

Housing First and its Impediments:

The role of public policy in both creating and ending homelessness

A Research Report for:
Calgary Homeless Foundation

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Abstract

Over the last decade, governments across Canada have increasingly mandated that policies and programmes to address homelessness follow a Housing First (HF) approach. Such an approach suggests that someone who is experiencing homelessness should be housed immediately, and any individual-level factors that contributed to their homelessness, such as mental health issues and addictions, will be addressed afterwards. The uptake of HF has been fueled by research from Canada and the United States that shows positive outcomes for clients in areas such as housing retention and mental health. This report intends to add another dimension to that research by examining HF as a social policy in the Canadian context. In 2005, the City of Toronto introduced a HF programme called Streets to Homes (S2H); but since that time, homelessness in Toronto has actually increased. Using S2H as a case study, this report details how the retrenchment of social policy over the last three decades is impeding the effectiveness of HF programmes. In particular, the lack of suitable, affordable housing and adequate income security programmes has left many S2H clients remaining in extreme poverty and inadequately housed. These disappointing outcomes can be addressed by implementing this report's concluding recommendations.

Introduction

RECENT YEARS have seen federal, provincial, and municipal governments across Canada put a renewed focus on homelessness and housing affordability. Indeed, both the Alberta and Ontario governments have long term plans to end homelessness, and Canada's federal government will soon release a national housing strategy. Central to all of these efforts is the Housing First (HF) philosophy of addressing homelessness. HF sees housing as a fundamental human right, and rapidly places clients in permanent accommodation while offering supports to facilitate housing retention (Hwang et al, 2012). These supports can address mental health and substance use issues, offer life skills training, and promote community integration (Gaetz, 2013). The political embrace of HF has benefited from a robust literature, particularly the Mental Health Commission of Canada's *At Home/Chez Soi* project (see Goering et al, 2014), that shows the methodology's ability to foster improved mental health and housing retention, as well as reducing costs to the public treasury. Whilst this research and programme development has certainly been a positive development in the effort to address and end homelessness, studies have largely overlooked the need to contextualise the uptake of HF in the broader Canadian social policy landscape. This report summarises research that sought to fill that void by examining the policy context surrounding the City of Toronto's HF programme, *Streets to Homes (S2H)* (which is described in detail in the next section).

MacLeod, Worton, and Norton (2016) characterise homelessness as a "wicked" public policy problem in the sense that it has roots in multiple economic and psychosocial factors. It is certainly the case that episodes of housing insecurity and homelessness can have origins in problems that range from job loss and housing affordability to mental health issues and the experience of trauma. In the period between the 1960 and 1980s, the Canadian social welfare system generally had the capacity to assist those who were experiencing poverty and housing insecurity. However, the 1970s and 1980s marked a massive shift in public policy across the western hemisphere as

countries abandoned Keynesian economics and robust social policies in favour of the market fundamentalism of *neoliberalism* (Harvey, 2007). By the late 1990s, it was clear that these shifts were profoundly affecting the incidence of homelessness in Toronto. A landmark report commissioned by Toronto's mayor (Golden et al, 1999) documented this increase.

Neoliberalism is a concept used by many social scientists to understand the content and delivery of modern public policy. While incorporating the same general principles as *classical liberalism*, neoliberalism contextualises the supremacy of the individual within the supremacy

of the free market. Individual freedoms are realised when the restrictions that inherently come with government interventions are removed. It follows that political structures are deemed unnatural when they hamper economic exchange; the only legitimate role of government is to minimally regulate the market and curtail interventions. It is in this context that private property rights should be emphasised; previous functions of the state, such as the provision of social welfare, should either be heavily curtailed, or become the deregulated domain of the private sector or charitable organizations. Competition, meanwhile, should be celebrated (Harvey, 2007). McBride and McNutt (2007)

suggest that Canada's shift to neoliberalism began in the 1970s with a tacit rejection of the Keynesian commitment to full employment, reducing the power of the working class in favour of capital -- as most evidently seen in changes to unemployment insurance, and infringements on collective bargaining rights. However, it was not until the elections of the federal Progressive Conservative¹ and, particularly, the federal Liberal governments in 1984 and 1993 respectively that fundamental changes to policy occurred. Ontario's embrace of neoliberalism began in earnest with the 1995 election of the Progressive Conservatives under Mike Harris. Although these

governments held office at least two decades ago, this report details how policy decisions taken at the time—and subsequent inaction to reverse them—impede the effectiveness of *Streets to Homes* and similar HF programmes.

Most of the present report integrates observations from City of Toronto officials, service providers, and experts in the housing and homelessness sector with qualitative and quantitative data of this sustained retrenchment in housing and income security policy. The portrait that emerges is of a sound and progressive programme, but one that is unable to fulfil its core mandate, and is also unable to

foster housing security and address questions of extreme poverty for its clients. Although MacLeod et al.'s (2017) depiction of homelessness as a 'wicked' policy problem is helpful and accurate, participants in this study made it clear that addressing poverty and the lack of affordable housing is fundamental to addressing homelessness and housing insecurity in Toronto. This report explains why these issues are critically important, and how they remain problematic. However, first let us turn to a brief exploration of the homelessness crisis in Toronto and the methodology used for the study.

1 The Progressive Conservatives formally ended the commitment to full employment shortly after being elected (McBride & McNutt 2007).

The Rise of Homelessness in Toronto and the *Streets to Homes* Programme

TWO POLICY DEVELOPMENTS have together had a profound effect on homelessness in Toronto. They are: 1) decisions by senior orders of government to withdraw from the provision of housing; and 2) steep reductions in provincial social assistance benefit levels. These developments were coupled with other factors such as a reduction in low-cost private housing (e.g. rooming houses and single room occupancy hotels), and a decreased need for manual labour to increase housing insecurity in the city over recent decades. Drawing from his own interview fieldwork, Falvo (2009) details a 300 percent increase in the incidence of homelessness in the city between 1980 and 2000. In 1980, approximately 1,000 people stayed in a Toronto homeless shelter on any given night. That number had doubled again a decade later, and doubled again by 2000. It is noteworthy that 4,752 people stayed in a Toronto shelter on the night of April 27, 2017 (City of Toronto, 2017).

Two situations were emblematic of the deepening homelessness crisis in Toronto in the years immediately preceding the implementation of *Streets to Homes*. First, 'Tent City' was a semi-permanent encampment of approximately a hundred people on industrial land on the city's waterfront. Testing of the land revealed contamination, and it was necessary for the City to dismantle the camp. However, many community members and

activists maintain that officials simply wanted Tent City gone. Each resident was relocated into permanent housing and given a rent subsidy². Some argue that this *ad hoc* programme was Toronto's first foray into HF³. At the same time, dozens of people were sleeping in Nathan Phillips Square, the large public square in front of City Hall. This situation was seen as particularly politically unacceptable for city councillors

across the political spectrum, laying the foundation for a broader adoption of Housing First.

At a February 2005 meeting, Toronto City Council adopted *From the Streets into Home: A Strategy to Assist Homeless Persons Find Permanent Housing*. Whilst this decision cemented the City's commitment to HF, it came after a period of similar efforts, such as the Off the Streets into

2 For an evaluation of the response to Tent City, see Gallant, Brown, and Tremblay (2004).

3 Some people argue that, in fact, HF began in Toronto with the introduction of supportive housing in the 1980s. See Falvo 2009a.

Housing First programmes commonly use three types of interventions to assist clients with housing retention, depending on the complexity of client needs:

Assertive Community Treatment



Adaptive Case Management



Rapid Re-housing Services



Shelter programme. The core of Council’s 2005 decision was a “...commitment to ending street homelessness... [and] to implement an outreach-based Homelessness Strategy to assist homeless persons find permanent housing” (City of Toronto, 2005, 10). Council’s ostensible justification for the launch of its homelessness strategy was the view that stable housing is a ‘fundamental right’. However, it is noteworthy that the Strategy also prohibited sleeping in Nathan Phillips Square.

