

PREVENTING HOMELESSNESS IN YORK REGION:

TAKING THE NEXT STEPS

Draft



*“By the time you see
people standing on the
street corners begging,
it’s too late.”*

~ Marg Campbell, Executive Director,
Pathways for Children,
Youth and Families of York



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A Message from Regional Council



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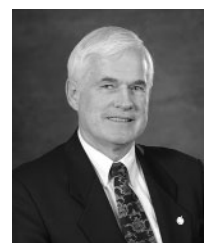
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Executive Summary

Ensuring that all residents have an opportunity to participate in and contribute to York Region's high quality of life and strong economy is a key to maintaining our health, well being, and prosperity in the face of rapid growth and diversity. Despite the relative wealth of the Region, there are vulnerable residents whose quality of life is compromised by barriers that prevent them from participating fully in their community and their local economy. This includes a significant number of residents who are at risk of homelessness and a relatively small population who are absolutely homeless. Without a responsive system of services and supports that keeps pace with rapid growth and urbanization, and which meets the needs of York Region's increasingly diverse population, the number of people who are at risk will grow.

As the Region develops a growth management strategy to respond to our growing population's demands for services, we are ideally positioned to address the risk of homelessness. We have worked with the community to understand the issue, the needs of vulnerable residents, and to develop strategies to address these needs. As we work to implement these strategies we check back frequently with the community to learn the impact of homelessness initiatives implemented to date and whether the needs have changed. This study is one such check point; it reviews the impacts of our efforts to date and the current status of homelessness in York Region, and recommends strategies for the future.

The Regional Municipality's Role

York Region has made significant gains since becoming the service manager for homelessness programs in 1998. Since then, the Region, in co-operation with service providers and other stakeholders, has undertaken a series of initiatives to understand homelessness and the factors that put people at risk of becoming homeless. These initiatives include *Out in the Cold* (1999), *Awareness to Action* (2000) and the *Community Plan to Address*

Homelessness (2001). Based on the findings of these initiatives, York Region administers a number of funding initiatives, programs and services that support people who are homeless and help prevent homelessness. Programs and services that respond to homelessness and risk of homelessness in York Region include:

- Emergency shelters and housing support workers
- Services and drop-in centres for youth
- The Housing Help Centre
- Food banks
- Prevention initiatives such as the Homelessness Prevention Program
- Outreach initiatives including the Crosslinks/Public Health outreach van.

Over the past several years the demographics of the Region and demand for services have evolved. Therefore, a comprehensive review of the range of Regional programs and services for the homeless and those at risk of homelessness was required.

Understanding the Community's Needs

In the spring of 2003, a project team commissioned by the Regional Municipality of York began the process of reviewing homelessness initiatives and programs in this Region. Over 200 stakeholders, including homeless individuals, service providers, funders, Regional Council members, and Regional employees, were consulted through 17 focus groups and a series of key informant and agency interviews. These stakeholders provided invaluable information that helped the Region gain a better understanding of the current scope of homelessness and the factors putting people at risk of homelessness, and identified gaps in services.

Evaluation Results

“ By the time you see people standing on the street corners begging, it’s too late. ”

(Marg Campbell, Executive Director,
Pathways for Children, Youth and Families of York)

The overriding message that resulted from the evaluation was of the need to focus on prevention. Stakeholders expressed that there is an increased need to focus on preventing our most vulnerable residents from becoming homeless. Although absolute homelessness is not highly visible in York Region today, the challenge will be to prevent a homelessness crisis in the future. York Region is ideally positioned to prevent a crisis for vulnerable residents by proactively planning and incorporating strategies to provide social service supports.

As the Region develops its long-term growth management plans it is important to include funding for programs and services that help those at-risk populations from becoming homeless. This investment will not only help York Region residents enjoy a high quality of life but it also makes good economic sense.

Investing in prevention has been proven to be far less costly than supporting an individual or family once they have become homeless. For example, in York Region the average cost to house a family of four in an emergency shelter is \$6,080 (\$40/person/day x 38 days) while the average cost to assist a household through the Homelessness Prevention Program is \$1,367. In addition, preventing absolute homelessness from reaching the critical levels often associated with rapidly urbanizing cities will protect the current economic competitiveness of the Region by contributing to the maintenance of the high quality of life that brings and keeps skilled workers and business investments.

The evaluation results show that in partnership with the broader community and other levels of government, York Region has a unique opportunity to provide leadership to prevent homelessness from becoming a problem that will undermine the future prosperity of York Region. This evaluation proposes eight key investments in time and resources that can make a difference:

1. Employment initiatives designed to address the root cause of homelessness - poverty.
2. Shelter and housing initiatives designed to increase the supply of stable housing.
3. Community supports and services designed to help people at risk of homelessness address underlying health and social needs.
4. Transportation initiatives to better overcome geographic barriers that people may face.
5. Health services that better meet the needs of people who are homeless or at risk.
6. Strategies designed to meet the needs of culturally diverse communities.
7. Public education designed to solicit broad public support for efforts to prevent homelessness.
8. Strategies designed to strengthen the general service system.

Conclusion

It is important for York Region to invest in prevention to avoid the social health crisis that Toronto is now facing and as a result a downward urban spiral which erodes the quality of life and economic health of the community. People in Toronto didn't think it could happen but it did:

"Ten years ago we would have said it couldn't happen here. We would not repeat the experience of the older larger US cities of central city decline, urban sprawl and region urbanization. Yet it is happening here." Dr. Anne Golden, GTA Task Force, City of Toronto.

Investing in prevention and social supports for those at risk is an investment in the future economic health and high quality of life of York Region's residents.

“ It is important as a community that we respond to the needs of those who are most vulnerable and in need of our help. All governments must work to prevent homelessness and maintain our quality of life by providing the necessary supports. ”

(Mayor Tom Taylor, Town of Newmarket)

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Preventing Homelessness: A Regional Response

Beginning in 1998, York Region became the service manager for several human services with a responsibility for developing a more comprehensive response to many social needs, including the problem of homelessness.

The Region recognizes the importance of preventing those at risk of homelessness from becoming homeless. As part of its ongoing growth management planning, the Region is committed to responding to the needs of those who are particularly vulnerable to difficulties securing adequate, suitable, and affordable housing.

Over the past five years, York Region has worked in partnership with the broader community to address homelessness. In 1999, through a preliminary report entitled *Out in the Cold* the Region gained a general understanding of what homelessness looks like in York Region. In 2000 and 2001, strategies and initiatives to address homelessness were developed and implemented. In particular, the *Community Plan to Address Homelessness* was significant in that it supported a range or continuum of services designed to help people who are at risk of becoming homeless as well as those who are homeless.

