on shelter costs



3. Pressing Needs

3.1 Lack of supply

As seen in Figure 8, there is very limited new residential development in Northern Ontario. The region faces particular challenges when it comes to building new housing. The population density is often too low to generate sufficient demand to fund new projects. Even where there is demand for new housing, high costs to build housing are an important feature of Northern Ontario markets. High construction costs in Northern Ontario are caused by a number of reasons: the northern climate shortening the construction season; the cost of construction materials which are significantly higher than in other parts of the province due to transportation costs in and out of the region; resource-industry competition for skilled trades; and the small number of contractors and skilled trades workers in some communities. One municipal service manager estimated that construction costs for urban centres in the region can be up to 33% higher than in southern Ontario. Costs are even higher for smaller and more distant communities. Another municipal service manager indicated that for remote communities, where materials need to be shipped long distances, construction costs can be about 230% higher than in southern Ontario.¹³ A member of the Northern Ontario Service Deliverers Association (NOSDA) concurred, explaining the reasons for low new supply — “No money for new supply—cost is really high. And it’s hard to get these materials. For example, if I need a certain material, I have to drive 1.5 hours to the nearest store that has it. That adds to the cost. And they may not always have it so there might be delays.”

Smaller communities also have to pay a premium for skilled tradespeople, who would have to travel for the project. Non-profit developers emphasized that across the region, and particularly in smaller communities, there is a severe lack of qualified tradespeople for building projects. “Construction costs in Northern Ontario are extremely high – 10 years ago it was \$250,000 per unit—now it’s \$325,000 per unit to build. The main reason for the rising construction costs is the shortage of trained tradespeople,” a non-profit housing provider said.

The high construction costs are also due to the specific challenges of building in Northern Ontario. A municipal housing officer explained how challenging it can be to build in her region, “Most of the land is on bedrock—in order to build, you have to blast through the bedrock and this is expensive—we lose more projects based on that challenge than for any other reason. Bedrock increases the time to build and also requires qualified personnel.” Dealing with technical challenges related to construction can increase expenses and cause delays. “Northern Ontario presents challenges in terms of construction techniques. For example, to deal with frost on the ground, we need frost wall in the

¹³ Office of the Auditor General of Ontario. 2017. Social and Affordable Housing (Ministry of Housing).

foundation. This is more costly, takes more time, and we need to get people with specialized knowledge e.g. an engineer—which adds to construction costs,” a non-profit housing provider said. The short construction season means that projects have a limited time in which to build, which can be particularly challenging given the technical delays described. “We have a shorter build season and this is a huge challenge. For example, we can’t dig a foundation until restrictions on the weight of machines is lifted, that doesn’t happen until after the May long weekend. In Southern Ontario, you could dig as soon as the snow is gone. Instead, we have to wait until the end of May. Our construction is June-September-- essentially 4 months,” a non-profit housing provider said.

When it comes to building new housing, non-profit housing developers emphasized the need to plan for conditions in Northern Ontario, including the high costs of repairs. “In the North you want systems to be simple and hardy—nothing that requires maintenance and repairs often,” a non-profit housing provider shared. This takes local knowledge and expertise, as well as careful planning. “Plan around the fact that it’s hard to get maintenance and repairs done in the North—figure out the hardest thing to fix and plan ahead of time. The more you plan ahead, you can cut 85% of your problems,” a non-profit housing provider said.

While land in Northern Ontario tends to be less expensive than in Southern Ontario, it can be challenging to find land suitable for building rental housing. Non-profit housing providers pointed out the challenge of needing to build close to a downtown location where people can access the services they need. This can be more challenging in the North where distances are large and there is limited public transportation. “If you have a split between support and housing, people who need the most support often will not have cars. You want land in town, near supports,” a non-profit housing provider said.

Some locations in Northern Ontario have seen new development as the market responds to increased interest. For example, condominium buildings for seniors are being developed in the Town of Parry Sound in response to the influx of people wanting to retire in the District.¹⁴ However, these are limited to a few areas in the North. There is still very little private sector interest in rental development in the region.

The vast majority of housing stock in the region is at least 40 years old and there is very little new housing to replace it. There is almost no private sector development in the moderately priced segments of the housing market, including lower-priced new home-ownership units and new market rental. Limited housing supply can impede economic growth. The Mining Industry and Human Resources Council estimates that by 2022, a minimum of 3,050 new employees will be required to support the growing mining industry in Kenora. However, housing production in the City of Kenora is 33 per cent below the rate necessary to maintain an adequate supply of housing for the population growth that

¹⁴ District of Parry Sound Social Services Administration Board. 2013. Housing and Homelessness Plan.

is forecast to take place over the next five years.¹⁵ The lack of infrastructure, including housing, can result in the majority of the labor force being flown in and out. The communities therefore do not receive the economic benefits of these new employment opportunities.

As in the rest of the province, there is a particularly low supply of new rental housing. Across the region, housing plans emphasized the need for increased stock of affordable rental housing. “The market is very underserved and completely unbalanced. There is a severe lack of rentals—80% of housing stock is single family units. There is a lack of multi-residential rentals,” a municipal housing officer explained. Lack of new rental development along with increased demand for rental units has led to the increased prevalence of secondary rental units. While these serve a valuable function, they provide less security of tenure than purpose-built rental housing. Relying on secondary rentals as the main form of rental housing means that losses due to conversion can have deep negative impacts on low-income tenants.

According to district service providers, rental housing is likely to not be financially viable without some form of government assistance such as capital loans/grants, financing assistance, ongoing operating subsidies, or waiving of fees related to development.¹⁶ Municipalities often provide financial contributions to attract development of affordable housing, particularly rental housing. Funding to support new affordable housing in the North is available through a patchwork of local, provincial and federal funding. A municipal manager explained that provincial and federal government fund the majority of their affordable housing portfolio with an investment of up to \$80,000 a unit. The municipality works closely with a CMHC representative and some applications will receive funding from the National Housing Strategy (NHS) Co-investment fund. For example, one 70 unit project currently underway will receive contributions from CMHC, the city and the district—the city provided land, and the district and the co-investment fund provided funding.

A key source of funding for affordable housing is provincial funding for new housing under the Ontario Priorities Housing Initiative, which allows municipal service managers to provide grants of up to \$150,000 per unit. In Northern Ontario, these financial contributions are often not sufficient to offset the high construction costs and attract developers. Some municipal service managers in the region have not provided grants for building affordable rentals because a \$150,000 grant is insufficient to attract developers to Northern Ontario, given the high construction costs.¹⁷ Non-profit housing providers expressed similar reservations about the construction grant amount. “There is no gove-

¹⁵ Ontario Non-Profit Housing Association. 2015. Affordable Housing as Economic Development: How Housing Can Spark Growth in Northern and Southwestern Ontario.

¹⁶ Cochrane District Social Services Administration Board. 2014. A Blueprint for Sustainability: 10-year Housing Plan 2014-2024.

¹⁷ Office of the Auditor General of Ontario. 2017. Social and Affordable Housing (Ministry of Housing).

government top-up money to make up for construction costs being so high—the \$150,000 provided is not enough. If you do the math, with affordable rents you will not be able to afford to build. You would need a developer who can build for less than the usual costs. Or you need to build large number of units to compensate for these costs,” a non-profit housing provider said.

Provincial funding has limitations when it comes to serving the needs of smaller municipalities. Funding timelines do not necessarily match the needs of municipalities. Funding is allocated on an annual basis, which means it has to be allocated that same year. As explained by a municipal officer, smaller municipalities do not always have projects in the pipeline that can be moved forward in a short time frame. Longer term funding would allow for more development. When additional funding is made available, there is a short turnaround to say if the municipality has a suitable project. The turnaround can be less than 30 days to identify a project, and 90 days after to issue the permit. This again limits access for smaller municipalities, since there are a limited number of projects already in development.

When it comes to federal government funding, cities in Northern Ontario were aware that they are competing with larger cities in the rest of the province. They felt this placed them at a disadvantage, and they would benefit from a separate stream for northern and rural projects that considered different capacities to compete at that level. As one municipal officer expressed, “We cannot compete with much larger applications from cities that can provide a bigger bang for the buck.”