There are three stages of service for *Streets to Homes*’ clients (see table 1). First, outreach workers (usually, but not always, City of Toronto employees) identify people in need of housing and assist them in obtaining that housing (in the interim period, the *Streets to Homes* Assessment Centre has temporary facilities to house clients). Second, housing workers assist clients to find and secure housing. Third, clients receive an average of one year of professional staff support to help them maintain their housing. These supports can include grocery shopping, budgeting and emotional support. The programme also has an agreement with the Ministry of Community and Social Services (MCSS) whereby clients can be fast-tracked through the assessment process to receive Ontario Works (OW) or Ontario Disability Support Program (ODSP) benefits (City of Toronto, 2007). The original scope of the programme was expanded in 2008 to include people who had marginal housing but were panhandling (City of Toronto, 2009).

Housing First programmes commonly use three types of interventions to assist clients with housing retention, depending on

the complexity of client needs:

1. **Assertive Community Treatment (ACT) teams, often staffed by physicians, psychiatrists, and other health professionals, offer support to those with the highest needs. ACT team support is typically available 24 hours a day. S2H does *not* offer ACT team support.**
2. **Intensive Case Management (ICM) - the model employed by *Streets to Homes* - offers a less acute service, matching clients with a case manager who assists in being able to perform activities of daily living, and brokers services from other community agencies;**
3. **Rapid re-housing services target clients whose needs are the lowest (i.e. their homelessness is purely economic) and offers limited supports after successful housing (Gaetz, 2013). This study did not investigate the extent to which S2H provides rapid re-housing. However, one can assume that the issues discussed here would be relevant to people receiving those services.**

The Strategy also mandated that the City undertake regular point-in-time counts of the homeless population. In Toronto, these counts are known as *Street Needs Assessments*. Figure 1 summarises the results of the first three assessments that have been completed⁴. Given the core mandate of S2H is to eliminate outdoor homelessness, this portion of the assessments’

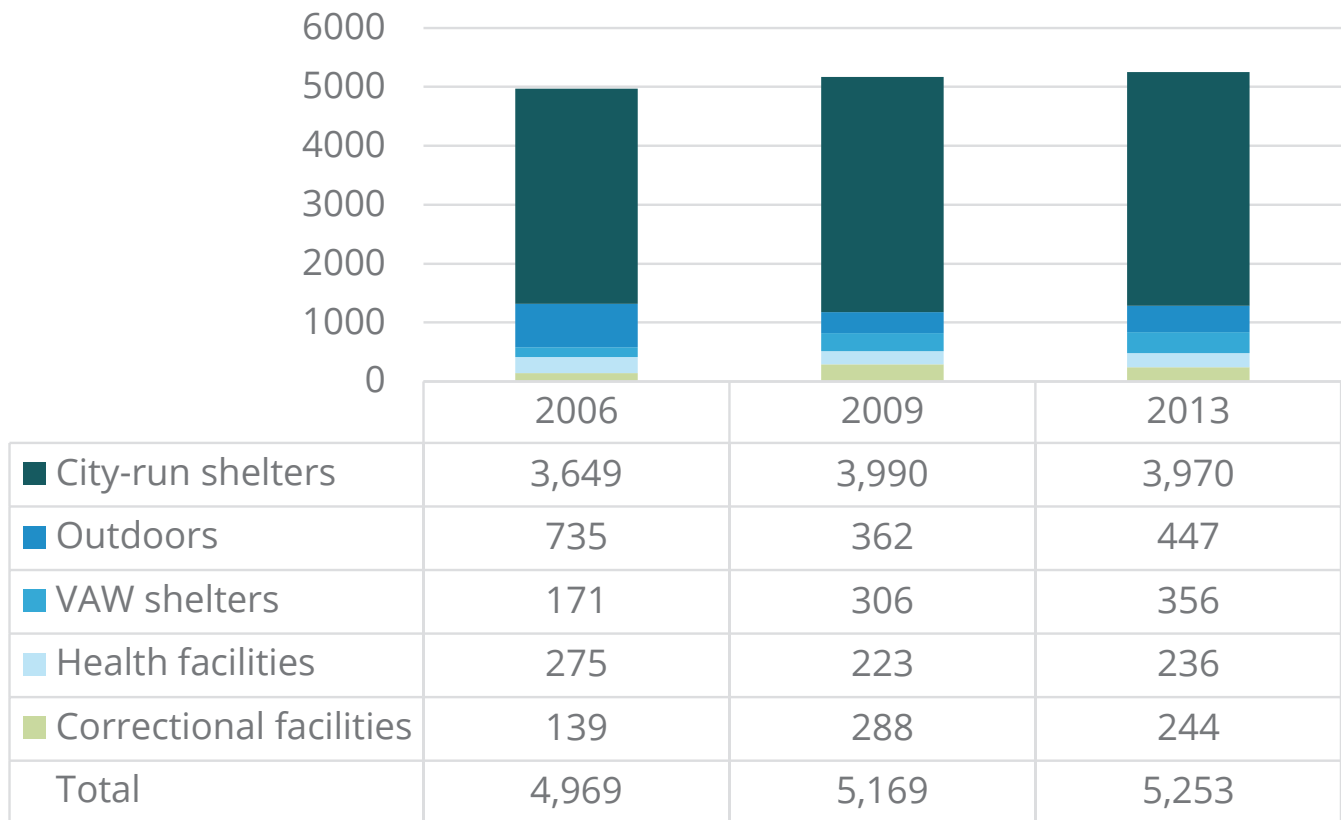
⁴ The fourth Street Needs Assessment will be conducted in 2018, in conjunction with other federally mandated municipal point-in-time counts (personal communications with City staff, 2017).

data is a key indicator of the programme's success, It is clear that S2H was initially quite successful; the incidence of outdoor homelessness was reduced by 51% between 2006

and 2009. However, there was a 23% increase between 2009 and 2013. It is also noteworthy that the overall homeless population in Toronto grew by six percent between 2006 and 2013. What

follows is an attempt to explain how Canada's modern social policy context impedes the ability of S2H to reverse these trends.

Fig. 1: Street Needs Assessment Results



Note. This visual has been taken from the City of Toronto's 2013 Street Needs Assessment Results.

Research Questions and Methodology

IN ORDER TO ASSESS Streets to Homes' relationship with neoliberalism, the present report asks the following research questions:

1. Why did the City of Toronto adopt an HF programme?
2. From the point of view of key informants, how has the Streets to Homes programme changed service delivery to those experiencing homelessness in Toronto?

These questions were answered through 29 key informant interviews during the summer of 2014. Key informants are best positioned to have so-called "big picture" insights into the implications of major policy developments such as the uptake of HF (Odendahl & Shaw, 2002). The decision to rely solely on key informants here was an attempt to focus entirely on this perspective. Future research will add the perspective of Streets to Homes clients. Interviews were semi-structured, audio recorded, and transcribed.

The sample of interview participants consists of six City of Toronto officials, including City Councillors, senior managers, and frontline S2H workers. Twelve executive directors of agencies that provide services to those experiencing homelessness were recruited based on either demographics of clients they serve or the agency's geographic location. The majority were located within the core of the City and offered services ranging from emergency shelters and permanent housing to drop-in programmes and primary healthcare. To augment the 'on the ground' perspective of

agencies and the City, six housing experts were recruited to give broader analysis of the housing landscape and the programme's strengths and weaknesses. Finally, the larger project examined how HF interacted with public space and the regulation of homeless people's movement. It was therefore necessary to interview five private security and municipal police personnel (their contributions are largely omitted in the present report, however). All of the protocols for this study were reviewed and approved by the Ryerson University Research Ethics Board.