Progress, Success, and the Next Steps

It has been three years since the *Community Plan to Address Homelessness* was developed. How much progress has been made? In 2003, York Region commissioned a study to assess the current state of homelessness and make recommendations for the next steps. The study findings and recommendations are based on extensive, detailed consultations with groups and agencies that work with people in the community who are most at risk of being or becoming homeless. These are the individuals and organizations who know first-hand of the issues that the Region should address.

This report presents the findings of this study, including:

- the progress York Region has made in preventing homelessness and providing supports to those who are homeless or at risk
- the current scope and risk of homelessness in York Region and the issues faced by people who are most at risk of becoming homeless
- a number of recommended strategies or next steps that York Region can pursue to prevent homelessness.

I. How Far Have We Come?

York Region Initiatives to Prevent Homelessness

The Region's Community Services and Housing Department now manages a number of Provincial and Federal funding initiatives that provide services for people who are homeless or at risk of homelessness in York Region. The Region, in carrying out its support and co-ordination role, has taken guidance from a number of reports undertaken by the Region including the *Out in the Cold* report of April 1999, the *From Awareness to Action* report of September 2000 by the York Region Homelessness Task Force, and the August 2001 *Community Plan to Address Homelessness*. These reports provide direction and guide Regional activities on behalf of the homeless and those who are at risk of homelessness.

Funding sources managed by the Region in 2002 include:

- Provincial Homelessness Initiatives Fund (PHIF), focused on getting people off the street, helping people get out of emergency hostels and into permanent housing, and helping people at risk of losing permanent housing. This funding supports seven initiatives in whole or part with some \$300,000 annually, with the Region also contributing approximately \$300,000.

- Off the Street, Into Shelter Fund (OSIS), which is available to municipalities to fund services such as street patrols to locate and encourage people to go into a shelter. This amounts to approximately \$33,000.
- Redirection of Emergency Hostel Funding. This funding initiative allows municipalities to redirect a portion of funding for emergency hostels to preventive programs to help people retain their housing and stay out of emergency hostels. This totaled approximately \$64,000 in 2002. The Region also provides approximately \$136,000 in funding specifically directed to the Homelessness Prevention Program (HPP).
- Provincial Community Partners Program (CPP). The Housing Help Centre has been funded mostly by the Provincial Community Partners Program and with some additional funding by the Provincial Homelessness Initiative Fund. Founded in 1998, the Centre receives approximately \$79,000 annually. This Centre provides a local contact for both landlords and tenants to either register or locate housing across York Region. The Centre has become a referral source for other York Region departments and community-based agencies when assisting clients to locate housing. The Centre developed materials to advertise affordable housing across York Region.
- Supporting Community Partnerships Initiative (SCPI). A time-limited three-year Federal investment strategy to reduce and prevent homelessness, and totaling \$1,626,865 (including administration) for York Region projects and which supported 31 initiatives including urgent needs and winter needs.

Under the terms of SCPI, communities are required to match the Federal funding. York Region, through its current spending on homelessness initiatives, exceeds Federal government contribution. Regional programs include Domiciliary Hostels, Emergency Shelters, and Regional Homelessness Initiatives which are jointly funded by the Province of Ontario and York Region at an approximate annual cost of \$4,700,000.

As part of this study, consultants reviewed 22 homelessness initiatives in York Region, which represented the full continuum of homelessness services (i.e., from education and prevention to shelter services).

Of the 22 initiatives reviewed, 12 were one-time initiatives (e.g., short-term winter needs of the homeless, capital projects, research), 4 were three-year SCPI projects, the other 6 were receiving annual funding by the Region. Each initiative was assessed for its overall performance, impact, and ability to build capacity within the Region.

Taken together, these 22 initiatives covered a number of the gaps identified in the community plan and most of the priority target areas including:

- public education, research and capacity building
- outreach and prevention
- support services
- shelter and housing needs.

The Impact of Initiatives on Those Who Are Homeless or At Risk of Homelessness

“ I would never have been able to get the help I needed without the family shelter. You helped me to find housing, find a job, get subsidized child care and find out who I could be. ”

(Former resident of Leeder Place, Family Shelter)

These initiatives have had a positive impact on services and people at risk of homelessness and have successfully made the initial steps towards homelessness prevention in the Region. Funding initiatives in 2002 have enhanced York Region services in the following ways:

- created 60 more shelter beds for families and for women and their children who are fleeing violence

- created “safe beds” with services for people in crisis who have a mental health problem or a developmental disability
- supported 260 individuals and families in finding affordable housing through the Housing Help Centre initiative
- assisted 191 families to stay in their homes or move to new accommodation through the Homelessness Prevention Program
- assisted 159 individuals and 36 families to find housing and provided follow-up support for 125 people and 89 families who had been helped to find housing through the Community Housing Support Worker Initiative
- provided drop-in support and services to 338 youth
- helped 321 people get the necessary identification to access basic services
- the Outreach Van initiative provided outreach services to 607 people
- met the winter needs (e.g., clothing, transportation) of over 261 people.

The Impact of the Initiatives on Community Capacity Building

“ Having the resources to give families and individuals the opportunity to stay housed rather than end up in a shelter or in unsafe circumstances plays an important role in this community. When people are evicted from their homes the magnitude of their emotional distress is difficult to comprehend. ”

(Jane Nielsen, Homelessness Prevention Program Co-ordinator for the Salvation Army)

The Region's investment has also had a positive impact on the community's capacity to serve the homeless and people at risk. The Region has also increased public awareness on issues related to homelessness. Specifically:

- More than \$1 million was devoted to capital development (e.g., repairs, renovations, furniture and equipment) which has improved the physical space for serving the homeless, particularly the shelters and the youth drop-in centre.
- Agencies have developed innovative partnerships to meet the complex needs of this population. For example, the "safe beds" initiative involved 12 agencies co-ordinating and providing beds, day programs, and case management and counselling services to people in crisis.
- The funding devoted to training has increased the capacity of front-line workers.
- Research has enhanced the Region's ability to understand the needs of homeless or at-risk youth, and to develop more targeted services and public education programs.
- There is now more private sector support for some of the agencies that serve people who are homeless or at risk.
- The money spent on education has enhanced the knowledge and skills of community agencies and workers.

The consultations with stakeholders in 2003 confirm that York Region has invested well in its initiatives to date. There was general agreement that although not all issues have been resolved, significant progress has been made in meeting the needs of those who are homeless or at risk of homelessness.

II. Homelessness and the Risk of Homelessness in York Region: Today's Challenges

To understand how far we have come in addressing homelessness and how much further we need to go, York Region consulted extensively with key stakeholders throughout the Region. Our goal was to assess the current state of homelessness and the risk of homelessness in York Region.

