

In Neoliberal Times: How Non Profit Organizations Are
Responding to Housing Need and Affordability in
Ottawa

by

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Abstract

The central proposition of this thesis is that Canada is experiencing a crisis of affordability in housing that has been exacerbated by neoliberalism. Within neoliberalism, there has been a dramatic change in Canadian housing policy toward an increasing reliance on market forces. A consequence of neoliberalism is a crisis of affordability; there is a shortage of affordable housing for people with low incomes. However, there has also been an advent of new ways to address the housing shortage including some resistance to the neoliberal housing policy and practices promoted by various levels of government. This study examines how five Ottawa based non-profit organizations have been responding to the shortage of affordable housing. The thesis concludes that there are a variety of ways that these organizations have found to successfully innovate to provide some social housing despite neoliberal government housing policy.

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Chapter 1: Context

Canada is experiencing a crisis of affordability in housing that has been and continues to be exacerbated by the changing spending priorities of governments at all levels. Since 1984 Canadian governments have largely been concerned with containing expenditures, reducing taxes, and paying off debt. The ideas behind these concerns are known together as neoliberalism which has been and continues to be met with resistance at various levels by non-profit organizations, housing advocates and other actors concerned with housing affordability. There is a continuum of ways that this crisis of affordability is being navigated by certain actors that seek to improve the housing of people with no, low, and moderate incomes. The purpose of this thesis is to better understand what is being done by non-profit organizations working at the local level to improve housing affordability and to make more social housing available within the Canadian housing system.

The central proposition of this thesis is that within neoliberalism there has been resistance to housing policy but there has also been the advent of new ways to address the housing shortage. Successive governments which set the framework for social housing have been reducing the funds available for the expansion of social housing (Wolfe, 1998; Carter & Polevychok, 2004; Hulchanski, 2004; Moskalyk, 2008). One consequence is a more visible homeless population on the streets of major cities. Another effect is the increased numbers of people in need who are trying to find either affordable private market housing or social housing. In light of such results of neoliberal re-organization, non-profit social service and housing organizations have had to innovate to continue to provide social housing in

response to the growing need. How have non-profit organizations been responding to the crisis of affordability and the increasing need for social housing? This study will examine how municipal level non-profit organizations have been responding to the crisis through the study of 5 Ottawa based housing organizations. The study will cover the continuum of housing related organizations ranging from a shelter to a non-profit organization providing rental housing for people with low to moderate incomes in order to understand the methods by which they have been responding and the difficulties they have faced in the changed policy framework brought on by neoliberalism.

This thesis is divided into five chapters. Chapter 1 deals with the context by situating the effects of the housing crisis in contemporary terms through an examination of the literature and data. This chapter discusses the impacts that the shortage of affordable housing is currently having on Canadians and Canada as a whole. Chapter 2 explores why this crisis exists by examining the historical trajectory of the housing system through the perspective of neoliberalism. Chapter 3 outlines the methodology of the research which involves the study of 5 housing organizations at the municipal level. Chapter 4 discusses the findings which include interviews and document analysis and Chapter 5 concludes this thesis.

The literature on housing policy in Canada is quite thin which consequently posed a challenge in terms of collecting research for this thesis. There are several instrumental works that discuss Canadian housing policy that were consulted for this research of which include the work of Rose (1980), Bacher (1993) and Miron (1993); however, these works only cover the years up to the 1990s. The literature

on housing policy after the 1990s is scarcer. As such, some of the literature cited here is academic and peer reviewed and some of it includes publications from both governmental and non-governmental organizations of which include housing agencies.

Neoliberalism has led to a crisis of affordability in housing which has been manifested in the increasing numbers of people who are homeless, poor, spending a greater percentage of their income on housing, dependent on social services and in core housing need. We begin with a discussion of the current state of the crisis regarding housing affordability by first defining affordability; and then discussing the impact that declining affordability is having on Canadians who have little or no income through the examination of some of the direct consequences that neoliberalism continues to have on housing. These consequences include homelessness, increased core housing need, increased marginalization, growing social housing waiting lists and cuts to social assistance programs.

1.1 A Crisis of Affordability

Affordability is conceptualized by various measures in Canada but the most common is the benchmark shelter-to-income-ratio (STIR). Such ratios are referred to as STIRs and are used to measure the percentage of income one is spending on housing (Rea et al., 2008). Affordability is often determined through the comparison between housing costs and the capacity to pay for such expenditures. Paying more than 30% of one's income on rent is considered "[...] the commonly accepted threshold for being precariously housed" (Wellesley Institute, 2010). Statistics Canada (2008) measures housing affordability as the contrast between expenses

and the capacity for such expenses to be met by a household. Statistics Canada utilizes the 30 % STIR standard to assess housing affordability; they state that “A benchmark of 30% for the STIR is commonly accepted as the upper limit for defining affordable housing” (Rea et al., 2008, p.5).

Canada is experiencing a crisis of affordability with increasing numbers of Canadians spending higher proportions of income on shelter. While incomes have either stagnated or declined for some Canadians, housing costs continue to rise; an increasing number of Canadians are paying a higher percentage of their income on shelter and related expenditures. Shapcott (2007) states that “Even though renter household incomes have fallen, rents in most parts of Canada have risen in recent years, often much faster than inflation” (Shapcott, 2007, p. 6). Traditionally, affordability affected a small proportion of Canadians which usually included those with little or no income; however, this crisis is now affecting a larger number of Canadians. Housing affordability is now an issue for both low and middle income Canadians; the incomes of the “[...] lower half of Canadians remain stagnant or have declined” which is exacerbating an already existing affordability gap (Laird, 2007, p.5).

Shapcott (2007) concurs stating that:

The costs of shelter (and other necessities, such as food, medicine, energy, transportation and clothing) are increasing even as the incomes for low, moderate and even middle-income Canadians have been stagnant or declining – creating a severe affordability squeeze (p. 5).

Affordability is especially problematic in urban areas like Calgary which have experienced a high influx of people looking for work which include minimum wage earners (City of Calgary, 2012). This is problematic because income security is a key determinant of housing affordability. According to Statistics Canada (2008) “Household income is a key determinant of STIRs. On average, income-constrained households have higher shelter cost burdens and are more likely than others to spend more than the housing affordability benchmark” (Rea et al., 2008, p.7). Table 1 below highlights this point; those with lower incomes spend a higher proportion of their income on shelter costs.

Table 1: Median shelter-cost-to-income-ratios (STIRS) for urban households in the two lowest-income quintiles				
Income quintile	2003	2005	2007	2009
Moderate-income owners	18.9	21.1	20.6	21.4
Lowest-income renters	28.1	32.5	28.6	27.5
Moderate-income renters	23.5	23.9	22.5	23.6
Lowest-income renters	40.6	38.6	37.1	38.7

Source: CMHC Canadian Housing Observer 2012

The fact that households in the lower income quintile spend a larger proportion of their income on shelter and related expenditures means that these households experience a higher incidence of core housing need than do higher income quintiles; this is indicated in the below data Table 2.

Table 2: Incidence of core housing need by income quintile (source CMHC)				
Income Quintile	2003	2005	2008	2009
Highest	0	0	0	0
Upper	0	0	0	0
Middle	1.5	1.3	n/a	n/a
Moderate	12.7	11.8	10.6	12.2
Lowest	55.1	54.5	53.5	54.1

A study on housing affordability and wage earnings conducted by the City of Calgary in 2011 concluded that “A person employed at minimum wage who is working 40 hours per week (full time) for 52 weeks per year (full-year) has a *monthly affordable rent limit* of only \$489 per month” (p. 10). There exists a massive discrepancy between this amount and the average market rent of a mere bachelor apartment in Calgary which was priced at \$707 a month in 2011 (ibid).

Without adequate finances one cannot secure market housing in Canada; some of those who are able to access market housing are attached to the labour force while others are not. In spite of this, it comes down to income and whether or not employment is a factor only seems to matter for those who have enough income to make affordability a non-issue. A special report published by TD Economics (2003) concludes that “[...] the ultimate solution to the affordable housing problem is to raise market incomes and develop a more effective and equitable income transfer regime to help lower-income households avoid the perils of the proverbial low-income trap” (p. iii).

When the increases in housing costs are compared with changes in household income during the first half of the 1990s, housing prices and rents rose faster, on average, than household incomes. This resulted in a general decline in housing affordability and an increase in the number of households unable to obtain affordable housing as defined by the STIR (CMHC, 2003b). As the below table indicates, the average market income for all family units in Canada was \$54,700 in 1990 and in 1995 it was \$50,600 (Statistics Canada, 2010).

Table 3: Average market income, by economic family type, 2010 constant dollars, annual (dollars)						
Economic family type	1990	1991	1992	1993	1994	1995
All family units	54700	51700	51000	49300	50000	50600
Economic families, two persons or more	67300	64500	63400	60900	62300	62900
Unattached individuals	26400	23600	23600	23200	23000	24000
Source: Statistics Canada. Table 202-0202 - Average market income, by economic family type, 2010 constant dollars, annual (dollars)						

However, incomes started to rise in the latter half of the 1990s and into the early 2000s as is indicated in Table 3. Following the recession of 2008 incomes started to decline again.

Table 4: Average market income, by economic family type, 2010 constant dollars, annual (dollars)						
Economic family type	1996	1999	2002	2005	2008	2009
All family units	50,800	56,200	58,900	60,500	64,800	63,300
Economic families, two persons +	63,800	70,600	74,400	76,500	82,200	80,300
Unattached individuals	23,100	26,400	27,900	29,400	31,300	31,100
Source: Statistics Canada. Table 202-0202 - Average market income, by economic family type, 2010 constant dollars, annual (dollars)						

Incomes continually fluctuate depending on the economy; however, average rents have steadily increased across Canada (CMHC, 2012). Table 5 below illustrates the increase in average market rents in Canada from 1996 to 2011.

Table 5: Average Market Rents in Canada 1996-2011						
Average rent (\$):	1996	1999	2002	2005	2008	2011
Bachelor	413	448	503	529	582	636
1 bedroom	522	560	626	659	726	775
2 bedroom	593	628	693	731	804	856
3+ bedroom	654	697	774	815	884	943
Source: CMHC Canadian Housing Observer 2003, 2006, 2012						

In Canada's private sector-based housing system, housing affordability is a problem because the market system only reacts to those able to participate with income to purchase or rent adequate housing. Hulchanski (2005) points out that housing affordability is premised on market need and, subsequently, ignores social need because such needs do not generate revenue. Affordability is affecting both the rental and ownership sectors (Shapcott, 2007; Moskalyk, 2008). What is referred to as the 'affordability gap' (the squeeze between income and actual shelter expenditures) "[...] has led to housing insecurities across the country and is now seen as the leading factor for eviction and homelessness in Canada" (Moskalyk, 2008, p. 3).

CMHC (2012) affirms that to be considered affordable, a household should spend no more than 30% of their income on rent. In the case of Ottawa, the Alliance to End Homelessness (ATEH) (2011) reports that minimum wage workers would need to spend 44% of their income for a bachelor apartment and those collecting Ontario Works would need to spend 121% of their income on the same average cost apartment. According to the ATEH (2011) Report Card on Homelessness in Ottawa,

“In 2011, it took \$29,080 a year to pay 30% of before-tax income on rent for a bachelor apartment” (p. 14). Following Vancouver and Toronto, Ottawa has the third highest rents in the country; these rents are very high and they do not align with minimum wage earnings or any other social assistance income source (ATEH, 2012).

There is an insufficient supply of affordable rental market housing in Canada. An increasing number of people are forced to rely on the private market for housing which is exacerbated by the lack of affordable rental market housing in Canada. Skaburskis and Mok (2000) argue that “The current Canadian and Ontario housing policies rely on market-generated solutions to housing problems” (p. 171). This is problematic; as it is stated by the ATEH (2012), affordable housing is necessary to address the needs of those with low and moderate incomes. This cannot be done in a situation where the focus is on the development of high-end condominiums. Nor can it be achieved by relying on the market or processes such as filtering.

Housing availability and affordability can be measured through vacancy rates (Snow, 2008; Wellesley Institute, 2012). The acceptable vacancy rate is generally held to be a minimum of 3%; this is the marker used to assess the degree to which the market is functioning well (Wellesley Institute, 2012). The Wellesley Institute reports that “Canada’s private rental vacancy rate has been below 3% since the end of the 1990s. Nationally, another 3,000 rental homes are needed to raise the vacancy rate to a healthier level” (p. 36). Low vacancy rates in the private rental market are indicative of a severe insufficiency of rental housing (Laird, 2007). In addition, low vacancy rates create inflation on housing costs (Moskalyk, 2008). The

ATEH (2011) reports that the vacancy rate for private rental housing in Ottawa is 1.4%; less than half of what is considered 'healthy'. The vacancy rates are lower in metropolitan areas than the country as a whole as Table 6 below indicates. For example, the vacancy rate for the GTA in October 2012 was 1.7 (http://www.cmhc.schl.gc.ca/odpub/esub/64459/64459_2012_A01.pdf?fr=1373564178666) which could potentially be driving down Ontario's vacancy rate.