FINDINGS: Situating Housing First in the Canadian Social Policy Context

With near unanimity, participants in this study saw the introduction of S2H as a positive development in the efforts to addressing homelessness in Toronto, and were supportive of the HF model generally. However, there was also a consensus that the efficacy of HF is being impeded by neoliberal retrenchment. It is beyond the scope of this paper to detail the totality of neoliberalism's effects on HF programmes⁵. Instead, two spheres of social policy that are fundamental to the efficacy of HF — adequate and affordable housing, and income security programmes — are the focus here.

⁵ The commodification of public space and demonization of those who are heavily street involved has had a particularly negative effect on the outreach component of HF.

Housing Policy Retrenchment

UNDERSTANDING THESE IMPEDIMENTS begins with the fact that there is simply not the supply of affordable and suitable housing needed to house clients. Speaking to the overall affordable housing landscape in Toronto, a senior City official and a housing expert both pointed to the waiting list for affordable⁶ housing as evidence that the system is, in the words of one, “broken”. The City official describes the situation as follows:

“I won’t describe it as ‘complex’, I will describe it as challenging and dismal. I will go back to, there’s over 90,000 households that are on the waiting list to get into social housing. We have, in Toronto, about 90,000 social housing units. So, for every person that’s living in a unit, there’s a person waiting to get into that unit; and only about 5% of the people on the waiting list get housed every year, about 5,000. So, it’s desperate, it’s challenging, it’s broken, and we need a new paradigm to deal with this issue.”

Speaking to the lack of cooperation from the provincial and federal governments to create more stock, this official also said:

“So we’ve cobbled together different responses and different approaches, and I think we are making a difference. I would love to be able to double our efforts, but to do that, we need help from other partners, and the federal and provincial governments need to

step up and lead. The responses we have from them, now, are next to pitiful.”

The official’s observations are corroborated when we examine long-term trends in spending on affordable housing for both orders of government. Federally (see figure 2), it was in 1993 that the Progressive Conservative government announced that they would cease to fund construction of new social housing off-reserve. And in 1995, the federal budget directed Canada Mortgage and Housing Corporation to initiate negotiations to transfer administrative duties (i.e. program oversight) to the provinces and territories (Pomeroy & Falvo, 2013). In subsequent years, there was a series of time-limited funding announcements (such as provision of \$1.5 billion in 2005, and other time-limited programmes discussed below), but not the sustained and systematic construction of new units of

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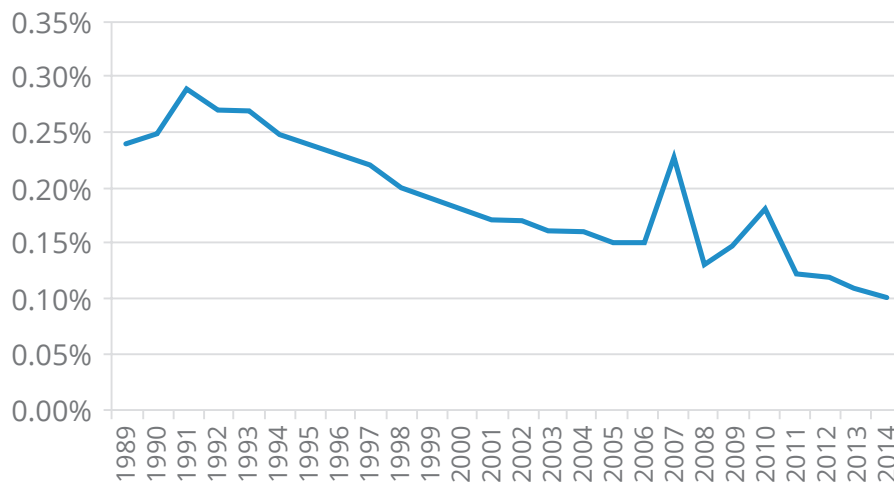
- Toronto Senior City Official

⁶ According to the Ontario Non Profit Housing Association (2016), 82,414 households in Toronto were waiting for Rent-Geared-to-Income housing on December 31, 2015. Those figures were a 5% increase compared to the previous year.



The 2017 federal budget did include a commitment to spend \$11 billion over 11 years on housing initiatives. However, University of Toronto professor David Hulchanski (2017) argues that this is largely an empty promise given that an annual investment of just \$1 billion will hardly meet the vast needs across the country.

Fig. 2: Federal Housing Investment as a % of GDP



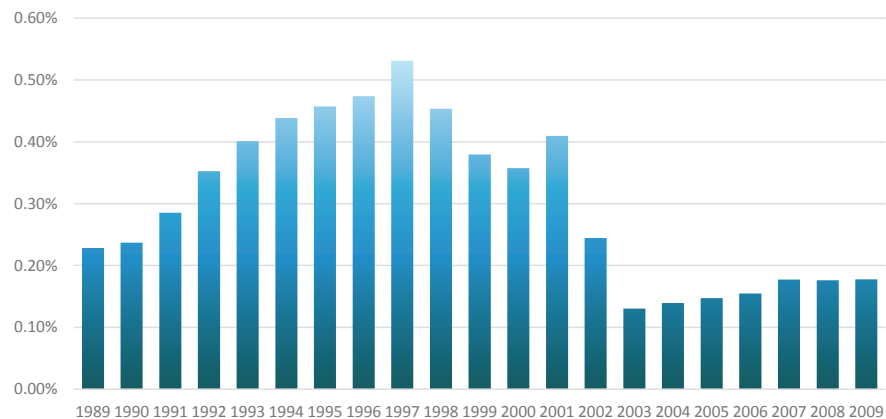
Source: Wellesley Institute. (2015, September 22).

affordable housing that occurred prior to 1993 (Dalton, 2008; Pomeroy and Falvo, 2013). The 2017 federal budget did include, as a precursor to the upcoming national housing strategy, a commitment to spend \$11 billion over 11 years on housing initiatives. However, University of Toronto professor David Hulchanski (2017) argues that this is largely an empty promise given that an annual investment of just \$1 billion will hardly meet the vast needs across the country. He also demonstrates how the majority of the funding

won't materialise until the last five years of the commitment, ignoring the urgency of the situation.

The situation with respect to the Ontario government (see Figure 3) could be described as similar. After taking office in 1995, the Ontario Progressive Conservative government cancelled the construction of 17, 000 units of rent-geared-to-income (RGI) housing, along with any funding earmarked for future construction, representing a further loss of 54, 000 units. It was also at this time

Fig. 3: Ontario Provincial Spending on Housing as a % of GDP



Source: Statistics Canada 2009a and Statistics Canada 2009b

that rent controls were removed on vacant privately-owned rental units. The government asserted that their withdrawal from the rental housing market would foster private sector construction of affordable housing, or that the construction of new, “luxury” units would have a “trickle-down effect” and increase affordability at the lower end of the market. However, the construction of rental units, as a share of total home construction, did not exceed five percent in the years between 1995 and 2002. This is in contrast to a high of 37 percent in 1991 (Layton, 2008). Since 2001, provincial funding for housing has come through various cost-sharing agreements with the federal government, such as the 2011 Investment in Affordable Housing agreement that is set to

expire next year.