A total of 17 focus groups were conducted. People who provide housing or homelessness services and agencies that work with people most likely to be at risk of homelessness were consulted. Individuals in the Region who have experienced homelessness or housing problems or have used homelessness services were interviewed. A number of agencies who work with vulnerable residents, politicians, Regional staff and staff from other funders were also interviewed. Over 200 people were involved in the consultation. The goal was to use the knowledge and experience in the community to develop a clearer picture of:

- the scope of homelessness and risk of homelessness in York Region
- the factors in York Region that contribute to homelessness and risk of homelessness
- residents who are at risk of becoming homeless
- the services most likely to help people at risk find and maintain affordable housing.

A. The Scope of Homelessness in York Region

Measuring the number of people in York Region who are absolutely homeless (i.e., those who have no shelter and are living openly in the streets) is difficult. Many of those who are homeless temporarily stay with friends and relatives or use the existing shelter system. The number of those on the street is relatively small and transient in nature. However, the Region's 110 shelter beds often operate at 100 percent capacity and are pushed to find alternate arrangements because more and more frequently, demand exceeds supply. For example, in 2002, approximately five families per week were redirected to another facility by Leeder Place, approximately 32 men per month were redirected by Porter Place and approximately 400 at-risk women and children were redirected. Homelessness is a fact of life for a small proportion of the population.

1. Who Is Facing Absolute Homelessness in York Region

York Region has five different types of emergency shelters and transitional housing available for those who are facing absolute homelessness. These include:

- Leeder Place Family Shelter
- Porter Place Men's Shelter
- Youth Shelter
- Sandgate Women's Shelter
- Yellow Brick House - transitional housing for women fleeing from violence.

From 1999 to 2002 the number of clients using emergency shelters and transitional housing increased from 748 to 2557. In 2002, this included 484 heads of families, 627 children and 1446 single persons. These figures provide a sense of how the use of emergency shelters has changed over the last few years, but this change is more a

reflection of the capacity of the service system than an indicator of demand. The number of people who are absolutely homeless at any point in time cannot be derived from the number of people using services.

2. Those At Risk of Homelessness

“ We are just one payday away from the brink. If we ever lose momentum, we’re in big trouble. Just a simple set of circumstances could make us homeless. We are treading water all the time... there’s little room for a breather. ”

(Family member participating in the at-risk families focus group)

While absolute homelessness is not highly visible in York Region, the pressures that can move people towards homelessness do exist. Because of low incomes, insecure employment, lack of affordable housing, domestic violence, mental health, addiction problems, and/or lack of social support, a number of households are in unstable housing situations. They may be only one event away from starting the spiral that can lead to homelessness.

Providing an accurate number of people at risk of homelessness is not possible due to the broad range of risk factors and individual circumstances that can lead to homelessness. It is possible, however, to indicate the number of people who are at economic risk based on having low income and housing affordability problems.

Approximately 1 in 10 (71,635) residents are living in low income households¹. This includes 16,505 children age 14 and under. Data from the 2001 Census provides more details about some of the socio-economic characteristics of the low income population age 15 and

¹The statistics contained in this section were calculated based on 2001 Census data from the following source: Statistics Canada, 2001 Census Custom Tabulations, Catalogue # 97C0001.

over. These characteristics include:

- Most low income residents age 15 and over (31,920) live in households that spend more than half of their household income on housing. When residents who spend more than 30 percent of their household income on housing are considered, 80 percent of the low income population age 15 and over face housing affordability problems.
- About 43 percent of the low income population age 15 and over are parents: 3,950 are lone parents and 19,825 are parents in couple families. People living alone make up 13.2 percent of the low income population age 15 and over. Lone parents and people living alone have access to only a single income and experience greater risk of living on low incomes than couple families.
- Over 24,000 low income residents could be classified as the working poor. Most of these worked full time for all or part of 2000. Sixty percent of this population has either some post-secondary education or a university degree.
- Over 21,000 low income residents did not work at all in 2000.
- Despite overall high levels of education, 15,330 low income residents have not received their high school certificate.

Indicators, such as an increase in the use of services, show that the number of people in York Region at risk of homelessness is growing. For example:

- Food bank use increased 11 percent in 2002 and another 9.8 percent in the first quarter of 2003. Usage of the food banks includes:
- On average, food banks in the Region served over 1,300 households each month.

- In 2002, they served a total of 37,567 people, 16,738 of whom were children.
- Single parents with children account for one-third of all visits to food banks.
- The Richmond Hill and Markham food banks are used primarily by recent immigrant, two-parent families.
- Food banks in Georgina serve mainly single men and sole support women with children, most of whom have part-time, low-paying jobs with no benefits.
- Use of the Homelessness Prevention Program in the first four months of 2003 was 30 percent higher than in 2001.
- The outreach van served 607 different homeless people in 2002, most of whom were male (65 percent) and 30 percent of whom were between the ages of 16 and 24.

3. The Importance of Prevention

By investing in services that prevent homelessness, such as public education about homelessness and programs that help people find and keep affordable housing, the Region can help keep people from becoming homeless and needing shelter services. Preventing homelessness is not just better for people at risk, it is also cost effective. For example, in York Region the average cost to house a family of four in an emergency shelter is \$6,080 (\$40/person/day x 38 days) while the average cost to assist a household through the Homelessness Prevention Program is \$1,367.

In addition, preventing absolute homelessness from reaching the critical levels often associated with older urban centres will protect the current economic competitiveness of the Region by contributing to the maintenance of the high quality of life that brings skilled workers and business investments to York Region.

Given the relatively small proportion of absolutely homeless and achievements to date, York Region is ideally situated to mitigate the risk of homelessness by strategically planning and incorporating social supports into growth management plans that would decrease the pressures on vulnerable residents.

B. General Contributors to Homelessness

In general, homelessness is the result of the complex interrelationship between a number of structural causes and personal factors. It is usually the culmination of a series of life conditions or decisions, breakdowns in service systems, and a precipitating event that puts people in a situation where they can no longer hold on to their housing or, in the case of youth, cannot afford to obtain housing once leaving their parents' home. Some of the causes are systemic, such as the high cost of housing in urban areas and policies that contribute to low incomes or lack of affordable housing. Some of the causes are related to individual circumstances, such as an addiction or mental health problem.

In 1998, the Provincial Task Force on Homelessness described the complexity of personal issues or factors that may lead to homelessness: "The path to homelessness is not generally travelled overnight. The causes can often be traced to individual or family problems - failed marriages or relationships, physical and sexual abuse, dysfunctional families, poor work skills and unemployment. Some homeless people have made choices, such as alcohol or drugs, that led to the street. Others are there because of circumstances beyond their control, as in the case of people with mental illness and the children of homeless parents. A common and compelling characteristic of homeless people is that they are unconnected to personal social supports - to family and employment, to their hometown, to people they trust who can help them through a difficult time or link them to a support network." (Province of Ontario, 1998).