Table 6: Rental Vacancy Rate, Canada, Provinces and Metropolitan Areas, 1992–2012 (per cent)¹ (Canadian Housing Observer)					
	1992	1997	2002	2007	2012
Canada	4.8	4.5	2.1	2.6	2.8
Provinces					
Newfoundland and Labrador	6.1	15.4	3.0	2.1	2.2
Prince Edward Island	6.2	4.9	2.8	4.1	5.0
Nova Scotia	5.7	8.3	3.0	3.2	3.4
New Brunswick	4.7	6.6	4.2	5.3	6.9
Quebec	7.5	6.3	1.2	2.6	3.0
Ontario	2.6	2.8	2.7	3.3	2.5
Manitoba	5.8	5.5	1.4	1.5	1.6
Saskatchewan	4.7	1.6	3.9	1.2	2.3
Alberta	4.9	2.7	2.3	1.6	2.0
British Columbia	1.8	3.4	3.1	1.0	2.7
Average of Metropolitan Areas²	4.8	4.1	1.7	2.6	2.6
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Disturbingly, a report published by the ATEH in June 2012 on the development of new rental housing in Ottawa indicates that in 2011 there were a mere “92 Rental Housing Starts in the total of 5,794” (p. 3). The data for 2012 were not much better

with “67 Rental Housing Starts out of the total 1,575, January to April of 2012” (ATEH, June 2012, p, 3).

This chapter will now discuss specific effects that the affordability crisis is having on Canadians. These effects are brought about by both a lack of affordable housing and inability to afford housing both of which are the results of state neoliberal policies. These effects have been further exacerbated by the 2008 recession which has, similarly to neoliberal policies, assisted in eroding Canada’s social safety net. While the most current recession was somewhat brief, it has affected housing affordability undeniably. In light of the latest recession, it has been argued that housing affordability is at the crux of the financial crisis in Canada (Yalnizyan, 2009). Public policy has been more concerned with the housing market and home ownership while paying no heed to the important issue of affordability (ibid).

1.2 Homelessness

Starting in the 1980s homelessness came to mean poverty that includes being unhoused. It is poverty so deep that even poor-quality housing is not affordable. Canada has always had many people living in poverty. But it was only in the 1980s that more and more people found themselves not only poor, but unhoused (Hulchanski et al, 2009, p. 6).

Homelessness is the most severe outcome of the lack of housing affordability and it is a result of a housing problem that has arisen due to neoliberal housing policies and practices (Hulchanski, 2003). Empirical studies indicate that “[...] the lack of affordable housing is increasingly seen as a root cause of homelessness,

perhaps the leading root cause” (Halifax Regional Municipality 2005; Laird 2007a; Calgary Committee to End Homelessness 2008).

Homelessness is a term that is generally used to refer to those people who are the most destitute and who experience the most significant impacts of a lack of housing. Homeless persons are unable to secure housing for reasons such as job loss, low income combined with unaffordable rent, family breakdown, mental illness, addictions/substance abuse etc. (Alliance to End Homelessness, 2011). In their publication ‘Finding Home’ (2009), Hulchanski et al. explain that the increasing usage of the term homelessness itself signifies the current state of Canadian society, that being “[...] our failure to have in place systems for meeting basic human needs in a universal, inclusive fashion” (p. 6). Laird (2007) explains that the ‘homeless crisis’ that exists today has been precipitated by successive Canadian governments through the concurrent abandonment of various marginalized groups; explicitly, “[...] from mental health survivors prematurely discharged during the 1980s and 1990s, to children and youth growing up on Canadian streets, to urban Aboriginal communities who were abandoned by most levels of government (Laird, 2007, p. 7). Hulchanski (2007) notes that homelessness does not occur on its own, but is the product of market forces:

It is the outcome of “normal” – that is, socially sanctioned – practices and activities that are intended to achieve government goals, maintain well-established institutions, or allow certain enterprises to flourish. In other words, it is a by-product of Canada’s housing system (p. 3).

A lack of financial ability to afford housing now overrides substance use and mental health as being the prime reason of becoming homeless (Snow, 2008).

Homelessness is the most serious result of lack of affordable housing and homeless persons are the most affected by housing affordability as they are unable to secure tenure at all. Homelessness is the strongest indication of affordability and housing need and it represents the most extreme need as those who are homeless are without shelter.

Homelessness is a demand based issue in that there are high levels of need for affordable housing that are not being met because homeless persons lack sufficient income. Mikkonen and Raphael (2010) state that a “Lack of economic resources is the prime reason many Canadians experience housing problems” (p. 29). Research conducted in Ottawa by Aubry et al. (2007) supports this conclusion. The findings from this panel study on people exiting homelessness and entering housing cited economic resources, be it income or subsidized housing, as a driving factor preventing those who are or were homeless to access housing (Aubry et al., 2007). In addition, economics determined the quality of housing one was able to access.

Homelessness is also an issue of supply in that there is an inadequate amount of affordable housing available. In a study on market rental development in Ottawa, the Alliance to End Homelessness (2012) state that the rental housing market in Ottawa is mostly being ignored by private developers except for the approximate 20-25% of new condominiums being built for the upper income sector of the market. This is problematic because “Only affordable housing programs create new housing to meet the needs of renters with low or moderate incomes (ATEH, June 2012, p. 2)”.

There are emergency shelters in Canada provided through municipalities that offer temporary shelter to those without housing. However, these institutions are temporary Band-Aid solutions that simply manage a growing crisis; Laird (2007) explains:

Canada's collective response to the boom in homelessness since the early 1990s has largely been to create homeless shelters, emergency services and other "front line" services which have managed the homeless crisis and, in some cases, facilitated the rapid growth of homelessness in Canada (p. 6).

The nature of homelessness is transience; people who are homeless often live on the street, under bridges, on friend's couches etc. While it is difficult to measure exact numbers of homelessness, it is not impossible to develop useful estimates. Statistics Canada does not try to estimate homelessness as it is nearly impossible due to the transient nature of it. Though, what can be more easily measured are the numbers of persons who stay in facilities such as emergency shelters. . Using 2006 census data, Statistics Canada (2008) compiled numbers on those staying in collective dwellings such as shelters. Statistics Canada's 2006 Census data indicated that the total number of people staying in shelters in Canada in 2006 was 19,630 (ibid). This number seems low and it underestimates the reality of homelessness in Canada. Homelessness experts report that actual street counts estimate the number closer to 150,000 across Canada (Laird, 2007; Wellesley Institute, 2010). However, "[...] activists and advocates estimate that national homeless counts range between 200,000 and 300,000 Canadians with no fixed address" (Laird, 2007, p. 12). A Wellesley Institute (2011) report on homelessness estimates the national count of 'visible homeless' between 150 000 and 300 000; conversely, the report

approximates the 'hidden homeless' (those who couch surf, sleep outside, etc.) between 450, 000 and 900, 000.

Ottawa continues to experience an increase in shelter usage; in 2011 shelter beds were utilized 47, 332 more times than the previous year (ATEH, 2011). While there was a slight decrease in men accessing emergency shelters from 2010 to 2011 (-2%) the city experienced a larger amount of women and families needing shelter beds (ibid). The ATEH 2011 report card indicates an increase of 8.5% children and 7.6% of women from 2010 to 2011 used emergency shelters.

After the effects of the recessions of the 1980s and 1990s levels of homelessness and poverty increased dramatically but did so a few years after the recession ended; as such, it makes sense that this will happen again (Yalnizyan, 2010; Falvo, 2011). Falvo (2011) states that "[...] there is a lag effect after a recession.... recessions involve chain reactions, and homelessness is one of the last links in the chain" (<http://www.policyalternatives.ca/publications/monitor/looming-social-crisis>).

1.3 Increased core housing need

Canada's housing affordability crisis is not only affecting those who are in the most need, the homeless, it is affecting those in the private rental market as increasing numbers of renters are experiencing core housing need (CMHC, 2012). Using CMHC's definition, a household is considered to be in core housing need if it spends 30% or more on rent and utilities on housing that fails to meet one or more of their measures be it adequacy, suitability or affordability (CMHC, 2011). CMHC (2011) conceptualizes housing adequacy as a home that is not in need of major repair including plumbing, wiring, structure, etc. Measures of suitability pertain to

household size which is established by the National Occupancy Standards (CMHC, 2011). For example, one bedroom is allotted for a co-habiting couple and likewise for a single adult over 18 years of age (ibid). Affordability is considered to be met if the household spends 30% or less on housing. CMHC (2012) statistics indicate that: “In 2009, 91.2% of urban households in core housing need were in need because they were unable to meet the housing affordability standard, either solely or in combination with the other two standards” (p. 5).

The incidence of core housing need has been increasing as levels of housing affordability have been decreasing (CMHC, 2012). The CMHC Housing Observer (2012) reports that “The incidence of urban core housing need in 2009 was 13.5%, up from 12.3% in 2007” (p. 1). It should be noted that the increase in need here was a reaction to the 2008 recession.

There are some people who have a higher likelihood of experiencing core housing need. In the private market, renters have a much higher incidence of core housing need than do owners (CMHC, 2012); this is mainly the case because on average as incomes rise people purchase homes and so owners generally have much higher incomes and lower incidences of core housing need.

For example, 27 % of renters were in core housing need compared to 6.3 % who were owners and in core housing need (CMHC, 2011). Of the renters who were in core housing need, 19.2 % qualified as below the affordability standard compared to 4.6 % of homeowners. In terms of suitability, 1.6 % of renters were below the standard in contrast with 0.2 % of owners. In terms of adequacy, 0.8 % of renters were below the adequacy standard compared to 0.5 % of owners. Renters fall below

affordability, suitability and adequacy standards of housing at a higher prevalence than do owners. A joint report by Statistics Canada and CMHC (See Rea et al., 2008) explains that renters exceed the 'affordability benchmark' substantially more than do home owners. For example, in 2004, 39.8 % of renters were spending 30 % or more on shelter costs in comparison to 17.1 % of owners (Statistics Canada, 2009). This trend is of critical importance especially since such a large proportion of Canadians are renters. This, in turn, reflects the increasing incidence of need for affordable rental housing. In Ottawa, for example, renters make up 40% of households in the city (ATEH, 2012).

CMHC (2011) reports that of moderate income earners in urban Canada (those earning between \$30,622 and \$51,460) 10.6 % were deemed to be in core housing need. Those Canadians who are classified as the lowest income earners (earnings up to \$30, 621) represented 53.5 % of persons in core housing need in 2008 (ibid).

The Canadian Centre for Policy Alternatives (CCPA) released a document titled *Alternative Federal Budget 2012 (AFB)*. This report is a reaction to the Harper government's budget austerity measures that will presumably have negative impacts on many facets of services such as housing. In regards to affordable housing, the AFB reports that "Nearly all low- and moderate-income households are among the one-third of Canadians living in private rental housing" (p. 91).

This is problematic for Canada as such a large proportion of Canadians are renters. The impacts of the 2008 recession are being felt by those accessing the private rental market in Canada (CCPA, 2012). Increasing rents combined with low

vacancy rates, the growing gap of income inequality and rising poverty are only serving to make it increasingly difficult for many Canadians to afford housing (ibid).

The Canadian private market rental sector is significantly bigger than the non-private or social housing sector (Priebe, 2009). Roughly 95 % of housing in Canada is market housing whereas the remaining 5 % is non-market housing (Hulchanski, 2004). The private housing market is differentiated between private home-ownership housing which comprises in excess of 68% of Canadian dwellings and private rental housing which makes up more than 25% of dwellings (CHRA Policy, November 2009). The state's market welfare ideologies have created a system wherein homebuyers benefit and renters do not. Hulchanski and Shapcott (2004) explain that "The data on Canadian housing conditions reveal that Canadians are divided into two very different groups according to housing tenure" (p. 5). A joint report by Statistics Canada and CMHC (See Rea et al., 2008) explains that those who are renters exceed the 'affordability benchmark' much more frequently than do home owners. Home owners have been shown to be increasingly more affluent than renters, so much so that research indicates that homeowners in Canada earn twice the income of renters (Hulchanski and Shapcott, 2004). In contrast, "Nearly all low- and moderate-income households are among the one-third of Canadians living in private rental housing" (CCPA, Alternative Federal Budget, 2012, p. 91). Some upper-income renters moved into privately owned homes in the 1990s; however, the cost of home ownership is rising swiftly which is making affordability a serious issue for even middle-income earners (Shapcott, 2007).