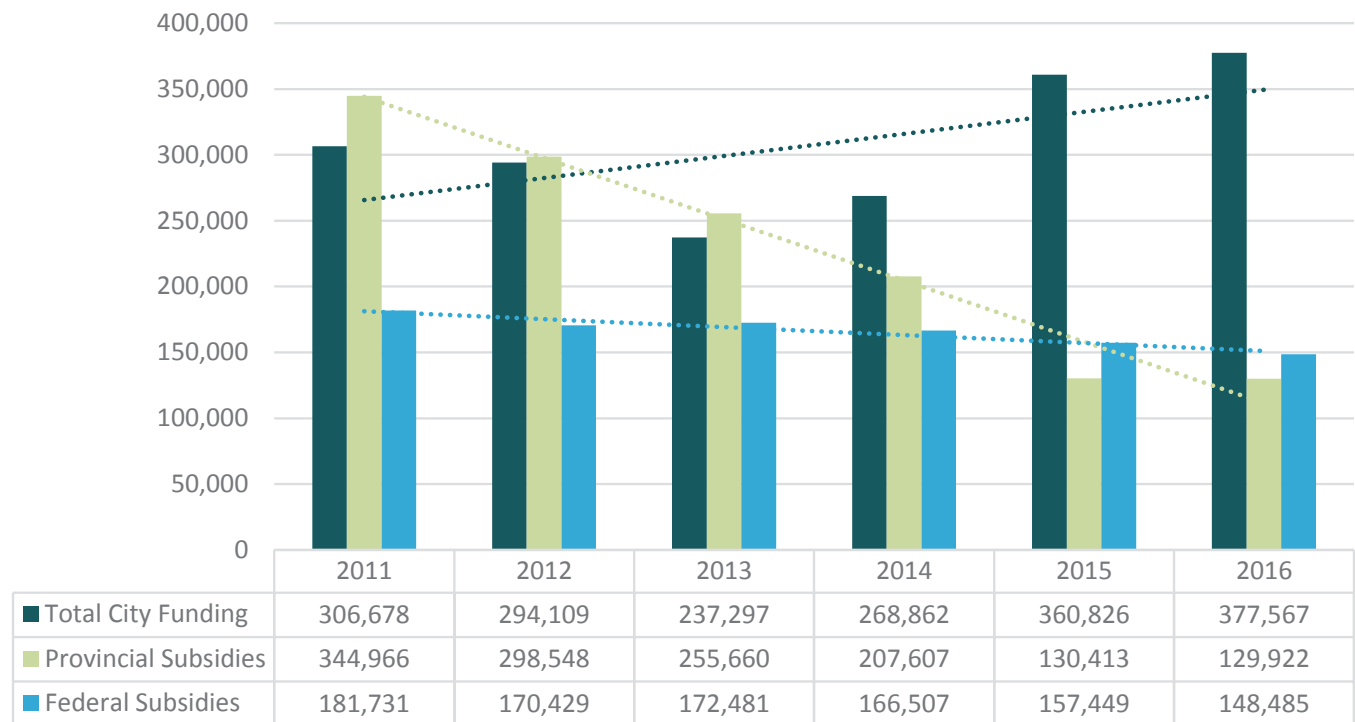
Figure 4 depicts total funding from the federal and provincial governments, and the City of Toronto in the combined areas of housing and homelessness services. We can see that the aforementioned official’s argument that the City has increasingly borne responsibility for funding these initiatives holds truth. As a participant refers to below, this occurs in the context of limited revenue sources.

For our purposes here, the most pressing impact of this withdrawal of federal and provincial funding has been reduced construction of new housing stock. Figure 5 depicts the average annual rate of construction of rental units

across the three possible sectors - private, public, and non-profit or cooperative. Although recent marginal increases in private and public construction are somewhat encouraging, housing shortages remain a major obstacle faced by S2H. The programme does have referral agreements with various housing providers that give clients access to vacant subsidised units. However, these agreements must be contextualised within an acute shortage of units.

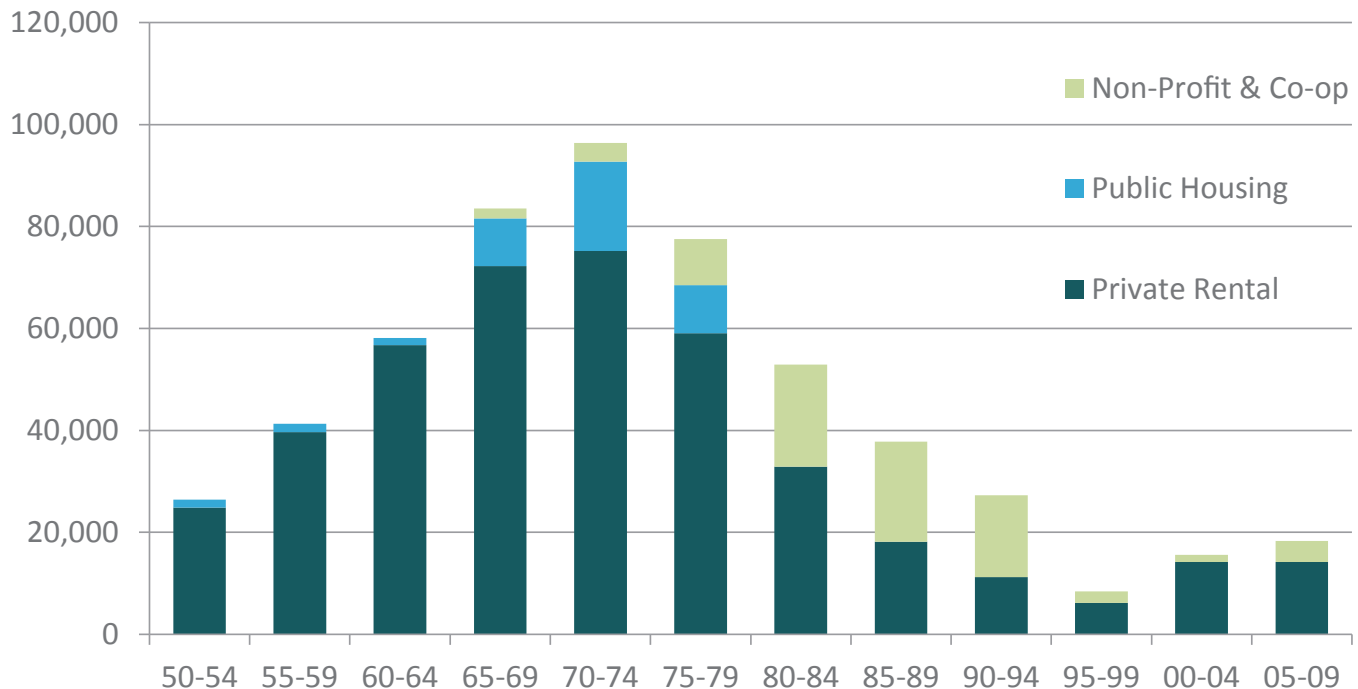
Housing shortages are impeding the delivery of HF programmes across Ontario. In a recent study of HF service providers in London, Hamilton, and the Region of Waterloo, Kennedy, Arku, and Cleave (2017) found that the scarcity of appropriate units was a

Fig. 4: Funding Trends by Order of Government (in \$000’s)



Source: City of Toronto, 2014.

Fig. 5: Rental Production in Canada: Annual Average by 5-year Period



Note. This visual has been compiled by Greg Suttor (Wellesley Institute).
 Primary data sources: Canadian Housing Statistics; ONPHA; AHI data.

major concern. Clients often have to remain in the shelter system for upwards of three months as they wait for an appropriate unit to become available, or will obtain housing that is not desirable. Service providers reported feeling pressured to move clients out of the shelter system and into housing when there is no stock available. Researchers in Vancouver who interviewed thirty-four HF clients and service providers there and similarly found that programmes are constrained by a lack of affordable housing, discrimination by landlords, and inadequate income supports (Canham, O’Dea, & Wister, 2017). Kennedy et al (2017) suggest that municipal planners need to consider the availability of appropriate housing stock when they are designing

HF programmes, and to use tools such as tax incentives to encourage housing providers’ involvement. This report does not dispute the need for municipalities to engage in the creation of affordable housing, but argues that these efforts must be robustly supported by the federal and provincial governments.

Stock from all three sectors contribute to the housing options available to those who are experiencing homelessness in Toronto. Broadly speaking, these options consist of approximately:

- 4,000 units of supportive housing for those with mental health issues
- 900 beds in boarding homes

- 800 placements in rent-g geared-to-income units via priority provisions for those who are experiencing homelessness
- Several hundred other units that are mandated to address homelessness
- Targeted rent supplements and housing allowances, such as those available through S2H
- A few hundred units are added to the system each year, either through the expansion of rent supplements or new construction.