A 2003 study by the Social Planning and Research Council of British Columbia concluded that the causes of family homelessness are "... the lack of affordable housing, poverty, family violence and inadequate funding for social programs" and that the "series of events that might precipitate an episode of family homelessness may vary from family to family ...[but might include] a crisis with existing housing, family violence, family breakdown, mental health issues, addictions, losing one's job, being "swindled", being evicted, problems with roommates, discrimination, and physical health issues".

In communities with a shortage of affordable housing, many people who have low incomes are only one event (e.g., job loss, marital breakdown or a disagreement with their landlord) away from being homeless.

Factors that Contribute to Homelessness in York Region

Awareness to Action (2000) identified a number of factors contributing to homelessness. Since then, these factors have been impacted by the pressures resulting from York Region's growing population and the increase in demand for services.

“Increasing diversity is a key characteristic of York Region's population. Combined with growth, this means a greater need for a range of human services. We need a consistent strategy to address historic under-funding and link funding to population growth and demographic change to ensure that York Region residents have accessible and quality human services.”

(John Waller, Director, Long Range and Strategic Planning, York Region)

1. A Rapidly Growing Population

York Region's population has grown dramatically in thirty years. In 1971, the Region's population was 169,000 people. In 2002, the Region's population was an estimated 825,500 (Table 1). Between 1996 and 2001 York Region experienced a significant growth in population with a 23.1 percent increase in the number of residents (Source: Statistics Canada, Census 2001). York Region's population continues to increase with a 5.3 percent growth rate in 2002 (Table 1).

The population is now 50 percent larger than that of the former City of Toronto (i.e., before amalgamation). This trend is expected to continue. By 2026, it is estimated that the population of York Region will increase by 500,000 to 1.3 million. Rapid population growth puts pressure on land, increasing housing prices and making it difficult for the Region to provide enough affordable housing.

Rapid population growth also puts pressure on services. According to a Federation of Canadian Municipalities study, *Quality of Life in Canadian Communities* (March 2001), with rapid growth comes competing pressures for commercial development, housing, infrastructure, health and social services and the "expansion of public services often lags behind the growth because budgets are restricted." York Region is already experiencing these lags and the strain of delivering services to a rapidly increasing population.

2. A Change in Where People Live and the Type/Size of Housing They Need

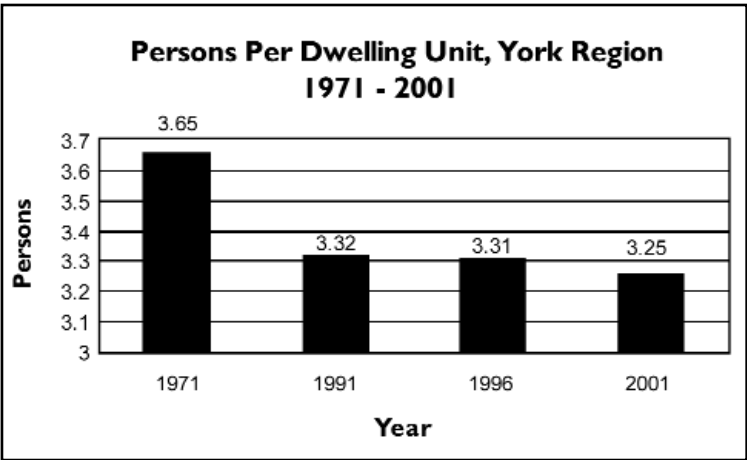
“Healthy communities include everyone no matter their abilities, social or economic status, education levels, culture or background. It is important that we welcome individuals and families of all backgrounds into our neighbourhoods to live together. It is the only way we will grow as vibrant communities. If we deny certain groups or individuals access to our communities we will see ghettoization of the poor and those needing support and that can only lead to big problems in our cities. ”

(Monica Auerbach, Executive Director,
Transitional and Supportive Housing York Region)

As the Region’s population continues to grow, the age, social, economic, and ethnic composition of York Region will continue to diversify. As well, where new residents are settling impacts their ability to access support services and programs. As demonstrated in Table 1, most (87 percent) of our new residents are settling in the southern part of the Region - Markham, Vaughan and Richmond Hill - while many of the services for people who are homeless or at risk of becoming homeless are in the northern part of the Region.

York Region is also seeing a change in the nature or mix of its population and an increase in people who are more vulnerable to housing problems. For example, the 2001 Census indicates that the number of single parent families in York Region has doubled since 1991 (Source: Statistics Canada, Census 2001). The Region has also seen an increase in seniors and singles (York Region, 2002). As a result, there is a decrease in the average household size from 3.65 in 1971 to 3.25 in 2001 (Figure 1).

Figure 1: Persons Per Dwelling Unit, York Region, 1971-2001



Source: York Region Economic and Development Review, 2002, Table 27

This decline in household size has, in turn, resulted in a corresponding increase in the number of dwelling units, land area, and capital investment required to house an equivalent number of people. It has been estimated that household downsizing accounts for almost half of the growth in aggregate housing demand in the GTA (Source: Neptis Report). At the same time, in-filling with affordable units may be difficult because such development frequently faces neighborhood opposition.

3. Meeting the Needs of Culturally Diverse Communities

Much of the Region's population growth is from recent immigrants (i.e., people who have arrived in Canada since 1991). Since 1991, York Region's immigrant population has increased by 33 percent. As a result, in 2001 40 percent of York Region residents were immigrants and 13 percent were considered recent immigrants (Source: Statistics Canada, Census 2001).

While not all new immigrants experience hardships, some do. Recent analysis by Statistics Canada shows that the proportion of recent immigrants earning low-incomes has been increasing since the 1980s (Picto and Hou, 2003).

For many newcomers, their ability to obtain good jobs and participate in the Region's prosperity is hindered by language barriers. For example, Catholic Community Services, an agency that provides settlement services in the Region, reports that 86 percent of its clients do not have English or French as a first language, and that 57 percent are not fluent in English.

In addition to language barriers, many immigrants also face problems having the training they received in their home country recognized in Canada or upgrading their skills.

