



# CHARTER BROADSHEET NUMBER TWO

Autumn 2011

## A Safe, Affordable and Comfortable Place to Live

After arriving in Simcoe County from British Columbia with my 3 children and my soon to follow (or so I thought) husband and all of our possessions, it became clear very quickly that my kids and I were going to be on our own. Having only what was in our suitcases, we began our journey from being homeless to being homeowners.

I had to completely rethink my family's future. We were in financial poverty and I knew that I had to return to school in order to build a better life for my children and me. After applying for financial assistance from Ontario Works, working to upgrade my education, finding stable housing then securing employment, and getting involved with my community, I am proud to say that we are now homeowners. All of the stepping stones to get where I am today through hard work and perseverance have provided me with a "hand-up" and I am

here today as living proof that dreams do come true. Kim's full story in her own words is available at : [www.simcoecountycoalition.ca/en/home/Kim.aspx](http://www.simcoecountycoalition.ca/en/home/Kim.aspx)



**Simcoe County Children and Youth Charter**

**COALITION**  
COMITÉ SIMCOE COUNTY

Principle: The United Nations Convention on the Rights of the Child affirms that all levels of government have a duty to help保障 child rights and protect the rights of children. Furthermore, The United Nations Declaration on the Rights of Indigenous Peoples affirms the distinctive rights and needs of Indigenous peoples with particular attention to the rights and special needs of indigenous children, women, youth and children.

**All children and youth have fundamental rights and freedoms.** They deserve respect and support to realize their rights and full potential. Because children and youth are the future of our community, it is in our interest to ensure that they all have the opportunity to grow into healthy, independent and contributing members of our society. Everyone in the community has a role to play in their growth and development. We have a joint responsibility to ensure that children and youth are protected and safe from exploitation and neglect. Children and youth must have access to a fair share of our community's resources.

The Simcoe County Coalition of Child, Youth and Family Services invites government and all sectors of our community to join in ensuring all children and youth have a safe, healthy and fulfilling through the provision of:

- Nutritious food and safe water
- A safe, affordable and comfortable place to live
- Protection from neglect, abuse, violence and exploitation
- A diverse and inclusive community
- Respect and attention for the voices of children and youth
- Love and support from caring adults in their community
- The opportunity to learn and exercise the beliefs of their choice

Governments that recognize the importance of children and youth

Access to quality health care, mental health treatment, social services and services that are timely, safe and effective

Services that are delivered in the context of their family, community and school

These rights apply to all children and youth without discrimination based on race, ethnicity, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, age, record of offences, marital status or ability.

The Child, Youth and Family Services Coalition of Simcoe County invites government and all sectors of our community to commit to ensuring all children and youth enjoy life-long good health and well-being through the provision of:

✓ A Safe, Affordable and Comfortable Place to Live

**The complete charter is available for download in three languages at:**

[www.simcoecountycoalition.ca](http://www.simcoecountycoalition.ca)

# What is happening now?

A reduction in affordable housing stock, policy cuts in support for low-income families and structural changes in the economy have all led to a “crisis” affecting families.<sup>1</sup>

A home is considered affordable if it costs less than 30% of before-tax household income. However affordability is not the only factor to take into account. Other factors such as adequacy and suitability are important. An adequate dwelling is defined as a house not requiring any major repairs. Suitability is defined as having the suitable number of bedrooms according to the number and type of residents in the household.<sup>2</sup>

A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards.<sup>3</sup>

As of December 2010, there were 2665 households on the

% of households in core housing need	
Barrie	13.5%
Collingwood	15.7%
Midland	15.1%
Orillia	17.0%
Ontario	14.5%
Canada	12.7%

County of Simcoe centralized waitlist for social housing, with an average wait time of 1.2 to 4.2 years. However, of the applicants that received housing in 2010, 57 applicants waited more than 4 years and 11 applicants waited more than 7 years.<sup>4</sup>

In 2010 the average price for a re-sell single family dwelling in Barrie was \$277,000 which would require an annual income of \$83,100.<sup>5</sup> The median income of all census families in Simcoe County in 2006 was \$69,263.<sup>6</sup> Thus, just over half of all households can manage to own a home without putting pressure on other necessary expenditures such as food, clothing, and transportation.<sup>7</sup>

