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## **Official Report of Debates (Hansard)**

**Thursday 31 March 2011**

## **Journal des débats (Hansard)**

**Jeudi 31 mars 2011**

**Standing Committee on  
Justice Policy**

Strong Communities through  
Affordable Housing Act, 2011

**Comité permanent  
de la justice**

Loi de 2011 favorisant  
des collectivités fortes  
grâce au logement abordable

Chair: Lorenzo Berardinetti  
Clerk: Trevor Day

Président : Lorenzo Berardinetti  
Greffier : Trevor Day

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LEGISLATIVE ASSEMBLY OF ONTARIO

ASSEMBLÉE LÉGISLATIVE DE L'ONTARIO

**STANDING COMMITTEE ON  
JUSTICE POLICY**

**COMITÉ PERMANENT  
DE LA JUSTICE**

Thursday 31 March 2011

Jeudi 31 mars 2011

*The committee met at 0900 in committee room 1.*

**STRONG COMMUNITIES THROUGH  
AFFORDABLE HOUSING ACT, 2011  
LOI DE 2011 FAVORISANT  
DES COLLECTIVITÉS FORTES  
GRÂCE AU LOGEMENT ABORDABLE**

Consideration of Bill 140, An Act to enact the Housing Services Act, 2011, repeal the Social Housing Reform Act, 2000 and make complementary and other amendments to other Acts / Projet de loi 140, Loi édictant la Loi de 2011 sur les services de logement, abrogeant la Loi de 2000 sur la réforme du logement social et apportant des modifications corrélatives et autres à d'autres lois.

**The Chair (Mr. Lorenzo Berardinetti):** Good morning to all. We're going to start the Standing Committee on Justice Policy. We have a busy morning here. We're not going to operate by that clock there, because I think it's off by a bit. It's 9 o'clock on this clock here.

**ADVOCACY CENTRE  
FOR TENANTS ONTARIO**

**The Chair (Mr. Lorenzo Berardinetti):** It's 15 minutes per deputation, and we're going to start with the first deputation of the morning, which is the Advocacy Centre for Tenants Ontario. If you could please come forward, you can sit right there. There's a microphone there, where that little red light just came on. Welcome. Good morning. If you could identify who you are for the record, and then you have up to 15 minutes to present. If you finish earlier than the 15 minutes, we'll use that time for questions from the committee members.

Once again, good morning.

**Mr. Kenneth Hale:** Thank you very much. Good morning, Mr. Chairman and members of the committee. My name is Kenneth Hale. I'm the legal director of the Advocacy Centre for Tenants Ontario. I'm here with Mary Todorow, who works for ACTO as well. She's the—

**Ms. Mary Todorow:** Research and policy analyst.

**Mr. Kenneth Hale:** The research and policy analyst.

I'm here to speak today on behalf of the clients of the community legal clinics of Ontario, low-income tenants and people without homes. These are the people who live

in social housing or who are on the ever-growing waiting lists for social housing, in search of a secure home.

For the last three years, we've been working with four housing ministers and dozens of community partners on the long-term affordable housing strategy. In all that time, one message came through at every one of the many meetings that we went to: The long-term affordable housing strategy must include a commitment to build affordable housing. That's what's really missing in this bill.

We heard the finance minister yesterday loud and clear, and we understand that committing provincial tax dollars to a new housing program is not a priority for the government at this time. They're waiting for the federal government to step up to the plate, if and when that ever happens, and they're not prepared to go it alone. So, rather than focus on what's not in the bill, I think we'd like to look at what is in the bill and take the opportunity to encourage this committee and the Legislature to address the concerns of low-income tenants and homeless people and make some improvements to Bill 140 that will effectively address those concerns.

Our first concern is security. ACTO and the tenants we represent strongly support community-based delivery of housing services, as set out in section 1 of the proposed Housing Services Act. But "community-based" doesn't mean privately owned and run on a for-profit basis.

Recently, there have been suggestions that the Toronto Community Housing Corporation—that's the largest provider of community-based housing in Canada—might be sold off or turned over to private management because of some inappropriate business dealings by its staff. This has left a lot of the people who live in TCHC feeling insecure about their future.

Bill 140's provisions are inadequate to alleviate those fears. It grants municipalities new power to sell off public assets that the people of Ontario have paid for. It removes the vital provincial oversight that could prevent imprudent sales of the assets of TCHC or other local housing corporations. It puts at risk Ontario taxpayers' investment in homes for disadvantaged people that is now worth \$40 billion, according to the provincial auditor, and in doing so it puts the half-million tenants of social housing at risk.

The bill must explicitly ban the selling-off of social housing by changing the proposed powers of service

managers and local housing corporations. Any action that would reduce the number of units of each unit size in the social housing portfolio should be prohibited. It should be made a matter of provincial interest that existing social housing be owned and managed on a non-profit basis. As the tenants of TCHC told Toronto city council, tenants are not for sale; their homes are not for sale.

You have the opportunity now to make the changes to this bill that will provide the tenants and taxpayers with the security that they deserve.

Our second concern is about fair decision-making. The system by which social housing landlords make decisions, especially those decisions about rent subsidies, has been a concern of tenants since the Social Housing Reform Act was put into place in 2000. The lack of an independent review of these decisions leaves tenants feeling that they're treated unfairly and that their lives can be turned upside down by arbitrary bureaucratic choices. Bill 140 recognizes that this is a concern. It makes a system of decision review a requirement for municipalities and DSSABs. However, there's no requirement that the system be independent from the original decision-maker.

The city of Ottawa, with help from ACTO and others, has established a review process that achieves this independence while being transparent, fair and effective. Review requests by tenants and people applying for housing are decided by a three-person panel made up of an employee of a housing provider, a housing advocate, and an impartial employee of the municipality or DSSAB. Ottawa's evaluation report on this process was very thorough and very favourable, and this is the model that should be enshrined in law across Ontario. We note that social housing providers are demanding that decisions that affect their rights and privileges should be subject to an accessible, fair and independent review, and we believe that their tenants deserve the same.

Fairness also demands that the Landlord and Tenant Board should have the power to determine if a rent that's set under the Housing Services Act is correct before they order an eviction of someone for not paying that rent. In 2009, an elderly long-term tenant of social housing named Al Gosling suffered a tragic death after being evicted from social housing by the Landlord and Tenant Board. Former Chief Justice Patrick LeSage carried out an independent review of Mr. Gosling's eviction and death. Among his conclusions was a recommendation for a change to the Residential Tenancies Act that would help prevent a repeat of this tragedy. This change would allow the Landlord and Tenant Board to determine if social housing rent decisions were correct in the context of an eviction application. We don't know why this recommendation wasn't taken up by the government in proposing this bill, but we ask the committee to correct this oversight.

Bill 140 proposes that section 203 be changed so that its wording conforms with the design of the new legislation. We also ask the committee to bring the substance of this section into conformance with the provincial inter-

est in achieving positive outcomes for individuals and families. Take this small step to prevent unfair evictions that can result in misery and even death.

Our third concern is about inclusion. Social housing in Ontario has suffered from being seen as "apart from" as opposed to "a part of" our communities. While we believe that government leadership and public investment are crucial to a long-term affordable housing strategy, a permanent stock of affordable housing must also be created by private builders as part of building new residential communities. To make this happen, Bill 140 has to give municipalities the power to adopt mandatory inclusionary housing policies. These policies can balance a local community's need for affordable housing with a fair return for builders.

Inclusionary housing policies require that a certain percentage of new units be affordable to households with low and moderate incomes. Each municipality would have a choice as to whether to adopt such policies or to meet the objectives of their housing and homelessness plan in other ways. The affordable units could be acquired or operated by new or existing social housing providers, according to local needs. These policies will be an effective planning tool to help meet the provincial interest in allowing for a range of housing options to meet a broad range of needs. These policies could also combat the "not in my backyard" syndrome as affordable housing becomes a normal part of any new development.

This enabling legislation was previously the subject of a private member's bill by the member from Parkdale-High Park. It received support from MPPs from all parties at second reading but has gone no further. The Minister of Finance told the Legislature that his government supported inclusionary housing and wanted to do it right. Now is your chance to do it right.

Our fourth concern is about opportunity, and I think you'll hear from a number of other speakers about this issue who maybe know a little bit more of the details than we do. But the idea of simplifying social housing rent calculation is really a welcome step towards giving social housing tenants the opportunity to get ahead. When most tenants are only required to declare change in their income once a year, they can benefit from increasing their earnings and pursuing other forms of income.

#### **0910**

But even with this change, the current rent calculation rules do not work for a single person receiving ODSP. Their rent calculation changes from a flat-rate rent to 30% of their income once they receive \$440 a month from any source outside ODSP. This change results in a dramatic rent increase. Nothing in Bill 140 will change this.

I know Mr. John Stapleton has been here talking to you about his paper, Zero Dollar Linda. I understand Zero Dollar Linda herself is going to come and speak to you. They talk about the impact of these rules on real people. If their income increases, they can be worse off because of these automatic rent increases. Their efforts to take advantage of opportunities to become self-reliant

leave them with nothing but more financial hardship. The bill should be amended to prevent this from happening.

A long-term solution has to be found to this problem as part of the social assistance review in making sure that rent subsidies work with other income support programs. But we don't want to wait for another go-round and another committee making a bunch of recommendations that go on to some other committee. We think this problem deserves action now, and the minister promised that this action would be dealt with when he introduced this bill.

Our fifth concern is about justice. We commend the good work that this government has done to improve access to justice for tenants since coming into office in 2003. Replacing the Tenant Protection Act with the Residential Tenancies Act and enacting the Adjudicative Tribunals Accountability, Governance and Appointments Act demonstrated a commitment to justice and justice over efficiency.

But Bill 140 proposes to undermine this good work. It would allow the Landlord and Tenant Board to appoint employees to take over the powers of board members to hold hearings and issue orders in any circumstances where the board's management saw fit. Landlord and Tenant Board members are appointed by the cabinet through a mandatory, competitive, merit-based process. Their appointments are subject to the approval of a standing committee of this Legislature. The decisions they make can have a profound impact on individuals and families. There should be direct accountability for the quality of those decisions.

The minister apparently wants to dumb down this important decision-making power and speed up the eviction process by tacking on this proposal to the end of this bill, which is supposed to be a bill about social housing. This is in direct conflict with the lofty statements of provincial interest that are in section 4 of the Housing Services Act.

Second-rate justice and quick evictions do not achieve positive outcomes for individuals and families. They do not address the need to first house individuals and families. If this committee supports those provincial interests, then dispensing justice to landlords and tenants should be left to qualified adjudicators.

A more detailed statement of our position and our actual proposals for the amendments that would meet these concerns are included in our written submission, and we thank you for giving us the opportunity to come and speak.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you, Mr. Hale. We have about two minutes, so we'll start with the opposition party. Mrs. Elliott or Mrs. Savoline?

**Mrs. Joyce Savoline:** I would just like to thank you for being here today and for taking the time to present to us. This is an extremely important bill that will have some very long-lasting and riveting effects for the people who have to live with these rules. I thank you for coming and also for taking the time to visit us individually as MPPs to let us know what's happening with your organization. Thank you.

**Mr. Kenneth Hale:** Thank you for the opportunity.

**The Chair (Mr. Lorenzo Berardinetti):** We'll move to the NDP. Mr. Prue.

**Mr. Michael Prue:** A couple of things. I thank you for your advocacy in not allowing social housing to be sold to the private sector. This is one of the most horrific ideas that came out of the last municipal election here in Toronto. But I was fascinated by the Ottawa experience. When did they develop the three-person board to review new social housing applicants? I had not heard of this before today.

**Mr. Kenneth Hale:** It's just over the last couple of years. There were discussions about the regulations of the SHRA about a province-wide system. Those discussions came to some recommendations. The government decided not to adopt those recommendations, but the city of Ottawa decided to take it up on their own to do a pilot project of an internal review system with these three-person panels.

It seems to have been working quite well. It's well documented. We could provide you with further information about the details of it, but I think it's something that the city of Ottawa could be quite proud of. I think it has also generally improved the quality of decision-making, because people know, when they make a decision, that somebody is going to be looking over their shoulder, so they take a little more care. Maybe the appeal process hasn't been needed to be accessed as much as people thought it would because the decision-making quality is improving, but it's there when there are conflicts. A lot of times—

**The Chair (Mr. Lorenzo Berardinetti):** I have to cut you off, because we're going to have to move on.

Any questions from the Liberal Party? Ms. Cansfield.

**Mrs. Donna H. Cansfield:** Thank you very much for bringing these issues to our attention. I was particularly interested in the whole concern around the ODSP.

I wonder if you could elaborate a little bit on rent geared to income. What difference is that really going to make?

**Mr. Kenneth Hale:** The difference it makes is that when your income—it's not that hard these days. Four hundred and forty dollars a month is maybe 10 hours a week at minimum wage. So if somebody on ODSP makes \$440 a month, suddenly the rent goes from the flat rate of around \$130 to 30% of their income, which is a huge jump that makes it almost not worthwhile to go out and work. One of the objectives of the ODSP is supposed to be, for those people who are able, to get back into the workforce and join the mainstream of society, and not be left out as a recipient in some kind of financial ghetto. This doesn't make that happen.

Our idea is to raise the amount that people can earn before they have to go on the geared-to-income system, so that it's not a steep wall there. I think some other people could talk to you about this in more detail.

**The Chair (Mr. Lorenzo Berardinetti):** I'm sorry to have to cut you off, but thank you for your presentation this morning. I just want to give the others a chance to present as well. Thank you.

### THE DREAM TEAM

**The Chair (Mr. Lorenzo Berardinetti):** Our next deputation is The Dream Team: Linda Chamberlain. Good morning and welcome.

**Ms. Linda Chamberlain:** Good morning. Thank you very much for this opportunity to talk to you about Bill 140. I'd like to begin by sharing some of my experiences with you in order to put a human face on a housing policy that affects low-income people.

I was born in Saint John, New Brunswick, and at the age of five my mother and I went out to get my father for dinner and we found him in the barn with an axe through his head. They called it a freak accident. He died on Christmas Day. Then we moved to the city with my mother's parents, and they both died, of cancer and pneumonia.

My mother took me out of school when I was in grade 2 to look after my two younger sisters while she went to work. Then I came to Toronto, and for over 30 years I was on the street and in the hospital for my mental health issues and addiction, until 15 years ago, when I got my first one-bedroom. I couldn't tell you how wonderful it was to have my own room and my own washroom. It was unbelievable. I can't tell you how it changed my life.

I won the Courage to Come Back Award in 2002 from CAMH and then I won the Tenant Achievement Recognition Award from the Ontario Non-Profit Housing Association, and I also won the Ted Tremain Award at CAMH for staff excellence. I mean, it doesn't get any better than that.

If the government is serious about a housing program that puts people first, the new Housing Services Act must be changed in the following ways.

Firstly, we must prevent the privatization and sell-off of social housing, making it illegal for cities to reduce the number of social housing units. This is important for several reasons. For one thing, we need more housing for people who would otherwise be homeless and unable to get on with their lives. The government has failed to make any new investments in long-term affordable housing strategies. The least we can do is maintain the social housing that we currently have.

Furthermore, we need to recognize that affordable housing strengthens communities and people who make up our communities. My own supportive housing building is an example of this. We have a garden in the back where we grow tomatoes and lettuce. We have a food program to provide healthy food. Because my neighbourhood has supportive housing units, individuals living in my community who fall ill and become unable to work can remain near their family and friends in their own community.

Another thing the Housing Services Act must do is restrict punitive rent-geared-to-income rules. The Housing Services Act should protect tenants on social assistance from rapid rent hikes if their income rises.

**0920**

Working is good for people. When I got my first paycheque, I thought I'd died and gone to heaven. The

confidence and self-esteem—I can't tell you. We all want to work to be able to feel good about ourselves and become financially self-sufficient. By raising the rent when people are on their way to building a better life for themselves, we're sending them back to poverty. I'm an example of this: I had to quit my job because I couldn't afford my rent. Half of my paycheque was being clawed back by ODSP, and what I had left wasn't enough to cover my rent, which had been increased to \$650. I got an eviction notice, I got cut off ODSP, and I had to go back on medication, and I want to ensure that policies will prevent this from happening to others.

Bill 140 has the potential to affect countless people like me, who are affected by illness and poverty. I therefore strongly recommend that Bill 140 include a framework that protects people against the sell-off of social housing and against the punitive rent-geared-to-income rules.

When I was working, I was 61 going on 20. Now that I have no job, I'm 61 going on 92.