1.4 Increased marginalization

Another more indirect effect of the affordability crisis is increased marginalization. Carter and Polevychok (2005) argue that “Canada has not been able to meet the housing policy objective of providing adequate and affordable housing for all citizens” (p.5). The key word here is *all*: another effect of the progressively neoliberal dynamics of Canadian housing policy is increased marginalization and social exclusion among *specific* Canadians. Since the 1980’s an increasingly diverse group of Canadians have been at higher risk of experiencing homelessness, housing need, and poverty than the general public (Hulchanski et al, 2009).

“[...] the main causes of poverty are systemic issues related to a changing labour market, a housing market which does not meet the needs of low income residents and social policies which are not adequately responding to profound changes in society” (Social Planning Council of Ottawa, 2010, p. 9).

Neoliberalism has been at the forefront of a global restructuring that, while privileging certain groups, is leaving many people excluded. Jim Silver (2011) conceptualizes one of the effects of neoliberalism as ‘the new urban poverty’; he states, “[...] neoliberalism has been a particularly important causal variable in the rise of the new urban poverty” (Silver, 2011, p. 40). This poverty is conceptualized as new because it is not restricted to income and it includes variables such as racial segregation, stigmatization, etc. Neoliberalism is restructuring the traditional concept of poverty to encompass a variety of new concepts that is marginalizing a larger proportion of people.

Visible minorities are one group of people that are overrepresented among the poor in Canada; visible minorities experience higher rates of both core housing need and poverty (Carter and Polevychok, 2004). Much of this can be attributed to changes to Canadian immigration laws that brought about an influx of new Canadians between 1981 and 2001 (Silver, 2011). During the 1970's and 1980's there were a lower number of people immigrating to Canada from traditional countries; as such, immigration laws were slackened to allow for more immigration and thus help to "fill occupational gaps or skill shortages" (Picot & Sweetman, 2012). The Canadian government changed its role in immigration; whereas Canada's immigration policies historically reduced immigration levels during recessions policy was altered so that, during the 1990's especially, Canadian immigration policy now involved "[...] not reducing and at times expanding immigration levels in recessions" (ibid; p. 4).

Data Tables 7 and 8 below draw on the most recent census data available for average incomes and shelter expenditures of visible minorities. The data indicates that visible minority households earn less income those non-visible minority households; however, visible minority households have higher shelter costs and higher average STIRS (CMHC, 2013).

Table 7: Average household income, shelter costs and STIRS, by visible minority status, Canada and CMAs, 2006					
		Total number	Average income	Average shelter cost	Average STIR
		(#)	(\$)	(\$)	(%)
Canada	All households	11,766,145	72,391	905	21.8
	Visible minority households	1,401,835	69,681	1,126	27.3
	Non-visible minority households	10,364,310	72,758	875	21.0

CMA total	All households	8,009,295	77,599	995	22.9
	Visible minority households	1,346,595	69,628	1,136	27.5
	Non-visible minority households	1,582,725	63,261	765	20.6
Source: CMHC 2013					

Table 8: Number of households, average household income, average shelter costs and average STIRs, by visible minority, showing the three largest visible minority household groups by region - Ontario, 2006					
		Total number	Average income	Average shelter cost	Average STIR
		(#)	(\$)	(\$)	(%)
Ontario	All households	4,319,145	81,329	1,064	23
	Visible minority households	747,240	73,614	1,242	28.2
	South Asian	199,435	78,880	1,363	28.7
	Chinese	162,980	81,751	1,152	25.4
	Black	146,905	59,708	1,135	29.5
	Non-visible minority households	3,571,910	82,942	1,027	21.9
Source: CMHC 2006					

Swanton (2009) discusses the specific groups of Canadians who are paying above and beyond what has been accepted to be the affordability measure- the 30% STIR. Such persons include new-comers to the country, renters, single-mothers, people living in both Vancouver and Toronto and persons living alone (ibid).

Poverty is high amongst Aboriginal peoples in Canada. A report published by the Standing Senate Committee on Social Affairs (2009) finds that “Both on-reserve and in cities, Aboriginal people are generally poorer and less adequately and affordably housed than their non-Aboriginal counterparts” (p. 14). Like other marginalized groups who are overrepresented in their experiences of poverty,

Aboriginal people struggle with the negative impacts of both economic and social marginalization at higher levels than the majority of Canadians (Hulchanski et al., 2004). The most recent Street Health Report 2007 found that a large proportion of their sample (15%) were Aboriginal people which is high compared to the proportion of the general population that is Aboriginal (0.5) in the city of Toronto.

A report prepared by The Standing Committee on Social Affairs (2009) explains that there are specific Canadians who are at a higher risk of experiencing insecure housing and poverty; specifically, those suffering with mental illness and/or addiction issues are overrepresented among the poor and homeless populations across Canada (Hulchanski et al, 2004; The Standing Senate Committee on Social Affairs, 2009). Additionally, “[...] people with disabilities, urban Aboriginal peoples, unattached adults, lone parents and some immigrants are more likely to have the problems, and they are likely to last longer than for others in Canada” (p. 124).

Hulchanski et al’s (2004) study ‘Finding Room’ estimates that “[...] 33 percent of men in hostels and as many as 75 percent of women have serious mental health problems” (p. 542). These people face marginalization on two fronts: both being homeless and suffering from mental illness. This places these people on the periphery of society and makes it much more difficult for them to secure employment or obtain housing.

The Street Health Report 2007 is a comprehensive survey conducted in downtown Toronto that assesses the health of homeless individuals. This study was carried out over a three month period and utilized a representative sample of 368 homeless individuals (The Street Report 2007). The chart below presents the

findings of this study that show that homeless people experience mental illness at a much higher rate than the general population.

Table 9: Mental health conditions: homeless people in our survey compared with the general population of Canada		
	Street Health Survey	General Population
Depression	17%	8%
Anxiety	11%	1%
Bipolar	8%	1%
Schizophrenia	8%	1%
P.T.S.D.	5%	n/a

Source: The Street Health Report 2007

Deinstitutionalization has been identified as leading to the high incidence of mental illness among the homeless (The Standing Senate Committee on Social Affairs, 2009). The concept of deinstitutionalization is a reflection of neoliberal social policies; it refers to the extensive shutdown of psychiatric institutes across Canada that resulted from neoliberal policies. The effect of the mass closures of these institutions was the release of individuals with mental illness into the community where there was a lack of resources to address their needs (ibid). More specifically, provincial expenditures for mental health were cut massively and were not offset with adequate community supports (Golden et al. 1999). As a result, “[...] several decades later, many people who would have been institutionalized are in homeless shelters and on the streets in communities, large and small, across Canada” (The Standing Senate Committee on Social Affairs, 2009, p. 112).

1.5 Growing social housing waiting lists

The changing role of the state within the arena of housing policy has led to an increased need for housing to varying degrees. There are increasingly larger numbers of people struggling to afford housing. Those who cannot afford housing in the private market are forced to seek other means that being, namely, social housing. Social housing only consists of roughly 5 % of all housing in Canada (Hulchanski, 2006); consequently, creating a conundrum of serious proportions. There is not enough social housing for those who require it. As such, there are waiting lists. Waiting lists are tangible data that can be utilized to reflect the need for housing in Canada; waitlists are tools that are used by provinces and cities across the country to prioritize social housing need. Waitlists are indicative of housing need as they include those who cannot afford to obtain housing in the private market. However, they do not necessarily depict an accurate amount of housing need in Canada as the wait times are lengthy and people oftentimes choose not to apply because of this (ONPHA, 2012). In addition, those staying in homeless shelters are granted priority status and thus placed at the top of the waiting list. People are often forced to become literally homeless as it is their only means of securing social housing. In the case of Ontario, the province has set up regulations to which the service managers of each area in the province must adhere in accordance with the Province of Ontario's Housing Services Act (The Registry, 2012). This act attempts:

to provide for community based planning and delivery of housing and homelessness services with general provincial oversight and policy direction; and (b) to provide flexibility for service managers and

housing providers while retaining requirements with respect to housing programs that predate this Act and housing projects that are subject to those programs (http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_11h06_e.htm).

The amount of time a person or family waits for housing is determined by their 'status' (ONPHA, 2012). Need is assessed comparatively between service users depending on his or her situation. Factors that determine one's status include if they are deemed a 'priority' or not; both location and the typology of the household are consulted as well (ibid). Priority statuses are localized by service managers under provincial priority guidelines; more specifically, "Local rules apply in addition to the provincial priority rule (i.e. special priority - those who have experienced domestic violence). They are meant to address particular local housing market issues" (ONPHA, 2012). Need is determined by the province in this regard and the rules are adjusted accordingly based on specific needs of municipalities.

The cost for housing in Ontario is the highest in all of Canada and, at minimum, one fourth of households in the province spent more than 30 % of their income on housing which was a 10 % increase between the years of 2001 and 2006 (Wellesley Institute, 2008). The data indicates that Ontario is the most unaffordable province in the country; even worse, "Ontario has the highest housing costs, the lowest per capita investment in housing and has made the biggest download of housing responsibilities to municipalities of any Canadian province" (Shapcott, 2011, <http://www.wellesleyinstitute.com/news/made-in-ontario-housing-plan-needs-real-targets-timelines-and-inclusionary-housing-bill-140-submission/>).

In a positive light, the ATEH (2012) reports that for the first time since 2007 Ottawa’s Centralized Waiting list has decreased; this success can be attributed to funding through a municipal initiative that invested 14 million dollars to homelessness and housing in Ottawa (ibid). ONPHA’s 2012 Waiting List Survey states that “Ottawa’s waiting list is the third largest in the province, at 10,097 active households. After experiencing increases over a number of years, Ottawa’s waiting list decreased by 3.9 per cent between the 2010 and 2011 year-ends” (p. 9).

Table 10: ONPHA Wait List Report 2012					
Active households on social housing wait lists 2007-2011					
Service Manager	2011	2010	2009	2008	2007
Ottawa	10,097	10,502	10,235	9,692	9,370

1.6 Social assistance programs

“Estimates suggest that more than half of core need households are recipients of social assistance” (Pomeroy, 2001, p. 4). Another result of neoliberalism that affects housing is the increasing cuts to social assistance programs. Cuts to such programs affect housing for Canadians as they lessen the income available to those who cannot afford housing and related shelter expenditures. Out of the thirty nations that belong to the Organization for Economic and Development (OECD), Canada is ranked 24 out of 30 for its social program spending (Mikkonen and Raphael, 2010 cited in Silver, 2011). Barnes (2013) argues that “People on social assistance do not have sufficient income to afford the housing, food, and other elements of an adequate standard of living” (<http://www.wellesleyinstitute.com/news/social-assistance-reform-is-happening-heres-three-things-to-look-out-for/>).

Governmental financial supports, which are commonly referred to as social assistance benefits in Canada, have seen an increase in people requiring help (Federal-Provincial-Territorial (FPT) Directors of Income Support, 2010). Social assistance case loads have been increasing on an annual basis in some provinces including Ontario; because benefits are administered at the provincial level, Ontario is referred to here in order to exemplify the increase of service usage. Social assistance is income support allocated to assist people to support themselves and/or their family. In Ontario, this assistance is divided into two types of financial support that assist people who lack adequate income (ibid). The first program, Ontario Works (OW) (oftentimes referred to as welfare) “[...] provides people with basic income support while helping them prepare for, find and maintain employment” (Federal-Provincial-Territorial (FPT) Directors of Income Support, 2010, p. 59). The other program is the Ontario Disability and Support Program (ODSP) which assists those who have disabilities with both income support as well as employment assistance (ibid).

Both OW and ODSP benefits include a shelter allowance; this amount is theoretically intended to cover the cost of shelter. However, the maximum amount a single person is allotted regardless of shelter costs (providing they are not living in rent-geared-to-income housing) is \$376 per month (Ministry of Community and Social Services, 2013). Clearly this is not sufficient income to live on let alone rent anything in the private market. If one is able to get into rent-geared-to-income social housing then the rent is lower for OW recipients (ranging from \$85-\$110 for a single

person) (ibid). ODSP benefits are higher with a maximum amount for shelter allowance \$479 (ibid).

As the chart below indicates, OW cases for singles in April 2010 was 147 837 persons; this increased to 157 470 by April 2012.

Table 11: Ontario Works caseload and beneficiaries 2010-2012			
Date	Apr-10	Apr-11	Apr-12
Single Cases	147 837	153 490	157 479
Couples with beneficiaries	101 779	101 193	101 623
All family structures with beneficiaries	456 360	465 005	471 458
Source: http://www.mcsc.gov.on.ca/documents/en/mcsc/social/reports/OW_EN_2013-01.pdf			

ODSP caseloads for singles increased from 208 802 in April 2010 to 229 602 by April 2012 as the below chart indicates.