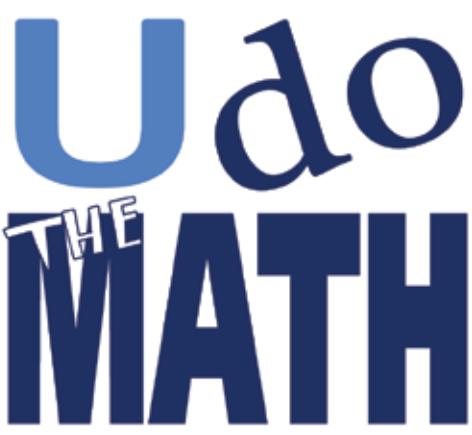
## One Simcoe County Community Program's findings on housing during the first quarter of 2011:

- ▶ 170 new families entered the CAPC/CPNP program<sup>8</sup>
- ▶ 58% have an annual gross income below \$24,999
- ▶ 26% reported as having serious housing issues
- ▶ 22% were either homeless or couch-surfing/staying with friends
- ▶ Top issues identified - #1 Rent too high, #2 housing too small for their family, #3 Rent in arrears/at risk of eviction

## The cost of safe, affordable and comfortable place to live

The cost of a safe, affordable and comfortable place to live in Simcoe County - Family of 2 adults, 2 children (ages 9 and 16)

Monthly Income – Ontario Works (OW)	Monthly Net Income – Minimum Wage (2 earners)
Basic allowance	\$ 443
Shelter	\$ 681
Child Tax Benefits	\$ 743
Total OW Income	\$1,867
	Employment
	\$ 2,624
	Child Tax Benefits
	\$ 527
	Total Minimum Wage Income
	\$ 3,151



**\$1,164**

Average monthly rent in Barrie for a 3 bedroom apartment.

62 % of monthly OW Income required to support an average 3 bedroom apartment in Barrie

37 % of monthly minimum wage income required to support an average 3 bedroom apartment in Barrie

**\$46,560**

Annual household income needed to support a 3 bedroom apartment in Barrie

**\$22,404**

Annual household income Ontario Works

Having little after-rent income makes it difficult to cover other important expenses such as food, which contributes directly to food insecurity, housing insecurity, malnutrition and consequent poor health. The rise in food bank use in Ontario is also being attributed to continuing housing inadequacy and its impacts upon available monetary resources among the working and non-working poor.<sup>9</sup>

# Impact on Children and Youth

Women with children are the fastest growing group using shelters. The increasing number of women in shelters is only a small fraction of women across Canada experiencing housing crises and homelessness in diverse ways – living with the threat of violence because there are no housing options; sacrificing other necessities such as food, clothing and medical needs to pay rent or to make mortgage payments or moving into overcrowded housing with family or friends.<sup>10</sup>

In 2009, Youth Haven (Simcoe County's only youth shelter) doubled its capacity in an effort to keep up with the growing number of youth accessing emergency shelter services.<sup>11</sup>

Because shelter is a basic need for optimal health, inadequate housing can result in numerous negative health outcomes, ranging from respiratory disease and asthma due to moulds and poor ventilation, to mental health impacts associated with overcrowding. Overcrowding is especially true for First Nations and Inuit populations in Canada. In 2006, an estimated 15% of the First Nations populations were living in overcrowded homes, a rate five times higher

than the non-Aboriginal population.<sup>12</sup>

Looking at the link between housing and health, researchers found housing plays an important and independent role in health outcomes. Greater housing deprivation showed a relationship to severe/moderate ill health at age 33. Living in substandard housing and poor neighbourhoods affected children directly and indirectly, since increased stress is related to their parents' financial and psychosocial distress. When there are overcrowded housing conditions to age 11, there is an increased likelihood of experiencing infectious disease. In adulthood, overcrowding is linked to an increased likelihood of respiratory disease.<sup>13</sup> Studies have demonstrated that there are positive impacts for families who move into social housing. In addition to low-income families being better off financially, the housing is more suitable, better maintained and higher quality. Families also report additional non-shelter benefits such as better nutrition, physical/mental health and better access to services.<sup>14</sup>

## From Homelessness to Home Ownership

A Provincial Long-Term Affordable Housing Strategy will help municipalities plan with integrated input from community service providers and track progress in addressing Ontarians' needs across the housing continuum.