Thank you for considering my comments.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We have about nine minutes; three per party. We'll start this time with the NDP. Mr. Prue.

**Mr. Michael Prue:** Ms. Chamberlain, you are the same woman I read about in Carol Goar's column in the paper yesterday or the day before that?

**Ms. Linda Chamberlain:** Yes.

**Mr. Michael Prue:** I think the column said an enormous amount of stuff.

You are right in talking about how punitive—can you give us the exact amounts: how much you earned, and then how much your rent went up, just so all members can—

**Ms. Linda Chamberlain:** I can break it down like this: If I was on ODSP and getting the special diet, I'd get \$1,200: my rent is \$109, apart from my bills. It's called work: I make \$1,200. ODSP gives me \$100 to work, but ODSP takes half of that \$1,200. They take \$600. My housing takes the other \$650, off the gross and not the net. My housing didn't recognize that ODSP only took half, so they should only make me pay half of the \$600. But they didn't; they made me pay half of the \$1,200. So they took half, and I was working for nothing. I got in debt and had to quit. I almost would have been back on the streets.

I worked hard all my life to get as far as I've come, and having housing—how important that was to change my life. Can you imagine me being back on the street again? I'm too old to go back on the street. So I had to quit my job and then stay home and grow tomatoes.

**Mr. Michael Prue:** If you earned \$500 a month and the government clawed back half of it, would you agree to pay some of that \$250 you had left towards the rent—or do you think that there should be none?

**Ms. Linda Chamberlain:** Of course you want to pay some back, but I want to make some money too. I want to be able to live and buy good shampoo and buy some clothes and lipstick. You can't buy that. I have to go to a

food bank just to get soap and certain things. I have to go to a second-hand store. I got this jacket at a second-hand store. It's kind of cute, isn't it? But I'd like to buy better stuff. I'd like to wear my own clothes for a change and not be a second-hand Rose.

**Mr. Michael Prue:** You also talked about not privatizing social housing. What would it mean to you if they sold your housing to the highest bidder and had somebody come in and take over your housing?

**Ms. Linda Chamberlain:** It would mean I'd have to start a squat city, like they did a while ago. We'd have to start that and go out in the bush.

**The Chair (Mr. Lorenzo Berardinetti):** Are there any questions from the Liberal Party?

**Mrs. Donna H. Cansfield:** Yes. First of all, thank you for coming and thank you for sharing. It's really important to hear from, as I always say, where the rubber hits the road: from the folks on the streets who are trying to make a difference in their lives.

I read that you're the founder of People and Pets.

**Ms. Linda Chamberlain:** Yes.

**Mrs. Donna H. Cansfield:** Pets are so important for folks with mental health issues, and it's fantastic that you do this. Thank you.

**Ms. Linda Chamberlain:** I've housed 3,086 cats and 15 dogs. These animals were going to be put down if I didn't look after them and have foster parents look after them. It's a free service. I get free cat food. You don't have to have rocket science to do this here. I have people from all over the place call me, and what a wonderful thing when people come out and they get their pet back, because when you're in housing, if you don't have someone looking after your pet, they actually put it down. So thank you very much.

**Mrs. Donna H. Cansfield:** Oh, do they? I didn't realize that, so thank you very much, because this is so important to someone's life.

**Ms. Linda Chamberlain:** I'm going to be in Reader's Digest in June. Buy a copy.

**Mrs. Donna H. Cansfield:** Okay, you're on.

I wanted to chat with you a little bit about the issue that you and others have raised about the ODSP and the clawbacks. Presumably, that came under the Social Housing Reform Act of a few years ago. There are always times when you have to review and really look at this. So you would say that in fact has been really punitive and that there hasn't been an opportunity for you, as you say, to sort of get ahead, because every time you start to get ahead, you get pushed back.

**Ms. Linda Chamberlain:** Yes.

**Mrs. Donna H. Cansfield:** And it's actually those rules that force you to do that. You're suggesting it's time to rethink those rules. So as we look to rent geared to income, we must also look to the whole issue around ODSP and the rent.

**Ms. Linda Chamberlain:** Yes.

**Mrs. Donna H. Cansfield:** I want to say thank you for that. It's one of those things that, as I said, has been

part of the old Social Housing Reform Act, and maybe it's time that we really give this a genuine look.

Thank you for bringing forward your suggestions. Thank you for coming and, in particular, thank you for the work that you do. I see there are three of them. You're a founding member of The Dream Team and a peer support worker for people with diabetes and mental health. That says a great deal about you.

**Ms. Linda Chamberlain:** Thank you. And I do stand-up comedy, too, but I won't do it today.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We'll move on to the Conservative Party. Ms. Elliott?

**Mrs. Christine Elliott:** I'd also like to thank you, Ms. Chamberlain, for coming forward this morning. As you say, it really is important for us to put a human face to some of the issues that we're dealing with here.

I did have the opportunity to serve on the Select Committee on Mental Health and Addictions, and a lot of the issues that you're raising were certainly relevant to that as well: the need for proper housing, the need to be supported. The work that you're doing as a peer support worker is so valuable and so important. Thank you so much for that.

I think that the issues around having a job and having the dignity of a job and what that does to your self-confidence is something that is more important than I think a lot of us have realized before. We really need to look hard at that through the whole review of the social assistance rules and so on, and I have no doubt that Mrs. Cansfield and the other members of the government are going to be relaying that information back to the minister. That will serve two purposes—not just for the review of this legislation but for the entire social assistance review as well. So thank you.

**Ms. Linda Chamberlain:** Thank you very much.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you, Ms. Chamberlain, for coming this morning.

Members of the committee, I'm going to call out the next deputant. We don't know if they're here or not. Is there anyone here from RJD Realty? No one's here from RJD Realty. Stoneworks Cooperative Homes? Nobody here. Is Catherine Wilkinson here? Not here. Okay. Miguel Avila from the Asociación de Arrendatarios Latino? Any presenter?

Yes, Mrs. Cansfield?

**Mrs. Donna H. Cansfield:** Since these folks are not here, could I suggest we just take a 10-minute break until some of them come?

**The Chair (Mr. Lorenzo Berardinetti):** Okay. Don't go too far. Let's say—

**Mrs. Donna H. Cansfield:** I'm not suggesting we leave; I'm just saying we take a break.

**The Chair (Mr. Lorenzo Berardinetti):** All right, that's fine. Right now my clock says 9:29 or 9:30. Let's come back maybe at 9:35?

**Mr. Mike Colle:** The official clock still hasn't been fixed.

**The Chair (Mr. Lorenzo Berardinetti):** It's a bit off.

**Mr. Mike Colle:** It has been one month now. If we could get the clock committee to look at that—

**Mr. Bas Balkissoon:** That's how fast government moves.

**The Chair (Mr. Lorenzo Berardinetti):** We'll put that on the record, then, and see who's responsible for that clock.

We'll take a five-minute recess and we'll see if any of the four other presenters for this morning show up. Okay? So we're recessed for five minutes.

*The committee recessed from 0929 to 0951.*

**The Chair (Mr. Lorenzo Berardinetti):** We'll call the meeting back to order.

Just to let the members of committee know, the next three presenters that were scheduled, we don't have here. We don't have the 9:30, the 9:45, the 10 o'clock or the 10:15 presenters here.

But I'm just going to ask committee: There are three gentlemen present today from the Margaret Laurence Housing Co-op. They're not on our list today but they want to have some time, 15 minutes, to speak. I just need to know if everyone's okay with that.

**Mr. Michael Prue:** Could I ask, because it's five to 10—I've got eight minutes to 10. If the 10 o'clock and 10:15 show up, I want to make sure they're heard. I don't have any problem with eight minutes, but I'm questioning 15, because that is not available in the afternoon. So eight minutes, absolutely.

**The Chair (Mr. Lorenzo Berardinetti):** Okay, is that fine? Yes?

**Mrs. Donna H. Cansfield:** I'd just leave it to the discretion of the Chair. If the others come in, then make the adjustment. If not, please go ahead.

*Interjection.*

**The Chair (Mr. Lorenzo Berardinetti):** All right. Trevor and I will keep an eye on who comes in here.

#### MARGARET LAURENCE HOUSING CO-OPERATIVE

**The Chair (Mr. Lorenzo Berardinetti):** Does everyone have a copy of the submission here? All right, so we'll start.

**Mr. David Moore:** We're from Margaret Laurence Housing Co-op. We're in downtown—sorry?

**The Chair (Mr. Lorenzo Berardinetti):** If you could just indicate who you are, and the other gentlemen as well, for the record, as everything is put into Hansard.

**Mr. David Moore:** We're David and Steve, and we are members there, tenants. This is our manager, Ralph West.

I'm just going to read it exactly. It's two pages, so I'll try and do it as quickly as possible.

Dear committee members: The membership of Margaret Laurence Housing Co-operative completely endorses the arguments made by the Co-operative Housing Federation's representatives with respect to Bill 140.

In particular, our housing co-op would like to underline the need to preserve the safeguards which currently

exist in the language and terms of the Social Housing Reform Act against undue or unreasonable interference by a service manager in the operations of a housing provider, up to and including the service manager's assuming complete control of the assets of the housing provider.

We believe that our housing co-operative provides a good illustration for you to consider in your deliberations on the issues which have been raised by our representatives from CHF.

Margaret Laurence Co-op has an 18-year history of good management. We have had significant operating surpluses virtually every year and have taken initiatives in finding sources of revenue beyond what is provided to us by our rental income and the subsidies from the service manager. Despite our history of very responsible financial management and our current accumulated surplus, we are looking ahead to a period of inevitable financial difficulties because the funding formula governing our capital reserves underfunds those reserves by well over \$200,000 every year. This means that we must delay needed capital work and that we must cut our operating expenditures wherever possible to accumulate funds to compensate for this problem. These choices in turn will lead to serious degradation of the physical assets of the co-op and eventually to vacancy losses and operating deficits as we fight to keep our apartments filled. None of this will be the fault of the co-op and yet, as our financial circumstances worsen, our service manager will be in a position, under Bill 140, to determine that we have met the criteria of a triggering event and initiate a process which could eventually lead to completely unnecessary interference in our operations and ultimately to rationalizing our co-op out of existence.

This matters. Margaret Laurence Housing Co-op is more than just a building which serves a social need for housing low-income members of society. Our co-op was founded to provide a sanctuary for persons living with HIV/AIDS, people who are subject to ongoing discrimination in the general community, people who are often evicted when their landlord learns of their health issues. Margaret Laurence has provided a community of mutual support and understanding from our members. Our internal processes have evolved in an effort to better serve this community. Our elected board of directors is sensitive to issues which are specific to this community. Our staff members are as well.

Our co-op has served not only our own members but also the greater community by providing a place offering not just shelter but opportunity for mutual self-help within a corporate structure only housing co-operatives can offer.

Margaret Laurence Co-op is far from unique. There are a great many other co-ops serving communities of persons with special needs and there are even more private, non-profit housing projects which do the same. In addition, all housing co-ops provide their members with the opportunity to share in the management of their community, guaranteeing not only their empowerment,



but a sense of security in their life which is not available anywhere else.

Each unique housing project is much more than social housing in the worst sense of warehousing the poor. We offer people a secure home and a supportive community which wouldn't exist without the independent corporate existence we currently have.

The remedies which will assist us in dealing with the problems we encounter with our finances and with properly maintaining our physical assets are very different than those which are both implicit and explicit in Bill 140.

To penalize and threaten housing providers—as Bill 140 makes all too possible—for failures in the design of funding formulas or for temporary financial reversals over which we have no control is a step backwards in social policy. We hope that this will become evident to you, if it has not already.

We trust that you will listen to our voices, those of other housing providers and our representatives and that you will make the needed amendments to Bill 140 before it becomes law. We thank you for your thorough consideration of the issues at stake in the decisions your committee will be making.

**The Chair (Mr. Lorenzo Berardinetti):** With that, our next two presenters have shown up, the 10 o'clock and the 10:15. Thank you very much for your presentation today.

#### MS CATHERINE WILKINSON

**The Chair (Mr. Lorenzo Berardinetti):** We'll go on with our 10 o'clock presenter. It's Catherine Wilkinson. Good morning and welcome to committee.

**Ms. Catherine Wilkinson:** Good morning.

**The Chair (Mr. Lorenzo Berardinetti):** You have up to 15 minutes to speak. If you finish earlier, we'll just get questions from the committee.

**Ms. Catherine Wilkinson:** Okay. Great. Good morning again.

Today, I stand here before the government body that downloaded social housing on to the city of Toronto in 2001.

Clearly, little thought was given to the state of disrepair of that housing stock and even less to the people who lived within those four walls.

With stimulus funding from all levels of government, great strides have been made in improving some of the social housing stock and improving the quality of life for tenants. For this we give thanks. While housing providers ran out of money, they did not run out of people who desperately needed a home.

Supportive housing with social housing providers: It is well known that Toronto Community Housing, as a social housing provider, cannot meet the existing needs of approximately 9,000 vulnerable tenants it already houses. So yes, at the end of the day, we can say we housed them, and that's all we did.

#### 1000

Ask the minister to provide a percentage of supportive housing funding based on the needs of vulnerable citizens living in social housing to ensure these citizens receive the critical services they need right now. We all know that without access to supports, these citizens are destined to fail and to become homeless again. It's a vicious cycle. We are playing Russian roulette with people's lives, and it has to stop.

With regard to 174 and the disclosure of personal information, while we understand the need to disclose personal information in the most extreme of circumstances, careful language should specify under what conditions housing providers can release personal information, and to whom and for what purpose.

Overhoused versus right-sized: Develop a mechanism to expedite the transfer of overhoused tenants. Set specific timelines in which tenants must become right-sized to accommodate the needs of others on the wait-list.

We need to meet the needs of our seniors. Consideration needs to be given to our aging population, whose fixed incomes give them little choice in where to live beyond social housing. This will increase substantially in the next 10 years. Will Ontario be ready to face that reality? Demand that more affordable housing be built to meet the needs of seniors.

Social housing units—built forms: Require municipalities to incorporate social housing into all built forms of housing to achieve real mixed-income communities.

Discretionary decisions with respect to the priority list: Ensure service managers direct housing providers to make timely discretionary decisions around transfers specifically for seniors and tenants with disabilities as an emergency priority transfer, to improve their quality of life and permit them to receive much-needed supports.

The conversion of bachelor units has been an ongoing conversation for social housing providers. We ask the minister to approve the conversion of bachelor units for social housing providers into multiple-bedroom units, and to waive penalties for taking this initiative. This will shorten the wait time for 142,000 people waiting for a proper-sized home to become available. This will also reduce the backlog of vacancies where bachelor units are difficult, if not impossible, to rent.

Encouraging employment: Social housing providers contribute to community economic development by forming partnerships that are changing people's lives. Recognize, and do not penalize, residents living in social housing when they find employment by giving them a one-year grace period to build a foundation for their future before increasing their rent.

Affordable housing for whom? Social housing market rent arrears are spiralling out of control, and this is self-imposed by housing providers. Regulate market rates for social housing providers, not based on the low end of CMHC or geography, but on affordability. The timing of this is critical to ensure people stay housed and to not increase homelessness. This will also reduce undue financial hardship on social housing providers in lost

revenues, legal fees, vacancy rates and the cost to prepare units for new tenants. Ontario should be working to promote successful tenancies.

**Housing and homelessness plan:** Service managers should be required to conduct an assessment of existing housing stock with a long-term plan to address capital repairs today and in the years ahead. Without funding partners from other levels of government, this will not be possible.

Sporadic “use it or lose it” stimulus funding is merely a band-aid and not a long-term solution. Restore a legislative requirement to ensure service managers seek consent from the Minister of Municipal Affairs and Housing before arbitrarily disposing of existing housing stock, creating unnecessary homelessness, and to ensure social housing will be there when Ontarians need it most. There are specific expectations of a social housing landlord that go above and beyond those for a residential landlord and which are vital to creating and sustaining healthy, vibrant, connected communities.

Selling off social housing for short-term gains, disrupting and displacing thousands of residents in the process, will surely lead to increased homelessness and the creation of even more priority neighbourhoods. How many human lives will be sacrificed for the almighty buck?

We ask the provincial government to provide a safety net for the 164,000 tenants of Toronto Community Housing. Do not permit the city of Toronto to privatize, in whole or in part, the place we call home, the vital supports that only social housing landlords can provide.

We have done the research. Statistics clearly indicate a housing crisis in this province. Please don't turn your backs on Ontarians. It is within your power to find a real solution.