Table 12: ODSP caseload and beneficiaries 2010-2012			
Date	Apr-10	Apr-11	Apr-12
Single Cases	208 802	218 636	229 602
Couples with beneficiaries	107 412	111 894	116 670
All family structures with beneficiaries	374 929	392 631	411 921
Source: http://www.mcsc.gov.on.ca/documents/en/mcsc/social/reports/ODSP_EN_2013-01.pdf			

Case-loads for provincial income supports such as ODSP and OW in Ontario are steadily increasing. This is problematic as such programs continue to be cut in the face of growing need. For example, in 2013, ODSP cancelled its Community Start-Up Benefit (CSUMB) for disability recipients (Wellesley Institute, January 2013). This benefit was allocated to those moving into housing for the first time including many individuals who were homeless and moving from the shelter system and into subsidized housing. More specifically, “The CSUMB helped people receiving social

assistance to pay for large or unexpected housing-related costs, supporting them to become and remain housed”

(<http://www.wellesleyinstitute.com/housing/tracking-the-impact-of-cuts-to-housing-and-homelessness-supports/>). With the cancellation of this benefit, people are forced to find other means to cover the cost of items such as beds, moving costs, last month’s rent etc. Cuts to social assistance programs increase the risk of homelessness by widening the gap between income and expenditures.

Another example of neoliberalism in action occurred in March 2012 when Ontario Premier McGuinty froze social assistance rates and reduced the scheduled increase of the Ontario Child Benefit (<http://www.wellesleyinstitute.com/health-care/freezing-welfare-the-wrong-decision-at-the-wrong-time/>).

Conclusions

This chapter has provided an overview of the crisis of affordability in housing and has discussed some of the effects that are, in part, due to neoliberal governance in Canada. The most severe of these effects is homelessness; the literature indicates that a lack of economic resources to afford housing, either on the demand or supply side, as the prime reason for homelessness in Canada. There is an insufficient supply of affordable housing that is causing an increasing number of Canadians to find housing in the private market and; consequently, spend a higher percentage of their income on shelter. Another consequence of the crisis of affordability brought on by neoliberalism is increased core housing need in the private market which is problematic as such a high proportion of people are renters. The need exists in the social housing sphere as well which is represented by the large amounts of people

on waiting lists. Other consequences of neoliberalism that has affected people and their relation to housing are increased marginalization and cuts to social assistance programs. All of these consequences are staggering and have impacted Canadians on both the individual and the societal levels. Now that we have discussed the current context of the crisis of affordability, the next chapter will trace the advent of neoliberalism and its relation to housing.

Chapter 2: The Advent of Neoliberalism in Canada

Canadian housing policy has been severely affected by neoliberalism.

Neoliberalism is an ideology that has had a marked impact on the policy landscapes of many countries around the world. This chapter examines the crisis of housing affordability by tracing the historical trajectory of the housing system in Canada through the lens of neoliberalism; it discusses how successive neoliberal governments have introduced changes in social policy and, more specifically, how these changes have influenced Canadian housing policy both historically and at the present time. This chapter focuses specifically on the following topics: neoliberalism at a societal level; neoliberalism and the welfare state; neoliberalism and Canadian housing policy; retreat of the provincial governments and focus on municipalities; the third sector.

2.1 Neoliberalism at a societal level

Neoliberalism is a theory of political economic practices proposing that human well-being can best be advanced by the maximization of entrepreneurial freedoms within an institutional framework characterized by private property rights, individual liberty, unencumbered markets, and free trade (Harvey, 2007, p. 22).

Neoliberalism is commonly conceived to be synonymous with concepts such as privatization, deregulation, tax cuts, free trade and marketization. Followers of the theory work to reconfigure the role of government involvement through specific measures that allocate 'decision-making authority' to the market (Silver, 2011). Fundamentally, neoliberalism embodies a 'minimalist form of government' (Dalton, 2009). Neoliberal policies are regularly justified by governments as necessary

budget balancing measures that assist in deficit reduction. Social programming bears the brunt of such measures; when programs are perceived as cost ineffective they are consequently cut. Neoliberalism embodies an aura of 'laissez faire'; Brenner and Theodore (2002) explain that "The linchpin of neoliberal ideology is the belief that open, competitive, and unregulated markets, liberated from all forms of state interference, represent the optimal mechanism for economic development" (p. 350). Neoliberalism from the late 1970s into the 1980s was an ideology that was employed by governments, universities and the media; it was used to attempt to understand and justify both increasing inflation and unemployment (Dalton, 2009).

Neoliberalism embodies privatization in both ideology and practice;

Harvey (2007) states:

The corporatization, commodification, and privatization of hitherto public assets have been signal features of the neoliberal project. Its primary aim has been to open up new fields for capital accumulation in domains formerly regarded off-limits to the calculus of profitability (p. 35).

As is discussed in the forthcoming section on Canadian Housing Policy, the state's retreat from the provision of social housing and the reduction of funding toward it has allowed Canadian housing policy to remove itself from the public domain and, subsequently, let the private market take precedence over the social. The subsequent section will discuss neoliberalism and its relation to the eroding welfare state.

2.2 Neoliberalism and the welfare state

The welfare state, in a most basic sense, "[...] involves state responsibility for securing some basic modicum of welfare for its citizens" (Epsing-Andersen, 1990, p.

160). Hulchanski (2004) defines the welfare state as “[...] the set of social practices and strategic accommodations designed to address specific problems of the day relating to both the production of goods and services and their distribution” (p. 17). Broadly, the advent of neoliberalism is associated with the decline of the welfare state. In this context, governmental involvement is withdrawn and replaced by a reliance of market forces, for example, the privatization of public services (Wolfe, 1998). The onset of neoliberal policies have and continue to undo the practices of welfarism through the disassembling of social policies originally created to address social welfare. Theodore and Brenner (2002) describe the inception of neoliberal policies in the aftermath of the recession of the 1980s within a global context as “[...] the efforts of the USA and other G7 states to subject peripheral and semi-peripheral states to the discipline of capital markets” (p. 350).

The initial advent of global neoliberalism was in-part a reaction to post-war governmental responses to recessions wherein the state intervened to assist when the market was unstable (Brenner & Theodore, 2002). Threatened by what Wolfe (1998) refers to as ‘the crisis of Keynesian welfare policies’, state intervention and a decline in productivity previously experienced by industrialization, governments integrated neoliberal policies which sought to remove state intervention while promoting market practices in all parts of society and policies (Wolfe, 1998).

Dalton (2009) states:

the seeming impossibility of using Keynesian economic ideas to deal with changing economic conditions, particularly the high and persistent rates of inflation and unemployment, established a context for a paradigm shift in economic thinking (p. 10).

This change in thinking, this 'paradigm shift' soon dominated the political and policy arenas in the country; Wolfe (1998) explains that in Canada "Fiscal restraint, both to eliminate the operating deficit and to reduce the national debt, became the governing theme in all social policy debates" (p. 125).

Canada is often conceptualized as a liberal welfare state; such states "[...] emphasize individualism, individual responsibility, and a reliance on the private market" (Dreier & Hulchanski, 1993, p. 44). Some would go so far as to argue that the welfare state has eroded to a point that Canadian society does not have "[...] an anti-poverty welfare state but one that was designed to ensure continuity of living standards over the ups and downs of the economic life cycle" (Hulchanski, 2004, p. 17). The imposition of neoliberalism on governmental public policy is perceived by its proponents as an attempt to restructure what remains of the welfare state by cutting back as many aspects of the social safety net as possible (Walks, 2009).

The inception of the welfare state in Canada was fairly recent when compared to other Western countries (Hulchanski & Drover, 1987). In contrast to various parts of Europe where welfarism preceded the 2nd World War. One of the components of liberal welfare states such as Canada's is the presence of "a dualism between market and state allocation" of benefits (Hulchanski, 2003, p. 17). This dualism refers to the existence and allocation of two structures of benefits within one system; these structures are differentiated between market benefits and social assistance benefits (ibid). Market benefits are allocated within what Hulchanski (2003) refers to as the 'social security welfare state'; these benefits are indirectly imposed by the government to ensure continuity of the economic cycle and are

allotted to the majority of Canadians- roughly 80 % of households (ibid). Examples of such benefits in relation to housing include programs such as down payment assistance for homebuyers, better-quality services and amenities, mortgage insurance programs etc. In contrast, social assistance benefits are distributed directly by the state to those who are defined to be in need and therefore eligible; these benefits are available only when individuals are unable to obtain sufficient income to support themselves from the market system and include about 20 % of lower income households which access such non market benefits (Hulchanski, 2003). Examples of such benefits include direct governmental subsidies such as shelter allowances.

2.3 Neoliberalism and Canadian Housing Policy

“The primary basis for social housing policy is the presence of circumstances (housing need) in which individuals or families are not able to meet their shelter needs through their own resources” (Pomeroy, 2001, p. 2). Theoretically, social housing policy intends for the state to assist those with their housing needs when they cannot do so on their own; however, neoliberalism has altered Canadian social housing policy and people’s relation to housing in Canada. The following statement reflects this: “Traditionally, government housing policy has been aimed at ensuring that the private sector could meet the housing needs of the community” (Ontario Federation of Labour, 1997, p. 169). This statement epitomizes the tradition of the Canadian housing system which continues to be premised on a market ideology that favours privatization over social welfare.

In the broadest sense, “Canadian housing policy, in common with that of most Western states in recent years, has shifted away from the provision of social housing and has moved strongly towards market approaches to housing problems” (Wolfe, 1998, p. 121). Housing expert John Miron (1988) equates housing to “[...] another good provided in a private market” (p. 192). Hulchanski (2004) argues that Canada has a ‘housing system’ which encompasses all aspects of housing in Canada both market and non-market. Those who do not have the means to afford market housing in Canada are reliant on social housing; these people fail to “[...] generate market demand for a basic necessity in a society that relies almost exclusively on markets” (Hulchanski, 2005, p. 2).

The initial intervention by the Canadian government in the housing system is signified by the implementation of the Dominion Housing Act (DHA) of 1935 that was passed as a response to dire housing conditions of the depression era (Bacher, 1993, p. 66). The passage of the DHA was largely due to pressure on the government to provide social housing to those who could not afford it (ibid). The DHA would later be passed as the National Housing Act (NHA) in 1938 which, according to Rose (1980) “[...] was a political and economic act by the government hoping to stimulate employment by broadening the terms of the 1935 legislation” (p. 3). Although in 1938 the NHA contained clauses pertaining to the creation of social housing, never were there any homes constructed under this amendment (Bacher, 1988). When the NHA was redrafted in 1944 it no longer supported social housing; however, the act continued to assist home buyers as it further lowered down payments of home purchases (ibid).

In 1949 more amendments were proposed to the NHA which included the ratification of the federal-provincial partnership program (Rose, 1980). This partnership was premised on the fact that “[...] those forms of government which were allegedly closest to the tangible needs of people must take steps to meet those needs” (Rose, 1980, p. 21). Between 1949 and 1963 here on in, the federal government had a limited involvement in social housing based on the argument of constitutional responsibility. The federal government claimed that housing, in the context of property, is the primary responsibility of both the provincial and municipal governments (Wilson, 1959). This conflict led to the creation of Provincial Housing Corporations after 1964 that were to act as intermediaries between the federal government and the provinces (Wolfe, 1998). Between 1964 and 1970 a large number of social housing units were constructed by provincial housing corporations supported by federal funding.

In 1973 important amendments were made to the NHA (Carter, 1997; Rose, 1980); these amendments were new approaches such as time-limited government housing subsidies. At this time CMHC introduced a program that fostered the development of non-profit and cooperative housing; this program allowed for more available funding for non-government social housing (Wolfe, 1998). During the years from 1973 to 1984 both housing starts and expenditures increased; however, the majority of housing initiatives that were instigated by the federal government after 1973 were reconfigured by the middle of 1984 (Hulchanski & Drover, 1987). Due to fiscal restraints, the federal government reconfigured social programs to target only those who were considered ‘most in need’ (Carter, 1997). Hulchanski

and Drover (1987) state that “Measures were taken to reduce the growth in the size of direct expenditures and to increase the reliance on the private sector wherever possible” (p. 61).

The years following, from 1986 up to 1993, are considered to be ‘years of restraint’ (Carter, 1997). Throughout these years housing affordability was severely affected; this time period is conceptualized by housing advocates and academics as a housing crisis precipitated by neoliberal policies (Layton, 2008; Hulchanski, 2009; Mikkonen and Raphael, 2010; Shapcott, June 2012). The cutbacks contributed to a national emergency in Canada; an unprecedented “[...] rise in homelessness and a deep and persistent affordable housing crisis” (Shapcott, June 2012). This resulted in the federal government enacting temporary solutions to what some say they perceived to be a temporary problem.