Agencies that participated in the consultations reported that they are not always able to reach out to the diverse cultural communities in the Region or provide effective services, and that little is known

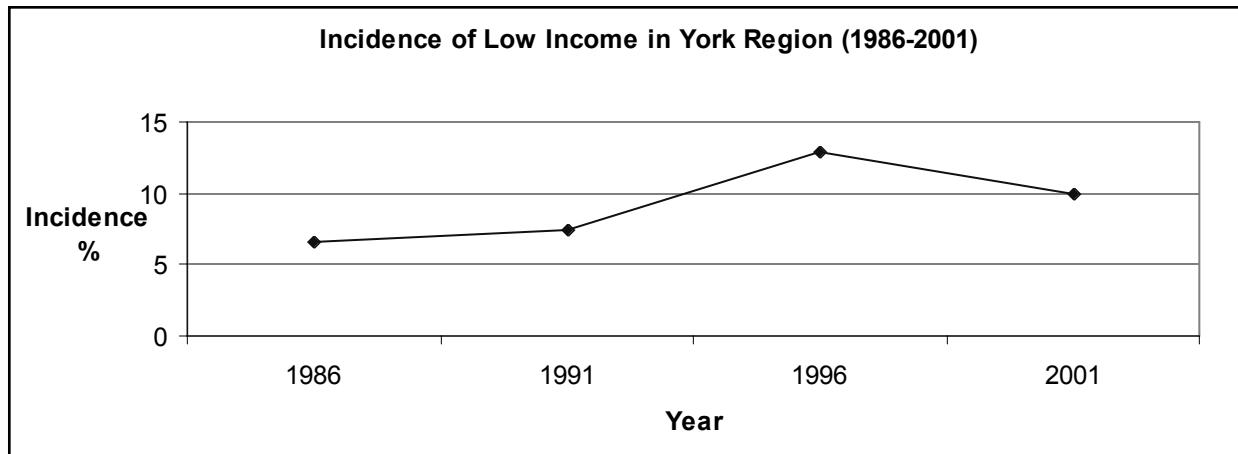
about their needs. Understanding the needs of a diverse population is critical to ensuring that York Region is investing effectively in services that are responsive to the needs of residents.

4. Income Trends

The number of families in the Region living below the low income cut-off in 2001 translates to more than 72,000 people - or about one out of every 10 residents. The number of low income residents in York Region has increased by over 200 per cent from 1986 to 2001.

Incomes of people in lower socio-economic brackets have not kept pace with those in higher income brackets. Between 1992 and 1996, the incomes of York Region residents in the bottom economic half of the population dropped, while the incomes of people in the upper half increased substantially (Federation of Canadian Municipalities, 2001).

Figure 2: Incidence of Low Income in York Region (1986-2001)



Source: Statistics Canada, Census 1986, 1991, 1996 and 2001.

According to the Federation of Canadian Municipalities report *Falling Behind: Our Growing Income Gap*, the gap between income and the costs of living, particularly housing, continues to widen. This could lead to an increase in the number of people who are at risk of becoming homeless.

The following table compares the income available to families receiving social assistance under Ontario Works to the cost of meeting basic needs for food and housing. The numbers indicate that rents and food costs are quite high; families on social assistance do not have sufficient income to cover rent and food.

Table 1: Affordability of Housing and Food Costs for Families on Social Assistance in York Region, 2002

Household Composition/ Unit Size	Unit Size	Cost of Rent per Month*	Cost of Food per Month**	Basic Needs (rent + food)	Amount Received in Social Assistance
1 adult, 1 child	1 bedroom	\$817	\$272	\$1,089	\$957
1 adult, 2 children	2 bedroom	\$953	\$272	\$1,225	\$1,086
2 adults, 2 children	3 bedroom	\$1,128	\$484	\$1,612	\$1,178

*Canada Mortgage and Housing Corporation, *Rental Market Report, York Region, October 2002*. CMHC's 2002 data reveal that York Region average rents are about 10 percent below Peel, 4 percent below the average in Halton, and 10 percent above the average in Durham Region.

**2002 Nutritious Food Basket, York Region Health Services.

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The income gap and the high cost of living in York Region are not just issues for low income families. According to the Federation of Canadian Municipalities' community affordability measure (CAM) - the ratio of prevailing income levels to the local cost of living - families with modest incomes (i.e., incomes below the median) are also finding it increasingly difficult to afford to live in York Region and, therefore, are more likely to be at risk of experiencing housing problems.

5. High Housing Costs/Lack of Affordable Housing

“ Canadians instinctively acknowledge that affordable, decent housing is necessary to each person’s full participation in civil society. They expect all levels of government to equally understand that and to transform that assessment into concrete action.”

(Dennis Bailey, Executive Director,
Community Legal Clinic of York Region)

Almost all key informants interviewed for the evaluation identified the lack of decent affordable housing as the major factor contributing to homelessness in York Region. In June 2002, York Region adopted a Housing Supply Strategy which includes four components and the overall intention of increasing the supply of a broad mix of housing types to meet a range of needs. The four components include:

1. Update Regional Official Plan policies to ensure that production of a greater proportion of housing is of a type and form which will meet the needs of low and moderate income households.
2. Focus housing production on a variety of new housing units.
3. Facilitate the development of affordable and special needs housing initiatives.
4. Monitor progress and report key housing statistics and trends to Regional Council on an annual basis.

The *Special Needs Housing Study*, also completed for the Region in 2000, indicated that there is a great need for housing for people with special needs, including more housing in the south; housing for young mothers; residential treatment centres for people with substance abuse problems; and housing for people with developmental disabilities living with aging parents.

In spite of the clear and ongoing commitment expressed by the Region, due to the very nature of the changes required, an appreciable difference in the housing landscape will slowly emerge. Little time has elapsed since Council adopted the Housing Supply Strategy in June 2002. In the immediate term, as the Region works steadily towards the goals defined in the Strategy, the availability, quality, and cost of housing creates a key pressure on homelessness. For example:

- The cost of housing in York Region is increasing. Between 2000 and 2002 the average price of a detached dwelling jumped 17 percent from an average of \$295,000 to \$345,000 (Economic & Development Review 2001, mid-year 2003). Over this same period, incomes remained stable.
- While townhouses, rowhouses, semi-detached dwellings, condominiums, and apartments are less expensive than single family detached dwellings, they represent less than one out of every four housing units in the Region - so people have relatively few housing choices (York Region Planning and Development).
- Only 12 percent of the Region's existing stock and 2 percent of new stock are apartments (Source: Statistics Canada, Census 2001, York Region Planning and Development).
- Between 2001 and 2002, York Region's rental housing vacancy rates increased from 0.7 percent to 1.3 percent or 62 units (2002, CMHC Rental Market Survey) - most of which are at the higher end of the price range for rental housing.

- According to anecdotal reports, many residents are renting apartments in homes, which is the least stable form of housing because many of these units are not “legal” and the owner can stop renting at any time.
- In 2002, York Region had approximately 7,000 social housing units and 5,100 individuals and families on the waiting list for these units. Waiting times vary depending on the applicant’s needs (e.g., three to twelve months for victims of domestic violence, two to three years for seniors, three to five years for families, and more than five years for non-senior single/couple households).

The issue of housing affordability is not just an issue for families with low incomes or people with lower paying jobs. The Region’s housing inventory continues to grow rapidly. However, most existing and new housing stock are single family detached dwellings which are out of the reach of many people in York, including people earning in the middle income range.