Ontario needs a long-term, sustainable funding plan that provides stimulus programs to offset costs of repairing, upgrading and refurbishing existing housing stock and to establish annual targets for the creation of new, affordable housing.

Did you ever have a conversation with a homeless person about the economy? Did you ask them where they came from or how they came to be homeless? These are difficult times for Ontarians, struggling to make ends meet. Some hold multiple jobs or are forced to go to food banks when the majority of their income goes to rent.

Though this government downloaded social housing on to municipalities, it cannot ignore the fact that this is not working out.

How does the Housing Services Act put people first—first to become homeless when municipalities sell their homes?

There's a common real estate term used in determining value of properties: “It's cheaper to replace them than to repair them.” This does not hold true for human beings. Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We have just under six minutes. We'll start with the Liberal Party, with two minutes for each party. Ms. Cansfield.

**Mrs. Donna H. Cansfield:** Thank you, Catherine. It's so nice to see you, and thank you for the work that you've been doing and have done in the past and that I know you will continue to do in the future in terms of social housing.

It's one of the best papers I've seen because you've actually articulated and identified where you could see some of the reviews and changes occurring. Some of it actually goes over the social assistance review, so presumably you're going to put something together for that review as well when the time is there, and others obviously belong with us.

One of the questions I have for you is—I was surprised, and I didn't know—do the service managers not have an assessment now of their existing stock?

**Ms. Catherine Wilkinson:** I'm sure they do some sort of an audit in terms of the capital repairs required, but of course the needs outweigh the funding they get to make those repairs. So how do we get at that? How do we really address that? It was broken when you had it, it was broken when we got it, and it hasn't gotten much better. It's gotten a little bit better, but you hear it every day on the news and you see it every day in a newspaper: What are we going to do about housing in this province?

**Mrs. Donna H. Cansfield:** The second question is—when I was in Ottawa, they addressed the same issue around the bachelors. They actually had a lot of empty bachelor units. Can you help me understand how that policy works, that they're penalized by doing anything other than putting in an individual? Unfortunately, homelessness has changed into families, so the bachelors are not as required. Can you help me understand that?

**Ms. Catherine Wilkinson:** In Toronto Community Housing, there's currently 11,500 vacant bachelor units that people simply do not want or they have families and a bachelor unit does not meet that need. We need consent from the minister to convert those into multiple-bedroom units.

**Mrs. Donna H. Cansfield:** Thanks, Catherine.

**The Chair (Mr. Lorenzo Berardinetti):** We'll move on to the Conservative Party. Ms. Elliott.

**Mrs. Christine Elliott:** Thank you very much, Ms. Wilkinson, for coming today to speak about the bill and some of the issues around it. One of the issues that I wanted to ask you about was the discretionary list around the transfers for seniors and people with disabilities. Could you just elaborate a bit on the problems that exist around that currently, please?

**Ms. Catherine Wilkinson:** There is language which does provide the housing providers to do some discretionary decision-making based on transfers, but it has been my experience, and of others, that when it comes to people with disabilities and seniors, it doesn't matter how many medical letters you have and whatnot, that list is almost as high as the actual waiting list itself.

But you have people who are disabled—say they've had their legs amputated and they're on the fourth floor of a building and the elevator's in disrepair. We actually hold that person hostage because they cannot get out of

their unit. That's not right. When a unit becomes available on the first floor, that person should be given priority. They shouldn't have to wait 10 years to qualify under the other waiting list.

**Mrs. Christine Elliott:** There's a need to just make practical decisions based on a person's disability and accessibility to their unit and practical use of it?

**Ms. Catherine Wilkinson:** Yes, but we need to make sure that housing providers do it. It's already in the language. It's not happening.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We'll move on to the NDP. Mr. Prue.

**Mr. Michael Prue:** Thank you, Catherine, for everything you do. For the members who may not be aware, Catherine was one of the two elected people on Toronto city housing who was unceremoniously and, I think, illegally removed from her office. Quite frankly, that's my opinion, so just to tell you that.

**1010**

The conversion of bachelor units—it has been my experience, as a mayor, as a councillor, as an MPP, that these units are very hard to fill. Although there are lots of them, I've never had anyone come to my office and request a bachelor unit. How much would it cost to knock two bachelor units together, as an example, to make them into a two-bedroom unit that could be used by a family? Has anybody costed this out?

**Ms. Catherine Wilkinson:** Not that they've brought forward to the board. I've identified it for the past three and a half years, sitting on the board of Toronto Community Housing. While we keep identifying this as an issue, I said that this year I'd like to know what our strategy is for addressing that. I get that it's an issue, but it's time we did something about it. Who do we need to go to to get consent to actually change this? It's time.

**Mr. Michael Prue:** You said there were 11,500 vacant bachelor units in Ontario?

**Ms. Catherine Wilkinson:** No, in Toronto Community Housing.

**Mr. Michael Prue:** In Toronto Community Housing. That nobody wants?

**Ms. Catherine Wilkinson:** They don't want them. If you look at the wait-lists, nobody has a requirement for a bachelor unit.

**Mr. Michael Prue:** That's what I said. I've never had anyone come in and ask for one of those.

**Mr. Mike Colle:** I have.

**Mr. Michael Prue:** Well, maybe you should send them over. There are 11,500 vacancies.

**The Chair (Mr. Lorenzo Berardinetti):** You have about 30 seconds.

**Mr. Michael Prue:** Okay. The last thing was the discretionary decisions. You've already spoken about that. How many such examples, having worked there, do you get of people with disabilities or seniors who require changes and who are forced to wait a long time? Is this huge, or is it—

**Ms. Catherine Wilkinson:** It would be literally in the thousands. I hear about many myself, but I also hear

about it as a city-wide issue. We need to make language to ensure that they get expedited and that we don't hold them hostage from living their lives.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you for your presentation.

#### ASOCIACIÓN DE ARRENDATARIOS LATINOAMERICANOS DE VIVIENDA SOCIAL DEL GTA

**The Chair (Mr. Lorenzo Berardinetti):** We'll move on to the final presentation for this morning: Mr. Miguel Avila. Good morning. Welcome to the committee. You have up to 15 minutes to speak, and we'll ask you questions if you finish earlier. If you could just identify yourself for the record, we'll go forth from there.

**Mr. Miguel Avila:** My name is Miguel Avila. I'm a proud Latino-Canadian and a TCHC tenant. I'm here to speak on behalf of hundreds of Latino-Canadian members of the Asociación de Arrendatarios Latinoamericanos de Vivienda Social del GTA—translated: the Latin-American Tenant Association of Social Housing of the Greater Toronto Area—or AALVS for short. We are a group of Latinos working together to find common solutions to common problems. Our group represents members of the co-op sector, the not-for-profit housing and the TCHC communities.

I'm here to comment on Bill 140, the Strong Communities through Affordable Housing Act, which will replace the Social Housing Reform Act and introduce the new Housing Services Act. On November 29, 2010, the Ontario government introduced its long-awaited long-term affordable housing strategy. The government failed to make any new investments in affordable housing, but introduced Bill 140.

I believe that the new law does not do nearly enough. Instead, it loosens up the legislation to allow municipalities to sell off their social housing stock. It is an outrageous move by this government on the poor. Our homes are not for sale, period.

I strongly feel that my home, mi casa, is at risk of being privatized by a single stroke of a pencil by the current service manager, the city of Toronto. As you know, it's a major stakeholder of the TCHC. The selling off of the current stock to the highest bidder would mean hundreds of senior citizens, children and families finding themselves paying higher rent fees or facing mass evictions if privatization of the TCHC goes ahead. Can you imagine the kind of stress people are in these days, fearing the loss of their home?

This past Tuesday, March 29, 2011, Finance Minister Dwight Duncan delivered the Ontario budget, announcing \$129.9 billion, that draws praise and outrage—not a single investment in new social housing, not a penny, nada, nothing. Studies have shown that in Ontario, women, immigrants, Ontarians from racialized and aboriginal communities, and those with disabilities are disproportionately poor. We can barely put food on the table and pay the rent. While the employment rate is now

increasing, the largest increase is in part-time work, with these workers most likely having low-wage service jobs, unable to pay housing-market-rent prices.

I have some recommendations to this committee for your consideration. The new Housing Services Act must be changed to:

(1) Keep provincial supervision over social housing. Affordable housing strengthens the foundation of communities and is an important public asset. Unfortunately, the new bill removes the provincial permission that is currently required for any sale or transfer of social housing. We need checks and balances in our housing governance model to make sure that people's housing rights are not being violated at the municipal level. The municipality of Toronto has plans to sell off 22 units at the next meeting of the TCHC.

(2) Social housing should be owned and managed on a non-profit basis. Social housing is a complex social service that serves many vulnerable populations in our city, including new immigrants, disabled people and those suffering from addictions. Private sector housing cannot accommodate these needs. What is more, in an age of rising poverty and financial instability, the private sector will not prioritize the social over profit. As a result, legislation should make it illegal for municipalities to privatize and sell off social housing.

(3) Restrict punitive rent-gear-to-income rules. Tenants on social assistance who live in social housing should not be worse off if they find a job. Some groups suggest one week's pay for one month's rent. The Housing Services Act should protect tenants from rapid, unfair rent hikes if their income rises.

(4) Improve fairness for tenants. Tenants need an independent review process when disputing decisions made by housing providers, such as cancelling a rental subsidy. The people reviewing the decisions should not be the co-workers of the people who made them in the first place. The Housing Services Act should mandate the creation of an independent panel to consider these disputes.

(5) Introduce inclusionary housing. One of the fastest and fairest ways to create stable, equitably accessible, affordable housing is to ensure that it is built into any new development. The government needs to amend the Planning Act to allow municipalities to introduce inclusionary housing policies.

(6) Social housing providers need a fair appeals process. Under existing legislation, co-ops and non-profits have not had the ability to seek an independent review of municipal service manager actions or decisions that did not involve costly court proceedings. The Housing Services Act must introduce an independent, fair and transparent appeals process for housing providers.

Even with these changes, I believe that the Ontario government needs to meaningfully address the housing crisis by improving the long-term affordable housing strategy by introducing bold targets and timelines and funding for:

(1) New affordable housing units and repairs to run-down housing: Currently the state of good repair stands at \$300 million.

(2) A housing benefit and rent regulation to close the gap between low incomes and rising rents: The benefit would go far to help families struggling to pay the rent.

(3) Supports and services to help people access and maintain housing they can afford, and to ensure equitable, inclusive communities.

Thank you for considering my comments. I want to apologize that I didn't include appendix A, which is part of the agenda for the TCHC meeting for April 6, which deals with the sell-off of 22 units. I apologize. It was beyond my control to submit.

**The Chair (Mr. Lorenzo Berardinetti):** If you want to give that item to the committee clerk here, he will photocopy it and give it to all members of the committee.

**Mr. Miguel Avila:** Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** We have just over five minutes, and we'll try to go from party to party. We'll start first with the Conservative Party.

**Mrs. Christine Elliott:** I'd just like to thank you very much, Mr. Avila, for coming forward and presenting your positions to us. Many of the issues that you have dealt with, we have heard before. It's great to hear them from your perspective, and so we thank you very much for taking the time to be here with us today.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We'll move on to the NDP. Mr. Prue?

**Mr. Michael Prue:** I want to deal with the 22 units that the city of Toronto is attempting to sell off. Can you tell us where those units are located?

**Mr. Miguel Avila:** My belief is they're located in wards 31, 32, 27 and 30, on the east side of Toronto.

**Mr. Michael Prue:** These would be, then, the private houses that the city of Toronto owns. These would not be apartments or mixed-use. These would be private homes.

**Mr. Miguel Avila:** Yes, that's correct, homes.

**Mr. Michael Prue:** What does the city of Toronto plan to do with the money?

**Mr. Miguel Avila:** In brackets, they wanted to reinvest in improving the housing units all over the city. That's the plan.

**Mr. Michael Prue:** But you think that they ought not to do that.

**Mr. Miguel Avila:** I don't think so.

**Mr. Michael Prue:** All right. The second thing is: "Social housing should be owned and managed on a non-profit basis." You don't think that the private sector can accommodate these needs. Can you tell us why?

**Mr. Miguel Avila:** I speak with experience. I have a disability, and I don't think that the private sector will care for my disabilities. They will put profits first, large profit margins, instead of providing assistance. That is my personal opinion.

**Mr. Michael Prue:** Okay. I'm quite surprised that this government has not seen fit to introduce inclusionary housing. This wouldn't cost the government any money at all. You said you were disappointed in the budget yesterday on housing generally. Why do you think—maybe only the government can answer this—this wasn't

included? This would cost no money, and it would allow municipalities to build a lot of extra housing.

**Mr. Miguel Avila:** Well, I don't know what is in the minds of the government for not including any money for social housing. It was irresponsible of them not to do it. It will benefit the long waiting lists of Ontarians who are in need of housing right now. We are disappointed. Dalton McGuinty has to answer some questions to Ontarians.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We'll move on to the Liberal Party. Ms. Cansfield.

**Mrs. Donna H. Cansfield:** Thank you very much for your presentation. Maybe I could just share some information. We actually have invested, since 2005, with the help of the federal government, \$2.5 billion into housing in this province. Annually, we put \$430 million into housing and homelessness. There's no question that there's always more work to do, but I do believe you've seen a commitment from this government when it comes to the issues around social housing.

We have included secondary suites, which is an extraordinary added bonus for a lot of folks who will be able to provide homes not only for themselves but for maybe members of their families or others.

So there are opportunities that are out there. Would we like to be able to do more? Of course we would. Given our times, that's maybe not as easily done as said.

We also know that we need a national strategy on housing. We've been working with the federal government to have them come to the table with something that actually works for both of us. Those discussions are productive and ongoing.

Like most things, sometimes it takes a bit of time, but it's not as if this is on our back burner; it's actually on our front burner. This is the first time that this piece of legislation has come forward with a long-term strategy actually looking at a very encompassing approach to dealing with housing in this province. You're right, it will take some time to do.

Some of the issues that you've identified, I'm pleased that you have, and I like the succinct way in which you presented them. I can assure you they will be taken under serious consideration.

I really appreciate you taking the time to comment and to speak to us here at the committee. I think we've all been taking notes furiously, Miguel, so thank you very much.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you, Mr. Avila, for coming out this morning.

That completes our presentations for this morning. This committee is now recessed until 2 p.m., after routine proceedings.

*The committee recessed from 1024 to 1402.*

**The Chair (Mr. Lorenzo Berardinetti):** I'd like to call this meeting back to order. Just before we start, a quick note to the members of committee: You have in front of you a copy of the report on the sale of 22 single-family houses. This was from the last presenter from this morning. We photocopied it, and it has been distributed to all the members.

## PAPE ADOLESCENT RESOURCE CENTRE

### CHILDREN'S AID SOCIETY OF GUELPH AND WELLINGTON COUNTY

**The Chair (Mr. Lorenzo Berardinetti):** We'll move on to our next presentation, from the Pape Adolescent Resource Centre and also the Guelph children's aid society. Welcome to the committee. Please state your names for the purposes of Hansard just before you speak. You have up to 15 minutes to speak. If you finish early, there will be questions from the committee.

**Ms. Michele Engelhart:** My name is Michele Engelhart. I want to speak to you about the housing issue for youth.

I came into care with the children's aid society when I was 15 years old. I had a positive experience, but my foster mom was going to move to a condo downtown, which was going to be very small for me to be with them. So I started the process of finding a place on my own. I had to ask a friend, because the market rent for a room at that point was \$546 a month. If I wanted a one-bedroom apartment, it was between \$600 to \$1,000.

The other issue I confronted was, I was too young. I was 17 years old and landlords asked for references. As I had lived with my foster parents before, I had no references from other housing.

Then I got in touch with Pape Adolescent Resource Centre. They helped with finding a job, finding housing. They actually had this program, that they work with Toronto Community Housing and they base your rent on 30% of your income. The program was finalized last year because of lack of funding, so there aren't a lot of options out there for future generations.

I have a diploma in travel and tourism, and I'm going back to school for ASL, American Sign Language. I've been successful because I had a home to go to. Youth in general are affected by a number of problems, but if they have a warm, safe home to go to it makes a difference. Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. If you'd just state your name.

**Ms. Nicole Hoeksema:** My name is Nicole Hoeksema. I grew up in a small community but because of the lack of transportation and all that, I was living with my grandmother. Being a senior and for legal reasons, she had to move out to her son's, so I had to move out on my own because I had nowhere to go.