Canada’s social housing policy has been in perpetual flux; the increase in debt and deficit precipitated in the 1980s led to housing programs being reduced and eventually, the complete retreat of the federal government from social housing (Carter & Polevychok, 2004). Between 1984 and 1993 the following housing programs were scaled back:

[...] the cancellation of the Non- Profit and Private Rental Residential Rehabilitation Programs, the Rural and Native Program, the Urban Aboriginal Housing Program, the Non-Profit Housing Program that had replaced the earlier Public Housing Program and the Cooperative Housing Program (Carter & Polevychok, 2004, p. 3)

Many important changes to housing policy occurred in 1993, a year significant to housing policy in Canada. It was in 1993 that the federal government retreated almost entirely from social housing in that nearly all of federal monies

were diminished and barely any new social housing units were built (ibid). Laird (2007) states a commonly held belief among housing advocates:

[...] Canadian government policy from 1993 onward actually helped to create chronic poverty and housing insecurity, in conjunction with booming housing prices and faltering middle and lower class incomes, while billions of taxpayer dollars were spent on emergency services and other short term measures that have provided little relief to the largest homelessness crisis since the Great Depression of the 1930s (p. 6-7).

Throughout this paper I employ the term 'social housing' which refers to "[...] all forms of publicly assisted housing: public, non-profit and co-op [...]" (Wolfe, 1998, p. 123). Social housing refers to housing that was at some point (initially or at present) directly subsidized by some form of government (Hackworth, 2008). An important attribute of social housing in Canada involves the fixed removal of housing units from the housing market; "[...]All non-profit housing organizations and housing cooperatives enter into binding agreements tied to their mortgage financing that guarantee the not-for-profit nature of the housing" (Drier & Hulchanski, 1993, p. 53). Previously, what was known as 'traditional public housing' was social housing that, up until 1993, was operated by the federal government; this public housing comprised approximately one third of social housing until 1993 (Hackworth, 2008).

Cooperative housing is another form of social housing. It was brought into being by amendments to the National Housing Act in the 1970s and seen as a way to permit 'more residential autonomy in nonmarket housing' (ibid). Cooperative

housing was perceived to be a huge success in Canadian housing policy; however, the program was cancelled in 1992 (Dreier & Hulchanski, 1993).

Private non-profit (PNP) housing, the third type of social housing, is “[...] owned and managed by independent, community-based groups, such as faith groups, service clubs, ethnic organizations and community agencies” (ONPHA, 2013). PNP housing organizations access funding from a variety of sources be it governmental, non-governmental, charitable donations, etc.

Lastly, there are municipal non-profit (MNP) organizations with an inventory of social housing. These are non-profit organizations owned by a municipality but the housing is both built and funded by all three tiers of government. Hackworth (2008) notes that “Despite the variation in success, management style, and cost of these portfolios, each suffered marginalization under the prevailing antisocial housing ethos of the past 30 years, particularly the last 15”. (p. 12).

Throughout the 1980s and 1990s, the federal government continued to reduce funding to social housing, a move justified under the premise of deficit reduction (Pomeroy, 2007). More specifically, in the 1990s the federal government condensed spending on housing and cut all transfer payments for housing to the provinces which saved the federal government an approximate \$1.5 billion annually (Hulchanski, 2004). This move is commonly referred to as devolution; moreover, this undoing of

[...] the social housing supply program meant that provinces and municipalities had to bear the indirect costs of inadequate housing and homelessness. These include the costs of physical and mental health care, emergency shelters and services, and policing (Hulchanski, 2004, p. 11).

A federal budget was introduced in 1993 that ended direct funding for social housing in Canada and commenced an 'assault on social housing' (Wolfe, 1998; Hackworth & Moriah, 2006). In 1993, social housing was declared as no longer a responsibility of the federal government and was consequently terminated (Hackworth & Moriah, 2006, p. 515). Instead of developing new social housing, the federal government withdrew completely as it complained of rising 'expenditures, lack of efficiency and long term commitments' (Dalton, 2009).

Devolution has always been a recurring theme in Canadian social housing policy (Bacher, 1993). Commencing in 1996, the federal government transferred most of the responsibility for its housing initiatives to provincial and territorial governments (CCPA, 2012). Thus, the provinces and territories were left with the administration of housing programs and services. Unfortunately, the relations between the three tiers of governments in Canada has been an ongoing "[...] debate on who should do what as opposed to what should be done" (Carter and Polevychok, 2004, p. 4). Officially, the federal government downloaded all aspects of social housing to the provinces in 1996; the devolution of accountability for social housing going forward was entirely on the provincial government (ibid). Carter and Polevychok (2004) argue that: "The period 1993 to 1998 was one of the weakest from a social housing policy perspective in recent Canadian history: no national policy; virtually no federal funding; limited provincial funding" (p. 3-4).

2.4 Retreat of Provincial Governments & Focus on Municipalities

Not long after the retreat of the federal government from social housing some provinces, including Ontario, withdrew as well (Hackworth & Moriah, 2006). A few of the provinces opposed the devolution initially but there were some that viewed this as a chance to do as the federal government did and withdraw from social housing altogether (ibid). The debate around the responsibility for housing was exacerbated when Ontario downloaded its responsibility for social housing to municipalities (ibid). Ontario is referred to here because the housing organizations studied are in Ontario and were subject to devolution by the provincial government. It should be mentioned that Ontario is a unique case in that it was the only province to devolve entirely to local governments. In addition, Ontario has the biggest population of any province in Canada and it has the biggest urban area- Toronto (Dreier & Hulchanski, 1993). The Harris government of the 1990s initiated extreme devolution justifying them as cost cutting measures; during this time “Ontario devoluted child care, public health, a large proportion of welfare and social housing in its entirety to the municipalities” (Wolfe, 1998, p. 126).

Hackworth and Moriah (2006) state:

Ontario became one of the latter when it elected a Conservative government led by Mike Harris — a longtime [sic] and prominent member of Canada’s leading neoliberal think-tank, the Fraser Institute. Harris immediately compounded the crisis in affordable housing by removing provincial funds from the sector as well (p. 515).

The Ontario government under Mike Harris not only downloaded social housing to the municipalities but they terminated existing projects that included cancelling provincial involvement with the development of about 17,000 social

housing units (Hackworth & Moriah, 2006). Moskalyk (2008) explains that “Provincial inactivity in social housing has left many municipalities burdened with the cost of addressing social housing needs in their communities” (p. 9). Municipal governments are carrying a large burden of housing need with not enough funds to address the growing housing needs of communities (Pomeroy, 2007). Moreover, municipalities do not have sufficient taxing power to cover the increased expenses they are now faced with (Hackworth & Moriah, 2006).

Tracing the historical trajectory of housing policy over the 1980s and 1990s, the expenditures and cost sharing between the three tiers of government in Canada indicates that “[...] in the absence of very specific federal conditions and incentives, most P/T jurisdictions have not made a serious commitment to what some have asserted is their responsibility” (Pomeroy, 2007, p.10). A lot of discussion on housing policy between the three tiers of government is surrounding jurisdiction; there is dispute as to who should do what (Hulchanski, 2007). Essentially though, it is increasingly difficult for both the provincial and municipal governments to make up for the termination of direct federal cash transfers for housing (ibid). Hulchanski (2007) notes that it is crucial “[...] to place provincial and territorial budget cuts in housing, social spending, and urban affairs in the context of the federal government’s downloading of the deficit onto provincial taxpayers” (p. 4).

Currently, “Provinces and territories retain formal control over the design and delivery of both supply and demand side housing policies, an authority they can devolve to municipalities to facilitate community-based design” (Government of Canada, PRI, August 2005, p.22). While localizing the facilitation of housing to a

community level appears to make sense, it is difficult to do with scarce resources and continual cuts to funding at each level of government.

Moskalyk (2008) explains:

Although municipalities have taken an active role in social housing, they lack the fiscal capacity to effectively deal with the problem. Municipalities have little room to levy taxes and are therefore constrained in their ability to raise financial resources in their local communities (Moskalyk, 2008, p. 9).

Social housing is largely managed and owned by local non-profit agencies of which include municipal non-profits; neither the private sphere nor the federal government are directly involved in the provision of social housing and its related services (Dreier & Hulchanski, 1993).

The social housing portfolio in Canada has been generally comprised of low and mid-rise apartment buildings that consist of approximately 50 units (ibid). Most of the units are rent-g geared-to-income (RGI) in which people generally pay about 30 percent of their income on the housing; the remainder is usually subsidized by the government. Social housing is housing that is removed from the market entirely (ibid). Neoliberalism and its associated practices have negatively affected social housing policy in Canada; in short, there is not enough funding for local governments, most specifically in Ontario, to address the housing needs of many people.

Despite the many challenges and negative impacts, Carter and Polevychok (2004) state that there is a positive outcome in the withdrawal of the federal government from social housing. They argue that:

[...] the reduced role and influence of senior levels of government has broadened responsibilities for social housing. More partners, non-profit organizations, other community groups with indirect but important housing needs and connections, private sector organizations and municipalities have to participate with the other levels of government to try to address housing needs (p. 5).

The retreat of senior levels of government from housing has led to an increased reliance on the third sector in Canada the development of which will be discussed in the following section here.

2.5 The Third Sector

Canada's third sector refers to “[...] socially mixed nonmarket housing provided through community based and municipal nonprofit organizations” (Dreier & Hulchanski, 1993, p. 52). A reaction to the government's implementation of neoliberal policies and its withdrawal from the arena of social housing has led to an increased dependence on this third sector. Colderley (1999) points out that neoliberal governments of the 1980s “[...] called upon volunteer activity to substitute for the state in many areas of social policy” (p. 283). By ‘volunteer activity’ the author is referring to non-profit activity which, in relation to housing, is oftentimes referred to as the third sector (ibid).

The third sector refers to housing that is removed from the market and is non-governmental in nature; however, non-profit housing in Canada is oftentimes more dependent on government funding than any other source of funding (Colderley, 1999). Non-profit housing is subsidized by the government while maintaining an arm's length relationship with it. Dalton (2009) asserts that “It is important to remember that the state does not have clear boundaries and that there

is constant interaction between state and non-state actors in all areas of policy making” (p. 19).

Third sector social housing is instrumental in Canada. Dreier and Hulchanski (1993) state:

The important lesson provided by Canada’s third sector, social housing approach to subsidizing housing is that local and community-based organizations can create good-quality housing and that this housing can remain a permanent community asset, never to be sold to speculators or converted to upscale units (p. 57).

The development and operation of social housing now heavily involves the third sector; these agencies include NGOs, churches, religious groups, municipalities and other voluntary organizations (Wolfe, 1998). Such agencies operate on a non-profit basis while delivering low-income Canadians affordable rental housing (ibid). A Board of Directors work on a voluntary basis to assist in the administration of these housing projects and the agencies operate via a landlord-tenant relationship.

The third sector developed in part as a mobilization of civil society organizations attempting to help when the state chose not to. The third sector has been a reaction to neoliberalism that has heeded positive outcomes for Canadians; Tom Carter (1997) explains:

The strength of this sector lies in its ability to organize volunteers, access private capital to support projects, and link housing with other support services. The third sector provides, in addition to regular nonprofit and cooperative housing, other community housing services, such as group homes, housing registries, transitional housing and shelters for women and children at risk, and emergency shelters. The sector is also key to identifying housing issues and needs in communities and plays an advocacy role with all levels of government for those with housing problems (p. 625).

The inception of third sector organizations predated the change in legislation but the growth in the numbers and the size of non profit and cooperative housing groups was greatly strengthened by the amendments to the NHA in 1973 (Carter, 1997). However, more recent neoliberal policies and the coincident withdrawal of federal and provincial governments have spawned an increased reliance on the third sector to address the housing needs of Canadians that are oftentimes very specific. As such, the third sector now plays a critical role as these organizations work to address specific housing needs of the community such as women and the mentally ill.

Funding cuts to housing programs brought about by neoliberalism have left much of the job of housing people to the third sector. Moskalyk (2008) explains that “[...] relying solely on government programs and subsidies to deliver and manage housing for low-income households is unsustainable” (Moskalyk, 2008, p. 1). Subsequently, the third sector is a necessary component to the housing of low-income Canadians.

Third sector agencies work in partnership with each other and the community to address housing needs. Wolfe (1998) contends that, “Spurred by the retreat of the welfare state, numerous initiatives have been proposed by all sectors, public, private and third, to find other solutions. ‘Partnership’ has become the magic word” (Wolfe, 1998, p. 127). Instead of relying on the state, organizations work together on issues such as housing and homelessness. Carter (1997) argues that “[...] partnerships have developed because of a recognition that government funding

on any significant scale will not be available to provide additional affordable housing in the future” (p. 626).