Despite this portfolio, reflections from *Streets to Homes* staff

highlight the impact that a lack of affordable housing has on service delivery. One manager commented on the difficulty in engaging prospective clients when a placement is not readily available. They explained that, for individuals who have precarious circumstances and are often in crises, agreeing to be helped by S2H staff for an unknown amount of time (until they are housed) can be challenging:

"If I meet on a street corner, and I say, yea come work with us on housing, don't you want to get into housing? And if I don't have something very quickly to provide to that person, why the hell would they want to work with us? I'm just going to make you maybe go to a shelter or do whatever. So I think the weakness is, we don't have enough housing stock to go out there and ask somebody immediately to house them."

A frontline worker elaborates on this point by describing the services available:

"I guess you could say the programme is designed to take as full advantage as possible of whatever resources exist, without us and ourselves actually bringing those resources [such as housing] to the table. So our main resource is that kind of 'being with' that I mentioned, that: we'll make the landlord calls; we'll go to the viewing; we'll talk to your [social assistance] worker; we'll make sure that we'll apply to the subsidy, we'll get all that; we'll go to the furniture bank with you; we'll intervene if the landlord is pissed off about something; so 'being with' is, I think, the main way you could say that's included in the programme."

Even though programme staff do not have sustained access to housing units, there is a limited

pool of housing allowances (i.e. financial assistance for rent) available to *Streets to Homes* clients. However, as one official with the City explained, funding is contingent on federal and provincial monies. Because long-term funding is not a reality, a person's supplement is time-limited and only renews if a new fund is announced. Fortunately, recent history has shown that programmes are generally renewed by the federal and provincial governments, making the supplement continuous. However, the tenuous nature of this programme has created anxiety for both the City and the service providers. One expert explained that rent supplements must be a long-term arrangement for clients with complex needs, who have little prospect of ever earning much income.

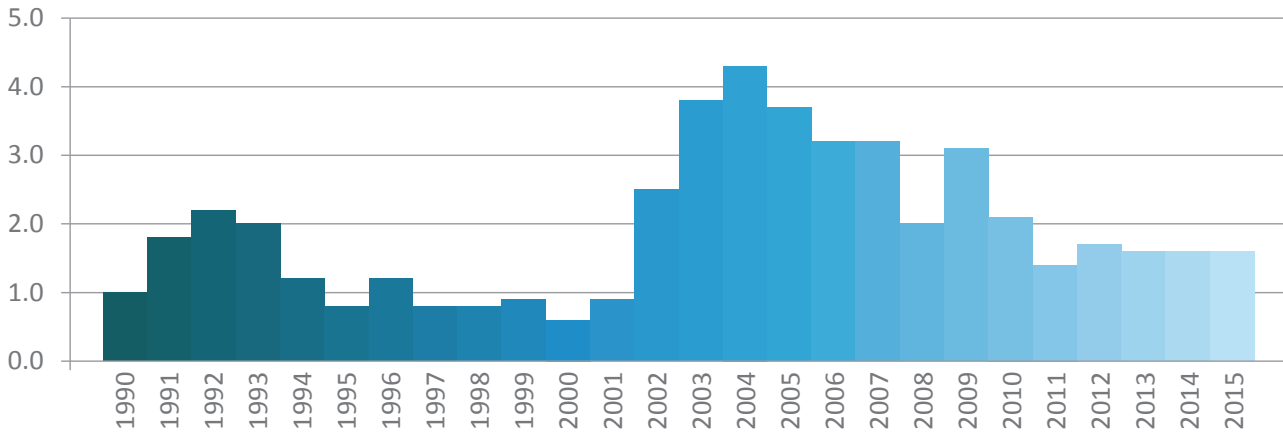
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- Streets To Home Staff



THE LACK OF SOCIAL HOUSING, and the scarcity of rent supplements, means that the majority of housing placements with *Streets to Homes* are in the private market. However, contractions in vacancy rates means there can be diminished access to this segment of the housing stock as well. A *Streets to Homes* manager commented that when the programme started, the vacancy rate was 3.4%, but it has since dropped to 1.7% (see Figure 6).

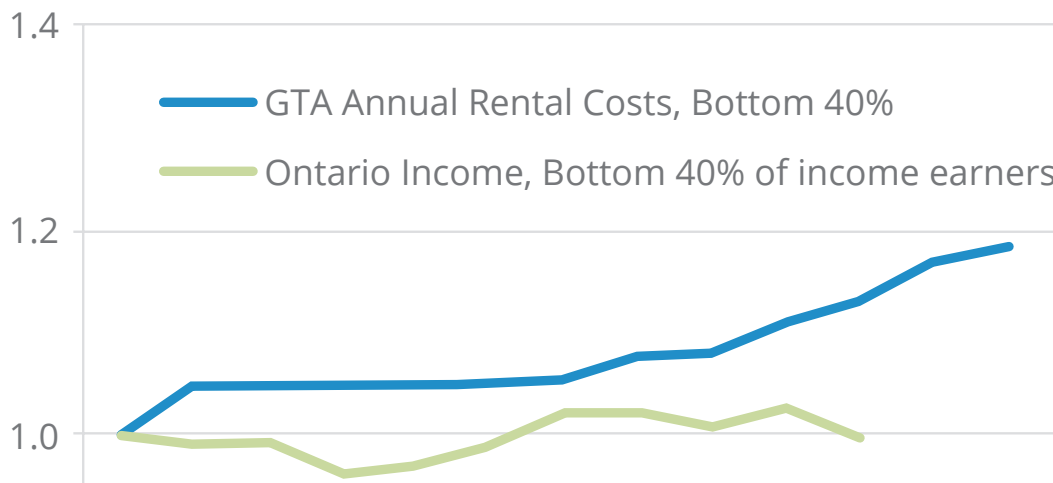
Fig. 6: Rental Vacancy Rate in Toronto, 1990-2015 (%)



Source: CMHC, 2016b

The tightening of the market has resulted in landlords being less willing to rent to *Streets to Homes* clients. This is partly due to rising rents that are forcing modest-income households to compete with lower income households, including *Streets to Homes* clients, for more affordable stock. A senior manager of a multi-service agency suggested that even rooming houses are now seen as options for modest income households. Wages for the bottom 40% of workers have largely been stagnant as rents have increased, as Figure 7 depicts.

Fig. 7: Rental Costs and Income for Bottom 40% 2001-2013



Source: TD Economics (2015).

Households with modest incomes are accessing lower ends of the housing stock because they are insecurely housed otherwise. Recent figures show that 40% of renters are experiencing core housing need, double that of owners (Government of Canada, 2013). It is further estimated that 18% of renters are in severe core housing need; these households pay more than 50% of their income on housing costs (Londerville and Steele, 2014). In Toronto, 56% of renters with an income below \$30,000 annually are in severe core housing need (Gaetz et al, 2014). In 2010, another report showed that 37.4% of all Toronto households live in core housing need and 13.2% live in severe housing need (CMHC, 2010). Incidents of core housing need have been increasing, largely due to a stagnation in tenant wages (see Figure 7). Between 1990 and 2008, the average rent in Ontario for one and two-bedroom apartments in private rental units increased by twice the increase in median tenant incomes and well above the overall rate of inflation (ONPHA, 2011).