Looking for an apartment in a city that I did not know, because of transportation reasons and schooling, the lack of funds being there, only having \$750 to find an apartment, not having a job, landlords look at you and are like, "Well, you're not even employed. How are we supposed to make sure that you get our money for rent?" They turn you down right away; and the lack of references, because I've moved from home to home and I wasn't stable at all for a year or three years, as they require.

I ended up having one week left before May 1; I had to have a place by May 1. At that point in time last year, I

had an offer for an apartment building for \$690. I took it because I didn't want to be homeless on the street. Even today, I still wonder where I'm going to be in the next little while, because rent just keeps getting higher and higher and there's no money for it.

**Ms. Martha Kivanda:** Good afternoon. My name is Martha Kivanda. I'm 23 years old and I'm the mother of a two-year-old child. I'm a graduate of the child welfare system. When I moved out of my foster home at 18 years old, I had nowhere to go.

I wanted to finish high school and get my diploma, but trying to find housing that was affordable and paying other living expenses out of the small stipend that is given to youth in care makes for a very stressful life.

As you know, renting bachelor or one-bedroom housing in Toronto is very expensive, and after paying rent, you have such little money that buying bus tickets to go to school is impossible.

Over the years, I've lived in some pretty bad situations. I've tried renting with friends but that never worked out because they have different agendas than I do. I tried living in poor neighbourhoods so that I could afford a one-bedroom apartment. However, that also brings out other elements and influences in your life that are not good.

At 18 years old, when I had to move out on my own, I had no credit and no one to sign a lease agreement or to be my co-signer, so I was left at a real disadvantage.

Lack of safe and affordable housing stops us from advancing in life. The government needs to put youth in care forward as a priority in social housing so that we can get affordable housing when we turn 18 years old. Youth in care face many barriers because they come from dysfunctional families that don't provide any support when they leave the care system. Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you for your presentation. We have about six minutes for questions. Following the rotation, we'll start with the NDP this time. Ms. DiNovo.

**Ms. Cheri DiNovo:** Thank you so much for your deputations. Our hearts and prayers are with you in your ongoing struggle.

Right now in the province of Ontario we have 142,000 families waiting for affordable housing, and the average wait time is in excess of 12 years. Unfortunately, this bill doesn't give one dollar, one new unit, one new rent supplement—it does nothing for your situations, and I wish it did.

**1410**

We in the New Democratic Party are going to fight to try to make sure that there are some amendments to give this bill some teeth because, right now, it's not an answer to your issues.

I would certainly recommend that you, as you have done today, be really active around this issue and let your voices be heard, because we politicians need to hear your voices, both at the federal level—there's an election on right now; go to all-candidates' meetings—and at the provincial level in the fall, and demand your right. Your right is UN-guaranteed, by the way, to safe housing.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We'll move on to the Liberal Party.

**Mrs. Donna H. Cansfield:** Thank you very much for your presentations. You've identified an area that, actually, when I was in Ottawa, we talked about as well, and that's the whole issue around youth care. It's a little bit different from primary adult care because your situations are different. Some of you are going to school and some are not, and you have a youngster, for example, to look after.

I understand that between the ages of 18 and 21 there's a gap. There is a huge gap, and it's interesting because that gap is also there in other areas, yet somehow you sort of become non-persons in there for a while. You're right. How do we deal with that?

One of the solutions that was put forward this morning, and I'd be interested to hear what you thought about it, was that there are some 11,000 bachelor apartments that could easily be made into units but there's something that prohibits that from being done.

I was curious as to: Have you sat down and actually had some conversations about what I call the "art of the possible"?

Contrary to what my colleague has said, we have put \$2.5 billion, along with our federal counterparts, into housing. Is there more to do? Absolutely. But what we really do need are some of the solutions from the folks who are on the ground living through this, saying that these are some of the really "art of the possible" options that are out there.

I really would be interested—if you can't do it now—in hearing from you where you think we could fill some of the gaps between 18 and 21 in some of the areas. For example, in the city of Toronto, they actually have a fund where they'll fund a young person to stay in school until the age of 21 and supply not only their books, but also housing. Should that be something that could be replicated in municipalities across the province? How do we start that conversation?

I'd be really interested to hear from you. As I said, if you can't do it now, certainly, maybe you could send us something.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We'll move on, then, to the Conservative Party. Mrs. Savoline.

**Mrs. Joyce Savoline:** Interestingly enough, Mrs. Cansfield and I are thinking on the same lines here, I think.

First of all, I want to congratulate you for having the maturity, the confidence and the courage to come here today to express to us what your personal experience has been. I see that all of you are working very hard to attain some goals through some very difficult barriers. Congratulations, and keep up the good work.

I, too, am concerned about the gap that exists for youth who find themselves homeless, because it's a very confusing time in one's life when you're trying to assert an independence, and in your case, through some very challenging issues that you have to probably face on your own.

What would be helpful for us is, through your experience, observations and discussions that you've had with other folks in the same position in the system, whether or not you've been able to come to some conclusions about what some of the options are that elected people can consider to help your situation. Is there anything in writing or that you could send to us that says, "If I had my wish, if you were going to do anything to help us, here are the three things that would be most important to give us some encouragement to keep going"?

**Ms. Nicole Hoeksema:** One thing that, in talking with kids in my agency—we realized that for people who get a mortgage, you can go with a fixed rate or you can go with—I forget the other rate, but you know how much you're going to get, unless you go with the other option. But most people go with the fixed rate because it's 100% guaranteed that it's not going to change.

With rent, every year your landlord could come back to you and say, "I'm going to put it up \$5." I think there needs to be a way to look at how much most of the people in the community are making to be able to afford those rent prices and to manage them.

**Mrs. Joyce Savoline:** Like creating a program that would be specific to that.

**Ms. Nicole Hoeksema:** Yes, so that landlords can't just jack up the rent to whatever they want, where people who are living in those communities can afford them and not worry about it being so high that they can't afford it because they're not making enough to afford it.

**Mrs. Joyce Savoline:** Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you for your presentation.

Did you want to add a word? Sorry.

**Ms. Michele Engelhart:** No, that's okay.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you for your presentation, and you're welcome to stay and listen to other presenters this afternoon.

#### OFFICE OF THE PROVINCIAL ADVOCATE FOR CHILDREN AND YOUTH

**The Chair (Mr. Lorenzo Berardinetti):** Our next presenter is the Office of the Provincial Advocate for Children and Youth, Mr. Irwin Elman.

**Mr. Irwin Elman:** Good afternoon. Thank you for having me here. I am the provincial advocate for children and youth. My name's Irwin Elman, and my job is to elevate the voices of children and youth, particularly those in state care or on the margins of state care. I understand my role as walking alongside and being allies with these children and young people, and understanding that they possess a certain wisdom that comes from life experience, and I think just earlier you had an example of that. We can learn from them, learn from their truth, and sometimes they're the most powerful of advocates.

I know that today and in your previous hearings, you'll hear from people who raise issues like a commitment to adequate housing as a guarantee under international human rights law, like the Convention on the

Rights of the Child. I think that's important for goals and timelines to eliminate housing or increase funding for social housing, and many more issues—inclusionary housing plans.

I support all of those ideas. I don't want you to think that I don't, but I want to focus my comments on young people who are in and out of care.

Over the past six months or so I've met with ministry after ministry, including the Ministry of Municipal Affairs and Housing, the deputy minister, the ministers. I've met people who were expected allies of young people in state care, and some unexpected, like the Ontario Medical Association. When talking to them, there are three things that people seem to agree on.

One, children in care—crown wards—are your children. I'm not saying that lightly. They are your children. When a child is taken into care by the government because of physical, emotional, sexual abuse or neglect, the government is making a commitment to parent them. That's why they're called crown wards. It's crucial that everybody sitting here—those children, the children you just heard, are your children. They're the province's children. That's an important point. Nobody debates that point.

The other point is that when they leave your care, they're not doing very well. It's not to criticize; it's actually a truth. There's no debate about it. The most recent study, for example, by the Ministry of Education and the Ontario children's aid society says that the graduation rate of youth leaving care—crown wards—is 40%, compared to their peers who aren't in care, who aren't your children, the province's children, where it's about 80%. It's not good. They're over-represented in the homeless population, over-represented in our youth justice system and our justice system, so we know they're not doing well.

The other thing that is not really debatable is that study after study says—as one youth told me, it's not rocket science—that this is what can help: housing; education; mental health support, if they need that; counseling; employment. They need the practical things. They need connection to that one person who will make a difference in their lives; connection to a family of their choice, of their own making; connection to a community.

They need connection. As one youth said, to be on your own does not mean to be alone. Then they need the ability, like the young people you just heard, to feel like they're in control of their lives, to make decisions for themselves, to have that confidence.

#### 1420

Those are things that we need, as parents—that you need, as parents to them—to provide.

I don't say that too lightly. But what I want to say to you—because I've been meeting ministry after ministry—is that how to support these young people is through a whole-government approach. Every ministry has a role, not just MCYS. These are not their kids. They're not crown wards of MCYS; they're crown wards of the province—of every ministry.

The Ministry of Housing, in this bill, offers you an opportunity, as their parents, to make a difference. I want to tell you how you can do this today. I'm making practical suggestions here that won't cost a lot of money.

Well, what can we do? All crown wards should be eligible for extended care and maintenance. If a young person is a crown ward but doesn't have status in Canada, because they're a crown ward, because they're your children, they should be allowed to live in your house, period. It doesn't happen very often, but there are young people who it does happen to, and when they apply for rent-gear-to-income, even though they're your kids, they can't get it, because they're not eligible. It shouldn't happen. You can make a change right now—it won't cost you any money—and change that for your child.

You can make extended care and maintenance—this is the money that they get between 18 and 21 from children's aid—not count as income, so that they can pay the lowest rate. Why would you not do that for your child who's struggling at school, who has the courage to get to school and go? Why would you not just put in this act right now that crown wards don't have to use extended care and maintenance as income? It's simple, it won't cost you a lot of money, and it will help the kids—your kids.

Scholarships received by crown wards shouldn't count as income. If they're lucky enough and fortunate enough to find the resource connection, the voice that they need, to get to post-secondary education—your kids—why would you take some of that scholarship money away?

Crown wards should be considered a special priority group—your children—just the same way that people who have suffered through domestic violence should be. It won't cost you any money to do that, but it's a huge statement you can make today that would make this bill speak to your children, who you're responsible for parenting.

Service managers should be required to establish distinct local plans with all child welfare agencies and young people in care about how, in their communities, they're going to support crown wards leaving care with housing. Toronto has done some examples, like the person suggested around rent-gear-to-income housing. Unfortunately, it no longer exists. But they should be required to meet with child welfare and young people in care and say, "How are we going to do this for our kids?" You can put that in the bill now.

Local working groups, including young people, should be included in how to implement this act. One of the groups I met through the Ministry of Municipal Affairs and Housing was the service managers of the province. I gave them the same pitch. They said, "We'd like to do this." Quite frankly, they said, "We wish we had some funding to do that. Otherwise, we won't be able to do it." That's their comment to me. Still, I think that their will is there, if you put in this piece of legislation that they need to create these plans for young people in care and leaving care.

I don't believe it's a partisan issue, because they're all your kids. They are our children, they're not doing well,

and we know we can do better. You have an opportunity to make that happen.

That's what I wanted to say. Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We have around six or seven minutes, so two minutes per party. We'll start this time with the Liberal Party. Ms. Cansfield.

**Mrs. Donna H. Cansfield:** Thank you for what you do every day. Young people need an advocate. I spent 15 years of my life doing that, and I know how important it is, so thank you. I also know it can be very difficult. I used to say sometimes that because children don't vote, they don't get the voice, so it's important that they have one.

You raise a couple of really interesting issues. Again, it's sort of the gap challenge. I didn't realize that that program wasn't available anymore in Toronto, so thank you for that information.

The whole idea of sort of a broad government approach makes a lot of sense because you're right: The young people end up in a little of this and a little of that, and there are multiple ministries involved. Children and youth could actually be the catalyst for moving forward on some of these ideas around plans and, again, dealing with that gap, what happens when they leave care, where is that—I call it an umbilical cord until they get established out into the community, and how we could do that.

I would be interested if you've got some really good, practical solutions. You don't have to articulate them now, but maybe if you could get them to this committee, it would be really interesting to hear from your perspective, because you've obviously been through many of these, where you think we can make some really concrete changes or a concrete difference.

**Mr. Irwin Elman:** You have a written submission from us that has some of those suggestions.

**Mrs. Donna H. Cansfield:** Great. Thank you very much.

**The Chair (Mr. Lorenzo Berardinetti):** We're going to move on to the Conservative Party. Ms. Savoline.

**Mrs. Joyce Savoline:** Thank you, Mr. Elman, for being here today, and thank you also for helping to look after a very vulnerable part of our society that, if treated well, can turn into productive, confident young Canadians. Thank you for everything that you do.

I'm interested, just quickly looking over some of the suggestions that you've made—truly, you call it: Bill 140, the opportunity. I think there is a huge opportunity here to speak specifically about children who are getting caught in the system, who are trying so hard to eke out an existence for themselves and, most of the time, in a very lonely way.

Would you consider a program that allowed for market apartments that are available today to be supplemented so that not just youth, but youth in particular in this case, could rent them for a certain amount of time, being supplemented until they get through school or they get the job that they're looking for? There would be a



timeline involved because those things aren't a forever thing, but just to give that help up to, first of all, let these children know that somebody does care, and secondly, to give them the freedom to excel in whatever it is they've chosen to do—not building bricks and mortar. I'm talking about using existing stock.

**Mr. Irwin Elman:** I understand. Let me say that I think there needs to be a mix of kinds of supportive housing and subsidized housing in most communities. As the strategy indicates, communities have to decide for themselves. Service managers, I think, need to work with the community in a local way with what makes sense in those communities.

Saying all that, yes, there was a rent supplement program here, even in the city of Toronto, that was piloted; I don't know if it exists any longer. Young people in care spoke to the city of Toronto and said, "Can we have some of those supplements set aside for us?" It happened. But it only happened in Toronto; it didn't happen in the other parts of the province. I don't believe that that program still exists. It was successful. It's an example of what I'm saying needs to happen with service managers in each local community who will be in charge of how to figure out what kind of housing they need in those communities. They need to be, I think, obligated by regulation or legislation to consider your children. Yes, I think that's an option. Yes, it can be helpful. But it needs to be in the bill.

**The Chair (Mr. Lorenzo Berardinetti):** We're going to have to move on to the NDP. Ms. DiNovo.

**Ms. Cheri DiNovo:** Thank you for your submission. I was one of those children; I was street-involved at 15 and on my own since then. Back in the day, you could actually live on student welfare, pay rent and survive. That was under a Tory government, so we've fallen a long way since then, unfortunately.

I just want to say on behalf of the New Democratic Party that we've introduced lots of motions that have been voted down or not picked up by this government.

Your recommendations for amendments, I will take personally upon myself to introduce as amendments to this bill. It's up to the government whether they'll vote on them or not, but they will be put forward by the NDP. Thank you.

**Mr. Irwin Elman:** Thank you for that.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you for your presentation.

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#### HABITAT FOR HUMANITY TORONTO

**The Chair (Mr. Lorenzo Berardinetti):** We'll move on to our next presentation, Habitat for Humanity, Mr. Neil Hetherington. Good afternoon, and welcome.

**Mr. Neil Hetherington:** Mr. Chairman and members of the committee, thank you for the opportunity to address you today on this important topic.

I have the privilege of speaking on behalf of tens of thousands of volunteers, not only in Toronto but across

the province, who have joined this wonderful worldwide movement of building homes and hope with Habitat for Humanity. Some interesting worldwide statistics: We're now building at a rate of one home every 10 minutes somewhere in 100 countries, and have now built over 500,000 houses. Our record needs to be improved in the province. Much of what has happened over the past few years is just really very positive for the growth of community involvement and volunteers in Habitat for Humanity getting affordable housing built.

We offer our partners a hand up and not a handout, and we offer an interest-free, no-down-payment opportunity for families that would otherwise not be able to afford a home of their own. The results have been dramatic. We have noticed an increase in terms of the better jobs that our families, once they're moved into a Habitat for Humanity home, are getting. Thirty-three per cent of those who move into a Habitat for Humanity home end up with a better job within one year of that move. Twenty-four per cent of the parents who moved into a Habitat for Humanity home ended up back in school. Fifty-three per cent noticed improvement in their child's behaviour and 39% showed remarkable improvement in their children's grades. Most important, I believe, is a remarkable statistic that was recently noted in the provincial Legislature by the Honourable Donna Cansfield that in Toronto, every single child who has grown up in a Habitat for Humanity home in this city has not only graduated from high school but has gone on to university or college. That, to me, demonstrates success in a permanent way, where you are building a home but you're doing it in a very dignified way and therefore breaking the cycle of poverty.