Despite its necessary and instrumental role, the third sector is limited as it relies heavily on government funding and income because in neoliberal times that funding is precarious and oftentimes unsubstantial (Lipsky & Smith, 1989). The landscape of social housing is changing to address the growing need that has been exacerbated by the retreat of the welfare state brought about by neoliberal policies; however, Colderley (1999) states “There are many policy areas where third-sector organizations have not and likely will not expand to compensate for welfare cuts” (p. 284). This is especially the case for non-profit housing because these organizations need funding for both operational and developmental expenditures which are quite high and they are reliant on the public sector for funding (ibid). As such, non-profits cannot replace the role of the state in social housing despite their substantial involvement. “[...]Changes in housing policy in recent decades have posed great challenges for the social housing sector that have led to the search for alternative financing by social housing” (Moskalyk, 2008, p. v).

Dreier and Hulchanski (1993) explain that “For the past two decades, new direct federal expenditures on low-cost rental housing have been directed almost exclusively to this third sector” (p. 52). While this funding is limited and has come in time-limited ‘patchwork packages’, perhaps it can be perceived as a positive. The third sector continues to provide housing and supports to communities with the resources it has; however, much of the funding is drawn from local governments and charitable sources. It is essential to recognize that the third sector is a necessary

and important component to social housing in Canada; however, it cannot do it alone.

Carter (1997) speaks to the positive outcome of state withdrawal from housing:

Greater importance is being placed on partnerships among government, the private sector, and community groups to support affordable housing initiatives. Community groups and other third sector organizations are playing a much greater role in initiating projects and forging partnerships. There is also growing recognition by the private sector that it too must play a role and work in partnership with other actors in the marketplace to take up some of the slack left by the government's withdrawal (p. 628).

Conclusion

This chapter has discussed how neoliberalism in action has worked to alter the housing system. Through the lens of neoliberalism, the crisis of affordability in housing exists because governments have free market solutions while neglecting many of the social needs of Canadians that includes obtaining affordable housing. Neoliberalism has worked to dismantle many of the institutions of the welfare state including social housing. The role of the state in housing policy has been reconfigured such that municipalities and the third sector are left to address many of the housing needs that Canadians are facing.

The crisis of affordability in housing has had both direct and indirect consequences that are outcomes of neoliberalism. At both a societal and a policy level, neoliberalism continues to alter the landscape of housing which is leading to more people being in need for both economic resources and affordable housing. The literature indicates that neoliberalism has altered Canadian housing policy in that

government funding for affordable housing has been both restricted and unsustainable. Consequently, this has led to an increased reliance on the non-profit third sector to address issues of housing affordability; more specifically, non-profit social service and housing organizations have had to innovate to continue to provide social housing and supports in response to the growing need.

The central proposition of this thesis is that within neoliberalism, there has been a dramatic change in housing policy towards an increasing reliance on market forces. However, there has also been the advent of new ways to address the housing shortage including some resistance to neoliberal housing policy and practices promoted by various levels of government.

The following questions have been derived from this review of the literature. They form the basis of the research undertaken in this thesis:

1. What are local non-profit housing organizations doing to address the funding shortfall for social housing?
2. What are local non-profit (third sector) organizations doing in order to work together more effectively to provide affordable housing to people?
3. What is being done by local non-profit organizations to transition people from transient shelter and into housing?
4. What are local non-profit housing organizations doing to address the housing needs of vulnerable and marginalized segments of the population (such as the mentally ill, urban poor, etc.?)

5. What are local non-profit housing organizations doing to create new social housing?

Chapter 3: Neoliberalism and Social housing: the effects and the response in one city

The literature indicates that there are a variety of consequences that neoliberalism has had for all levels of society and specifically Canada. At a macro level, neoliberalism and its related processes have re-configured the welfare state. In terms of Canadian housing policies, market housing oftentimes takes precedence over non-market or social housing which is exacerbating housing affordability and need in Canada. Neoliberalism has altered Canadian housing policy in that government funding for affordable housing has been both restricted and insufficient. Consequently, this has led to an increased reliance on the non-profit third sector to address issues of housing affordability; more specifically, non-profit social service and housing organizations have had to innovate to continue to provide social housing and supports in response to the growing need. There are a range of housing organizations in Canada that exist to address the varying degrees of housing need in the country.

This chapter begins by describing the range of housing that these organizations provide; the typology of these housing organizations covers the range of social housing across Canada. This chapter then discusses five specific social housing organizations in Ottawa that are representative of the range of non-profit housing available across the country. Following the description of the housing typology and the organizations chosen for analysis, this chapter outlines the methodology of the study.

3.1 Typology of Non-Profit Housing Organizations

a) Emergency shelters

Emergency shelters provide basic temporary shelter for those in need and oftentimes provide support services in addition to shelter. In the City of Ottawa, for example, “Shelter operators provide a variety of services including meals, shelter and case management, ensuring that all clients are assessed and referred to the social and health services they need” (<http://ottawa.ca/en/residents/social-services/housing/addressing-homelessness>). Many shelters have housing support workers that assist in helping people access housing and transition into the community (ibid). Many municipalities, like the City of Ottawa, ensure that no one is denied shelter; if shelters are full, the city provides alternative emergency shelter for those in need. There are various shelters across the City of Ottawa that attend to the needs of specific communities and populations; Shepherds of Good Hope (<http://www.shepherdsofgoodhope.com/>) is one example of an emergency shelter in downtown Ottawa and it was chosen as a part of this study which will be discussed in further detail below.

b) Supportive Housing

This type of housing is diverse and ranges from “[...] independent living in the community and dependent living in an institutional setting” (<http://www.homelesshub.ca/topics/supportive-housing-218.aspx>). Supportive housing is permanent housing that is affordable and involves various types of supports that assist people in staying housed (ibid). In the City of Ottawa for example there is a network of housing organizations that together form the Ottawa

Supportive Housing Network (<http://www.housingplus.ca/index.html>). These agencies operate on what is known as the 'Housing Plus' model which is the belief that housing with social supports is a necessary component to addressing housing need and homelessness. Specifically, "Housing*Plus* combines affordable housing with on-site counselling, training and other services that help people live stable and successful lives" (ibid). There a variety of supportive housing organizations across the city that provide housing and supports for specific groups of people; Options Bytown was chosen to represent this type of housing and it will be discussed in detail below.

c) Domiciliary Hostels

A type of smaller scale supportive housing, domiciliary hostels are now a key component of the diverse spectrum of "[...] housing and supports services for people who are vulnerable, homeless or at risk of homelessness in Ottawa" (<http://ottawa.ca/en/residents/social-services/housing/supportive-housing-domiciliary-hostels>). Domiciliary hostels are either private or non-profit housing that provide a supportive community environment for those who are homeless or at risk of becoming homeless. This type of housing supports individuals who oftentimes struggle with mental health, addictions as well as physical and developmental disorders (ibid). In the City of Ottawa, the municipality provides funding to organizations that qualify for domiciliary hostel funding through the Residential Care-Domiciliary Hostel Services program (ibid). Although domiciliary hostels are smaller in scale, they offer intensive support and housing to their residents. Cornerstone Housing for Women was chosen to represent this type of

housing organization because they have recently been successful in completing a successful housing project that is a domiciliary hostel; the agency will be discussed in detail below.

d) Municipal Non-Profit Housing (MNP)

This type of housing was, in most cases, initially developed with government funding; it was constructed with federal, provincial or municipal funds (Hackworth, 2008). MNPs are most often managed by a non-profit housing organization and solely owned by the city or a specific administrative branch of the city (ibid). The Ontario Non-Profit Housing Association (ONPHA) explains that “The relationship to the municipality varies widely, ranging from total independence with no municipal appointees on the board of directors, to municipal councillors being the only board members” (<http://www.onpha.on.ca/AM/Template.cfm?Section=Glossary>).

Ottawa Community Housing Corporation (OCHC) is the MNP in the City of Ottawa; as such, it was chosen to be a part of this study and will be discussed further below.

e) Private Non Profit Housing Corporation (PNP)

This type of housing is non-profit and is most often developed and managed by a community group or organization such as a religious order or a non-governmental organization (Hackworth, 2008). PNPs are “[...] funded almost entirely by provincial outlays” (ibid; p. 12). Centretown Citizens Ottawa Corporation (CCOC) was chosen to represent a PNP for this study and is discussed in further detail below.

This section has described the non-profit housing typology in Canada with the exception of co-operative housing. Federally run co-operative housing was cancelled in 1992 (Dreier & Hulchanski, 1993). According to the Co-operative Housing Federation (CHF) of Canada, there are roughly 125,000 people living in co-operatives in Ontario (CHF Canada, 2013). This amount is small in comparison to the other types of housing organizations discussed above. Housing co-operatives generally attract and house middle-income earners (Van Dyk, 1995) in Canada and so I chose to exclude them from this discussion and focus primarily on social housing providers in Ottawa that are working to combat homelessness while addressing higher levels of housing need. Discussing 'affordable' as a concept, Pomeroy (2009) states that "[...] social housing providers more typically define the term more narrowly, with an emphasis on helping very low-income people" (p. A-1) which is the case in this study.

3.2 Non-Profit Housing Organizations in Ottawa

Based on the proposition that within neoliberalism there has been resistance to housing policy reductions and the emergence of new ways of addressing the housing shortage, this study attempts to understand what five non-profit agencies are doing at the local level to improve housing affordability and to make more social housing available within the Canadian housing system. These five housing organizations are representative of the range of non-profit housing organizations that exist across Canada. The City of Ottawa was selected for this study because it is a moderately sized city and has some of the highest costs of housing in Canada; after Vancouver and Toronto, Ottawa has the highest rents in the country (ATEH, 2012).

Ottawa has a long waiting list for social housing which is the third longest waiting list in the province (ONPHA, 2012). In spite of this, there are a variety of local non-profit organizations in Ottawa working to address the need for affordable housing in the city and they have been successful in making some additional social housing available. The organizations that have been selected for this study were chosen because they cover the range of social housing providers and the array of housing needs that exist in both Ottawa and Canada as a whole.

- a) *Shepherds of Good Hope* is first and foremost an emergency shelter that provides shelter to homeless men and women in Ottawa. However, the organization provides other types of housing as well. This organization was selected because it is large in size and it is representative of emergency shelters across Canada.
- b) *Cornerstone Housing for Women* was selected because it addresses the housing needs of homeless people by providing an assortment of transitional housing which includes domiciliary hostel housing to those who are homeless and require housing that addresses their special needs.
- c) *Options Bytown Non-Profit Housing Corporation* is a supportive housing provider; the organization was chosen because it addresses the housing needs of homeless individuals by providing both on-site and off-site housing with supports.
- d) *Ottawa Community Housing Corporation (OCHC)* was selected because it is the municipal non-profit housing organization in Ottawa and it is the largest

social housing provider in the city. OCHC provides mainly subsidized rental housing to low-income households.

- e) *Centretown Citizens Ottawa Corporation* (CCOC) was selected because it is the largest private non-profit housing organization in Ottawa; CCOC provides both market and subsidized housing for low to moderate income households.

3.3 Research Questions

The following research questions were developed after the literature was reviewed; these questions were addressed in the study of the housing organizations:

1. What are local non-profit housing organizations doing to address the funding shortfall for social housing?

This question was addressed by asking the key informants in the interviews the following questions: How has your organization dealt with the changing funding landscape and the challenges related to funding for affordable housing? How have you been successful in navigating your organization through the changing funding landscape?

2. What are local non-profit (third sector) organizations doing in order to work together more effectively to provide affordable housing to people?

This question was addressed by asking the key informants what partners they work with and how they collaborate with each other to achieve their housing goals.

3. What is being done by local non-profit organizations to transition people from transient shelter and into housing?

This question was addressed by asking the key informants what the mandate of the organization is and what their demand for services looks like currently.

4. What are local non-profit housing organizations doing to address the housing needs of vulnerable and marginalized segments of the population (such as the mentally ill, urban poor, etc.?)

This question was addressed by asking the key informants to describe the population that they serve which is followed up by asking them what is unique about their housing organizations in order to uncover how the needs of specific vulnerable populations are being met.

5. What are local non-profit housing organizations doing to create new social housing?

This question was addressed by asking the key informants to discuss a recent project and its financing in order to better understand how the organization was able to make the project happen. This was followed up by asking the key informants the following 3 sub-questions:

- a. What are the key issues that your organization had to face in order to make this project happen?
- b. Were you required to raise private funds in order to make this project happen?
- c. Can you provide me with copies of documentation on the project, its financial structure and the people that it is serving?

3.4 Method of Data Collection

In an attempt to answer these five research questions, two methods of data collection were employed. The first method included in-depth interviews with the executive directors of local non-profit housing organizations. The second method involved a content analysis of agency documents that were provided by the key informants at the request of the researcher. This study was approved by the Research Ethics Board at Carleton University.