Finding rental accommodations in the context of these market conditions is difficult for anyone; it is proving especially difficult to find appropriate housing for previously homeless people with complex mental health issues. When asked to give examples of the types of housing found, a frontline S2H worker described their strategy to assist clients with these challenges to find housing:

“Some of them are not great, but I have found myself sometimes wishing I had a ‘slumlord’ or two that I could go to, because some clients, you know they’re going to be a mess, you know they’re not going to show any interest in the cleaning

*or the maintenance, so you don’t want to move them into a place that’s **too** nice. [...] Well, it’s always a degree of matching the client’s lifestyle and the kind of behaviour you can expect from a client to a building and a neighbour situation and a landlord situation that’s going to be able to tolerate that. So, typically able to find a pretty decent match, and sometimes that match means an older building that’s not really kept up, where there’s not a lot of attention on that, where the client comes in and starts painting all over the walls, and they have 3 dogs who they’re not going to clean up after, that’s not automatically going to bring the wrath of the whole community down on them, because that’s what the building is kind of already like, or that’s what the neighbours are already doing.”*

While employing such a strategy houses a person, at least temporarily, it is inadequate housing and does not address the underlying psychosocial issues that make housing retention difficult. It is clearly inappropriate for individuals with the most complex needs to be put into a position where they must obtain substandard housing without adequate supports in order to be housed. Yet, retrenchment of government supports that would create more suitable housing means that they must.

The lack of availability and affordability of housing in the downtown core, where the majority of Toronto’s visible homeless population congregates and receives services, means that the housing that clients do acquire is often outside of the area. One executive director depicted these housing situations, and the possible repercussions:

“It’s always a degree of matching the client’s lifestyle and the kind of behaviour you can expect from a client to a building and a neighbour situation and a landlord situation that’s going to be able to tolerate that.”

- Streets To Home Staff

“People who are isolated in those tiny units far away from us, sure they got housed, but now they are alone in that room, the size of this, with a toilet, sink and a bed. They can’t have friends over, they’re not allowed to have anybody over, and they get incredibly lonely, and the demons come home to rest.”

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Obtaining housing in the suburbs means little access to rapid transit, social services, or often the client’s established community. This is further aggravated by the cost of public transit and the lack of an affordable option for low-income households. As a result, clients are either isolated, or they are drawn downtown and remain street involved. Two executive directors of agencies that offer drop-in services report that many of their clients have been housed, but must come downtown for supports. One of these executive directors described this phenomenon and its impact on success numbers:

“Many of the members downstairs [in the drop-in] now are housed, but they still come here every day and are still active on the street. So, in fact many of them are still sleeping rough, even though they have a place to stay, because it’s isolated, it’s in an area that doesn’t have their friends, they can’t have their friends in these very small units, [...] and they’ll actually sleep out overnight down [in this] area.”

Breakdowns in relationships with landlords and continued street-involvement both point to the reality that *Streets to Homes*’ clients often have complex mental health issues. Observations from participants in all three cohorts suggest, however, that this reality is poorly incorporated into housing provision, including by *Streets to Homes*. Speaking from a policy

perspective, the City officials’ comments paint a challenging picture. On the one hand, it was suggested that there are not enough resources to support the segment of the homeless population with the most acute mental health and addiction issues to maintain housing.

At the same time, a frustration was identified that housing programmes funded by Ontario’s Ministry of Health and Long-Term Care are only available to those with the most complex health issues or addictions. One official questioned why it was necessary for a person to have multiple diagnoses in order to have access to housing.

“I think the other thing is that the Ministry of Health [and Long-term Care] today, through the Local Health Integration system, they do make some opportunities available, but you’re required to have so many things wrong with you in terms of your diagnosis that if you were an alcoholic and you were having trouble with your housing, there’s no programme for you. There’s nowhere for you to go, right? You’d have to be alcoholic, mentally ill, chronic liver failure, you know? You shouldn’t have to be that bad to get help. That’s part of it: it’s like you have to present yourself as being so bad to get any kind of assistance.”

An executive director whose agency provides permanent housing that is funded by Ontario’s Ministry of Health and Long-term Care also expressed frustration with feeling pressured to admit only those with extremely complex needs, who put a strain on the agency’s human and other resources. Another executive director echoed the argument

that funding for mental health and addictions treatment must be increased. In sum, the picture that was painted by participants in leadership positions was of a health care system that has extraordinarily limited interactions with issues of homelessness and housing insecurity, thus ignoring its importance in addressing them. When considering the average annual construction starts depicted in Figure 5, it is important to remember that those numbers include new units of supportive housing, typically in the non-profit sector. According to statistics published by the Toronto Mental Health and Addictions Access Point (2016), a centralised intake service, 5,109 applicants⁷ were waiting for appropriate supportive housing at the end of the 2013/14 fiscal year. That number had more than doubled to 10,814 two years later. The lack of new units that are coupled with the appropriate psychosocial supports is undoubtedly foundational to many of the concerns identified here.

It appears that *Streets to Homes* has also been ill-equipped to provide adequate services to clients with the most complex needs, despite an overwhelming body of evidence linking homelessness and mental health issues. A pronounced critique of HF that participants offered is that it only works for a high-functioning segment of the population, as one executive director described:

“The Housing First policy works with a particular type of homeless person. That homeless person generally hasn’t suffered any kind of mental health trauma. [...] By the way, all of these guys tend to have been married, they’re not this kind

of single and on-their-own, there’s been some kind of break down due to economic trauma - and Housing First comes along. Let me take a step back: sometimes they find themselves at Seaton House; so they’ve got nowhere to go. They’ve run out of money. [...] Somebody will say, you know what, this is the perfect person for the Housing First policy. They’ve had a home before, [...] and then they sort of attempt to find work, usually that doesn’t happen because all of their skills are obsolete, so they spend the rest of their time on some kind of variation of OW, which they remain on until they find some low-paying horrible work or they remain forever unemployed. [...] So, on the whole, that’s the kind of person Housing First works perfectly for. But that’s only about 10-15% of the homeless population.”

Yet, paradoxically, the targeted nature of the programme is such that this appropriate type of client is often missed. Instead, evidence suggests that the programme engages with people with much less psychosocial functioning, as one expert portrays:

“There’s actually a lot of discrimination within the whole focus on Housing First, because it’s ‘housing first’ for all these people and ‘housing last’ for all these other people, that’s essentially how I summarize it. So it’s like, housing last if you’re a family with kids, or housing last if you’re a senior citizen, or housing last if you’re a person who’s HIV-positive in a shelter. But you know if you’re in that category of what people consider as disturbed, or causing trouble on the street, addicted or mental illness, then you fit the criteria of Housing First.”

Put differently, the acute mental health needs of the majority of those experiencing homelessness means that more robust mental health supports must be better integrated into HF. Participants from all three cohorts suggested that *Streets to Homes* engages with people with much less psychosocial functioning than what this executive director suggested as being ideal. Executive directors and experts stressed that, if the City was going to attempt to offer services to people with complex needs, then the level of wrap-around supports needs to be increased. Speaking to the level of supports clients receive after being housed, a senior manager of an agency’s housing resettlement programme spoke of an incident in 2007-2008: approximately 200 *Streets to Homes* clients were housed in one large complex in the outer core, with the assurance that adequate supports would be provided. This was not the case, and the vast majority of the tenants were eventually evicted due to excess violence, property damage and drug activity. Other participants pointed to this situation as being an early failure of the programme. To its credit, S2H amended policy based on this incident and no longer houses large groups of clients in a single building. However, the fact that participants overwhelmingly pointed to the question of supports after housing suggests that the broader issue remains problematic. On the other hand, when frontline workers were asked about the supports they offered their housed clients, they reported being readily available for multiple years after housing.

⁷ The extent to which an applicant household could include more than one person is unknown.

One participant went as far as to question how rehousing is accounted for in *Streets to Homes*' measurement of success, after repeatedly seeing clients having to be rehoused after eight months, suggesting that:

"the success rate of Streets to Homes, I think those numbers are slightly skewed, because it doesn't ever count who doesn't stay, it only ever counts who enters. Of course, everybody enters, everybody walks through the door; nobody stays."