Homelessness



Emergency Shelter



Transitional Housing



Social Housing



Subsidized Rental



Private Market Rental



Home Ownership

# Local Initiatives

Find more info at 211 for 24/7, multilingual information about housing resources call 211, TTY 1-888-435-6086 or on-line at <http://www.211ontario.ca/#region:r=5>

**South Simcoe Key Program (CMHA)** provides intensive case management and housing support services to people over the age of 16 who are experiencing severe mental health problems and who are homeless or at risk of becoming homeless. Services are available to people living in Bradford West Gwillimbury, New Tecumseth, and Adjala-Tosoronto areas.

**Housing Support Services** – “Access to Housing” database has been designed to help individuals and families who are homeless or are at risk of homelessness search for available rental accommodations in Simcoe County. The listings may or may not be listed in the local paper and rely on landlord information that has been provided to local housing support agencies. The agencies screen all landlord information and post listing information as it is available. To find out more go to [www.accesstohousing.simcoe.ca](http://www.accesstohousing.simcoe.ca)

The Homeownership component of the Canada-Ontario Affordable Housing Program Assists low-to-moderate income rental households to purchase affordable homes by providing up to 10% of down payment assistance in the form of an interest free forgivable loan. Through the County of Simcoe delivering the program, any down payment assistance that is paid back to the County by purchasers is held in a ‘Revolving Fund’ to be redistributed to future home owners. To date - 252 families have been assisted in Simcoe County with a current wait list.

Couchiching Jubilee House is a Transitional House for women. The house offers four furnished apartments to vulnerable women and their dependent children, offering a safe, supportive and affordable environment for up to one year. The women come from varying backgrounds, ranging in age from 16 to mid 50's; teen Moms, women fleeing from abusive homes, women without the means to help themselves. However, each one has made a big decision and makes a choice to work towards a brighter future.

Agencies are pulling together to improve services much better today than they did even a few years ago. The Simcoe County Alliance to End Homelessness (S.C.A.T.E.H.) among chapters and through the Housing Assoc. of Ontario has facilitated more collaboration, sharing ideas and helped network within communities.

Watch the Rogers Cable 10 Report  
“In Focus: Seeking Shelter”  
<http://www.rogerstv.com>



In Focus: Seeking Shelter profiles the lives of six Simcoe County residents who are living on the poverty line. They are the working poor, the hidden homeless; just one pay cheque away from utilizing an emergency shelter or worse, life on the streets. They openly share their individual experiences as members of our communities who find themselves, Seeking Shelter.

## Footnotes

1. The Open Health Services and Policy Journal, 2010
2. Living Standards – Report of the Canadian Institute of Well-being, June 2009
3. Canada Housing and Mortgage Corporation. Households in Core Housing Need, 2001 & 2006. [http://cmhc.beyond2020.com/HiCOMain\\_EN.html](http://cmhc.beyond2020.com/HiCOMain_EN.html)
4. County of Simcoe Centralized Waitlist Report – 2010
5. CMHC Housing Market outlook Barrie CMA, fall 2010
6. Statistics Canada, 2006 census
7. United Way of Simcoe County (2008) The Truth about Poverty in Simcoe County
8. Community Action Program for Children - Canada Prenatal Nutrition Program – Simcoe County 2011
9. Social Determinants of Health (Housing and Health) D. Raphael
10. Women and Housing in Canada: Barriers to equality. 2002
11. Youth Haven E.D. 2011
12. Chief Public Health Officer's 2nd Annual Report on the State of Public Health in Canada, 2009 <http://www.phac-aspc.gc.ca/cphorsphc-respcacsp/2009/index-eng.php>
13. (Marsh, 1999) [http://www.phac-aspc.gc.ca/ph-sp/oi-ar/09\\_housing-eng.php](http://www.phac-aspc.gc.ca/ph-sp/oi-ar/09_housing-eng.php)
14. Affordable Housing for Families: Assessing the Outcomes CMHC July 2010
15. Building Foundations: Building Futures – Ontario's Long-Term Affordable Housing Strategy 2010

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