6. Quality of Housing

Housing quality can include the level of maintenance, the health and safety of the housing, the size of the housing relative to the needs of the household, and the security of tenure. According to the 2001 Census, between 1991 and 2001, the number of dwellings in York Region that needed major repair had increased by 50 percent. While very little data is available on quality of rental housing in York Region, several key informants reported on their knowledge of housing conditions. For example:

- A number of agencies report that many low income families are living in summer cottages or other rural properties that do not meet housing quality standards.
- Many tenant families renting apartments in homes are often living in basement units - most of which are not constructed in accordance with the Building or Fire Code. Tenants do not complain about their conditions for fear of losing their housing.

- Often the only housing option for single people with low incomes or people leaving shelters is a room in a home with shared facilities. The Tenant Protection Act offers no protection for people in these living situations, who can be evicted without notice.
- Existing zoning by-laws in the municipalities prohibit the development of housing alternatives, such as rooming houses and single room occupancies.

7. A Developing Service System

Although the service system established in 1998 has been successful to date, it is still developing and adapting to the needs of the population as its demographics change and grow. The service system's ability to respond to the community's needs is impeded by its dependence on funding from other levels of government, which is often project specific or short term. Funding of this nature is unpredictable and impacts the infrastructure and long term operational planning of support services for the homeless and those at risk of homelessness. For example, a number of successful initiatives have been funded through SCPI, Federal funding that supports community priorities for addressing homelessness, which is now in its final round of funding.

The Human Services Planning Coalition has recently documented the extent and impact of under-funding on social services, including funding for homelessness and shelter programs (Towards a New Model for Social Services Funding, December 2003).

8. A Developing Public Transit Service

People with low incomes tend to rely heavily on public transit to get to work, school and services. However, accessing these services through the use of a developing transportation system can be difficult. York Region recognizes that there is a need for increased transit service for the Region's residents. Progress has been made in developing public transit services to meet the demands of the

growing community. These efforts will continue with initiatives such as the Rapid Transit Corridor and Highway 7 Vision, and the Transportation Master Plan.

9. Social Isolation

A relatively young growing community like York Region attracts people who come hoping to benefit from the economy, but who may not have friends in the community they can turn to when they need help. Some may have family and friends who are also struggling financially and have few resources to share. In an affluent community like York Region, people may also be more inclined to keep their poverty or housing problems from their neighbours, and not seek out social support. Social isolation contributes to homelessness because it means that people are lacking an informal support system and may be reluctant to access more formal supports that could prevent them from becoming homeless.

10. Public Perceptions

York Region's efforts to provide services and prevent homelessness are hindered by the general public perception that homelessness is not an issue here. Public perceptions affect the Region's ability to develop programs and services that can help prevent homelessness. If members of the public do not recognize and understand the issue, they are less likely to support the Region's decision to invest money in homelessness initiatives. They are also more likely to object to having services located in their communities, such as shelters, groups addiction treatment centres and the development of other forms of affordable housing that help people at risk of homelessness.

C. Who is at Risk of Becoming Homeless in York Region?

“ They dry clean, pour coffee every morning and flip burgers. They are the working poor... ”

(Jane Nielsen, Homelessness Prevention
Program Co-ordinator for the Salvation Army)

“ A homeless person can be you or me. They can be your next door neighbour, someone who had a bad break, made a bad decision or had some bad luck and has lost everything. They can be a small business owner, they can be a university professor. It can be anybody. ”

(Wayne Liberty, Program Manager, Transitional Housing and
Supportive Housing Services of York Region)

Because the primary cause of homelessness is financial, those most at risk are households with low incomes. Most people who are at risk are members of the working poor. They often lack job security and support networks, and do not have affordable, accessible, appropriate rental housing.

Because of the lack of consistent information about those who use existing homelessness services, it is difficult to know the exact number of people at risk or their demographic characteristics (e.g., age, gender, marital status, health needs). However, it is possible from the consultations with key informants to identify different populations in York Region who are most likely to be at risk of becoming homeless. The community consultations identified populations making heavy use of homeless services now, as well as groups whose need for these services may increase given recent social and economic trends.

Low Income Families

Low income families often have a tenuous hold on their living situation. Many of the adults in these families are in insecure jobs that lack benefits. Most are working but lack both the work skills to be more employable and the life skills required to maintain jobs and housing. Single parent families are at greater risk of low incomes (4 of every 10 single parent families in York Region are classified as low income) and are therefore at greater risk of becoming homeless. One small event, such as the increase in hydro prices in the winter of 2002, can push low income families over the edge.

Some low income families are already living in shelters, sharing housing with other families, living in campgrounds or motels, or moving in and out of insecure housing arrangements. According to staff at Leeder Place family shelter:

- 95 families used the shelter's services in 2002: 60 of the families consisted of mother and children, 30 of mother, father and children, and 5 of father and children.
- 90 percent of the families who come to shelter have had previous experience in shelters/social services.
- 90 percent have serious marital problems.
- 80 percent have acute financial problems.

According to key informants, it is extremely important to address the needs of low income families because, without action, the children of these families are likely to follow the same path.

At-Risk Young Women

Women at risk of homelessness tend to be young and may be involved in abusive relationships. As well, pregnancy rates in this population are high. (On Her own: young women and homelessness in Canada, Status of Women Canada, 2002). Often with very young children in tow, these women follow the cycle from abuse, to loss of housing, to life in shelters or equally insecure situations.

Many lack the support networks and skills to cope with work, child care, and finding and/or maintaining housing. Their ability to find employment is often hindered by their lack of education, self-esteem, transportation and affordable child care services. They may also be dealing with an addiction or mental health problem.

At-Risk Youth, Particularly Young Men (16 to 24)

Young men who are not able to navigate the education system successfully can find themselves on their own, with no secure home, family, or social supports. Although most are keen to work, they lack job skills and may be dealing with substance abuse or mental health problems. Most have spent a long time on the streets and become dependent on drop-in and youth shelters. Faced with limited prospects, many become involved in petty crime and it becomes difficult to find stable housing for them.

With the recent proclamation of the Youth Criminal Justice Act (which replaces the Young Offenders Act), police are now required to consider all other options besides detaining youth before they are sentenced - including referral to community agencies. This could lead to a significant increase in the demand for shelter and housing services for youth to services that are already struggling to meet the current demand.

At-Risk/Homeless Single Men

Most single men who use shelter services in York Region have an addiction problem and many may use the shelter because it provides a faster referral to residential addiction treatment services. Although many of these men are working, they find it difficult to hold a job. They tend to be isolated with few support networks. Some come to the shelter from jail, having been released without any transition support. Their prospects are dim unless they can effectively deal with their substance abuse problem.

At-Risk/Homeless People with Mental Illness

People suffering from a severe mental illness are highly vulnerable to housing problems and homelessness. Their mental illness makes it difficult for them to find and maintain housing. Even when they are housed, their situation is usually insecure. Many live in group situations, which can be threatened by behaviour problems related to their mental illness. They are often likely to experience crises in their housing. It is difficult to determine what proportion of people with a mental illness are struggling with homelessness. The 310 COPE crisis line received calls from 156 homeless people in 2002. In that same year, the Canadian Mental Health Association (CMHA) ID clinics served 61 homeless youth and 119 youth at risk of becoming homeless. They also served 80 homeless and 67 at-risk adults who had mental health or substance abuse issues.