Executive directors of the housing organizations were chosen as the key informants for the interviews for the purpose of obtaining an internal perspective of local housing organizations and the successes and challenges they face in providing housing services within a neoliberal context. Executive directors were identified by the researcher as being the most informed staff in the agencies; they are responsible for major decision making in conjunction with the agency's board of directors. Further, and in comparison with any other agency staff, executive directors are informed on all programming, services and funding whereas other staff may not be. Four of the five key informants are currently the executive directors of their respective organizations; they include Lorraine Bentley, Sue Garvey, Jo-Anne Poirier and Ray Sullivan. The one key informant who is not officially an executive director

but is presently acting in that capacity is Stephen Bartolo who is the senior manager of men's services at *Shepherds of Good Hope*. Stephen is stepping in until a new executive director is selected to fill the vacant position.

In order to recruit key informants for the interviews, I contacted the agencies via email (see appendix for the email template). Once I received a response from the key informants, a time for the interview was arranged. I conducted a total of five interviews that varied in length from 35 minutes to 60 minutes with most interviews lasting approximately one hour. All but one of the interviews was conducted in person; I met with these four key informants at their agency's head office. These interviews were recorded and the participants signed a consent form. One of the interviews was conducted over the phone and I transcribed the conversation at the time of the interview. I interviewed the following key informants:

- 1) Senior Manager of *Shepherds of Good Hope*, Stephen Bartolo
- 2) Executive Director of *Cornerstone Housing for Women*, Sue Garvey
- 3) Executive Director of *Options Bytown*, Lorraine Bentley
- 4) Executive Director of *Ottawa Community Housing Corporation*, Jo-Anne Poirier
- 5) Executive Director of *Centretown Citizens Ottawa Corporation*, Ray Sullivan

These key informants were asked a series of questions which include the following:

1. What is the mandate of your organization?
2. What is the population of people you serve?

3. Could you provide me with any documentation that you have on the population of residents that you are currently serving? For example, demographics, statistics, services utilized etc.
4. What funding do you have?
5. Would you take me through the financing of a recent project so that I can understand how you were able to make this project happen?
 - 5.1 What are the key issues that your organization had to face in order to make this project happen?
 - 5.2 Were you required to raise private funds in order to make this project happen?
 - 5.3 Can you provide me with copies of documentation on the project, its financial structure and the people that it is serving?
6. What does the demand for your services look like?
7. How does funding (or lack thereof) affect your service provision?
8. How have you been successful in navigating your organization through the changing funding landscape?
9. What are some challenges you face in terms of securing funding?
10. What is unique about your housing organization?
11. Are there community partners that you collaborate with to help you achieve your goals?
12. What does the future look like?

The key informants were asked in the interviews if they could provide any agency documentation on the population of residents they are currently serving regarding demographics, statistics, services utilized, funding of a recent project etc. This was asked for the purpose of getting a more in-depth analysis of the organization and the work that they are doing to address housing need and affordability. All five of the informants provided various documents such as annual

reports and descriptions of programming which will be discussed in detail in each specific report.

Chapter 4: Neoliberalism and social housing in Ottawa

Through an analysis of the data, this chapter attempts to determine what is being done by local housing organizations in Ottawa to provide affordable housing amidst the resistance of neoliberalism. This chapter includes the analysis of the in-depth interviews conducted with 5 key informants from non-profit organization serving the homeless population of Ottawa. As well, agency documents provided by the key informants were reviewed to provide additional and more detailed information on specific issues. Agency websites were also reviewed to add to the descriptive information. This chapter begins by providing descriptive information on the organizations and is followed by an analysis of the data in relation to the research questions that informed this work. The chapter ends with a discussion of the common themes that emerged from the interviews and documentary review.

4.1 Descriptive Data

This section combines information that was gathered from interviews, documentary and website analysis to provide a description of each of the 5 housing organizations involved in this study.

a) Shepherds of Good Hope

Key Informant: Stephen Bartolo- Senior Manager of Men's Services

Shepherds of Good Hope (SOGH) is a non-profit organization serving the homeless population of Ottawa (Bartolo, Ottawa, 14/03/13, 17:00). SOGH was from its inception an emergency shelter for men. Currently, SOGH is much more than a shelter; the organization serves both men and women and operates an array of programs and services which include a soup kitchen, a clothing program, a food

bank and an evening drop-in centre (ibid). The housing programs that SOGH runs include a men's emergency shelter, a women's emergency shelter, 2 domiciliary hostels, 2 managed alcohol programs, 2 supportive living programs, a recovery program and a transitional emergency diversion program (ibid).

The official mandate of SOGH and which can be found on the organization's website is:

Shepherds of Good Hope is a God-centered healing community which welcomes and values people of all faiths and beliefs. In fulfilling our Mission, we support and accept one another with joy, dignity and respect. Our belief in the power of love and prayer guide all our actions. In providing support, our intent is to ease suffering with gentleness and compassion, to restore dignity, and to connect individuals with a feeling of home inside themselves where they can experience safety, inner peace, and self-love (www.shepherdsofgoodhope.com).

The population that SOGH serves is diverse; however, it mainly provides emergency shelter to homeless adults over the age of 18 many of whom struggle with addictions, mental health issues and trauma. SOGH has been working with the homeless for over 30 years now and while the organization originated as an emergency shelter, SOGH's programming now includes: "[...] a one hundred and two bed emergency men's shelter and an eighty bed Women's Emergency Outreach. Sixteen additional beds are dedicated to women with complex health issues who are unable to access mainstream services" (SOGH, Annual Report, 2012).

SOGH has supportive housing programs that range in the levels of support that they provide; these programs include the following buildings: Hope Living, St. Andrew Residence, 380 St. Patrick, Brigid's Place and the Oaks (Bartolo, Ottawa, 14/03/13, 17:00).

SOGH receives funding from a variety of sources. The organization's primary source of funding is derived from a subsidy provided by the City of Ottawa to SOGH in the form of a per diem of \$44.00 a night per shelter bed that is accessed (Bartolo, Ottawa, 14/03/13, 17:00). The organization has 268 shelter beds and this generates the most income for SOGH. A secondary source of funding that SOGH receives is via the Local Health Integration Networks (LHINs). This is provincial funding that is contracted to programs where mental health is the primary focus of the population; these programs are known as supportive living and they are semi-independent living with on-site supports (ibid).

SOGH also receives funding for their domiciliary hostels programs. This is ongoing provincial money that is provisioned through the City of Ottawa and amounts to \$47.75 per diem per bed (ibid). Donations are another source of funding SOGH accesses; the organization created a specific 'foundation' two years ago whose primary focus is to generate income for the organization. SOGH receives some; albeit not much, income from its small independent housing on St. Patrick's Street. SOGH has a specialized contract with the City of Ottawa for specific programs; however, the funding for these programs is scheduled to end March 2014 (ibid).

The organization's 2012 annual report details the funding streams explicitly; the breakdown is as follows:

Table 13: Shepherds of Good Hope Funding 2012	
City of Ottawa	32%
Donated Food Value	22%
Donations	20%
Volunteer Contribution	10%
Champlain LHIN	9%
Rent Income	4%
Other	3%
Source: Annual Report 2012	

One of the biggest challenges that the organization faces pertains to staffing. SOGH has many specialized programs as well as 300-500% more frontline staff than any of the other shelters in Ottawa; however, SOGH has the same revenue stream as the other shelters (Bartolo, Ottawa, 14/03/13, 17:00). It is difficult to retain staff because SOGH cannot afford to pay them as much as they would like to due to the low wages the agency is able to offer.

Bartolo says that the future looks bright for the agency. From an organizational perspective, SOGH will continue to identify gaps within the system at the city level and pursue to address those gaps. In addition, the entire shelter system is changing; there is a push to get people out of shelters and into supportive housing which will affect SOGH as an organization. SOGH will continue to look to innovative ways to transition people out of shelters and into housing which ever type it may be so that we do not need shelters in this city.

b) Cornerstone Housing for Women

Key Informant: Sue Garvey- Executive Director

Cornerstone's mission statement is accessible on the organization's website (<http://ottawa.anglican.ca/cornerstone/>); it states that "Cornerstone provides

emergency shelter and supportive housing for a diversity of women. Our services are offered in an environment which promotes dignity and a sense of hope. We are committed to public education and advocacy, and strive to increase safe, affordable housing and to end homelessness". Garvey expanded on this and stressed that diversity is a key component to the organization's mandate; Cornerstone values serving women of all walks of life and levels of need.

Cornerstone was initially an emergency shelter for women (Garvey, Ottawa, 22/03/13, 15:30). However, the organization has expanded to meet the growing needs for support and housing of the community. Cornerstone is a charitable organization that now comprises a variety of programs that include an emergency shelter, and supportive affordable housing (ibid). Cornerstone serves women who are a risk of homelessness or homeless.

Many women have mental health and addiction issues, disabilities, and serious health care needs. The women obtain housing through the central housing registry and many of them come directly from the shelter.

There is a variety of funding streams that Cornerstone accesses. The emergency shelter is funded on a per diem basis which is a subsidy administered by the City of Ottawa (ibid). Cornerstone receives grant funding from the City of Ottawa as well as an ongoing subsidy for operating costs through the province of Ontario's Consolidated Homelessness Prevention Program (CHPP) (ibid). CHPP funding was allocated to Cornerstone for the transitional housing program which provides enhanced services for those moving out of the shelter and into the community. This

funding also covered housing a support worker who assists women to find and maintain housing and to prevent eviction.

Cornerstone also receives per diem domiciliary hostel funding for its 314 Booth Street supportive housing program (ibid). The organization must raise between \$200 000-300 000 a year through their own foundation through a variety of donation and fund raising efforts.

Garvey states that if the organization had more funding they would allocate it to staffing. A lack of funding has caused Cornerstone to cut down on staffing in one of its residences, which has caused the organization to adjust for the level of need they can respond to in that residence; the level of funding is directly related to the level of need that the organization can deal with.

Although Cornerstone does not change its core mandate, Garvey explained that they have been successful in adapting Cornerstone's programs to address the changing needs of the community and the funding that is available. Cornerstone does not attempt to access funding that does not fit with what the organization does.

Any future projects that Cornerstone develops will most likely be housing. The agency will continue to focus on long term solutions to homelessness by developing new affordable housing programs to move women quickly out of the transitional environment of the shelter.

Funding is an issue in terms of repairs; the shelter is in bad shape but the organization lacks the funds to repair it. The City of Ottawa is in discussion with Cornerstone about this.

c) Options Bytown

Key Informant: Lorraine Bentley- Executive Director

The mandate of Options Bytown is to provide permanent housing and support services to those people who need help to live independently (Bentley, Ottawa, 08/03/2013, 12:00). Options Bytown is a private non-profit housing corporation that serves those who are homeless or at risk of homelessness. Many of these people struggle with substance abuse, mental health issues, trauma and other social inequalities; however, Options Bytown houses any person regardless if a 'diagnosis' is present (ibid). All persons housed through Options Bytown have no or low income; they are housed through the central housing waiting list and are rent-geared-to-income tenants (ibid). Bentley explained that Options Bytown is too small to keep statistics and demographic profiles; they do not have the funding or man power to do this despite their desire to do so.

Options Bytown receives the following funding; the percentages are approximate in values:

Table 14: Options Bytown Funding 2012	
Province of Ontario (ongoing subsidy)	40%
Government of Canada (ongoing subsidy)	40%
City of Ottawa (ongoing subsidy)	10%
Charity/donations/fundraising	10%
Source: Lorraine Bentley, Executive Director, Options Bytown	

An increase in funding, which is not available, would allow the organization to address the growing need for housing in the city; Options Bytown could acquire more space to reduce the number of people waiting for social housing in Ottawa

(ibid). If the agency were to acquire other sources of funding (i.e. Ministry of Health funding) Bentley states that they could provide more services. Options Bytown was successful in accessing non-traditional funding in 2012 from the United Way.

Bentley explains that Options Bytown has been successful in meeting their mandate by always 'keeping a finger on the pulse of what's going on'. In addition, Bentley believes that successful outcomes make a case for themselves; it is also important to advocate for the organization's work and to remain positive despite the many challenges and limited funding. Bentley states that 'positivity and perseverance work'; for example, Options Bytown received multi-year United Way funding for the first time in 25 years in 2012.

The future for the agency looks broader than strategic planning can account for says Bentley. The Executive Director expressed that she would like to see Options Bytown develop more housing and perhaps broaden their client base to include other high risk groups such as seniors and women.

d) Ottawa Community Housing Corporation (OCHC)

Name of participant: Jo-Anne Poirier (Chief Executive Officer)

Ottawa Community Housing Corporation (OCHC) is a municipal non-profit housing organization that works to provide subsidized housing to low and moderate income people (Poirier, Ottawa, 07/03/2013, 2:00). OCHC serves those living in Ottawa with low to moderate income. The agency houses approximately 32,000 people which accounts for 4% of the City of Ottawa's population. One-third of the tenants are seniors and the rest consist of individuals and families (ibid).