With regard to the bill before you: First of all, thank you for the opportunity to have a meaningful consultation about this. Like all good sermons, I have three points to bring forward.

First of all, I was delighted to note in Minister Duncan's comments on Monday after the budget that he is continuing to pursue the federal government aggressively in terms of making sure that we renew the federal-provincial deal that has seen so many positive benefits.

The first point, though, that I wanted to speak to was about the affordable housing loan program. Michael Shapcott of the Wellesley Institute noted last week and praised the \$500-million affordable housing loan fund through Infrastructure Ontario developed under this government. I share his thoughts on this program. In Mr. Shapcott's words, "This is perhaps the most promising and innovative [housing] finance mechanism at a government level anywhere in Canada in the past generation." He goes on to explain—I think, perhaps, typically of Mr. Shapcott—that his praise wasn't completely unbridled. He noted, correctly, that only one third of the dollars in the loan fund had been allocated to approved loans in the almost three years that the fund has been around.

I hope you share with Habitat for Humanity our view that our record has been a demonstrated one where every single one of the loans that has been provided to Habitat for Humanity has resulted very quickly in a nimble

organization building a home. For a \$50,000 investment through this loan and this down payment assistance, a home has been developed and built by the local community.

My second point is our tremendous support for the drive under the provincial strategy to support local planning initiatives. Habitat for Humanity is about mobilizing the local community, and so, for this to be locally delivered programming, we would love to see that service managers be provided with as much flexibility to deliver loans, grants and other new initiatives that come forward. If it is going to be locally delivered, we're just asking that they have great latitude and great flexibility in being able to deliver those programs. Under the past loan agreement, there were minor issues when it came to how the mortgages were structured, and service managers, at times, felt that their hands were tied. We would love, as much as possible, for their hands to be untied so that they can pick up a hammer and build some houses.

The third and final point that I wanted to speak to was: This bill has opened up the Planning Act, and we're supportive of the province's requirement for municipalities to encourage the development of second suites and these new places to live. Secondary suites often result in affordable unit development and in a new income stream for homeowners and an opportunity to maximize density in local neighbourhoods. The result may also go on to have other wonderful effects in terms of reducing the pressures of urban sprawl and the associated taxing infrastructure costs.

So while the bill is open, while the Planning Act is open and on the table, we would encourage the committee to consider carefully further changes that may result in additional affordable housing unit opportunities. For example, these changes may include legislative encouragements to municipalities to reduce charges and fees imposed on affordable housing units, and changes that may result in fast-tracking permit applications and requiring municipalities to fast-track permit applications and rezoning applications for affordable housing developments.

Density bonusing is something that Habitat for Humanity is also a supporter of, and we believe that this can come through improved and additional guidelines under section 37 of the Planning Act for municipalities to leverage that opportunity.

Again, thank you for your leadership and this meaningful consultation process and your desire to build a better Ontario. We support the initiatives in so many ways. We support the affordable housing strategy that has been put forward by the government, and we applaud that. I wouldn't be the ambassador to Habitat for Humanity if I didn't also invite you all to volunteer with us. I would simply ask the committee, if I'm allowed, through the Chair, that if there's anyone on the committee who's not going to volunteer with us, perhaps they could raise their hand, if that's a fair question. With that, I will end.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We'll begin the questions. We have about seven minutes. We'll start with the PC Party first. Ms. Savoline.

**Mrs. Joyce Savoline:** I would like to thank you, Mr. Hetherington, for everything Habitat does across the province. We have some wonderful projects in Halton that we're very proud of. The kind of confidence and pride you instill in families is—I guess "priceless" is the word for it, so thank you.

Yes, I've had the honour and the fun of participating, and I have come dangerously close to being a good taper.

**Mr. Neil Hetherington:** Wonderful.

**Mrs. Joyce Savoline:** I just want to say thank you for being here and letting us know.

**The Chair (Mr. Lorenzo Berardinetti):** We'll move on to the NDP. Ms. DiNovo.

**Ms. Cheri DiNovo:** Hi, Neil. Thank you for coming and deputing, and thank you for everything that Habitat does across Ontario, and thank you for the prayer breakfast as well every year, which is something that we all look forward to here.

A couple of questions: You talk about density bonusing. I wonder if Habitat has talked about inclusionary zoning, which was a bill that came from my office. I'm wondering if we're talking about the same thing here. Most of the submissions here have encouraged the government to consider inclusionary zoning, which doesn't cost a dime and really is just an invitation for municipalities to take part. That's number one.

The other issue, too, is that I would suggest you submit a very detailed ask to the ministry in terms of what Habitat needs for your good work in the communities.

Finally, we think of Habitat as building new homes, but so much of a dense area like Toronto is about apartments, so maybe you could talk about what, if anything, Habitat is doing around unit redevelopment.

**Mr. Neil Hetherington:** To the second point, we will submit a detailed request rather than broad strokes.

On the density side of things, in high-rises, particularly in Toronto, we have had wonderful partnerships, particularly with the Daniels Corp., where we have purchased units within new high-rise developments, we have finished them off, from the taping stage on, and we have been able to make sure that there is affordable housing built where people have places of employment and are close to access to places of employment.

**1440**

We're certainly in favour of density bonusing. On the inclusionary zoning, we would simply ask that the committee carefully examine whether or not adding a small number of units is going to be a tax on the other units within that new development, thereby squeezing out the middle ground. There are good models in the States where that has worked effectively and there are models where it hasn't worked. We have not put forward a position on inclusionary zoning, but on density bonusing, any time you can have, as we have experienced—and just down the street, through density bonusing and the Daniels Corp., we've been able to have a win-win both for the developer and affordable housing by providing a cookie to the developer rather than punitively putting a stick there.

**Ms. Cheri DiNovo:** Right. The bill simply opens up the possibility and it can then be worked on in any given number of ways. It just opens up the Planning Act for municipalities. It's not prescriptive.

**Mr. Neil Hetherington:** Right. I think there are a few areas in the Planning Act that we can adjust and make more affordable housing happen, and that's one tool.

**The Chair (Mr. Lorenzo Berardinetti):** We'll move on, then, to the Liberal Party. Ms. Cansfield.

**Mrs. Donna H. Cansfield:** I think my colleague would like to ask a question first.

**Mr. Lou Rinaldi:** Really, it's not a question. Neil, thanks for being here today. I just want to say that, yes, I still have some scars.

I just want to give a bit of a plug for Habitat for Humanity in Northumberland. I think we were the first Habitat for Humanity group that built a home in a native community, in Alderville, and that was my last stint at the hammer. Just the fantastic work you do—like I say, they moved into the native community in Alderville, just north of Cobourg, and it was fantastic. Thanks for all the good work that you and Habitat do for us.

**Mr. Neil Hetherington:** Through the Chair, if I could just comment back: The home is still standing in Alderville, so thank you very much for that. But that is only one home that we need to do, and the partnerships that we have with the First Nations are growing. It certainly has grown in the United States and we need to catch up here in Canada because there's tremendous need.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you, Mr. Hetherington, for your presentation—oh, I'm sorry. Ms. Cansfield.

**Mrs. Donna H. Cansfield:** Thank you, Neil. It's nice to see you.

**Mr. Neil Hetherington:** It's great to see you.

**Mrs. Donna H. Cansfield:** The statistic that just gets me is the fact that the children are succeeding once they have a home and it's making such a difference for them going on to skills or college or to university. That is the real bonus.

One of the challenges you identified was the fact that there's so very little land where we can actually build these units and sometimes the land that is available is not close to employment or transportation, both of which are really critical. I was curious whether or not you've given any thought about how we could change that or manage that in a more effective way.

**Mr. Neil Hetherington:** I think when it comes to building in dense areas, for us in Toronto, that's going to mean brownfields—this bill does not touch that—and how we can limit liability for boards that choose to make the decision to build on lands that need remediation and making sure that liability is not necessarily transferred to them personally, and how we can work with the Ministry of the Environment. I think you'd start to see some additional density on that front so that we can get those homes closer to places of transportation.

**Mrs. Donna H. Cansfield:** Actually, I think you've identified something that would be in virtually every city

that you go to because the issue of transportation and access that's readily there, and also close to where they work, is really important. It's very difficult if you have to get on something that takes you three hours to get to work. Suddenly it's not an affordable option.

**Mr. Neil Hetherington:** That's right.

**Mrs. Donna H. Cansfield:** You felt that if we were to be able to sit down and look at the brownfield lands and then find some way just to mitigate or manage that risk in a more effective way that we'd be able to do far more density—

**Mr. Neil Hetherington:** Absolutely, without a question. I think that you'd also have the development community behind you and you'd start to see some of the lands cleaned up very quickly.

**Mrs. Donna H. Cansfield:** Great. I think that's a wonderful idea and we'll pursue it. Thank you.

**Mr. Neil Hetherington:** If I could, just one last comment, Chair—

**Mrs. Donna H. Cansfield:** I should say before I go, I got to do a hammer and I was stuck outside with stairs. So you have obviously graduated, both of you, far more than I. Neil, you have to get me working again.

**Mr. Neil Hetherington:** I will make sure you have a hammer. Actually, I will start that today. But here's a hammer pin for you.

The last comment just on the transportation, if I could leave with this: When you solve affordable housing and get affordable housing in dense areas, you solve the transportation issue, and you solve the food bank issue in many ways. But when you get affordable housing close to places of employment, you reduce gridlock and you reduce environmental gasses. We all know that and we just need to make it happen. Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you again for your presentation.

#### GOLDEN HORSESHOE CO-OPERATIVE HOUSING FEDERATION

**The Chair (Mr. Lorenzo Berardinetti):** Our next group is the Golden Horseshoe Co-operative Housing Federation. Good afternoon and welcome. If you could just state your name for the record.

**Ms. Kathy Dimassi:** My name's Kathy Dimassi.

**Ms. Tracy Geddes:** Tracy Geddes.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you.

**Ms. Kathy Dimassi:** I am the vice-president of the Golden Horseshoe Co-operative Housing Federation. With me today is the president, Tracy Geddes.

Thank you for this opportunity to make a deputation on Bill 140. I am here today speaking on behalf of more than 50 non-profit housing co-operatives, home to some 4,000 residents in the Hamilton-Niagara area.

Since the Social Housing Reform Act was passed, housing co-ops have struggled to maintain their mandate as member-controlled communities. In support of CHF Canada, our organization, with our members, has mounted a series of lobby campaigns over the years to restore co-op

communities to effective member control. The SHRA and subsequent regulations gave a great deal of control over our communities to local—

*Interjections.*

**The Chair (Mr. Lorenzo Berardinetti):** Sorry to interrupt, but could we take the conversations outside if there are people who are wanting to speak? I'm having trouble hearing. I would just ask—one moment.

Okay. Please proceed. Sorry for that.

**Ms. Kathy Dimassi:** We have, during this time, made every effort to maintain open communications with our service managers and work in the best interest of our communities within the required legislation.

Lobby efforts have resulted in very limited improvements to the SHRA. The service managers still maintain the ability to control and enforce changes which are not necessarily in the best interests of our aim to self-manage our co-op communities. Bill 140 now presents the opportunity to make those changes by providing a balance between the housing co-ops' ability and rights to self-manage and the service manager in the position of a regulatory agent.

I am submitting a brief to the committee which we feel will strengthen the recommendations from the Co-operative Housing Federation of Canada and the Ontario Non-Profit Housing Association, which would enable this new legislation to be fair and workable for all parties. We are requesting that these changes to Bill 140 be considered.

The following are some of the key points which we feel would make managing and governing our co-operative housing communities more viable and functional, as well as individual cases that have affected and changed the lives of the co-operative community.

We are in support of the new statement of purpose in Bill 140, which includes “community-based planning and delivery of housing and homelessness services” and “flexibility for service managers and housing providers.” We believe that it is essential for co-operative housing providers to have a role in the development of these programs within the municipalities. We believe that community-based housing can act as a catalyst to address other directly and indirectly related community needs and concerns.

A family was living motel to motel for approximately 18 months, waiting to be offered housing on the centralized waiting list in Hamilton. They were cooking their meals for their family on a hot plate, and their children had changed three schools within this period. The housing provider contacted them since the municipality had set up additional priorities, which included that one of every five applicants taken from the centralized list must have “homeless” status. The family was not only homeless, but they were also unemployed since they were unable to hold down a job due to the uncertainty of housing and stress related to constant moving.

The family was offered housing and moved into the co-operative. The children settled into their new school and their marks improved. The father immediately began

his member involvement with the co-op on the maintenance committee, completing small repairs in units, which increased his self-esteem as a provider for his family. His wife was very shy and had difficulty meeting new people, but with the support of the other members of the community, she began joining social activities for the children and now holds down a full-time job.

This is one of many cases where providing the opportunity to become part of community-based housing has directly affected the lives of families. We believe that it anchors families to communities, reduces transience and increases children's chances of completing school successfully. This is the most visible quality-of-life indicator in a community.

#### 1450

We agree with the need for flexibility to service managers, as long as it does not reduce current existing protections for community-based housing providers. Section 71(5) of Bill 140 does not support section 1, purpose of the act, since it allows a service manager to decide on governance and operations of the co-operative. This should be removed to provide democratic control, which is part of the co-operative principles. Bill 140 provides much more flexibility to the service manager, removes basic protections needed, and there is less latitude for housing providers to run their affairs.

Other areas where we believe Bill 140 has weakened the rights of housing providers are the removal of key words that the service manager needs to act “reasonably” and that a breach must be “material” and “substantial.” Since this has been removed from the legislation, it would make housing providers vulnerable to decisions made by the service managers.

Bill 140, section 85(10), indicates that the service manager can consider a breach to be a single-year deficit instead of an accumulated deficit. Best practices in financial management are always the intent of co-operative housing providers, and many include this as part of their mission statements.

It is with this that decisions are made to ensure the longevity of our buildings. With the shortfalls in replacement reserves for co-operatives, we have had to make hard choices with our operating budgets and necessary repairs to maintain buildings. These choices are made by the community and enhance the marketability of our co-operatives.

We believe this should be changed to reflect the SHRA, that a breach would be considered only if there was an accumulated deficit.

Co-ops, working with their members, staff and board of directors, make decisions in the best interests of their communities. A co-operative in Hamilton, after receiving its benchmark figures from the ministry, reviewed their operating expenses and, due to the size of property that they were required to maintain, had to come up with a creative way of providing services to their members within the funding provided to them, or they would be reporting deficits annually. They could no longer continue outside contractors to clear snow from their internal

sidewalks and four parking lots or cutting grass over the seven and a half acres of common area.

Therefore, they recommended completing these tasks in-house by utilizing their current staff and the members of the community. The co-operative purchased the required equipment, established a safe area to store the equipment and a means of training members on use of the equipment to conform with insurance. This was over seven years ago.

Since then, due to our continued diligent work at keeping costs down, this co-op has maintained annual surpluses. By leaving this autonomy in the hands of the members, it provided the community with an opportunity to begin to influence area housing markets and to achieve a marked level of self-reliance. It offers a major physical boost to, and a rejuvenation of, the area by contributing to the positive appearance, fostering a positive feeling for the members.

If Bill 140 is presented in its current form, future decisions of the co-operative may place themselves in jeopardy. In this co-op's case, this equipment will eventually break down and need to be replaced. This expenditure could be considered a breach by the service manager. If the service manager did not consider their efforts and vision, the co-operative could face supervisory management control and removal of the democratic process of the members in making what they believe to be a sound financial decision.

Another scenario with respect to the same co-operative is based on the immediate need of both the membership and surrounding community to provide additional safe and affordable housing. The co-operative currently does not have one-bedroom units, and many of its members are now empty nesters who will be forced to leave their community of which they have been members for 30 years.

The membership, as part of their mission, vision and values statements, are investigating the possibility of building one-bedroom units on their property to accommodate the needs of their members, as well as the surrounding Hamilton community. As part of the potential funding requirements, the co-op may need to invest some of its own surpluses to see this project to its final completion. Under the affordable housing strategy, this community has recognized and determined the need for more affordable, low-income housing and has set in motion a direction to proceed.