Data obtained from the City corroborates this sentiment. As Table 1 shows, almost a third of housing events from 2012 to 2014 were rehousing events. A housing event is simply an action by the City to place a client in housing. It is noteworthy that, in assessing why the size of Toronto's homeless population has not decreased, a senior City official mused that part of the issue is not being able to house the segment of the population with the most complex needs. This undoubtedly

contributes to the assertion amongst service providers that their daily operations have changed little since *Streets to Homes* was implemented, and likely explains why new housing events have decreased despite the steady increase in homelessness (City of Toronto, 2013). Even if clients remain continuously housed, the retrenchment of income security programmes means that the vast majority continue to live in poverty.

Table 1: Housing Events 2012-2014

Year	Total Housing Events	New Unique Individuals (First time housed by program)	Re-housing Events
2014	424	257	167
2013	477	326	151
2012	607	407	200

Source: personal communication with the City, 2015

Even if clients remain continuously housed, the retrenchment of income security programmes means that the vast majority continue to live in poverty.

Changes to Income Security Programmes

AS WITH AN ADEQUATE SUPPLY of affordable housing, sufficient income supports were seen as a vital component to the success of HF programmes, but one that municipalities have little capacity to provide. One executive director's comments best articulated this sentiment:

"The City had the best of intentions with the Streets to Homes programme. [...] The core problem is poverty, and that's an income assistance issue, and that's a federal and provincial issue. So the city doesn't actually have [...] authority, but they certainly don't have the income source, the revenue stream, to work on income security issues."

The loneliness and isolation that *Streets to Homes* clients face may be rooted in their housing situation, but it is exacerbated by the poverty they experience. In fact, a continued reliance on downtown service agencies can be rooted in the inability to satisfy needs such as food security once clients are housed in the suburbs, as one senior manager described:

"[T]here's a reason why all of these homeless people congregate down in the downtown core, and [...] there aren't soup kitchens, and

there aren't enough food banks in communities that we have to... in some cases, we have to move guys out so far, they get some sort of affordable rent [...] So there's a big reason why we have close to 1800 people coming for a meal, because most of those people are housed, and it's the only way they can get by."

One may question why clients struggle with poverty, given the presence of income security programmes in Canada. To understand this, it is first necessary to review federal and provincial jurisdictions in the area. Put simply, the federal government provides income support for four cohorts of people: those receiving Employment Insurance (EI), children, seniors, and Indigenous people living on reserve. The provincial government provides social assistance to adults with disabilities and able-bodied people who are not receiving EI.

The loneliness and isolation that Streets to Homes clients face may be rooted in their housing situation, but it is exacerbated by the poverty they experience.



Thirty-seven percent of those that were interviewed for this study argued that poverty and homelessness have been exacerbated by changes to income security programmes over the last two decades. One expert illustrated how they have caused an increase in housing insecurity.

In Ontario, able-bodied recipients are enrolled in the *Ontario Works* (OW) programme whilst those with disabilities are eligible for the somewhat more robust *Ontario Disability Support Program* (ODSP). Given that 2007 research conducted by City staff found that 64 percent of *Streets to Homes* clients receive OW and 31% receive ODSP (City of Toronto, 2007), understanding the inadequacies of modern income security in Ontario means understanding the shortcomings of these two programmes, particularly OW.

Morrison (1998) describes how the 1997 passage of the *Social Assistance Reform Act*, the enabling legislation for both OW and ODSP, was fulfilling a major campaign promise of the Harris government, who had been relentlessly criticizing the previous NDP government over perceived “waste” and “abuse” in the system. As is discussed below, much is made about 1995 21.6% cut to assistance rates for all recipients except those with disabilities. However, the entire suite of reforms was much more far-reaching. For example, ODSP’s definition of ‘disability’ is much more stringent than that of its predecessor program, thereby forcing many who would have previously qualified for disability benefits onto OW. Likewise, previous Family Benefits provisions for sole-support parents, the overwhelming majority of whom are women, were immediately ended under the Harris government and these households were moved onto OW.⁸ Morrison (1998) rightly argues that these two cohorts face the most persistent barriers to labour force participation, thereby making enrolment in OW – and its

extraordinarily minimal assistance -- likely permanent. Of course, a prolonged period of receiving OW would increase the likelihood of experiencing housing insecurity.

Thirty-seven percent of those that were interviewed for this study argued that poverty and homelessness have been exacerbated by changes to income security programmes over the last two decades. One expert illustrated how they have caused an increase in housing insecurity:

“I moved to Toronto in 1990; I watched, especially when we got a Conservative government in Ontario, that homelessness just spiked, it was incredible how quickly it went up, because of 21% cuts to social assistance, because of the removal of rent control. So we had this explosion of homelessness in Toronto.”

The expert explained that, in 1994, a single parent with two children on social assistance would receive a shelter allowance \$70 below the average rent for a two bedroom apartment. The difference would now be over \$500. In interviews with sole-support mothers receiving OW, Little (2001) confirmed that concerns over housing security grew after the implementation of OW. The expert also echoed Falvo’s (2009) critique that many *Streets to Homes* clients remain in core housing need, paying over 30% of their income on rent. The City’s 2007 research found that, on average, clients were paying 40% of their income on rent (City of Toronto, 2007), and a frontline worker participant reported that, without a rent supplement, the rent for 90% of his housing placements exceeded

⁸ Today, a sole-support parent with two children on OW receives a maximum of \$1245 a month, plus the Canada Child Benefit (Ontario Ministry of Community and Social Services, 2017).

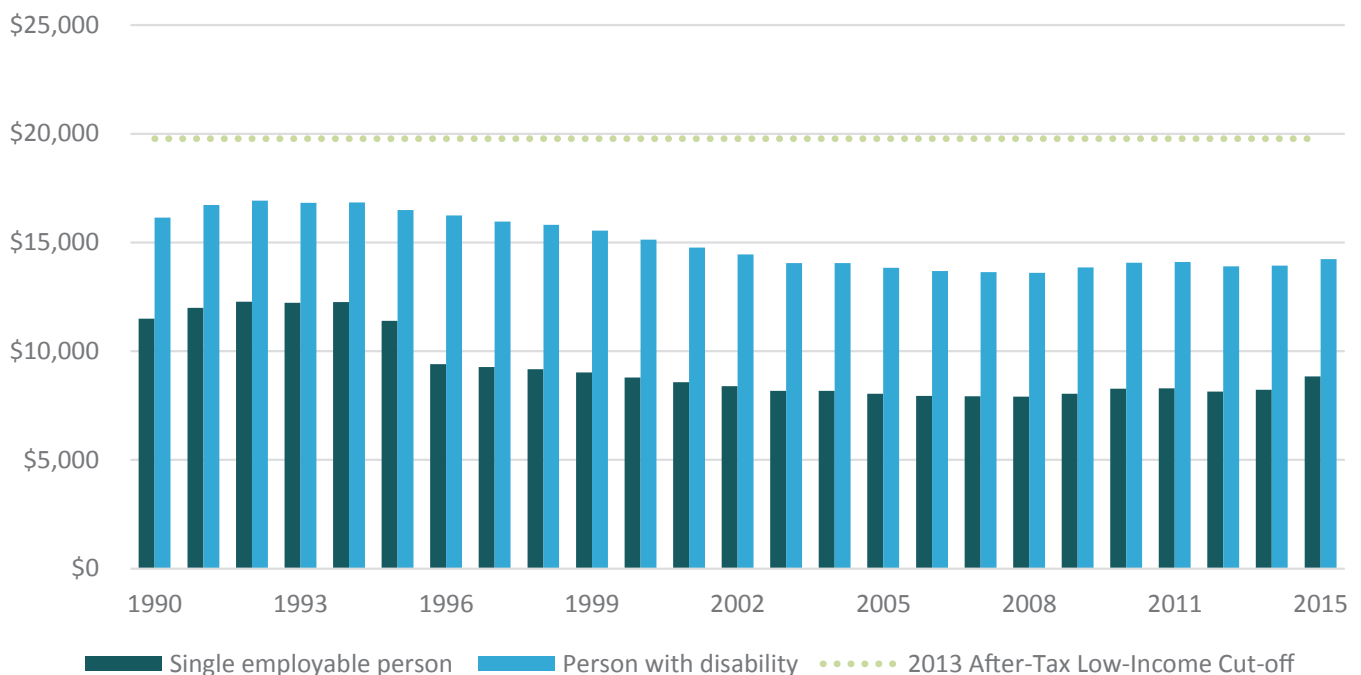
the OW shelter allowance.