Non-profit housing is often considered a preferable model to private market housing when it comes to developing affordable housing, since it guarantees affordability in perpetuity. However, non-profit developers face similar obstacles in terms of costs. In addition, some non-profit housing providers expressed they lack sufficient support from local government to be able to build new projects and access funding. “It’s now impossible for a new project to get started—the city would prefer the private sector with more money—private developers have much better access to funding and have more infrastructure,” a non-profit housing provider shared. When it comes to accessing funding from CMHC, non-profit developers can struggle with the application process, and the associated administrative and reporting burdens. Participants in an Ontario Aboriginal Housing consultation reported that accessing program funding from CMHC was an excessively complex process. Housing providers were finding “that they are time consuming applications, long negotiation processes, and rarely the favourable funding conditions”.¹⁸ A member of NOSDA expressed that so far there hasn’t been a significant impact from NHS funding, but there was positive attention to potential developments with the Rapid Housing Initiative. “NHS funding has not really been making an impact yet. People are

¹⁸ Brant, Daniel J. and Irwin-Gibson, Catherine. April 2019. Urban, Rural, and Northern Indigenous Housing: The Next Step. Prepared for the Canadian Housing and Renewal Association.

interested and getting their expressions of interest together—they are generally aware and getting applications together. There is a lot of interest in the recently announced Rapid Housing initiative. And there is a lot of interest in funding for purchasing hotels, etc,” a NOSDA member said.

Non-profit developers also find it more challenging to compete when it comes to securing scarce resources such as skilled labor. “As non-profits, we are struggling in terms of funding and competing for what we can pay. We have a lot of tradespeople in Sault St Marie— but as a non-profit, we cannot afford to pay them the same rate as a for-profit developer. So we’re not a priority to them,” a non-profit housing provider said. The continuing lack of much-needed new rental development remains a key gap for Northern Ontario, and is deeply felt by low- and moderate- income tenants.

3.2 Affordability of rental housing for low-income renters

Virtually every DSSAB source, service provider, clinic staff, and participants at the North at Home Forum identified a major challenge in the scarcity of affordable rental options for low-income people, and the gap between social assistance rates and market rents. As elsewhere in Ontario, the majority of low-income tenants live in the private rental market. The lack of affordable rental units was the top challenge identified by Forum participants. It was also frequently cited by legal clinic lawyers and community workers as the most common challenge experienced by their clients. “The biggest challenge is affordability, just not enough affordable housing is available (...) There is more competition for housing and low income people are not able to access housing they can afford. I’ve lost count of the number of times I hear clients say: ‘there’s nothing I can afford’,” a legal clinic lawyer shared.

Tenants were acutely aware of the difference that having an affordable and secure home can make in their lives. Those who had finally succeeded in accessing a rent-g geared-to-income (RGI) unit or an affordable home were clear that this had made a substantial improvement in their lives and led to feelings of wellbeing and contentment. “Secure housing has allowed us to feel safe, secure, and has provided us the opportunity to entertain family and friends which enables us to feel happy. I feel that we are lucky,” a tenant shared.¹⁹

Migration from smaller communities to urban centres as well as the increase in student population have increased demand for affordable rental housing. In the larger cities, such as Sudbury, educational institutions have expanded and there has been an increase in the student population. A large percentage of students move to these cities from smaller communities or from outside the province or country, and their housing needs place additional demands on the affordable housing stock. Economic changes have also

²² Housing story #13, North at Home Forum.

fostered greater demand for rental housing. In some locations, the mining industry has grown and increased the demand for housing. In communities such as Red Lake, Kirkland Lake, and Sioux Lookout, the boom in the mining industry has created new employment opportunities but has also put a strain on the rental market. These communities have limited housing stock and face housing shortages and increasing rents. Other areas have experienced an increase in tourism, which has driven up housing prices. In some parts of the region, competition from tourists and short-term rentals is driving up prices beyond what local residents can pay. There has been an influx of money and in some cases people from larger cities, which brings “city prices” to these smaller towns that have limited housing stock. In some areas such as Parry Sound, former seasonal residents are making the choice to relocate permanently as they reach retirement age. “Retirees moving to smaller communities from Toronto, putting pressure on housing market—local people cannot afford these new prices and are priced out of their community,” a NOSDA member said.

Supply of affordable rental housing has not kept up with demand. As discussed in the previous section, there has been very limited new supply of rental housing. Lower-income tenants therefore face greater competition for the existing rental stock. Community workers stated that their clients find it almost impossible to find safe and affordable housing. As one community worker described of helping a client access housing, “Within the city of Sault St Marie there was only 1 market rental unit that was available in her income.”²⁰ Finding an affordable home often means dealing with poor housing conditions, disrepair, or unsafe surroundings. Tenants must face difficult choices between housing they can afford and their personal safety. Concerns over safety were particularly common in some of the larger urban centres. Tenants from Thunder Bay and Sudbury mentioned that the only apartments they can afford are in neighborhoods where they feel unsafe and cannot conduct their daily lives with peace of mind. Knowing the limited choices available, tenants often considered themselves lucky to find an affordable home at all—regardless of its conditions. “I consider myself lucky to have the mouldy, drafty house I grew up in. Growing up I knew kids didn’t have homes, food or warm clothes,” a tenant shared.²¹ For many tenants participating in the North at Home Forum, there seemed little likelihood of finding an affordable home that is also adequate, safe, and secure. “From there it was clear our budget would never allow us a safe, clean, healthy home,” a tenant said.²² Other times affordable housing is in isolated locations, creating difficulties for people to access jobs and services. Tenants and clinic lawyers expressed concerns that landlords have become less interested in renting to lower-income tenants, and less interested in maintaining rent supplement agreements. When affordable units exist, they are frequently in disrepair. Lacking options, low-income renters have to accept units that are in poor condition and can cause negative health outcomes.

²⁰ Housing story #7, North at Home Forum.

²¹ Housing story #10, North at Home Forum.

²² Housing story #13, North at Home Forum.

Social housing is also experiencing challenges, as demand for social housing has increased and waiting lists grow longer. Low number of social housing units lead to long waiting lists. Numerous tenants described waiting for subsidized housing for years. “Application after application, 8 years later I received a housing unit,” a tenant said.²³ Lack of access to social housing has deep negative impacts on vulnerable tenants and their families. For example, one tenant participant lost custody of her son because she could not secure the required two bedroom home in time. Several service providers identified the challenge of a mismatch between the types and size of homes that exist in the social housing stock and the needs of renters on the waiting list. In Sault Ste. Marie, Thunder Bay and other districts, the RGI stock has more units for seniors and families with children, and fewer units for working-age singles and couples, compared to the waiting list. As household size decreases, there is a growing demand for 1 bedroom units. For example, in Thunder Bay, while only 15% of the stock is one bedroom non-senior units, the demand accounts for 48% of applicants.²⁴ Some service providers also pointed out that social housing units were not designed with the needs of seniors in mind. Many buildings have a traditional two storey walk-up design, which means that units are not available for tenants with mobility issues. In many districts there is also a mismatch of locations, with social housing apartments or scattered homes in small towns or in rural locations where there is little demand for social housing. These are not helpful for people who need to be in a larger centre to find a job or access educational opportunities, and who are less likely to own a car. Service providers mentioned having high wait lists in the larger cities and towns, while more rural units have high vacancy rates and in some cases over housing.

The long wait list for social housing is a significant issue for individuals and families who are homeless or struggling to afford housing in the private market. The gap between the cost of housing, food and transportation and the amount received from social assistance programs (e.g., Ontario Works (OW), Ontario Disability Support Program (ODSP) and Employment Insurance) posed a serious challenge. Those who had some form of housing were constantly faced with finding ways to pay the rent and obtain other necessities. “People used to be able to find decent housing on ODSP and OW, and that is no longer the case,” a legal clinic lawyer said. Collecting benefits from OW or ODSP can also be an obstacle to securing rental housing, as there were reports of landlords discriminating against people receiving social assistance benefits.