The co-operative is continuing to build a sense of community, participation and ownership in the decisions that they make now and into the future. In the affordable housing strategy, the Ontario government identified the need in protecting non-profit and co-operative housing and maintaining community-based approaches to housing. Co-operative housing acts as a key stabilizing force in areas undergoing revitalization. Good housing helps contribute to improved health, education for children and reduced stress. We believe that without these recommended changes to Bill 140, the ability to have democratic control over co-operatives will be eroded away. We will lose our autonomy.

Bill 140, sections 155 to 157, now allows housing providers to request a review of some of the service managers' decisions. We are pleased with initial attempts to allow housing providers an open dialogue regarding disputes. However, it would appear to be a conflict of interest, since the service manager is mandated to do the review but is party to the initial dispute. This diminishes the potential effectiveness of such a review. To ensure this is fair and impartial, an independent review system is needed.

We support CHF Canada's recommendation that Bill 140 be amended to introduce an arbitration system for review of the service managers' decisions.

Part of our discussions and lobbying surrounded the need for changes to the current SHRA relating to triggering events, which would allow the service managers to place co-operatives into receivership. We are in support of the introduction of supervisory management, which we believe will reduce the incidence of possible receivership of this vital stock of housing. We believe that Bill 140 needs to clearly establish the role during the supervisory management of the property and that the ultimate goal will be to return control back to the co-operative. We believe that clause 74(2)(b) of Bill 140 could result in service managers placing housing providers in a position of receivership and possible sale when other alternatives could be sought.

We welcome the changes indicated in the long-term affordable housing strategy that will simplify the RGI calculation process. Golden Horseshoe CHF—sorry, Tracy, do you want to finish?

**Ms. Tracy Geddes:** I'm going to take over for a little bit.

We welcome the changes indicated in the long-term affordable housing strategy that will simplify the RGI calculation process. GHCHF, in its role to effectively support and assist our members, is called on repeatedly to respond to the concerns from both the membership and staff and to navigate through the lengthy and difficult understanding of housing charge rules and reviews since the SHRA was mandated.

Sorry; I realize time is ticking. We still have some.

The criteria housing providers are required to collect from applicants of RGI housing subsidy have become onerous and, at times, surpass the time frames established. This effectively diminishes an applicant's ability to obtain affordable housing. The ministry's promise to eliminate or reduce the more than 60 criteria used to calculate income is a substantial decrease in the workload of housing providers and helps to free staff time for some of the many other administrative tasks required to run our co-operatives effectively.

I'm just going to skip through to the end. Everybody has a copy?

We believe that since we have been working with the SHRA for over the past 10 years, we can provide the valuable input into areas that need to be addressed, both for the housing providers and the service managers. We believe in the importance of putting control of their

housing in the hands of the individuals who live in the community.

In closing, we would like to thank the members of the committee for giving us the opportunity to express our views. We'd be pleased to answer any questions in the short time remaining.

**The Chair (Mr. Lorenzo Berardinetti):** Okay. We have about two minutes. We will try to fit everything in.

We'll start with the NDP now. Ms. DiNovo?

**Ms. Cheri DiNovo:** Thank you for your submission. Just to be very brief, I'm totally in support of the amendments you suggest. We in the New Democratic Party will be putting them forward as amendments to Bill 140, so rest assured.

Co-op housing is really one of the essential ways of meeting the housing demand in Canada. In fact, when you look at the St. Lawrence Market redevelopment, which was the landmark of its day in the 1970s, it all started with a co-op. So thank you for what you do.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We'll move on to the Liberal Party. Ms. Cansfield?

**Mrs. Donna H. Cansfield:** I, too, am a very strong supporter of co-ops. I think it's obvious that you have managed your situation very well, and I applaud you for that innovativeness around the one-bedroom units and keeping your community together. I think that's really a good example of where this does work.

However, there are situations where it isn't working. How do you strike that balance? I think you've raised some good opportunities for discussion around managing that balance. Unfortunately, there are some situations where they're not as effective as you are. So, the service managers need to be able to do their jobs but, as you have suggested, not in such a way that it's punitive. So we need to find the balance.

Again, I really thank you for what you've put forward: well-thought-out and good suggestions. We definitely will be taking them into consideration. Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We'll move on to the PC Party. Ms. Savoline?

**Mrs. Joyce Savoline:** Thank you. I also want to thank you for being here today and for the work that co-ops do in our province.

I also want to zero in on what seem to be punitive roles here for incurred deficits. I'm wondering, from your experience, do you know of incidents or situations throughout this province that are bringing this rule to the foreground? Is there something happening out there that service managers ought to be nervous about?

**1500**

**Ms. Kathy Dimassi:** In terms of the deficits that are in co-ops, most of the deficits that are occurring right now are due to the lack of our replacement reserves. We just don't have the funding, and we're mandated to put only a certain amount in. It's just not enough to cover what we require. We just recently had our building condition assessment done, and our shortfall will have all of our replacement reserves spent within two years—and that's just doing our roofs. So it's not looking at the

longevity of the co-op and the building itself and when things need to be replaced.

Unfortunately, we get put into those positions mostly because we just don't have enough money. Even when we manage them really, really well, we still have to put the money aside to be able to, in five years, upgrade appliances and things that are in the unit.

**Mrs. Joyce Savoline:** Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you very much for your presentation today. Thank you for your written submission as well.

#### AFRICAN CANADIAN SOCIAL DEVELOPMENT COUNCIL

**The Chair (Mr. Lorenzo Berardinetti):** We'll move on, then, to our next presentation. It's the African Canadian Social Development Council. If we can have them come forward.

Just to remind you once again, you have up to 15 minutes, and any time that's left after your presentation will be allocated towards questions.

Good afternoon, and welcome. If you could just state your name for the record.

**Mr. Kifleyesus Woldemichael:** Honourable Chairman of the Standing Committee on Justice Policy, please allow me to extend my gratitude to you and to submit my presentation on behalf of the African Canadian Social Development Council in regard to Bill 140, which intends to repeal the Social Housing Reform Act, 2000, and to accommodate an act for housing service for seniors.

What are the basic needs for a human being? The basic needs for a human being are food, housing and clothing. In this issue, we have to address housing for seniors only. Due to the social assistance shortage, as seniors are living in poverty conditions, we hope that Bill 140 will be supported by all concerned participants to solve the problem.

Seniors must be considered for special needs housing, rent-gear-to-income assistance and get priority rule in the Social Housing Reform Act. On the other hand, if there is no availability of housing, the service manager could not provide rent-gear-to-income assistance for seniors. So the building of new houses must be continued.

Housing and the living environment: A positive view of affordable housing is an integral aspect of the international plan of action and is supported by the United Nations, which has indicated the following guidelines:

(a) Immigrant seniors without adequate income do not have options in term of housing. Living in overcrowded multi-generational homes is very common.

(b) These homes are located in old and poorly maintained buildings. Such housing conditions are highly conducive to tensions and conflict, not to mention the inconvenience, lack of privacy and absence of space for socialization and receiving guests.

(c) Housing and its surrounding environment are particularly important for seniors, inclusive of factors such

as accessibility and safety, the financial burden of maintaining a home and the important emotional and psychological security of a home.

(d) It is recognized that seniors are provided, where possible, with an adequate choice of where they live, factors that need to be built into policies and programs.

Housing service priority for newcomer seniors: In addition to the above problems, newcomer seniors have no priority right of getting rent-geared-to-income affordable housing. They have to be registered with the non-senior taxpayers and wait about 10 years. This problem has not been studied by the higher authorities to try to solve it.

Challenges and barriers: Newcomer seniors can't alleviate their problems of their high-rental houses by getting jobs. For many skilled immigrants, the problem is demonstrating the value of their academic and professional qualifications, which are challenged and denied by the government of Canada. Otherwise, they could have alleviated their problems by paying rent from their income if they were assisted to get a job.

Since skilled immigrant seniors are denied their qualifications and no job is given to them, at least they could get the right of first-grade priority for getting affordable rent-geared-to-income Metro housing.

Housing supportive guidelines: We know that the Ontario Seniors' Secretariat liaison committee has the following guidelines: (1) form an interministerial committee to address both housing and support services; (2) coordinate funding for the delivery of a supportive housing program that will deliver a range of client-centred options along the continuum of care; and (3) develop a central database that will track supportive housing projects and available units.

The Ontario government is developing a new, long-term housing strategy to make it easier for Ontario families to find and maintain affordable housing. The long-term affordable housing strategy will provide a framework for affordable housing in Ontario over the next 10 years.

But these promises have not implemented enough action and have not given a satisfactory result up to now. So the enactment of Bill 140, I hope, will solve the problem by taking the following points of view into consideration.

**1510**

Conclusion and recommendations: (a) continue building enough houses soon; (b) enact, in the new amendment, law that gives priority rent-geared-to-income affordable housing for seniors; (c) the building must be on the integral aspect of the international plan of action.

Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We have about four and half minutes to ask you some questions. This time, we'll start with the Liberal Party. Ms. Cansfield.

**Mrs. Donna H. Cansfield:** Thank you very much for your presentation. It's an area, certainly, that is of concern to me, as I live in a constituency with a very high

number of seniors. I have been working with my Somali seniors, in particular, around this issue of housing, and also community centres, a place to congregate.

What you've identified is something we have also identified: that it's a real challenge. The priorities that are given are usually given by the municipalities themselves. So different municipalities determine—with the exception of violence, where it has become a provincial priority in housing.

Are you suggesting that the province should prioritize seniors, as opposed to the municipalities making the decisions about who should be on the priority list?

**Mr. Kifleyesus Woldemichael:** Yes. We have to consider that seniors are two groups. One group is the seniors who are 65 years old and who were working. Because they were paying contributions, they get a regular pension. The other group is not like the first group. The other group are seniors who have come recently. These seniors have not got old-age security benefits. They cannot get regular pensions because they were not taxpayers. These new kinds of seniors are the poorest of the poor. They are barred by legislation made in 1952 that says that immigrants, unless they've live in Canada for 10 years, cannot get old-age security benefits. These seniors also have not been provided for in the law to get priority rent-geared-to-income, affordable housing.

The province of Ontario and the municipality of Toronto are interrelated. The municipality has not provided any priority housing for new immigrant seniors. They have to wait with the taxpayers, the younger generation, who are working. The Ontario government has not considered this and put it in the reform act. The service manager cannot give priority by himself.

**The Chair (Mr. Lorenzo Berardinetti):** I'm going to have to cut you off—

**Mr. Kifleyesus Woldemichael:** That is the problem.

**The Chair (Mr. Lorenzo Berardinetti):** I'm sorry; I don't mean to cut you off, but I want to make sure that we continue this afternoon. I'm going to have to still let Ms. Savoline, from the Conservatives, ask you some questions, as well as the NDP's Ms. DiNovo.

**Mrs. Joyce Savoline:** I have her social conscience; that's okay.

I want to thank you for being here today, and I want to thank you for the completeness of your presentation. I have no questions, but I want to thank you for bringing us your perspective today.

**The Chair (Mr. Lorenzo Berardinetti):** We'll move on, then, to the NDP. Ms. DiNovo.

**Ms. Cheri DiNovo:** Thank you again for your presentation. On behalf of the New Democratic Party, we couldn't agree more. The essence is that we need new builds. We need more housing. With 142,000 families waiting on average 10 to 12 years, it's impossible. This, of course, hits seniors in need the hardest. No senior has 10 or 12 years to wait for affordable housing. We need new builds; we need new housing. It's a very short answer, but we will continue to strive to work for that for you. Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** Again, thank you for your presentation. I think we've photocopied it and distributed it to all members. Thank you for your presentation today.

FEDERATION OF METRO  
TENANTS' ASSOCIATIONS

**The Chair (Mr. Lorenzo Berardinetti):** We'll move on to our next presentation. It's the Federation of Metro Tenants' Associations. Welcome to the committee. If you could just state your name for the record.

**Mr. Geordie Dent:** Hello. My name is Geordie Dent; I'm from Federation of Metro Tenants' Associations. I'm the executive director there.

You'll have to forgive me: My chair was supposed to be here, and we were supposed to do this last week. Unfortunately, the sickness bug is sweeping through our office, as you can hear from my voice. I really want to thank you all for allowing us to reschedule for today.

You'll notice that you don't have a submission in front of you from us. That's mainly because most of what we're going to say today is going to be echoing what you've heard from an organization called the Advocacy Centre for Tenants Ontario and the Centre for Equality Rights in Accommodation. Mainly why we're here today is to talk a little bit about the tenant perspective, which the FMTA gets quite a bit of in our dealings on our tenant hotline, which gets over 10,000 calls a year, and in our outreach services, which reach about 23,000 tenants a year. We're here to discuss our concerns, comments, how we feel the bill will impact our members as well as the people who use our services.

A little bit about the FMTA: We're a non-profit agency. We've been around for close to 40 years. We have over 30,000 dues-paying members across Toronto. We run a number of city-funded services.

Again, one of those services is our tenant hotline. It takes a number of calls from tenants every year, many of whom are in public and social housing. These tenants are often extremely frustrated and angry about the fact that they're dealing with a piecemeal set of rules and regulations, many of which simply don't make a lot of sense to the average tenant living in a building.

The FMTA also sits on an inter-clinic public housing working group. It's a committee with a number of agencies, public housing tenants and legal aid lawyers specifically to deal with social housing issues. At this group, we hear the same things we hear on our hotline all the time: stories of hardship, confusion and chaos.

We're here today to talk about some of the most difficult problems that we hear about in housing with public housing tenants. The main thing that we hear from tenants is that they often have to deal with a kind of Kafkaesque bureaucracy just in order to get simple repairs done or to get discrepancies dealt with. As such, we wanted to pass along a little bit of this to help inform you in the creation and further development of the legislation, Bill 140.

The first point I really want to hammer home is that we have a serious issue with the removal of provincial oversight that could prevent the selling off of public assets. As bad as it is for our public housing tenants, many of them rely on social housing as a last resort.

About a week ago, I had a tenant with strong physical disabilities who called. They were asking for accommodation from their social housing landlord. They ended up calling back and letting me know that, after a lot of teeth-pulling and humming and hawing, they were able to get the landlord to deal with the duty to accommodate, which is a requirement under Ontario human rights legislation.

About two weeks ago, I had a tenant with really severe anxiety; they were screaming and yelling and threatening. This is what happens when they get into a crisis, and it's probably really horrible for their landlord. One of the stories that they had told me was that their landlord had provided some outreach services to them; they didn't just give them a simple eviction notice.

Two days ago, I had a tenant with really severe communication and focus problems. Just dealing with their call on the hotline took about an hour and a half, just to get the issue out. But again, throughout the call, you heard that they were a social housing tenant and that they had gone through this lengthy process of asking their landlord for repairs. In that scenario, the landlord had actually taken the time to work through it with them.

**1520**

On our hotline, we hear about these tenants in private market housing, and basically, they just get evicted. They don't have people there to deal with them in this process. Oftentimes, the landlord just doesn't want to deal with the headache and gets rid of them. We know that there's a myriad of social housing problems, but for us, greater ease to do privatization isn't necessarily the answer, because for every horror story that we hear where something needs to be fixed in social housing, there are a number of stories of a social housing worker who followed the law and did their job properly or went the extra mile. You unfortunately don't hear this often in the private market. Tenants there generally have to rely on dwindling social services or the kindness of strangers or their landlord. Sadly, both of those are in short supply these days.

You can take a really quick look at eviction applications. There were about 70,000 eviction applications by landlords in Ontario last year. On February 23, they said that that wasn't good enough. They've asked the province to make it even easier to evict tenants. We would note that although, on our end, improper maintenance by landlords is far more common than tenants not paying their rent, you see less than 3,000 applications by tenants for maintenance issues. We don't necessarily think that offloading social responsibility onto a private housing provider is going to really help. We just think it's going to eventually lead to a lot of these tenants getting chucked and ending up on the streets.

One final note on privatization before I move on: We should point out that the current examples that we've



seen of privatization, not with widespread Ontario Housing but TCHC—they've been, pretty much, an unmitigated disaster. Fengate, Greenwin and DHS: They're well known amongst the tenants who call our hotline as the worst in terms of repairs, proper notification, rent calculations and managing disputes.

I think the best example of this was the fire at 200 Wellesley. When we heard about the fire, our office went right there. We went there with our guides on their rights and our phone number to help people. What we heard was the similar story that you hear in a lot of privately managed buildings: There were complaints about hoarding; there were complaints about repairs; there were a number of concerns expressed to the management, and it just went into some system and got lost, and no one really heard from it again. Then, what you ended up with was a massive fire and the city of Toronto retaking that building from a private property manager. We think this example and what the tenants had to go through in that building is really not something that you want to make easier to happen.