Changes to EI have also made it more restrictive in the last 20 years. According to the same expert: 80% of unemployed Canadians qualified for EI in 1990, only 44% qualify now. City frontline staff and managers both report that clients often augment their income through panhandling, and lamented that this is indeed necessary. Figure 8 depicts trends in social assistance rates in Ontario from 1989, and its relationship to the 2013 provincial Low-Income Cut-Off of approximately \$20,000. There has been little change in these trends in the last four years. From September 30,

2016 to September 30, 2017, a single person receiving OW was eligible for a maximum \$706 a month or \$8,472 annually whilst a single person receiving ODSP was eligible for a maximum of \$1,128 a month or \$13,536 annually. The affordability dimension of housing security examines housing costs as a proportion of income. A household is considered to be in "core housing need" if more than 30% of their net income is spent on shelter costs, and "extreme core housing need" if that number raises to 50%. The Canada Mortgage and Housing Corporation reports that the average rent for a bachelor apartment in Toronto was \$962 a month in 2016 (CMHC, 2016a).

This rent would only be considered truly affordable if the household's net monthly income was \$3,208. The provincial Liberal government has been raising social assistance benefit levels, at approximately the rate of inflation, in recent years. Although any increase is welcome, it is painfully clear that S2H clients who receive social assistance and do not have a rent subsidy live in poverty and are therefore insecurely housed. Tweddle, Battle, and Torjman (2016) found that, adjusted for inflation, OW benefit rates for a single person were lower in 2015 (\$8,839) than the rates from the equivalent programme in 1989 (\$9,899).

Fig. 8: Total Ontario Welfare Incomes in Constant 2015 Dollars 1989-2015



Source: Tweddle et al, 2016

Conclusion: Moving Towards Effective Housing First Programmes In Canada

THE HOUSING FIRST MODEL, and ultimately S2H, has been a positive development for Toronto in addressing homelessness. Nevertheless, the context within which the programme operates renders it inadequate. In other words, critiques of HF need to be couched in an understanding of neoliberal urban policy and how it impedes HF's success. At the same time, to exonerate the City of Toronto from any fault in *Streets to Homes'* problematic outcomes would be oversimplifying these realities. City officials were acutely aware of the lack of affordable housing, and the inadequacies of other social supports, when they devised the programme. However, there are questions of the extent to which these realities were accounted for.

It is clear that *Streets to Homes* was designed on the practical assumptions of: (1) housing security achieved through affordable housing and/or adequate income; and (2) a relatively high level of psychosocial functioning amongst clients (hence the lack of ACT team support). Neither of these assumptions are in fact the case. Perhaps more importantly, it also appears that the programme, and its aspirations, are rooted in the theoretical assumption that the experience of homelessness can be universally eliminated through an immediate placement into housing, regardless of the affordability or suitability of that

housing, or the supports required to maintain it.

The experience of *Streets to Homes* clients after placement into housing is typically characterised as including continued housing insecurity and poverty, and little psychosocial supports and/or adequate integration into their settled communities. The central conclusions of this study are that:

- An adequate supply of affordable housing and income supports is not available;

- Robust follow-up supports to ensure housing is maintained have not been made available (e.g., ACT teams where appropriate);
- The HF model is not an all-encompassing solution to ending homelessness.

After arriving at these conclusions, a handful of policy and programmatic recommendations can be made. Although their applicability in other settings will need to be confirmed, it is argued here that they have merit in the broader Canadian context:

- **At the core of *Streets to Homes*' inability to fulfill its mandate is the lack of affordable housing and policies that foster housing security.** If the provincial and federal governments are going to embrace HF, then a national housing strategy is required, with coordinated and sustained commitments from all governments. This study's findings do not lend themselves to expounding specific details of such a strategy, such as the number of units of housing that are needed. Rather, this strategy can be broadly defined as including construction of new social housing, tax incentives and other planning measures to encourage the construction of private rental stock, and sustained funding for rent supplements for low-income households. Without government intervention, households experiencing poverty will continue to be priced out of the market.
- **The poverty experienced by *Streets to Homes* clients could be alleviated if social assistance benefit levels in Ontario were increased.** Again, the current Liberal government has offered a series of increases that are approximately in line with the rate of inflation. Participants made it clear, however, that recipients are still severely disadvantaged from the 22 percent cut that occurred during the Harris administration. A one-time substantial increase that is coupled with regular inflationary adjustments would improve functioning and address questions of extreme poverty for the

majority of *Streets to Homes*' clients.

It must be recognised that the majority of challenges that participants identified would be mitigated, if not entirely addressed, by implementing the previous two recommendations. Enhancing housing and income security must be seen as fundamental to improving the efficacy of HF programmes. However, policymakers must not reduce the experience of homelessness to a simple economic question of access to housing. The psychosocial factors that lead to, and often exacerbate homelessness, must be incorporated into both housing and health policy in two ways:

- **The Intensive Case Management model that is currently being utilised by *Streets to Homes* is unable to respond to clients' most complex needs. An investment in the resources associated with the Assertive Community Treatment model is therefore needed.** It is foreseeable that access to 24 hour supports, and specialised services (including mental health supports), would increase clients' ability to maintain their housing, and decrease breakdowns in landlord relationships and the need to place clients in inadequate housing units. More robust supports must also emphasize community integration.
- **City officials, executive directors, housing experts, and police officers in Toronto all affirm that *Streets to Homes* clients typically remain in extreme poverty, have little**

» ***At the core of *Streets to Homes*' inability to fulfill its mandate is the lack of affordable housing and policies that foster housing security.***

» ***The poverty experienced by *Streets to Homes* clients could be alleviated if social assistance benefit levels in Ontario were increased.***

» ***An investment in the resources associated with the Assertive Community Treatment model is needed.***

» ***It is clear that HF works when the auxiliary policies are put in place to support it.***

psychosocial supports, and some ultimately remain street-involved with repeated episodes of homelessness. These circumstances do not occur when a person is sufficiently independent, or when economic and health issues are addressed in a supportive housing environment. **Thus, it is clear that HF works when the auxiliary policies are put in place to support it.** Unfortunately, those policies have been largely retrenched over the last three decades.

If we are to see homelessness as a 'wicked' policy problem with roots in multiple social, political, and economic factors, and a diverse range of appropriate solutions (MacLeod et al, 2016), then those solutions themselves have to be equally 'wicked.' That is, merely adopting Housing First as a methodology of addressing homelessness will be inadequate until governments realise that multiple policy interventions over the past three decades have created, and perpetuated, the homelessness crisis, and multiple interventions will be

needed to end it. The debate over the efficacy of HF is over; it is a sound and progressive means of addressing homelessness. However, its adoption and successful implementation will continue to be impeded until it is supported by the broader social policy landscape.



If we are to see homelessness as a 'wicked' policy problem with roots in multiple social, political, and economic factors, and a diverse range of appropriate solutions, then those solutions themselves have to be equally 'wicked.' That is, merely adopting Housing First as a methodology of addressing homelessness will be inadequate until governments realise that multiple policy interventions over the past three decades have created, and perpetuated, the homelessness crisis, and multiple interventions will be needed to end it.

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Housing First and its Impediments: The role of public policy in both creating and ending homelessness

A Research Report for:
Calgary Homelessness Foundation

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