Even when affordable rental housing is available, vulnerable populations often face discrimination in the rental market. Tenants and clinic workers mentioned issues with stigmatization and discrimination of low income and special needs groups, as well as Aboriginal people in renting in the private market. “Discrimination and racism are a huge concern. I traveled across the North for Speakers school and heard many stories of

²³ Housing story #6, North at Home Forum.

²⁴ District of Thunder Bay Social Services Administration Board. 2014. Under One Roof: A Housing and Homelessness Plan 2014-2024.

discrimination and racism. Landlords don't want tenants with certain race/ethnicity/disability characteristics. Stories of people showing up to view an apartment and being told it's been rented already. Or being denied an apartment because their income is from social assistance," a legal clinic community worker shared. Indigenous participants spoke about pervasive racism in the rental housing market and their inability to secure housing because landlords consistently told them that the advertised units were already rented. Many tenants in the Forum felt that difficulties in accessing supports could be linked to discrimination. They were unclear on why some applications would be rejected and others accepted without a good justification. The negative housing experiences were linked with a broader sense of being rejected by society as a whole. "Housing made me feel like a second class person," a tenant said.²⁵

3.3 Housing in need of repairs

The poor condition of the housing stock was repeatedly emphasized by different stakeholders as one of the most pressing concerns in Northern Ontario. As discussed in the previous section, Northern Ontario communities have a higher percentage of housing in need of major repairs than the rest of the province. This is particularly the case for smaller communities. For example, community consultations in Wawa pointed out the poor condition of units as one of the reasons why housing is difficult to obtain, making it harder for households to remain in the community.²⁶

There are several reasons for the poor condition of housing in Northern Ontario. First is simply the age of the housing stock. As shown in Figure 5, Northern Ontario has a high percentage of older housing. Because Northern Ontario had strong economic expansion in the early and mid-twentieth century, much of the housing stock is older, built with the less strict building standards of the time.²⁷ As housing ages, it is more likely to require repairs. In Kenora in 2016, 65% of homes built prior to 1960 required major repairs, representing a 10% increase from 2011. These older houses constitute approximately half the housing stock in Kenora. Their continued deterioration will create important financial burdens on residents and will lead to inadequate housing conditions in the community.²⁸

Other factors for the poor condition of housing have to do with Northern geography. Housing in the North is expensive to maintain, partly because of faster weathering in the northern climate. Harsh winters mean that buildings are subject to greater stress than they are in a more temperate climate. Building components have a shortened life time and require replacement more frequently than in other parts of the province. As explained by a member of NOSDA, greater need for repairs is due to "increased wear and

²⁵ Housing story #1, North at Home Forum.

²⁶ Municipality of Wawa. February 2017. Housing Need and Demand Study.

²⁷ Sutor, Greg. August 2012. Moving Forward on Affordable Housing and Homelessness in Northern Ontario.

²⁸ Kenora District Services Board. January 2018. State of Housing Report.

tear on a building caused by seasonal temperature extremes (-40°C in the winter, over 30°C in the summer)—for example, a shingles roof will last 12 years instead of 20 in a milder climate”.

Similarly, to the cost of building housing, repairs are more costly in Northern Ontario. Large distances and low population densities mean that repairs are more expensive and time-consuming than they would be in Southern Ontario. For many repairs, particularly in smaller communities, any equipment and materials needed have to be brought from far away. There is also a shortage of qualified labor for maintenance and repairs, which increases costs and delays necessary repairs. Non-profit housing providers repeatedly mentioned the challenges of finding qualified tradespeople for maintenance and repairs of their buildings.

Participants in the North at Home Forum as well as those who work with tenants spoke at length about how often they encounter housing in disrepair, with negative impacts on their health and safety. The types of repairs issues mentioned by participants included major structural issues as well as regular maintenance. The issue is particularly dire for low-income renters, who have few available choices. A large number of affordable rental units have repairs issues that lead to unsafe living conditions, as described by a clinic lawyer-- “I have visited several client units that are unsafe—for instance, one building had cracks in the staircase—others have windows that don’t close properly, which is a serious issues in winter and leads to health problems.” Tenants and legal clinic staff emphasized structural issues that can impact health, with the most frequent examples being: mould and poor air quality; water damage because of drainage issues or leaking roofs; and electrical defects such as exposed wires. The high rate of units in need of repairs in turn has a negative impact on tenants’ health and wellbeing. One family told of their excitement at finally finding an affordable home only to find it had mould and was poorly insulated —“The home we moved into had flooding, mould, was dirty and cold and drafty. Housing made my life chronically difficult- the conditions at home made my health challenges worse.”²⁹ Other frequently mentioned repairs issues were those that can lead to higher energy costs, for example windows that don’t close properly and result in cold temperature in the winter, holes in the walls or gaps between windows or doors and walls. A third category that was mentioned was lack of timely action by landlords to address issues to do with basic wear and tear, such as broken appliances and maintenance of heating systems.

Tenants repeatedly described feeling frustration at the lack of repairs and maintenance on their units. The lack of supply of affordable rental housing means that low-income tenants feel they have no choice but to put up with units in poor conditions since there are no better options. Tenants on social assistance have a particularly hard time finding housing they can afford and are accepting units that are in serious disrepair and have

²⁹ Housing story #1, North at Home Forum.

pest issues. This was repeatedly emphasized by tenants, along with fears of complaining about repairs and facing retaliation and eviction. While tenants are aware that their landlords should be keeping the units in good condition, they feel helpless to take action. Fear of eviction if they complain to the municipality is a reality for low-income tenants who know there are few units they can afford. Participants in district community consultations also mentioned barriers to remedies for lack of repairs or unfair evictions in terms of accessing the landlord and tenant board. Tenants explained that the distance to get to the tribunal is a barrier for tenants who don't have a car, and therefore cannot make a complaint or challenge a retaliatory eviction.³⁰

Monitoring and enforcement of repairs obligations was repeatedly mentioned as a critical gap by tenants and legal clinic staff. There were concerns that there is no monitoring from local governments on the condition of rental housing, and almost no avenues for redress for tenants. “There is a significant problem with repairs and maintenance. There are thousands of work orders but no enforcement—landlords know that there won't be enforcement even if the board issues an order,” a legal clinic lawyer said. Tenants, community workers and clinic lawyers strongly advocated for the need for improved legislation related to apartment maintenance and stricter landlord accountability for the quality of accommodations. Several pointed out that the fact that inspections are only done by municipalities on a complaint basis limits the effectiveness of this approach to ensuring good quality rental housing.

Municipal staff and district service providers mentioned the challenges in monitoring and enforcing standards with limited staffing and budget, and acknowledged that they found it difficult to make non-compliant landlords bring or keep their properties up to standard. A trend mentioned by both tenants and service providers was for housing stock to be bought by external investors from larger cities in Southern Ontario and rent-w out in substandard conditions. Municipal staff and service providers have reported that landlords from out of town were difficult to engage with or contact for repairs and maintenance concerns. “In our municipality, there are houses that have been left sitting, and they're falling down, and we're trying to get a hold of the owners... to fix it up, or to even mow their lawn. And finally, we will mow the lawn and send them invoices, but we'll never get paid for it. Try to find them. I'm also a municipal councillor, and our staff is overworked and if they have to be running after landlords, it's, it's not gonna happen. It's just not...”³¹ Many tenants in the North at Home Forum also mentioned difficulties with landlords that are based in other areas and do not understand the repairs issues common to the region, or the fact that housing in Northern Ontario requires a higher level of maintenance and repairs.

³⁰ District of Parry Sound Social Services Administration Board. 2013. Housing and Homelessness Plan.

³¹ Kauppi, C., O'Grady, B., Schiff, R., Martin, F. and Ontario Municipal Social Services Association. 2017. Homelessness and Hidden Homelessness in Rural and Northern Ontario. Rural Ontario Institute.