I want to go on to point 2. In looking at the legislation, we noted that there wasn't this element that we've been asking for for a number of years, which is independent reviews of decisions and the ability for the Landlord and Tenant Board to determine if rents are correct. In our experience, we believe that both of these are absolutely necessary.

I mentioned before Kafkaesque problems. Again, I want to tell you about something we hear on our tenant hotline every week. Every week, we hear—sometimes it's only one; sometimes it's 10 of these stories. I'll give you a simple example. A tenant pays their rent. The social housing provider somehow loses the confirmation that the payment has been made. The tenant is able to prove it and they show the landlord. Then the landlord loses that they've shown it, or forgets, or again, it goes through the system and doesn't end up in the proper place, and the tenant faces an eviction hearing. They paid their rent, everything's hunky-dory, and they end up in front of an eviction hearing and having to go to legal aid and use the system, and the housing provider ends up spending money on a paralegal to evict them. It's all simply because there isn't really an independent review system.

We see this all the time. We've seen it with rent subsidy calculations; we've seen it with disputes over tenants providing documentation, calculations over supplemental income, verbal agreements between a superintendent and a tenant. The fact of the matter is, what happens when this ends up in front of the board is as follows: If a social housing landlord applies to the board for an eviction for non-payment of rent, the board accepts, without question, what the landlord says is true. I've been to hearings and I've seen this happen. I've seen the legal aid lawyer show evidence that the decision about the rent is wrong or show that the landlord has not followed the Social Housing Reform Act, and the Landlord and Tenant Board can't do anything about it because they have to accept what the landlord says is true.

I want to be clear. I work on the hotline and this issue comes up again and again. It's one of the most common issues, that and repairs in social housing.

For the tenant, imagine what it's like on the other end. I'm sure some of you in your constituency offices have had to deal with this. You get tenants who are frustrated, angry, stressed out, and the tenants just can't believe that they're living in this kind of Alice-in-Wonderland situation, where whatever the housing provider says just goes. As such, we believe that independent reviews will give tenants a certain level of confidence, that they're not going to gum up the system with these ridiculous hearings that shouldn't even happen in the first place, and it will result in people not having to deal with this and not being improperly evicted at some points, which is what we've seen.

In terms of the Landlord and Tenant Board being able to determine whether rents are accurate or not, we're frankly kind of shocked that they haven't been given that power. We're shocked because in past enquiries, in past recommendations, it has been recommended again and again and it has been ignored again and again.

In the case of Al Gosling, you saw where the ignorance of that led to somebody dying. Al had the documentation; he was sound of mind; he just needed a system that didn't rubber-stamp things, but he ended up dying because those regulations were not passed before. We implore you not to make these kinds of similar mistakes again, as in the past.

The third point I'd like to get to is that we believe more must be done to help social assistance recipients work and live. We got training on social assistance and ODSP regulations last year. We were pretty shocked at how bad things were. You hear about it being a difficult system, but when somebody sits down and explains the pitfalls and traps, it was pretty eye-opening for us—the penalties, the clawbacks, the discretionarily enforced rules and benefits. It took about three hours for us to just get a basic understanding of the system. We can't imagine how a tenant without a law degree and a flip chart could really navigate that system reasonably and simply. As such, we believe that this legislation should, at a bare minimum, increase the non-benefit income threshold to 75% of the maximum of ODSP benefits before the recipients are subject to a rent-gear-to-income scale. It's a simple little regulation but we think it would go a long way to helping. It would alleviate a lot of headaches.

We're also really concerned, point number 4, that the Landlord and Tenant Board can now appoint employees to take over the functions of adjudicators. The main reason why we're concerned about this is that our office has had to deal with these employees on a weekly basis. Our staff have consistently challenged the employees when we're told incorrect information. We've fought with them just to get them to follow the law and accept documents they're supposed to accept, accept applications they're supposed to accept. We understand that training is going to vary across different people and different time frames

and different leadership. We understand it happens, but we really try to work with the LTB to fix it. It's not fixed yet, so we'd really be appalled to see regular staff given the power to throw people out of their homes.

I often tell people that when you're giving an eviction order, when you're denying somebody housing, it's not really the same as denying them the ability to rent a movie or denying them the ability to rent a car. It's housing; it's really important. It's really important to people's health, stress levels—the fact that a lot of these people have children. I know that the main aim of this is to speed things up in the system, but an eviction process, and 90% of the applications to the board are evictions, shouldn't really be something that's sped up. There are already 70,000 applications going out a year for eviction, so you know that the system is being used. Speeding it up, again, I don't think is the answer, especially with untrained staff, because after all, board adjudicators get trained for a reason.

The final point I'm going to make today before I wrap up is that we're really happy to see the long-term affordable housing strategy finally get put forward, but we think it needs to aim as high as possible. Many of the above issues aim to help do this. We think that will help clear up a lot of the problems that we see on a daily basis on our hotline in our organization, and they flow from the statements of interest, with the legislation achieving positive outcomes for individuals and families, addressing the need for a house.

1530

But, as such, we would also promote the aims of bringing this piece of legislation in line with international law. You've seen that there is currently a federal portable housing strategy, and it follows the principles of international law and both CERA and SRAC. They've also made recommendations, kind of a five-point thing that they would like you to include in the legislation to bring it in line with that: that it reference the right to adequate housing; that it has a reference to meaningful participation in civil society, key stakeholders and the vulnerable; that it has measurable goals and timetables for the reduction of homelessness; that it identifies and prioritizes the needs of groups that are particularly vulnerable; and that transparent accountability mechanisms are included, including the independent monitoring and review and an individual complaints mechanism.

We really feel that this piece of legislation could be part of a broader framework, with what's happening at the federal level and here. We think, rather than this kind of piecemeal system that I think you know can be a bit of a headache for tenants, it could be more streamlined and be more in line with an international system that cuts across. So we really implore you to consider those changes when you're drafting amendments to this legislation. Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you, Mr. Dent. You must have timed your presentation, because you went 15 minutes, all the time allocated. So thank you for your presentation. Unfortunately, we don't have time for questions.

We're going to move on. I don't think our 3:30 presenter is here yet, and neither is the 3:45.

#### HOME OWNERSHIP ALTERNATIVES

**The Chair (Mr. Lorenzo Berardinetti):** We do have present our 4 o'clock presenter, and it's Home Ownership Alternatives, Joe Deschênes Smith. I know you just arrived. Just take your time. I know you just walked in the door.

**Mr. Joe Deschênes Smith:** It's the end of the week, and people want to go. I'm glad I came early.

**The Chair (Mr. Lorenzo Berardinetti):** Yes. Just so you know, you have up to 15 minutes to present. If you finish earlier, the committee will ask you questions. Before you begin, just state your name for the record, as it will appear in Hansard. Thank you, and welcome.

**Mr. Joe Deschênes Smith:** Thank you very much. My name is Joe Deschênes Smith. I'm with Home Ownership Alternatives. We're a non-profit corporation that finances affordable housing developments, so our role is to invest in affordable housing developments by providing the lead dollars or the at-risk dollars for affordable ownership housing developments, and we support lower-income families to purchase units through an innovative second mortgage product. Essentially, we defer payment on our second mortgage until the resale of the unit, and at resale we participate in any increase in the value of the equity as an equal partner with the family.

In Toronto, Options for Homes—and actually in the Kitchener-Waterloo areas and others—have been the development consultants we've worked with. We've also worked with four other development consultants now in cities and towns across the province, from Kemptville, Kingston, Toronto, Pickering, Markham, Guelph, Cambridge, Kitchener-Waterloo and a couple of others.

Obviously, we are focused on ownership housing, and our model is focused on such. I realize that Bill 140 is largely about repealing the Social Housing Reform Act and regulations for the rental industry, so my comments will be quite brief and specific to a couple of areas within the bill.

(1) Secondary suites and amendments to the Planning Act: We applaud the inclusion of mandating policies around secondary suites at the municipal level. We do feel that having more availability for a broader product of housing in the market will be beneficial for lower-income families.

We would have liked more sections of the Planning Act to have been opened, and we would have recommended amendments to other sections, such as section 37, which often imposes charges on developments, including affordable housing developments such as our own, but maybe that's something you'll consider in the future.

(2) Local housing plans are included in the act as a new initiative, and we do support that. We do feel that local communities are best positioned to make decisions about the housing mix and the housing that's necessary in those communities. We hope that the regulations, if you

amend the bill, would mandate that those plans look across the silos in municipalities. Oftentimes, there is an affordable housing officer or service manager who will have responsibility for an affordable housing plan, but no influence on the planning department, which may impose onerous costs and obligations on any project, including affordable housing, or permitting offices, development charges and finance offices etc.

We'd also like to see a better balance in the weighting of responsibilities for putting together those plans. We see that the service manager and the municipal government have, I think uniquely, all the responsibility. We really feel that in each community, there is a broad and very strong housing sector that should explicitly have a role in developing those plans. They do bring the expertise and the initiative, I think, to really bring those forward.

That goes into the third point I had in my presentation about the balance between community and government direction. Even a few weeks ago, the province released a partnership report to support not-for-profits. It had a whole slew of recommendations about strengthening the role of non-profits and co-operatives in the province, how it's one of the second-largest economic sectors in the province. Again, I hope this bill will reflect that non-profit housing providers, whether they be rental or ownership, such as our own, and co-operatives will have a much stronger role in the development of local plans and also in the province's overall implementation of its affordable housing strategy.

The last piece I want to talk about is innovation and creativity. I think most innovative housing projects—and I would count our own model within that, I think not modestly, because we have supported many thousand families. Oftentimes, it was thinking outside the box. I hope, when you're looking at the clause-by-clause of this bill, that you'll look for opportunities to encourage municipalities or, where the province is setting the direction, to put in innovative features.

If you look on the fifth page of my presentation, just to give you an example of the innovation, here's a standard \$200,000 home. The first column would show you the income, the breakdown of how you would finance that with a down payment of 5%, and the first mortgage—and you require a \$60,000-a-year mortgage. This is using across-the-board assumptions that are fairly standard in the market. On the far right, you have an example where, with our model, we basically defer the profit and the development and provide a second mortgage of \$30,000 that's payment-free. The affordable housing program that the province and federal government have provided is 10%, \$20,000; then \$10,000 of a deferral of development charges. There, you end up with a family with \$47,000 being able to purchase a home. For many families that's a huge difference, and it does create the opportunity for them to own. It fits in with your poverty reduction strategy and helping families to build equity. I hope that kind of innovative thinking is something you'll consider.

The last piece I put in my report: I have attached a submission we made in January with respect to surplus

government land to the Ministers of Infrastructure and Municipal Affairs and Housing. We hope the province would consider that in their infrastructure plan coming up in the spring. We think it would lead to a low- or no-cost alternative for the province to, again, foster some innovative thinking in the housing field.

I didn't note the time and I hope I haven't gone over. Thank you for having me here today.

**The Chair (Mr. Lorenzo Berardinetti):** There's about eight minutes, so two minutes per party. We'll start the questions with the PC Party this time. Ms. Savoline.

**Mrs. Joyce Savoline:** I, too, thank you for being here today and for enlightening us on this opportunity that we have with this act. I'm most interested in your number 3 point, and that's the balance between community and government direction. I know that there is some angst in the co-op housing community, especially that sometimes the rules that are put in place are almost set up to make the whole thing fail. Then the heavy hand comes in and takes whatever power they have to run their own organizations. Do you feel that this part of the act should just be left out and should be managed the way it's managed right now?

1540

**Mr. Joe Deschênes Smith:** I am familiar—

**Mrs. Joyce Savoline:** You brought it up.

**Mr. Joe Deschênes Smith:** I brought it up and I'm happy to talk about it.

I'm not a lawyer so I'm not getting into drafting pieces—that would be difficult.

**Mrs. Joyce Savoline:** I don't want the wording; I just want the intent.

**Mr. Joe Deschênes Smith:** I think what I've said here is that there needs to be a better balance. Our organization is a member of the Co-operative Housing Federation of Canada. I'm very familiar with what's happened in the courts recently. I think it's unfortunate that we didn't have a situation where partners treated each other as partners in moving forward, and I think that's what I was trying to get at in my submission.

Governments are not the only ones that are running and delivering housing in this province. Actually, ONPHA, the Ontario Non-Profit Housing Association, has 700 or 800 members, and I'm sure Harvey can tell me how many members they have in the co-operative federation—in the hundreds. They're really delivering the affordable housing on the rental side and agencies like ours are doing a lot on the affordable ownership side. Those partners need to be respected as full and equal partners.

So where there are pieces of the legislation where maybe the authority to make unilateral decisions has been strengthened for service managers and others, maybe those could be moderated a bit.

I'm loath to say, yes, the province should make all the decisions because they're even more removed to a certain extent from the local decisions. You in your past role municipally would know the local housing facilities locally better than someone in—

**Mrs. Joyce Savoline:** We did it best, yes, but you're saying don't take this authority away from the individual co-ops because they are running their organizations according to their own unique issues.

**Mr. Joe Deschênes Smith:** I think so, yes.

**Mrs. Joyce Savoline:** Okay.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We're going to move on then to the NDP. Ms. DiNovo.

**Ms. Cheri DiNovo:** Thank you for that. I also second what my colleague Joyce has said about that and of course the co-op submissions that we've heard already. Thank you for your good work. I'm one of the recipients in my riding, with Options for Homes up on Dundas Street that has just gone up, and we're really delighted that it's part of our mix.

Whatever this province can do to make your job easier is I believe what we should be doing. That's just a slant of the New Democratic Party.

In my own efforts to get more affordable housing in my area, what I found most often, however, has been zoning problems with the city, quite frankly, real intransigence around changing zoning where affordable housing could go. I'm wondering if you could maybe comment on that.

Obviously if there's provincial land available, that should also be made available, but ultimately the money flows to the cities and that's where we're often finding a logjam—surprisingly, sometimes. If you could comment on that, that would be great.

**Mr. Joe Deschênes Smith:** Our experience has been that our affordable housing projects are not treated any differently when it comes to the planning process as any for-profit development, quite frankly, and it's a bit disappointing because we often work with other parts of municipal government.

I'll use the example here in the city of Toronto where the Affordable Housing Office was able to work with us and secure a deferral of our development charges for 10 years. That was worth \$3 million in direct affordability for families and helped 300 families buy at the building in your riding.

But at the same time we're working with other parts of the city administration, particularly in planning, where I would say roadblocks were put up that I don't think were pursuing important public policy. They were just what they do with every single development and they were treated that way.

I don't know if in Bill 140 you have the latitude to change anything in the Planning Act to address that. I put in my deputation that I wish you could. But it is clear—and many municipalities do work hard to help us out, and I do know many of those planning departments are overwhelmed, but I do wish that there was more of a link between the various departments and a prioritization on some of these issues.

**Ms. Cheri DiNovo:** We're opening up the Planning Act, so hopefully we could also do something around that.

**The Chair (Mr. Lorenzo Berardinetti):** I'm going to have to cut short that point—

**Mr. Joe Deschênes Smith:** I'm sorry; I went on.

**The Chair (Mr. Lorenzo Berardinetti):** We'll move to the Liberal Party. Mr. Zimmer.

**Mr. David Zimmer:** Just two quick questions so I understand it. Where does the mortgage money come from for the HOA mortgages? For instance, on the chart, the \$30,000, who supplies that liquidity or capital?

**Mr. Joe Deschênes Smith:** That represents what would normally be the profit, essentially. We invest in an ownership building built at the low end of market. We put the at-risk dollars in, and the family is expected to finance the cost to build that unit. Just like any other developer, the difference between cost and the true market price is the normal developer profit. We don't take that profit out at sales closing; we provide a second mortgage to the family that is payment-free—no interest, no capital payments—until they resell. At that point, they pay us back our share of the home, and it gives us the funds to then—

**Mr. David Zimmer:** So they live in the place for 10 years, or 30 or whatever, and they move. They pay back the principal amount of the mortgage—

**Mr. Joe Deschênes Smith:** That's right.

**Mr. David Zimmer:**—plus the accumulated interest over the years?

**Mr. Joe Deschênes Smith:** What we do is a shared appreciation mortgage. Whatever the appreciation in the value of the home, we would get the equivalent increase in our mortgage. In this case, let's say in the middle column here, the family owns \$170,000 worth of this unit, and HOA has \$30,000. If it's sold at \$300,000 in 10 years—so we had a 50% increase—then they would pay us \$15,000 on top of our \$30,000 second mortgage, as a 50% increase. They would have realized the difference, which would have been—what?—\$75,000 or \$80,000. Sorry, I'm running these numbers off the top of my head.