At-Risk/Homeless People with Disabilities

People with disabilities are also at risk of housing problems. Because of their disability, they may be unable to work or unable to earn the income required to pay for adequate housing. Those on the Ontario Disability Support Program find that the amount they receive is not enough to allow them to secure housing. Even when they can afford housing, people with disabilities have difficulty finding accessible housing or housing that can accommodate their needs (e.g., supportive counselling, personal care attendants, caregivers who have received sensitivity training).

At-Risk Seniors

Although there is little evidence of homelessness among seniors in York Region now, this situation could change. Primary issues faced by seniors and issues identified in the focus group include low fixed income and insecure housing. Often seniors on low fixed incomes have few alternatives for affordable housing and no opportunity to increase their income. Other barriers some seniors face, such as language, cultural, health, and mobility barriers, can affect their ability to maintain their housing. The number of seniors living alone

in York Region and the number of frail seniors has increased dramatically which, in turn, increases their housing risk. Homeless seniors are particularly difficult to serve because they often have complex health needs.

At-Risk Immigrants and Ethnic Communities

In 1996, a higher proportion of recent immigrants to York Region were living in poverty (17 percent) compared to the regional average (11 percent) (Canadian Council on Social Development, The Widening Gap). Although York Region does not have statistical data on the risk for homelessness within diverse cultural communities, agencies are concerned that many immigrants may be underhoused (i.e., multiple families living in one unit, families living in subleased basement apartments) and may not be aware of the services available to help them. These families have difficulty knowing how to get help and where to go for help, which increases their chances of falling through the cracks.

D. What Services Do People at Risk of Homelessness in York Region Need?

“ I have been clean and sober since the fall of 1999 thanks to the staff at [the shelter]. I have my own business, home and family now. I credit [the shelter] with saving my life and giving me the opportunity to start over. ”

(Former resident of Porter Place Men’s Shelter)

The overriding message expressed by the focus group participants is that more needs to be done to meet the needs of the growing number of people in York Region at risk of homelessness and to prevent absolute homelessness from reaching a crisis in the Region. According to the agencies that provide services, most existing programs are focused primarily on people who are absolutely

homeless or at immediate risk of homelessness, rather than on longer-term strategies to prevent homelessness. During the consultations, key informants identified a number of needs for services and supports that help those vulnerable residents at risk and address the need for prevention. These services and supports are outlined in Table 2 and include:

- Public Education, Research, Capacity Building
- Outreach and Prevention
- Support Services
- Shelter and Housing.

People who participated in the consultations stressed that although homelessness is not solely the result of people losing their housing, the problem of homelessness cannot be solved without more affordable housing. They also suggested that more co-ordination and collaboration among agencies and a more system-wide approach to planning and managing housing initiatives - as part of the Region's growth management planning - would result in more effective services and less risk of homelessness.

Table 2 summarizes the needs for people at risk of homelessness that were identified by individuals in the focus groups and during consultation with community agencies.

Existing initiatives have begun to address many of the reported needs but may require enhancements. Other needs represent gaps where services and/or supports do not yet exist.

Table 2: Summary of Service Needs Identified in Focus Groups

Public Education, Research, Capacity Building	Outreach and Prevention	Support Services	Shelter and Housing
- Public education about the risks of homelessness - Public education about mental health problems	- Housing services that help people at risk find appropriate housing - Homelessness prevention programs that help people maintain their housing - Life skills/budgeting - Outreach services that help connect people with services (youth, single men) - Education opportunities - including alternative education choices and pre-employment training for youth, and job training and placement services for families, young women, youth, single men and recent immigrants	- Residential and other addiction treatment programs - Mental health services, including outreach, respite beds and support units - Physical and sexual abuse prevention and treatment (young women, families) - Long-term care facilities and home care services (seniors and people with disabilities) - Transit - Food, clothing, furniture (families) - Child care services (families and young women with children) - Early childhood development and parenting skills (families, young women, recent immigrants) - Recreation opportunities (families) - Culturally-sensitive services (seniors, recent immigrants) - English as a second language training	- Affordable rental housing - Affordable housing on transit routes and close to employment opportunities - Shelter accommodation - particularly for young women who are not fleeing violent situations - Transitional housing (young women with children and single men with addiction problems) - Accessible housing (people with disabilities) - Supportive or assisted housing (seniors and people with disabilities)

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III. Where Do We Go From Here?

“ I moved to York Region because of the high quality of life that my family and I can enjoy. It wasn’t until I participated on the SCPI Community Planning Group that I realized there are people living in York Region who are actually at risk of losing their homes. As a business owner in York Region, I now see the importance of the business community partnering with agencies to help those in need. ”

(Carmen Cornacchia, President, Prime Imaging Inc.)

People are attracted to York Region because of its potential and its prosperity. York Region offers the possibility of living in a vibrant community free of the concerns that face many large urban centres. In Vision 2026, the Region acknowledges that the social and the economic are inextricably linked.

“ ... In 2026, York Region will have grown at a pace that supports healthy communities, economic vitality, sustainable natural environment and effective human services.”

To meet this goal, the Region has publicly committed to work with area municipalities on a number of initiatives including:

- *“Taking a strategic approach to growth management ... including ensuring the coordination of locations for job and population growth.”*
- *“Coordinating the timing of infrastructure and service development [including] schools and community facilities ... with the development of new growth areas.”*
- *“Planning for Human Services including ... anticipating and responding to the human service needs of a growing and changing population.”*

The goal is to maintain the current high quality of life in York Region, so that the entire population - including the most vulnerable citizens - is able to share in the Region's prosperity. York Region needs to take action in two areas related to homelessness to support this goal:

- **Crisis Management** - we need to continue to provide emergency supports for those who are absolutely homeless, and in some cases, we need to build on services already in place to address gaps.
- **Prevention** - we need to expand our focus on prevention to mitigate the risk of homelessness for our most vulnerable residents.

The economic case for continuing to invest in services to prevent homelessness is persuasive. Investing in prevention has proven to be far less costly than supporting an individual or family once they have become homeless. Overall, by the Region having a co-ordinated focus and a strategic plan to prevent homelessness it will promote a more efficient use of Regional resources. The economic argument supporting the prevention of homelessness includes:

Prevention is cost effective:

- According to the Homelessness Prevention Program it costs significantly more to provide shelter for a family of four (\$6,080 for 38 days) than it does to provide the prevention programs that can help that family keep its housing (\$1,367).
- It costs more to provide health, police and other services for the homeless than it does to build new non-profit housing (Ontario Ministry of Municipal Affairs and Housing, 1999).
- It is more cost effective to prevent homelessness than deal with the issues arising from homelessness (e.g., health problems, crime, and the need for hospital emergency services, shelters and correctional facilities). People who are homeless spend an average of four days longer per hospital visit than comparable non-homeless people, increasing health care costs by \$2,414 per person per hospitalization (*New England Journal of Medicine*).