Much as housing across the region, social housing stock is aging. In addition to regular repairs, housing stock is reaching the age when it has need of capital investment in major renovations and replacements. “Social housing is 40-50 years old. Given weather and climate in Northern Ontario, they take a beating. Housing administrators have limited budget for capital repairs,” a housing services provider said. This creates challenges for service managers as increased funding is needed for these repairs. Costs for repairs are particularly high for scattered units in smaller communities. Social housing providers face the same difficulties as private landlords or homeowners in getting skilled tradespeople for repairs and maintenance. In many districts, housing providers are unable to take advantage of economies of scale as units are scattered over large geographic areas. Operating costs are another major concern when it comes to social housing. Older units tend to be less energy efficient and result in high utility costs. Scattered units, in particular, tend to be challenging to manage in a cost efficient manner due partly to energy consumption. Service managers have emphasized the importance of taking a proactive approach to energy conservation projects to attempt to reduce spending on utilities.

Repairs are also a concern for homeowners in Northern Ontario. Given the lack of new housing, families can be left with no place to move and do not have the ability to renovate as their homes become older.³² Stakeholders across the region expressed concerns around the increasing number of seniors who can no longer perform maintenance on their homes, which therefore fall into disrepair. Another common concern was that lack of maintenance leads to increased energy costs, leading to homeowners no longer able to pay their utility bills. The high cost of repairs in smaller communities means that many low and moderate income homeowners cannot afford the necessary upkeep of their homes. For example, during community consultations in the town of Hornepayne, residents explained that the number of dwellings in need of major repairs is high in part because of the high cost of bringing in trades people to the community who can perform these tasks. Lower income households can afford to purchase a home because the cost is relatively low, but they are having trouble affording its maintenance.³³ Lack of repairs places these homeowners in precarious living conditions and puts increased pressure on service providers.

Insufficient funding for repairs was identified as a major challenge for the region. Northern Ontario municipalities face barriers in adequately responding to this issue, with DSSABs pointing out that funding for both new affordable housing and repair and energy retrofit programs has been reduced significantly in the last several years.³⁴ The provincial government’s Ontario Renovates program seems to be well-regarded by service providers and municipalities as an example of providing much-needed assistance for repairs to homeowners. Ontario Renovates provides up to \$25,000 in forgivable loans to low and

³² Association of Municipalities Ontario. August 2019. Fixing the Housing Affordability Crisis: Municipal Recommendations for Housing in Ontario.

³³ SHS Consulting. September 2019. Township of Hornepayne Housing Needs and Demand Study.

³⁴ District of Parry Sound Social Services Administration Board. 2013. Housing and Homelessness Plan.

moderate income home owners to assist them in performing eligible major repairs, renovations and/or to make modifications to accommodate household members with disabilities. Ontario Renovates was a component of the Investment in Affordable Housing (IAH) program, which ended on March 31, 2020. The Province launched a new program modelled after the IAH known as the Ontario Priorities Housing Initiative (OPHI), which includes the Ontario Renovates component. Ontario Renovates is delivered by local Service Managers, who can determine local eligibility criteria and program details. Service providers expressed uncertainty about future funding for the program, stating that funding commitments do not go beyond the current budget year.

CMHC allocates funding annually for two programs also designed to assist home owners by funding repairs that address serious health and safety concerns: the Homeowner Residential Rehabilitation Assistance Program (HRRAP) and the Emergency Repair Program (ERP). The ERP is specifically designated to assist lower income households living in rural areas. New allocations for HRRAP and ERP are made each year by CMHC.

3.4 Energy costs

High operating costs, particularly energy costs, are a key factor in making housing unaffordable for lower and moderate income households in Northern Ontario. District service providers across Northern Ontario reported large problems of utility arrears, due to the high cost of energy bills. This was also emphasized by tenants and legal clinic staff. In many communities, natural gas is not available, and electricity is the only heating option. Energy costs for heating in Northern Ontario are far higher than in most of the province, often an average of \$300 a month and in some extremes over \$1,000 monthly. Virtually all district service providers reported very high demand for emergency energy assistance and some added significant funding to the provincial Emergency Energy Fund.³⁵

High energy costs affect low-income homeowners as well as tenants. Consultations and community surveys pointed to utilities as one of the biggest concerns for all households when it comes to managing shelter expenses.³⁶ Energy costs are a major contributor to making homeownership unaffordable for a significant number of households in the region. The rising costs of utilities, taxes and repairs make it difficult for people, even those who do not have a mortgage, to stay in their own homes.³⁷ From community surveys, the cost of heating and utilities was at the root of core housing need for many respondents. In a community survey in Thunder Bay, 54% of respondents reported their utility payments were too high, while 6% reported that they were still paying more than 30% of

³⁵ Suttor, Greg. August 2012. Moving Forward on Affordable Housing and Homelessness in Northern Ontario.

³⁶ Municipality of Wawa. February 2017. Housing Need and Demand Study.

³⁷ Algoma District Services Administration Board. 2013. Opening Doors to Better Lives: Housing and Homelessness Plan; Cochrane District Social Services Administration Board. 2014. A Blueprint for Sustainability: 10-year Housing Plan 2014-2024.

their income on utilities without a mortgage payment.³⁸ A participant in the North at Home forum shared their story of having to give up their home because energy costs were higher than their mortgage, and they could no longer afford to pay them.

The impacts of the rising energy costs are most pronounced in the older housing stock because of lower energy efficiencies in older construction. Older dwellings are relatively drafty and lightly insulated, and this can result in higher heat losses and energy bills. Dwelling built as recently as the 1980s likely use at least 25% more space heating energy than houses built after 2010.³⁹ Since these older units also tend to be more affordable, increasing utility costs are more likely to impact lower income households.

District service providers and non-profit housing providers emphasized that being able to control operating costs is critical to the sustainability of any new or redevelopment project. The use of energy conservation strategies and technology is an important consideration for any new housing development. “In Northern Ontario, any new project rental or ownership tries to get as much energy efficiency as possible. But accessing the infrastructure to the North is a challenge,” a housing services provider said. As much as possible, housing projects try to get to net zero. The Ontario Building Code already has strong requirements for energy efficiency, so the effort to get to net zero can be a worthwhile investment. “It doesn’t take a lot to get to net zero,” a non-profit housing provider said. As mentioned in the earlier section, this requires dealing with the challenges of transportation and supply of materials to Northern Ontario locations.

District service providers are also focused in improving energy efficiency, which is key to keeping operating costs down. For the most part this involves improving the energy efficiency of older housing stock, since most social housing is over 40 years old. The biggest challenge is that retrofit projects are very expensive in Northern Ontario. Service providers mentioned similar challenges to those involving new supply and repairs projects, including procuring materials, relying on a small skilled labor pool, and having a limited time window. This is even more challenging in smaller communities, in cases where social housing consists of scattered units. Skilled labor would have to travel to different communities and expenses and delays would increase.

Energy efficiency is encouraged when it comes to funding for housing projects. Applications for more energy efficient developments get additional scoring in applications—both from CMHC and district funding. This has fostered energy efficiency in applications from both non-profit and private developers. “For example, from the 25 applications we’ve received, we will probably only be able to fund 15. Energy efficiency will count in selecting these applications. There has been a definite increase in energy efficiency in applicatio-

³⁸ District of Thunder Bay Social Services Administration Board. 2014. Under One Roof: A Housing and Homelessness Plan 2014-2024.

³⁹ Kenora District Services Board. January 2018. State of Housing Report.

ns since it's now an important part of scoring for funding applications," a municipal housing officer shared.

3.5 Aging population

The aging population across Northern Ontario means new challenges for the housing sector. Different stakeholders as well as public consultations across the region showed a consensus around the need for appropriate housing for seniors and the need for supports for seniors to remain in their own homes. Provision of appropriate housing units for seniors was also seen as an opportunity to free up reasonably priced homes. A central challenge identified for seniors is to be able to remain in their own homes as they age and face health and mobility constraints. In addition, many home-owning seniors and senior couples on fixed incomes were struggling to pay utility, property tax and upkeep costs on their homes.