**Mr. David Zimmer:** I understand.

**Mr. Joe Deschênes Smith:** Basically, our second mortgage is kind of like sharing the equity with the family. If the value of the unit goes up, they benefit to the proportion of their share of the unit, and we benefit, too.

Of course, our funds go back into a non-profit entity, and that is our working capital to then invest in our next project. We started with one project 12 years ago that Options for Homes did, without support, because we didn't exist—allocated us those mortgages. That has been reinvested over the years to date now where we have \$50 million in assets.

Right now, we have over 1,000 units of housing that we either have in pre-development or on the market. So we are growing—

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. I'm going to stop it there. Thanks for your presentation. Thank you for coming out.

BEECHWOOD CO-OPERATIVE  
HOMES INC.

**The Chair (Mr. Lorenzo Berardinetti):** We'll move on to the next presentation. We have Beechwood Co-

operative Homes Inc. Thank you for coming out. If you could just state your name for the record.

**Mr. Scott Piatkowski:** Certainly. My name is Scott Piatkowski, and I am here on behalf of Beechwood Co-operative Homes, of which I am the community coordinator.

I can begin?

**The Chair (Mr. Lorenzo Berardinetti):** Yes. You can go up to 15 minutes.

**Mr. Scott Piatkowski:** Yes, understood.

Mr. Chair, members of the standing committee, thank you very much for the opportunity to address the standing committee today on the important subject of Bill 140, the proposed Housing Services Act.

As mentioned, I am the community coordinator of Beechwood Co-operative Homes, and I'm speaking to you today on behalf of the 106 members and more than 150 children living in that co-op.

By way of historical context, the last time I was in this committee room was actually in November 2000. I was here testifying against the Social Housing Reform Act, which, as you will recall, downloaded housing to municipalities and imposed rules on both service managers and housing providers. I've kind of come full circle.

As you would expect, we are very grateful to see the end of that particular legislation. We are anxious that the legislation that replaces it address some of the key deficiencies in the SHRA.

Beechwood Co-operative Homes is a 78-unit townhouse community located in the northwest corner of Waterloo. With its first members moving into their units in 1994, it was one of the very last housing co-ops built under the auspices of the Jobs Ontario Homes program.

Like all housing co-ops, we are very proud and fiercely protective of our independence and autonomy. We feel that we have earned the right to manage our housing by doing so effectively over the past 16 years through our elected board of directors.

Co-op members are expected to be involved in the community, and the majority of them are in some capacity. On February 24, for example, over two thirds of our members attended our annual general meeting. This two-hour meeting included approval of our audited financial statements, election of new directors, passage of a new parking policy and recognition of volunteers.

1550

While I could talk about the co-op all day, due to time restrictions, I would instead invite members of the committee who are curious to visit our website at [www.beechwood.coop](http://www.beechwood.coop), and you will find out more about us.

The board members and staff of Beechwood Co-operative Homes have lived under the Social Housing Reform Act since 2001. As we thought it would, it has served to undermine some of the very qualities that make big co-ops such a great place to live. While we continue to question the rationale for downloading housing to the municipal level, uploading does not seem to be on the table at this time. Thus, I will focus my remarks on trying

to improve the legislative and regulatory environment for housing co-ops and their members.

First—

*Interjection.*

**The Chair (Mr. Lorenzo Berardinetti):** Please continue.

**Mr. Scott Piatkowski:** Okay. I'll talk to Gilles later.

First of all, I want to add my support and the support of Beechwood Co-operative Homes to the positions put forward by the Co-operative Housing Federation of Canada in their presentation last week. I won't repeat any of their points, but I did want to say, for the record, ditto.

What I do want to speak to is the need for the proposed legislation to have adequate provisions for the minister to review service manager decisions. It is my understanding that several municipalities have spoken in favour of the removal of this power from the legislation, but in my view, that is all the more reason that that power should be maintained.

Note that I say this as someone who manages a co-op that has a very amicable relationship with our own service manager. But not every housing co-op is so lucky, and the uncertainty of municipal election cycles leaves housing co-ops vulnerable to the whims of elected officials who may or may not understand the value of community-based housing and resident control of that housing. The provincial interest in maintaining a long-term supply of affordable housing survived downloading and it must also survive in the Housing Services Act.

As well, I understand that at least one service manager is calling for the removal of all references to the requirement that they have "regard to the normal practices of similar housing providers." I would submit that this requirement is essential. Why would the province want to enable any municipality to ignore the long-established best practices of housing co-ops and other housing providers?

Another area of concern that we have is that the proposed legislation does not address the matter of surplus sharing. You may be aware that under the SHRA, housing providers can be required to remit half of any annual surpluses to their service manager. This encourages reckless year-end spending to avoid surpluses and discourages co-ops from making extra allocations to the replacement reserves, which in most cases are badly underfunded. Many municipalities have, in fact, waived their right to seize surpluses if housing providers use that money to top up their reserves, but I would submit that this right should be removed from the legislation entirely.

To compound this concern, the proposed legislation would allow municipalities to treat a deficit in any given year as a triggering event and take control of the housing co-op in question. This strikes me as unnecessarily harsh. It ignores the fact that unexpected expenditures may be required from time to time, and that housing providers with an accumulated surplus may run a deficit in any one year without damaging their ability to function. I cannot understand why such a severe penalty would be necessary, particularly when, as I just noted, housing pro-

viders in some municipalities are still being punished for running a surplus. So they're punished for running a surplus, punished for running a deficit.

Lastly, I would be remiss if I came to Queen's Park to talk about housing and neglected to talk about the critical need to increase the supply of affordable housing in the province. I am pleased to join with other witnesses who have called for amendments to the bill that would guarantee a right to adequate housing in this province. Making a commitment to adequate housing as a human right and setting clear goals and timelines to eliminate homelessness are key parts of that, but such a commitment is virtually meaningless without an accompanying budgetary allocation.

This week's provincial budget was missing any significant commitment to affordable housing. Other than spending the last part of the infrastructure funding under the social housing renovation and retrofit program, half of which is federal money, the budget actually made no commitment at all to spending money on affordable housing. With the pending expiry of the federal-provincial affordable housing program, the very least that we would have expected would have been an unequivocal promise to renew that. Sadly, both the provincial and federal budget released over the last two weeks were lacking in a firm commitment on this issue.

No one in the affordable housing movement would disagree with the provincial budget's contention that "The federal government should be a long-term partner in funding affordable housing" and "A long-term, fair-share commitment from the federal government would help to ensure that Ontario families have access to housing." But in the absence of that kind of commitment at the federal level and with the uncertainty of the current federal election campaign, Ontario needs to make clear its own support for affordable housing with an affordable housing strategy, whether that strategy involves the federal government or not.

Thank you very much for the opportunity to present my views to this committee. I trust that the committee and Minister Bartolucci will take the testimony heard today and last week into account when amending the bill in preparation for third reading.

**The Chair (Mr. Lorenzo Berardinetti):** We have about three minutes, so we'll start first with the NDP—no, she isn't here. We'll go to the Liberal Party just for a minute. Mr. Rinaldi.

**Mr. Lou Rinaldi:** Thank you, Mr. Piatkowski, for your presentation and your commitment to co-op housing. Your story that we heard today is somewhat similar to some of the other folks who have been advocating for changes to make co-op housing more achievable and for the long term. I don't have any specific questions, but thank you very much for being here today.

**The Chair (Mr. Lorenzo Berardinetti):** We'll move on to the PC Party. Ms. Savoline.

**Mrs. Joyce Savoline:** Mr. Piatkowski, thank you for being here today. I don't have any questions either but just so you know, we've heard the message from several

deputations that have been consistent, several of which you have made today and we will be seriously looking at. Thank you for being here.

**The Chair (Mr. Lorenzo Berardinetti):** That completes your presentation.

If the committee could just give me a moment.

We're going to have a few words from our committee clerk.

**The Clerk of the Committee (Mr. Trevor Day):** I guess the Chair is looking for the committee's direction. We had an individual who had requested after the deadline to speak, and the Chair, because we had spots, had said that was acceptable. Earlier in the week, we received a call from this individual, who said that they no longer wished to speak.

I guess what was lost in the conversation was that that individual had made arrangements with someone else to make a presentation with them, and that individual was under the impression that it was still on; they were never notified that this individual had contacted us to cancel.

Where we stand now is we have someone here who isn't on the list and, according to our office, the individual who had contacted us had cancelled. I guess the Chair is looking for the committee's direction as to what we should do.

**Mr. David Zimmer:** This will be the last presenter, then?

**The Clerk of the Committee (Mr. Trevor Day):** Yes, and my understanding is that the individual is—

**Mr. David Zimmer:** I move unanimous consent to hear from the person.

**The Chair (Mr. Lorenzo Berardinetti):** Mr. Balkissoon?

**Mr. Bas Balkissoon:** Chair, the only issue—I'm happy to hear from them—is that the debate could collapse, and we'll have to go to a vote.

1600

**Mr. David Zimmer:** Yes, of course, with the understanding that there's a vote coming up and you may be halfway through your presentation and we'll have to go and vote.

**Mr. Bas Balkissoon:** We'll hear her until the vote is called.

**The Chair (Mr. Lorenzo Berardinetti):** All right. Ms. Savoline?

**Mrs. Joyce Savoline:** My only proviso is that it's with respect to Bill 140.

**The Chair (Mr. Lorenzo Berardinetti):** Yes, and if the bells start ringing we suspend and we will adjourn.

DR. JANE PRITCHARD

**The Chair (Mr. Lorenzo Berardinetti):** Good afternoon, and welcome. If you could state your name for the record.

**Dr. Jane Pritchard:** My name is Dr. Jane Pritchard, and I'm a physician who has worked for 20 years in Toronto Community Housing buildings and other community housing buildings. I was asked by the two tenant

reps with whom I've been working unofficially to come and make some input, so I'll do that. I'll not take long. Thank you. I understand accommodating the irregularity.

Anyway, I address you as a fellow Canadian originally from northern Ontario who has been working as a family physician in Toronto for the past 22 years. Before that, I worked elsewhere in Australia and Bangladesh. Since 1990, I have been holding a weekly clinic at two Toronto Community Housing buildings originally intended for seniors here in Toronto in southwest Scarborough, but I also visit many elderly or disabled patients at home across the city.

I'm here to relay my observations to you. You are the provincial legislators who also represent the many frail, troubled, feisty and gifted folks on whose behalf I'm speaking.

I want to convey to you what is happening to occupants of what is currently called social housing who live in high-rise buildings of mostly bachelor units with dwindling social supports.

In the early 1990s, there were actually housing employees who held office hours a half day a week in those buildings. The case workers were approachable, competent and able to access community resources, such as home care, to enable tenants to cope. Their positions were eliminated in 1995 when budget cutbacks flowed from the provincial to the municipal level.

It appeared to me, in the years following the withdrawal of this service, that vulnerable tenants became more socially isolated and safety concerns became rampant. There was no longer a large population of well seniors to look after those more frail. New younger tenants who moved in often needed housing urgently because of mental health issues, just as some of the aging tenants developed dementia or depression. In this setting, it was not surprising that alcohol and substance abuse, always present, caught a toehold.

Perhaps some of the honourable members have experience of mental illness or substance abuse in your own families. I certainly have. Both can strike those of any socio-economic background and strip individuals of their self-worth.

What do we see in these unsupported high-rises of social housing? Women afraid to take the elevators because they will be sexually harassed; men afraid because they will be extorted of their veterans' pension cheques. Both will be intimidated into not reporting. Women who stop using their balconies because the new male neighbour leers at them from his; a previously urbane, successful businessman who, with the advent of dementia, begins to stalk his female neighbour. Women and men who had something of a clutter problem and, with the progression of dementia or depression, become virtually buried in their hoarded belongings. One woman had a stroke and sank down onto her pile of cushions and was found four days later.

Then, the plagues of bedbugs, which is a story in itself. Who will help frail seniors bag their clothes, throw out their mattresses, empty their cupboards? And what

about the adamant tenants who refuse to allow any stranger in to do this preparation, disbelieving their part in the infestation?

As part of the mental health project of Toronto Community Housing—and I was part of their mental health framework, called in as a community representative; I really have nothing officially to do with Toronto Community Housing—we approached 84 community agencies to come up with an on-site supportive housing project and funding, and they were and are spread too thin to respond.

Do you know which community institutions spend the most time in the buildings? The paramedics and the police. These crisis services are called in several times each day to respond—often inadequately, to their own frustration—to a continuous condition of malaise that is, one might say, due to anti-social housing. If we are talking about saving taxpayers money, why not invest in supportive housing and let the police and the paramedics handle the unpreventable emergencies and then harness the talents and energy and wisdom of the tenants themselves? If these buildings can be seen as safe places to live and recuperate, then the whole paradigm shifts. If there were on-site training in trades or computers, for example, some would be able to get work and move on.

There is a wealth of experience in every building in the older population, from university professors to linguists, to plumbers, to social workers, to survivors of every sort. They can be mentors with the right sort of supportive framework in place. In fact, this is happening right now at 682 Warden; the tenant rep who cancelled was from one of those buildings.

Even very ill people can contribute. A former pilot living in social housing did extensive research into bed-bug treatments across the world in the months before he passed away, and this was applied to the situation in his own building.

Now, back to your and my responsibility to lower-income, aging Ontarians. There is much talk about aging at home. Seniors, in an earlier era supported by an extended family, want to live independently now as long as they can.

There's a great difference between housing people and what I will call homing people. I would define "homing" as providing a safe, comfortable physical space for individuals within a building that functions as a community. Housing strategies imply that providing a roof over people's heads is enough.

What use is affordable housing if there are no supports to keep people in difficult circumstances housed? If the mail piles up, who will go through it and help them pay their rent so they're not evicted to perish in a freezing stairwell, like Al Gosling? Who will organize a patrol of the elevators, or a vertical Friends on Guard, or make sure an at-risk senior has food at hand, or gets his health card replaced? The business of keeping vulnerable tenants housed must include mandating the social support services they need to stay housed.

If the housing stock is privately owned and managed, why would landlords go the extra mile, or 10 miles, for

their more difficult-to-house tenants? It would be easier to let the eviction process take its course and let them find shelter elsewhere.

Honourable members, there is, I predict, a difficult 20 years ahead, when many 65-year-olds will be 85 years old and living in poverty. We are at a crossroads. You have the power to make the changes so they can age with dignity at home. As Canadians, look after the most vulnerable. Thank you.

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We'll try to get some questions in. First we'll start with the Liberal Party. Mr. Rinaldi.

**Mr. Lou Rinaldi:** Thank you very much. I'm delighted that we added you to our schedule so that we could hear you. You're certainly committed to the issue.

I just wondered if you could offer some specific amendments. You talk generally about what we need to do. I'm not sure there are too many people around this table, at least on this side, who would disagree with you. I think that in 20 years, I'll probably be close to that group that you just mentioned toward the end.

Can you, if not today—

**Mrs. Joyce Savoline:** Then you have a conflict.

**Mr. Lou Rinaldi:** That's okay. I'll accept the conflict.

If not today, maybe you could supply us before next week with some specific amendments that you'd like to see to the legislation that we have before us. I will leave it at that, unless, very briefly, you could make a comment.

*Interjection.*

**The Chair (Mr. Lorenzo Berardinetti):** Thank you. We'll move on to Ms. Savoline.

**Mrs. Joyce Savoline:** Thank you, Dr. Pritchard, for being here today. I think the things that you have talked about are some of the things that we were hoping to see as part of a plan that really didn't surface. What we have here is a report that talks about handing over the detail that you're talking about establishing to each local area, so that they will create the plans for their own municipalities. For some reason, this report did not cover the kind of situations that you're talking about.

I, too, would be pleased to see in writing the things that you have mentioned today, but I think your job will become bigger for you and those people who are concerned with the issues that you have, because you will be presenting them to individual municipalities across the province as they create their own local plans around this report.

**The Chair (Mr. Lorenzo Berardinetti):** Okay. Thank you—

**Mrs. Joyce Savoline:** It was an opportunity missed, I guess is what I'm saying.

**The Chair (Mr. Lorenzo Berardinetti):** You can leave your notes with the committee clerk. Thank you for coming out, Dr. Pritchard.

That completes the presentations. We're adjourned until Thursday, April 7, 2011, at 9 a.m. Thank you.

*The committee adjourned at 1610.*







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