The Region's future economic health depends on affordable housing:

In addition, preventing absolute homelessness from reaching the critical levels often associated with rapidly urbanizing cities and increasing affordable housing will protect the current economic competitiveness of the Region by contributing to the maintenance of the high quality of life that brings and keeps skilled workers and business investments.

As a recent TD Bank report notes, "We are used to thinking of affordable housing as both a social and a health issue. ... However, working to find solutions to the problem of affordable housing is also smart economic policy. An inadequate supply of housing can be a major impediment to business investment and growth."

Role of Other Partners

The Regional government has a formal mandate to act as the homelessness service manager and to administer existing social housing. However, many of the paths to homelessness are under the control of other levels of government. For example, the education system, health care, mental health, employment and training, children's services, immigration, and the criminal justice system. The challenge in preventing homelessness is to raise the awareness of those other service systems. Although homelessness may seem unrelated to their mandates, their services have an impact on preventing homelessness. Conversely, a failure on the part of their services may eventually contribute to a person becoming homeless.

Partnership development and community capacity building are essential elements to achieving the sustainable capacity of communities to address homelessness (SCPI Community Plan Update, 2003). Successful prevention requires a commitment and partnership among all levels of government, community agencies, and local businesses.

“ The best solution to homelessness is to prevent it in the first place. ”

(Joann Simmons, Commissioner,
Community Services and Housing Department, York Region)

How Do We Move Forward From Here?

York Region has made a strong start in preventing homelessness. Although action has been taken through initiatives such as the Housing Supply Strategy and new funding initiatives have increased support to vulnerable residents, more can still be done to help those at risk from becoming homeless. Community consultations and research resulted in the following recommendations which identify a number of steps the Region can take to fill gaps and strengthen services.

Short Term Strategies

Based on this study's preliminary findings, Regional Council has approved that staff will incorporate the following recommendations into an interdepartmental framework [pending budget approvals]:

1. Increase the budget for the Homelessness Prevention Program by \$50,000 in 2004.
2. Work across Regional departments to develop a framework for action to prevent homelessness so that all new Regional plans and programs take into account their potential impact on people at risk of homelessness.
3. Work with community partners and other funders to improve the quality and consistency of the data on at-risk individuals and households. In 2004, \$75,000 will be allocated to complete an inventory of existing databases and a needs assessment. Based on that assessment, the partners may submit a proposal for funding to develop a data and reporting system in 2005 or 2006.

4. Work with the recently established Funders' Alliance to identify opportunities to collaborate in the funding of homelessness initiatives that will meet local needs and make the best use of available resources.
5. Increase the number of shelter beds available for young women and women who are not victims of violence.

Long Term Strategies

In addition to the short-term recommendations, results of the study indicated that York Region could incorporate a number of key strategies into its service and growth management plans to help prevent homelessness, including:

1. **Employment initiatives** designed to address the root cause of homelessness - poverty. While many of the policies that affect income (e.g., minimum wage, social assistance rates, and training programs for foreign trained professionals) are beyond the scope of the Regional government, York Region can advocate with other levels of government. It could also:
 - encourage greater collaboration between emergency shelters and Ontario Works, to help connect people to employment while in a shelter
 - provide supports to help families find and keep jobs, such as flexible child care and transportation
 - develop employment programs to address the needs of "hard to employ" Ontario Works participants and part-time workers.
2. **Shelter and housing initiatives** designed to increase the supply of stable housing, including:
 - provide more shelter beds for youth, couples with children, and people with mental illness

- work with the faith community to develop more shelter services
 - provide housing support workers to help people in emergency shelters find housing in the community and provide follow-up services for at least six months to help them maintain their housing
 - implement the Community Rental Housing Program, which will lead to more affordable rental units
 - continue to implement the Region's Housing Supply Strategy to encourage the development of more affordable housing
 - increase the supply of supportive housing.
3. **Community supports and services** designed to help people at risk of homelessness address underlying health and social needs. For example, the Region could:
- provide more residential and other forms of treatment/counselling for addictions
 - fill gaps in services for people with mental health problems
 - provide drop-in spaces where people can find social support and referrals to services
 - expand recreation programs
 - provide more child care and other early learning programs for families and/or women with children
 - support community development initiatives that target low income households (e.g., Moms and Tots programs, community garden projects).

4. **Transportation initiatives** designed to overcome geographic barriers that people may face. The Region could:

- develop a transportation strategy that would address the needs of low income households
- find ways to deliver services in all parts of the Region, focusing on bringing services to people
- consider expanding or duplicating the volunteer ride program operating in Georgina
- continue to look for ways to improve the outreach van service.

5. **Health services** that meet the needs of people who are homeless or at risk. For example:

- continue to provide mobile services for homeless people
- establish protocols with hospitals to improve care for homeless people and ensure that they are discharged to some form of housing
- consider developing a multi-service agency that focuses on improving the health of isolated and low income households.

6. **Strategies designed to meet the needs of culturally diverse communities.** The Region could:

- gather data and analyze the needs of immigrant communities
- ensure adequate distribution of culturally appropriate services
- work with other levels of government to improve settlement services.

7. **Public education** designed to solicit broad public support for efforts to prevent homeless, such as:

- develop a “report card” on homelessness
- involve the broader community by working with food programs, clothing donation services, Early Years initiatives and other services
- work in collaboration with the York Region Alliance to End Homelessness.

8. **Strategies designed to strengthen the general service system.**
The Region could:

- bring the community together to develop a shared vision and define roles, responsibilities, priorities, and timeframes
- work with the community to review progress against the plan
- provide enough resources to allow the Region to manage the service system effectively.

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Conclusion

York Region has consistently demonstrated a commitment to addressing homelessness and supporting vulnerable residents since taking on the service management role in 1998.

The results of this study indicate that the Region has been on track in terms of the types of programs and services that have been provided and the priorities that have been set to date.

Equally important, the results also indicate that to stay strong and as a way to prevent homelessness, growth management planning already underway in the Region needs to include service planning that responds to the needs of residents who are particularly vulnerable. There is a significant amount of work yet to be done in this area. The Region, however, is well positioned to succeed based on the foundation created by past achievements, its demonstrated commitment to vulnerable residents, and the opportunities for strategic investments co-ordinated with complementary growth management initiatives that are already underway.

The next important step will be to seize the opportunity to strategically invest and take potential opportunities provided by complementary growth management initiatives.

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appendix

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