Some seniors would prefer to move to housing with less maintenance and certain specific amenities and supports. These seniors are often interested in smaller housing units that require less ongoing maintenance. Townhouses and condominiums rather than single family homes may be the growing housing choice for seniors, but the supply of these types of housing is limited across the region. The lack of new housing supply means there are few choices, particularly in smaller communities. "Seniors don't have many choices to downsize if they can't afford to stay in their homes. There isn't a pipeline of homes if they want to stay in their communities—otherwise they have to move to a bigger city," a housing services provider said. In addition to a lack of appropriate housing stock, many communities have few support services or assisted living options available for the increasing population of older seniors. Smaller communities in particular lack supportive housing and services for seniors. Given distances in the North as well as the lack of public transportation, seniors in long term care will often end up isolated from family members.⁴⁰

Community consultations across the region shared the same concern over the lack of housing appropriate for seniors. Lack of smaller housing options are making it a challenge for downsizing seniors to remain in their communities. Wawa consultations indicated a need for new affordable home ownership options, especially for seniors. Seniors were looking to sell homes that they have difficulty maintaining, but found no appropriate homeownership options available to them. Sudbury seniors consulted as part of the Manitoulin-Sudbury housing needs assessment felt that there was an insufficient supply of smaller affordable accommodation for seniors that would require less upkeep than their present homes.^{41 42}

⁴⁰ Kenora District Services Board. 2013. A Place for Everyone: 10 Year Housing and Homelessness Plan 2014-2024.

⁴¹ Municipality of Wawa. February 2017. Housing Need and Demand Study.

⁴² Manitoulin-Sudbury District Social Services Administration Board. 2014. Moving Forward: A Plan to Address Housing and Homelessness within the Manitoulin-Sudbury District Services Board Catchment Area over the Next 10 Years.

The increasing senior population has put pressure on service providers. There has been a need for increased services in social housing, which is not designed to provide care services. As social housing residents are aging, increasing pressure is put on social housing staff to provide support services.⁴³ A survey of non-profit housing providers in Thunder Bay identified the issues of aging seniors and the shortage of support care as two of their three top most pressing problems. There was also concern that as property managers, they lacked the skills and time necessary to support seniors as they aged, particularly tenants without family support.⁴⁴ Service providers, municipalities, and health service networks spoke about a widespread need for more supports with housing. Focus group participants in Cochrane cited examples where seniors had to relocate to other municipalities because the supports that they require to age in place were not available.⁴⁵ The need for support services to allow seniors to remain in their own homes was echoed across district service reports and plans.

3.6 Homelessness

Homelessness was identified as a growing challenge in Northern Ontario by service providers and community stakeholders. While it can be more difficult to identify homelessness in smaller communities where there are no emergency shelters and less street homelessness, perception was that the number of people experiencing homelessness has been growing.

Homelessness in Northern Ontario can look different than in the South. Absolute or street homelessness is less common, because the reality of cold winters means individuals are less likely to sleep outdoors. Homelessness is more likely to be hidden, with individuals ‘couch surfing’ with family and friends or finding temporary accommodations in motels. In the words of a legal clinic worker — “One issue is that headcount doesn’t convey a true reflection of what happens. Many people are homeless but it’s not reflected in point in time count. People are doing a lot of couch-surfing, tents in the bush, temporary shelter in warmer weather, people not accessing shelter and trying to make it work wherever they are.” Several tenants participating in the Forum described experiences staying with friends and family for extended periods of time while trying to find permanent homes. “I lived with my oldest daughter, went to my friend’s Mary stayed there for 1.5 months, went to my nieces,” a tenant shared.⁴⁶ Others described finding temporary accommodations in motels that turned into their longer-term homes since they could not find affordable rentals. These temporary accommodations often lacked appropriate kitchen facilities or

⁴³ North East Local Health Integration Network. August 2016. Innovative Housing with Health Supports in Northeastern Ontario Strategic Plan: 2016-2019.

⁴⁴ District of Thunder Bay Social Services Administration Board. 2014. Under One Roof: A Housing and Homelessness Plan 2014-2024.

⁴⁵ Cochrane District Social Services Administration Board. 2014. A Blueprint for Sustainability: 10-year Housing Plan 2014-2024.

⁴⁶ Housing story #5, North at Home Forum.

were lacking in privacy.

Research on homelessness in the North validates this perception of the prevalence of hidden homelessness. In a review of findings from Period Prevalence Counts, researchers found that absolutely homeless people comprised approximately a third (30 percent) while the remainder were people who were hidden homeless.⁴⁷ In northeastern Ontario, several period prevalence studies of homelessness revealed a high rate of homelessness, particularly hidden homelessness, in Sudbury, Timmins, North Bay, Cochrane and Moosonee. The findings indicate that homelessness is a significant issue in northern communities.⁴⁸

Reasons given for homelessness included high unemployment, high under-employment, seasonal employment, lack of readily available social services, lack of affordable housing, high rates of poverty and geographic isolation. Migration to larger centres for jobs and opportunities includes many people who find themselves relying on income assistance, shelters or “couch-surfing”. A research project on homelessness in Northeastern Ontario found that the lack of available housing was the reason given by approximately three-quarters of those at risk of homelessness. Unemployment or a lack of income and lack of housing was the reason given by over half of those who were absolutely homeless.⁴⁹ There was strong agreement among key stakeholders of this study that the biggest issue related to addressing homelessness is the lack of options and housing choices for persons in need.

In most of Northern Ontario, disproportionate numbers of Indigenous people experience homelessness or are at risk of homelessness. Elders of Sioux Lookout District suggested that homelessness is part of the legacy of residential school abuses.⁵⁰ Legal clinic workers described how a significant percentage of their clients experiencing homelessness are Indigenous. “My clients are almost all low income, vulnerable people, majority of my clients are indigenous, many are homeless, there are a lot of mental health and addiction issues,” a legal clinic lawyer said. An important contributing factor to the disproportionate numbers of Indigenous people experiencing homelessness is the discrimination encountered when seeking rental housing, which limits access to market rental housing. Racism towards Indigenous people was mentioned by tenants, clinic lawyers and service providers as a barrier to housing, placing Indigenous households at higher risk of homelessness than non-Indigenous. In some districts, there is also increased migration from the First Nations to the more populated areas of the district, which increases demand for rental housing.

⁴⁷ Kauppi, C., O’Grady, B., Schiff, R., Martin, F. and Ontario Municipal Social Services Association. 2017. Homelessness and Hidden Homelessness in Rural and Northern Ontario. Rural Ontario Institute.

⁴⁸ Kauppi C., Pallard H. and Faries E. April 30, 2015. Poverty, Homelessness and Migration in Northeastern Ontario, Canada. International Journal of Sustainable Development, Ontario International Development Agency, Canada.

⁴⁹ Ibid.

⁵⁰ Kenora District Services Board. 2013. A Place for Everyone: 10 Year Housing and Homelessness Plan 2014-2024.

Youth experiencing homelessness were also identified by Forum participants and service provider consultations as needing more support services and housing options. One participant shared her story, — “From the age of 13-16 I lived in a local homeless shelter. During that time I was exposed to many violations to my person and belongings. Proper placements and funding could have saved some traumas I now face and live with daily.”⁵¹ Researchers found that youth under the age of 24 constituted 40% of the homeless population surveyed. However, across the region there are very limited or non-existent supports specifically for youth.⁴³ Couch-surfing is a common avenue for youth experiencing homelessness. Some districts rely on motels for emergency shelter, which can be a problem for youths who are often not accommodated. Similarly, landlords are reluctant to rent to young people. Access to income is an impediment to housing stability, as Ontario Works funds are rarely made available to people who are 16 or 17. The lack of appropriate support for youth disproportionately affects the urban Aboriginal population, which has a much higher cohort in this age group than non-Aboriginals. “There are large numbers of indigenous youth moving to Thunder Bay from smaller communities and often facing housing challenges,” a legal clinic lawyer said.

There is a general lack of adequate supports for people experiencing homelessness across the region. Difficulties providing services across a large geographic area with very limited transportation options were one of the key challenges mentioned by service providers across the region. Emergency shelters are often not present in communities outside the main urban centres. For instance, in the District of Algoma there are no crisis beds anywhere except for one men’s shelter in Elliot Lake. Traditional volunteer organizations, like the Salvation Army or March of Dimes do not have a presence in the Algoma service area outside of Elliot Lake.⁵³ In the district of Timiskaming, there are no shelters for men, youth or families, and only one Women’s Shelter with 10 beds for those who are victims of violence.⁵⁴ Homeless individuals are often referred to a larger urban centre that has shelters. However, this means they have to leave their communities behind. In the Rainy River District, the only shelter for victims of domestic violence is in Atikokan, an hour and a half drive from Fort Frances and over three hours from the Town of Rainy River.⁵⁵ Crisis calls to the shelter come from throughout the District but accessing services is clearly challenging.

Emergency shelters are one aspect of the overall challenge of accessing services in the region. Communities in Northern Ontario also face difficulties accessing services such

⁵¹ Housing story #13, North at Home Forum.

⁵² Cochrane District Social Services Administration Board. 2014. A Blueprint for Sustainability: 10-year Housing Plan 2014-2024; Kenora District Services Board. 2013. A Place for Everyone: 10 Year Housing and Homelessness Plan 2014-2024; Rainy River District Social Services Administration Board. 2013. 10 Year Housing and Homelessness Plan 2014-2024.

⁵³ Algoma District Services Administration Board. 2013. Opening Doors to Better Lives: Housing and Homelessness Plan.

⁵⁴ District of Timiskaming Social Services Administration Board. 2013. 10 Year Housing & Homelessness Plan 2014-2024.

⁵⁵ Rainy River District Social Services Administration Board. 2013. 10 Year Housing and Homelessness Plan 2014-2024.

as mental health, substance abuse and social housing—all of these are important for individuals experiencing homelessness or at risk of homelessness. Services are not offered regularly in smaller communities and individuals must travel long distances to access them at larger urban centres. These service centres find themselves serving a large geographic area. The real populations of service centres tend to be larger than the size of the permanent population on which funding formulas are based. This leads to a chronic over-extension of services. For example, Sioux Lookout has a permanent population of 5,000 but regularly serves a population of 25,000.⁵⁶ The vast geography and limited services within many districts strongly and disproportionately impact persons in low-income who are less likely to own a car and more likely to rely on services. Transportation constraints mean people are less likely to access supports to ensure homelessness prevention.

3.7 Supportive housing

The lack of appropriate housing supports for vulnerable populations was identified by Forum participants as a central challenge in communities in Northern Ontario. The need for supportive housing for seniors was discussed in the previous section. Supports for other vulnerable groups are also an important challenge. North at Home Forum participants spoke of the urgent need for supportive housing for vulnerable populations, including those with mental health or addictions issues, victims of domestic violence, or those with mobility restrictions.

Housing and Homelessness Plans across Northern Ontario likewise emphasized the need for more supportive housing, which was mentioned as critical by community members and district service providers. For the many residents with complex health and social service needs, supportive housing is the best eviction and homelessness prevention program. There is very little supportive housing available, particularly in smaller communities. In addition, the migration of young people from small communities to larger urban centres has reduced the base of traditional informal caregivers in these communities.

People with mental illnesses were often mentioned by different stakeholders as needing much better supports to find and retain housing. “We used to work with United Way workers who were trying to get people housed. Their biggest challenge was mental health issues and accommodations. Trying to find housing for individuals with mental health issues was a big challenge. The fact is that there is no availability makes it difficult to house anyone. You’re picking from slim pickings. And there are a lot of tenants to house,” a legal clinic lawyer said. Similarly, transitional housing is needed for those exiting homelessness who still need additional supports. Prioritizing these vulnerable populations would also serve to alleviate homelessness. While rental arrears was

⁵⁶ Kauppi, C., O’Grady, B., Schiff, R., Martin, F. and Ontario Municipal Social Services Association. 2017. Homelessness and Hidden Homelessness in Rural and Northern Ontario.

identified as the greatest risk to eviction, stakeholders emphasized that there are often other factors such as mental health issues or lack of life skills.⁵⁷

Service providers shared growing concerns about the number of individuals housed in social housing who need support services. Social housing providers and staff find it difficult to respond to the growing number of tenants in need of assistance or in crisis, as they do not have the training or resources to provide the needed supports. Non-profit housing providers expressed similar concerns, stating that they are facing increased needs for supports for tenants that they are not prepared to handle. “Municipalities talk about shifting affordable housing towards a model where people need some support—municipalities don’t know how to handle these needs. Traditional affordable housing buildings with a property manager and janitor don’t know how to handle people with bigger needs for support,” a non-profit housing provider said. Agencies that provide traditional supports often have very limited experience in providing housing supports. Housing providers suggested a need for greater coordination and partnerships with support agencies and mental health agencies.

A key challenge when it comes to supportive housing is providing support services to smaller and remote communities. “There are a lot of small communities and few larger communities that can provide services— there is pressure on these larger communities to provide services to people who move there from smaller communities,” a NOSDA member said. Service providers find it difficult to provide services in smaller communities, which means people often have to move to larger urban centres to access housing supports. As the Manitoulin stakeholder consultation reported, “it does not seem feasible for persons with high mental health needs to be able to stay in their communities if they wish to receive proper supports, including transitional housing and crisis services.”⁵⁸ Similar sentiments were expressed by service providers across the region.

Another reason given for the gaps in supportive housing is the lack of centralized coordination when it comes to housing supports. As a legal clinic worker explained, “most supportive housing in Thunder Bay is agency specific. For example, an agency that works on mental health has some housing. So people in need of supportive housing have to identify the appropriate agency and qualify for its housing.” This places an additional burden on people in need of supportive housing, who have to be aware of the different service providers and access the right agency for housing supports.

⁵⁷ North Eastern Local Health Integration Network. August 2016. Innovative Housing with Health Supports in Northeastern Ontario Strategic Plan: 2016-2019.

⁵⁸ Manitoulin-Sudbury District Social Services Administration Board. 2014. Moving Forward: A Plan to Address Housing and Homelessness within the Manitoulin-Sudbury District Services Board Catchment Area over the Next 10 Years.

4. Priorities for moving forward

4.1 Retaining current stock

In addition to the lack of new affordable housing, Northern Ontario risks losing existing stock due to disrepair. For many smaller communities, the most pressing issue is the very poor state of repair of the housing stock.

Maintaining the housing that already exists requires adequate funding for repairs. Help provided to homeowners for repairs has kept numerous housing units on the market and people in their homes. The former Northern Home Repair Program and the current Ontario Renovates program were considered favorably by community members and service providers. While homeowners are not normally eligible for housing subsidies, assistance with repairs was considered by different sources to be an effective and important tool for keeping households in their own home, in their community, and avoid increasing waiting lists for assisted housing. One concern expressed was that its definition of income excluded households who had affordability issues as a result of high operating costs. Some stakeholders suggested the need for a program that provides operating assistance to homeowners that are otherwise at risk of losing their homes—a form of homelessness prevention for homeowners. Maintaining and expanding support for repairs and maintenance for low- and moderate-income households should therefore be a priority.

A frequently-repeated issue by tenants was the need for better enforcement of existing regulations regarding repairs and maintenance. Many participants in the North at Home Forum felt that landlords were disregarding existing regulations and not keeping units in good condition. Participants suggested mechanisms for better monitoring and enforcement of regulations regarding standards of living in rental units. One suggestion was a system of health and safety checks before a new tenant moves in to ensure that the unit is safe and adequate, identifying issues such as mould so they don't cause health problems. Addressing the lack of enforcement would require additional resources and collaboration between relevant government agencies. Municipalities in particular would bear the heavier burden of additional inspections and enforcement, and would need support from the provincial government. A licensing system for rental apartments, similar to Toronto's RentSafeTO, would allow for regular inspections to ensure building owners comply with maintenance standards. Under RentSafeTO, all rental apartment buildings in Toronto above a certain size are required to register with the City and are inspected at least once every 3 years. A similar concept could be adapted to local contexts and receive support from other levels of government.

One of the challenges related to repairs and maintenance of housing stock is the lack of skilled labor, and the resulting delays and high costs of projects. Participants in the

North at Home forum discussed the development of local skills as one way to address this. Their suggestion was to fund and develop training programs at local colleges and universities. For example, shop students could be connected with local tradespeople to build or repair housing while learning new skills. Another suggestion was that social housing tenants could receive training to perform some of the maintenance tasks and receive payment for their work.

4.2 Conversion of buildings

There was very strong support from stakeholders for the conversion of existing buildings to meet the need for rental accommodations. They suggested that buildings such as former public schools or hospitals could be secured at low or no cost from public authorities (e.g. municipalities, school boards, etc.), eliminating a major cost factor. Conversion of existing buildings can be a faster and cost-effective means of developing affordable housing.

There was broad interest from stakeholders consulted for the Districts' Housing and Homelessness Plans initiatives that would convert vacant or underutilized buildings into affordable housing. Community members felt it was wasteful to have vacant buildings that could be much better utilized as affordable housing. Participants in the North at Home Forum shared the same interest in seeing a better use for existing vacant buildings. They felt that these buildings are examples of valuable resources that are already in place in communities and could be transformed to be of greater use in addressing the need for affordable housing. Forum participants from different communities gave examples of existing vacant buildings that could be converted into affordable housing. The ease with which specific vacant properties were mentioned would suggest that there are numerous under-used facilities that could be converted to affordable housing, and that communities have valuable insights into their location.

Districts and local governments in Northern Ontario have discussed converting vacant properties as one effective way to affordably increase the supply of housing.⁵⁹ Some districts have already undertaken vacant property conversion projects. In one project, the Parry Sound DSSAB purchased a vacant school and sold it to the Parry Sound Affordable Housing Development Corporation at cost. The DSSAB sees multiple advantages to school conversion projects: sites are located close to amenities, serve to preserve neighborhood vitality, and have solid structures that reduce development costs.⁶⁰ The Keno-

⁵⁹ Northern Ontario Service Deliverers Association. November 2014. Consolidated Pan-Northern Housing and Homelessness Report.

⁶⁰ <https://share.hscorp.ca/wp-content/uploads/2018/11/Parry-Sound-From-Schools-to-Home-JB.pdf> Accessed November 3, 2020.

ra DSSAB purchased former Pinewood School Property, working with Keewatin-Patricia District School Board. The DSSAB worked with the City of Dryden to rezone the property and then transferred the land to the Ontario Aboriginal Housing Services for a nominal fee.⁶¹ The conversion of existing buildings should be encouraged through funding opportunities and technical support. In this regard, the Rapid Housing Initiative presents a valuable opportunity and should contribute to making more of these potential projects viable.

4.3 Facilitate the development of non-profit housing

Focusing on non-profit housing development would target the needs of low and moderate income tenants, who find it increasingly difficult to find affordable housing in the private market. Unlike affordable housing built by the private sector that usually has a limited time period for affordability, non-profit providers provide affordable housing in perpetuity. Ontario has had limited success in supporting the non-profit housing sector. Ontario's Auditor General found that at eight of the nine municipal service managers they visited, only one-third of developers of new affordable rentals were not-for-profit versus two-thirds private.⁶² The Ontario Non-Profit Housing Association (ONPHA) has observed that the greatest obstacle for non-profit providers is the program design, which puts all the upfront development costs on the provider. This model favors private developers, since non-profit providers are often unable to provide this upfront capital. ONPHA recommends encouraging the community housing sector to build new affordable housing through the provision of upfront project development funding, which would help get projects off the ground.⁶³ As discussed in Section 4.1, non-profit developers in Northern Ontario struggle with access to funding and support from different levels of government.

Non-profit developers in the region, particularly small organizations that are common in Northern Ontario, struggle with funding application processes they find cumbersome and overly complicated. These organizations do not have the resources to navigate the application process. Non-profit housing providers suggested the National Housing Co-Investment Fund could include a separate application process with greater supports for non-profit housing providers. They also suggested CMHC could provide capacity building supports for non-profit organizations to navigate the permit and application process at the municipal level.

⁶¹ https://share.hscorp.ca/wp-content/uploads/2018/11/From-Schools-to-Home_Kenora-DSSAB.pdf Accessed November 3, 2020.

⁶² Office of the Auditor General of Ontario. 2017. Social and Affordable Housing (Ministry of Housing).

⁶³ Ontario Non-Profit Housing Association. 2018. An Affordable Housing Plan for Ontario.

Municipalities also have a key role to play when it comes to supporting non-profit development. Some service providers in the region acknowledged that there is limited non-profit activity in their areas, and mentioned trying to develop better relationships with non-profit developers as one of their concerns. Acquiring municipal land or public buildings at no or low cost to make creation of rental affordable units feasible would be a critical contribution to non-profit development. Non-profit developers mentioned that there was a need for better connections with municipal government, including regular support and advice. They suggested municipal planning personnel could coordinate with non-profits to develop an affordable housing proposal mechanism that can be used to apply for municipal incentives and permits.

Non-profit providers in Northern Ontario also struggle with the particular challenges of building in a context of high construction costs and limited skilled tradespeople. To enable and sustain future development, stakeholders have suggested having the Ministry of Municipal Affairs and Housing develop a Northern Cost Factor that can be applied to future funding allocations that accounts for the challenges particular to the region.

4.4 Partnerships and coordination of services

Service providers in the North are faced with limited resources and large areas in which to serve a wide array of needs. A declining population and slow economic growth means a reduced tax assessment base. Municipalities in the North do not have the resources to fund all the housing and support services gaps. Partnerships between levels of government, sectors and organizations can make more effective use of resources and reach a wider number of households.

District plans emphasized the need for critical steps toward better integration of services. Service providers concurred that coordinated intake and referral processes need to be more fully and widely implemented. Many housing providers and tenants expressed frustration with the fact that federal and provincial programs are operated and run in silos, whereas lives are not lived in silos. Lack of integration between child and family services, homelessness, supportive housing, social housing, affordable housing and other related programs can hamper their effectiveness. From the tenants' perspective, they often felt at a loss for how to navigate the system of supports. When it comes to homelessness prevention, people are often unaware of the different services and supports available. In the words of one housing service provider, "People get lost in the 'shuffle'... Nobody brings all the issues together; there is a need for a wrap-around program...a holistic approach." A review of the regulations or funding constraints that prevent a better integrated system would be a good first step. Providing assistance and support for people navigating the housing system should be included in the service delivery model. One example could be having "housing agents" who can help tenants in their search for local housing and build relationships with landlords.

Another common suggestion was for better planning and coordination between DSSABs and Local Health Integration Networks (LHINs), and between DSSABs and Aboriginal organizations. Stakeholders suggested that partnerships and coordination of services should be broad and include a full range of support agencies including primary care, hospitals, para-medicine, community agencies, housing providers, and informal support networks.⁶⁴ The need for additional coordination and communication between service providers in housing, social services, and health is particularly important.⁶⁵ Housing providers are often unable to address health issues and would benefit from closer connections with local health networks. There has been progress in this regard, and DSSABs have been working with partners that can provide supports to tenants. “Increasingly, we are doing more work with other partners—e.g. on mental health and addictions with CAMH—we share similar interests—we provide housing but don’t have expertise in providing supports that our clients need. CAMH can provide the supports so we have wrap-around services,” a NOSDA member said.

Considering Indigenous people represent one-third of the total population in northern Ontario, urban Indigenous engagement in providing affordable housing in the region is crucial. Indigenous housing providers have a strong presence in Northern Ontario. For example, Ontario Aboriginal Housing Services is a non-profit corporation that offers rural and urban housing in Northern Ontario locations such as Sault Ste. Marie, Blind River, Cochrane, Dryden, Manitoulin, Red Lake, Sioux Lookout and Sudbury. Rents are set at rates ranging from 25 percent of income to 80 percent of market rent. OAHS also delivers affordable homeownership and funding for repairs. Indigenous non-profit housing providers are well-positioned to work with the provincial and federal governments to build on their expertise and expand the stock of affordable housing.

Some Indigenous non-profit housing providers have already developed integrated models of affordable housing that include support services. A review of indigenous housing providers found that most providers offering RGI housing also provided support services.⁶⁶ Some housing providers described having an elder who acts as the “mother” of the building. These elders provide guidance to tenants, help those who need support, help with learning about their culture, and strengthen their confidence. Housing organizations often reported providing cultural education through regular ceremony, returns to the land, training on house maintenance, rental relations, fire safety, and security. Several housing providers reported that they had cut the supports provided to their tenants as their budgets no longer permitted these services. These valuable programs should be supported to continue providing the full range of services.

⁶⁴ North Eastern Local Health Integration Network. August 2016. Innovative Housing with Health Supports in Northeastern Ontario Strategic Plan: 2016-2019.

⁶⁵ City of Greater Sudbury. December 2013. Housing and Homelessness Background Study.

⁶⁶ Brant, Daniel J. and Irwin-Gibson, Catherine. April 2019. Urban, Rural, and Northern Indigenous Housing: The Next Step. Prepared for the Canadian Housing and Renewal Association.

4.5 Eviction prevention

Eviction prevention programs were identified by multiple stakeholders as a critical means to support low-income households while also working to enhance housing stability. Housing and homelessness plans across the region mentioned the need for more housing support services and programs to help people remain housed. Clinic lawyers were clear on the need for more information for tenants and landlords regarding their rights and obligations. “There are ongoing issues resulting from landlords not understanding their obligations; every week I hear about illegal evictions and have to call landlords to explain that this is not a legal eviction,” a legal clinic lawyer shared. In many cases, tenants can be evicted because they do not understand their rights when faced with illegal evictions. “We work with different groups in the community and hear these stories all the time. People moving out of the apartment because their landlord tells them to go without realizing they didn’t have to—the landlord giving them a notice didn’t mean they have to move. People facing eviction don’t know their rights,” a legal clinic community worker said. District service providers and municipalities could collaborate with legal clinics and community organizations to develop eviction prevention resources and materials. As many have observed, eviction prevention programs are the best way to keep people from experiencing homelessness.

The Eviction Prevention in the Community (EPIC) program in Toronto could offer some insight. In 2017, the City of Toronto’s Shelter, Support, and Housing Administration (SSHA) developed an eviction prevention program to help people stabilize their housing. The holistic model of the EPIC program focused on supporting those who receive a notice of eviction. EPIC provides financial and case management supports, advocacy, and system navigation. ACTO’s Tenant Duty Counsel Program (TDCP) participates in the EPIC program and the results have been life-changing for many clients facing eviction. Hub Solutions, the Canadian Observatory on Homelessness’ social enterprise, conducted a program evaluation of EPIC. The evaluation found that 90% of clients were able to avoid an eviction and have their housing stabilized.

5. Conclusion

The housing sector in Northern Ontario faces specific challenges linked to geography, weather, and demographic trends. The region is characterized by vast distances, harsh weather, low population density, and growing migration to larger urban centres. These features shape the key needs and challenges of the housing sector in the region: low new supply, lack of affordable rental housing, poor condition of existing housing stock, high energy costs, inadequate housing for the aging population, homelessness, and limited supportive housing. These key needs are interconnected—the lack of new supply leads to affordability challenges, an aging population means increasing need for supportive housing, and so on.

In order to be effective, housing programs and investments coming from the Provincial and Federal governments must understand the different realities and needs of housing in the North. There are important opportunities to learn — from the expertise of non-profit housing providers, particularly Indigenous non-profit providers, who can provide housing that is permanently affordable; from the lived experience of tenants who can identify what supports and resources would best serve their communities; and from local service providers who are balancing increasing demands with flat or decreasing resources. Partnerships between sectors and stakeholders can leverage existing resources and expertise to provide results. The right investments will target these opportunities and enable stakeholders to work together towards secure, stable and affordable housing in the North.

This report identified key challenges and priorities for action on affordable housing in Northern Ontario. Further research and next steps to advance the priorities for action would include:

- Research into the housing needs and preferences of groups that constitute a growing percentage of the population in Northern urban centres, including Indigenous youth, seniors, and university students.
- A comprehensive scan of funding sources and eligibility criteria for repairs and renovations, along with dissemination of information about these programs to make them more accessible to residents.
- A survey of renters and homeowners on repairs and maintenance across Northern Ontario to collect data on the types and extent of issues as well as the obstacles in addressing them.
- This report identified multiple barriers to the development of affordable housing in the

North. Research should include development of lessons learned from initiatives that have successfully built new affordable housing, particularly in smaller communities, and an assessment of their replicability in other communities and districts.

- Assessment of the feasibility and suitability of different construction practices (e.g. passive house design) for the local context, to be shared with non-profit developers and municipal and district governments.

- Finally, vast distances and limited infrastructure have constrained collaborations between districts and communities across the North. A critical next step would be to provide capacity building and infrastructure support for partnerships and collaborations between different services and sectors across the region.

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Appendix 1

North at Home: Agenda

Day 1 - Challenges and Shared Experiences

9:00-9:30	Registration
9:30-10:00	Welcome and Introduction
10:00 - 12:00	Identifying and Prioritizing Housing Challenges - <i>What makes the housing crisis in Northern Ontario Unique? What barriers are most critical to address?</i>
12:00-1:00	LUNCH
1:00-2:30	Small Group Activities - Each activity will be 40 minutes long. Both groups will have the opportunity to do both activities offered. Session 1: Common/Shared Experiences and the We Can't Wait Campaign Session 2: Impact of Housing Issues on Residents and Communities
2:30-2:45	BREAK
2:45-3:30	Small Group Activities: Each activity will be 20 minutes long. Both groups will have the opportunity to do both activities offered. Session 3: Gaps in Current Housing Services Session 4: Identifying Resources Needed
3:30-4:00	Day 1 Closing

North at Home: Agenda

Day 2 - Innovative Ideas and Opportunities

9:00 -9:30	Registration
9:30-10:00	Day 1 Recap and Intro to Day 2
10:00 -12:00	Innovation MASH UP - <i>This is a creative, solutions development activity. We will reflect on our existing stakeholders and resources as we consider how to address the top challenges identified in Day 1.</i>
12:00-1:00	LUNCH
1:00 -2:00	Crowdsourcing Development - <i>In this activity, participants will have the chance to develop and share their own creative ideas to addressing the housing crisis in their communities. Small groups will then focus on the most popular ideas for further development</i>
2:15-3:00	Small Group Activities - <i>Each activity will be 20 minutes long. Both groups will have the opportunity to do both activities offered.</i> Session 5: Values/Principles that should Guide Housing Development Work Session 6: Opportunities and Existing Projects Discussion
3:00-4:00	Forum review, closing.

Appendix 2

Evaluation of North at Home Forum

1. How would you rate the event in terms of meeting your expectations?

91% excellent or above average

9% average

2. Please rate your level of satisfaction with the event

i. Registration - 91% excellent or above average

ii. Venue- 64% excellent or above average; 36% average

iii. Meals- 45% average; 27% excellent or above average; 28% below average

iv. Time allocated for discussions: 81% excellent or above average

v. Day 1 sessions: 85% excellent or above average; 15% average

vi. Day 2 sessions: 81% excellent or above average; 19%

average vu. Overall event: 91% excellent or above average; 9% average

3. How would you rate the usefulness of the information provided at this event in your own work?

81% excellent or above average

19% average

4. What was your primary goal in attending this event?

Most votes for:

i. Learning from those with lived experience.

ii. To hear about how tenants want to address the housing crisis

iii. To learn more about the strategies for the current housing crisis - to provide input into the process.

iv. Discussing housing solutions specific to northern Ontario

5. Which sessions were the most useful to you?

Ranked by respondents:

- i. Identifying and prioritizing housing challenges
- ii. Impact of housing issues on residents and communities
- iii. Common/shared housing experiences
- iv. Identifying resources needed
- v. Gaps in current housing services
- vi. Values/principles that should guide housing development
- vii. Crowdsourcing development
- viii. Innovation MASHUP

6. Would you attend a similar event again?

100% yes

February 2021

North at Home