OCHC is the only non-profit housing organization in Ottawa (there are 56 in the city) that is completely funded by the municipal government. OCHC is owned by the City of Ottawa but the agency operates at an arm's length. OCHC receives some provincial funding that is allocated through the municipality (ibid). Because the province of Ontario downloaded the responsibility of housing to the cities, each city is the designated service manager for housing in that municipality. As such, Ottawa is the service manager and has an operating agreement with OCHC which is operated under the corporations act. The housing branch at the City of Ottawa oversees OCHC; however, it is city council that makes any final decisions regarding funding etc. (ibid).

Poirier indicated that a very big challenge for the organization is 'deferred maintenance'. OCHC housing stock is aging with the housing portfolio currently around 40 years old. OCHC does not have the funding to repair and maintain its housing stock how it would like. There is a big risk involved and the agency is always looking for a way to repair but there is no money. The organization is debating whether or not to sell off certain older properties to accrue funds to repair and maintain other housing.

A few years ago, Poirier commissioned a Building Assessment Study which was helpful in determining how funding from different levels of government has impacted and continues to impact OCHC; this report indicated that "With restricted and inadequate funding of both capital and operating maintenance activities, decisions regarding maintenance practices have been strongly influenced by an immediate need to control costs" (Conestoga-Rovers & Associates, 2009, p. 14).

Essentially, senior level government funding continues to restrict the ability of OCHC to repair and maintain its aging housing stock.

Poirier believes that the future is optimistic; OCHC continue to look to adept and creative ways of doing. However, there are many challenges; even though OCHC has \$2 billion in community assets and 15,000 homes, there are no funds to maintain existing stock.

One of the goals of OCHC is to avoid stigmatized communities; however, stigmatization is an unfortunate reality of housing high-need and vulnerable people in the same areas and buildings. Going forward, Poirier would like to see OCHC work harder to avoid stigmatization and a way to do this would perhaps be to implement a mixed-income housing model.

e) Centretown Citizens Ottawa Corporation (CCOC)

Key informant: Ray Sullivan- Executive Director

CCOC is a non-profit landlord that advocates for the health of downtown neighbourhoods and affordable housing (Sullivan, Ottawa, 19/03/2013, 3:00).

Working within a mixed housing model, the mandate of CCOC is to promote, maintain and create affordable housing for low to moderate income households.

CCOC was founded in the 1970's amidst a strong political climate that was seeking to bulldoze existing public housing; during this time, Sullivan explained that there existed a broad public reaction against 'stigmatized and 100% subsidized public housing'. CCOC believes that no low income building should be larger than 100 units otherwise it can create social problems such as stigmatization that was seen in the past with public housing.

CCOC mainly serves low to moderate income singles and families based on a mixed-income model; thus, a proportion of these households are subsidized (RGI) and a proportion of them are market rent (ibid). More specifically, about 50% of the overall housing portfolios are market rent and the remaining are subsidized or 'below market rent' housing. The following table indicates the various income sources of CCOC tenants.

Table 15: CCOC tenant income sources 2013	
Employment	53%
ODSP	21%
Ontario Works	9%
Seniors	9%
Students (loan/job)	3%
CPP	3%
Other	1%
Source: CCOC	

About 60% of CCOC's funding comes from rent revenues and about 40% comes from governmental subsidies (Sullivan, Ottawa, 19/03/2013, 3:00). Currently, CCOC receives 13% in government subsidies of which are mortgage subsidies and some operating subsidies. The organization receives 27% in rent subsidies and the remainder is money collected from rent (ibid). The organization collects small amounts of income from solar panels and other things such as laundry and parking. CCOC has been around for 40 years so they have accessed all forms of government funding as one time or another.

CCOC is meeting the requirements for operating funding. Another positive is that the original properties that CCOC built in the 1970's are have expiring mortgages

and operating agreements with the government (ibid). However, CCOC still operates this housing and still receives subsidy from the city.

CCOC faces a problem on the capital side; because they are a non-profit and do not generate sufficient income; they must put money aside every year for maintenance because they cannot borrow money based on certain restrictions (Sullivan, Ottawa, 19/03/2013, 3:00). The organization is questioning whether they can keep properties in good condition over next 25 years and they are unsure if and how this will be feasible.

CCOC will need more money to maintain older buildings; however, because mortgages are expiring this is positive (ibid). The organization believes that development will always be in the future; CCOC has hired a new development manager and corporation that look at affordable home ownership which can be done without government support. The organization is also looking to social financing in an attempt to find capital to build or buy more housing.

CCOC has an advantage in that it is such a large organization; the agency has faced many challenges securing government funding over the years that continues to be restricted and unreliable. As a result, CCOC attempts to be less reliant on senior levels of government by accessing funding from other sources which they are able to do to a larger extent than other housing providers because CCOC owns its developments and properties.

CCOC do believe that partnerships are an integral part of ensuring that people are successful in maintaining their housing; however, CCOC depend less on partnerships to complete projects than do the other housing organizations

discussed in this study. This is in part due to the fact that CCOC is a larger housing agency and is able to collect revenue from market rents that make up a proportionate amount of funds for CCOC.

CCOC faces the same problem as OCHC in figuring out how they will obtain funds to make the capital repairs on aging housing stock. The future is uncertain for CCOC on this front and the agency will continue to brainstorm innovative solutions that will hopefully require less governmental reliance.

4.2 Analysis

This section analyzes the data gathered from the interviews, documents and websites and relates it to the propositions that informed this work.

4.2.1 Funding Shortfalls

The first proposition addressed in this study was to find out what local non-profit housing organizations are doing to address the funding shortfall for social housing. This issue was addressed by asking the key informants in the interviews the following questions: How has your organization dealt with the changing funding landscape and the challenges related to funding for affordable housing? How have you been successful in navigating your organization through the changing funding landscape? In response to this question, the respondents identified several different ways that the agencies addressed this issue.

In the case of SOGH, a lack of available government funding strongly affects the agency's service provision; this directly affects both the quality and retention of staffing which, in turn, affects the overall service delivery of the organization (Bartolo, Ottawa, 14/03/13, 17:00).

The inability to run programs such as harm reduction without accumulating a deficit is a huge challenge; the per diems from the municipal government are not enough to operate the programs. Programming is not sustainable long-term (ibid).

SOGH is an excellent example of how a non-profit organization is innovating in a number of ways to adjust within the restricted funding landscape brought about by neoliberal housing policy. SOGH is addressing the housing needs of the homeless and vulnerably housed in a variety of ways. Being the 'pioneers' of many programs such as the Managed Alcohol Program has helped the agency gain credibility in the field of housing and homelessness which has, to date, made SOGH successful in addressing the needs of the community even amidst this climate of neoliberalism (ibid). They are successful in their ability to continue to innovate and create housing projects through partnerships and municipal funding support for specialized programming contracts such as TESP (ibid).

Funding directly impacts Cornerstone's service provision (Garvey, Ottawa, 22/03/13, 15:30). Because government funding for housing is restricted and oftentimes insubstantial, Cornerstone has been struggling to meet operating costs and has had to depend more on fundraising from the private sector. The agency's affiliation with the Anglican Diocese has been beneficial in assisting Cornerstone in raising funds through the church; however, Garvey stated that fundraising for Cornerstone has become increasingly more challenging.

By continuing to talk about the work that the organization is doing, and demonstrating the clear need for the services it provides, Cornerstone continues to be successful in obtaining funding amidst a climate of limited governmental funding.

An important additional factor in the agency's success in obtaining sufficient operating funding has been through fundraising; Cornerstone has to raise private funds in order to acquire sufficient revenue to operate its services.

Options Bytown's Executive Director, Lorraine Bentley, explained that challenges around obtaining funding include the continually changing political landscape which involves patchwork funding that is not permanent. A current challenge is that the federal money that was allocated to homelessness and housing through the City of Ottawa ends in March 2014; it remains unclear if it will be renewed or not and if so, in what capacity. Bentley explained that Options Bytown is dependent on the city to stream money to the agency but the city does not have any answers as to what the future holds. There have been many setbacks over the years; in particular in 2003 when the federal government 'took a 15 month break' and allotted various homelessness contracts with end dates but then never came through. This affected Options Bytown as they had to lay off staff and secure external funding.

As a way to work around the restrictive funding landscape brought about by neoliberalism, organizations like Options Bytown have been successful in obtaining funding from external charitable sources. By being advocates for their work and making a case for the agency, Options Bytown was able to acquire funding from the United Way in 2012 for the first time ever (Bentley Ottawa, 08/03/2013, 12:00). By accessing this funding, Options Bytown was able to continue to address the high need for housing in Ottawa (ibid).

Like the other housing organizations discussed here, OCHC is dependent on senior level government funding which has been and continues to be allocated in a piecemeal time-limited fashion; consequently, such funding is unreliable and makes OCHC uncertain about the future (Poirier, Ottawa, 07/03/2013, 2:00). A big challenge for OCHC is dealing with different levels of government who are handling deficit budgets. As such, acquiring monetary grants has been very difficult. In the near future, OCHC may need to sell off some of their housing stock to accrue revenue to operate the agency; this in itself is a very difficult decision (ibid).

OCHC has had to innovate to account for a lack of government funding for housing that is a result of neoliberalism. A way in which OCHC has been able to do so is by accessing funds through the re-mortgaging of their owned properties (ibid). The corporation was able to do this by securing at very good rates through the provincial program Infrastructure Ontario.

CCOC experienced the largest impact in 1995 when the Harris government cancelled provincial social housing programs; the government made large cuts to CCOC's operating agreements and no longer funded any new development of social housing (Sullivan, Ottawa, 19/03/2013, 3:00). As a response to this, CCOC created a development team that forced the organization to get creative around how to develop properties. CCOC also created what Sullivan terms an 'ad hoc' committee called FOG (free of government) which focused planning for when operating agreements with the government expire. Another challenge pertains to the decision makers; the City Council makes final decisions on housing regardless of what the housing branch authority supports (ibid).

Since 1995 CCOC has been able to continue operating successfully because of their mixed housing philosophy whereby the organization collects revenue from market rents (ibid). Another factor that contributes to the financial stability of CCOC is that they have their own mortgages which make it easier to operate with more confidence in the future. 40% of CCOC's funding comes from government but the organization would like to be less dependent on this source of funding as it is precarious and government is not a reliable partner in the long term because they change (ibid). CCOC has an advantage in comparison to other non-profit housing organizations because of its large size and ability to act somewhat independently; the Board of Directors for CCOC is the ultimate authority of the organization not the city.

CCOC faces a problem on the capital side; because they are a non-profit and do not generate sufficient income; they must put money aside every year for maintenance because they cannot borrow money based on certain restrictions (ibid). The organization is questioning whether they can keep properties in good condition over the next 25 years and they are unsure if and how this will be feasible.

CCOC is now meeting the requirements for operating funding. Another positive is that the original properties that CCOC built in the 1970's have expiring mortgages and operating agreements with the government. However, CCOC still operates this housing and still receives subsidy from the city.

4.2.2 Collaboration

The second proposition addressed in this study involved uncovering what local non-profit (third sector) organizations are doing in order to work together more

effectively to provide affordable housing to people. This proposition was addressed by asking the key informants what partners they work with and how they collaborate with each other to achieve their housing goals. In response to this question, the respondents identified several different ways that the agencies addressed this issue.

In the interview, speaking of SOGH, Bartolo stated:

With the changing landscape partnerships have become a central component to operating a non-profit because one organization alone does not have the funding to make it sustainable or dynamic. You need to have at least two, preferably three, partnerships per program to bring in other funding streams or resources (Ottawa, 14/03/13, 17:00).

Partnerships are a necessary component to running a non-profit because there is not substantial funding. The Canadian Mental Health and Addiction, Royal Ottawa Hospital, Ottawa Inner City Health, John Howard Society, Ottawa Police Services, Ottawa Paramedics, Fire Services are among some of the many partners that SOGH collaborates with (ibid).

Cornerstone has strong partnerships with organizations such as Canadian Mental Health Association and Ottawa Inner City Health; without support from these partners, the agency would not have been able to successfully operate its newest housing project (Garvey, Ottawa, 22/03/13, 15:30). Cornerstone has had to innovate to access funding for housing projects and it has not been easy. Garvey stressed that it is critical to always be one step ahead so that if a funding proposal is released then as an organization you are ready with plans. Like other housing non-profit organizations, Cornerstone works in tandem with a variety of partnering

agencies. Their main partners include: Ottawa Inner City Health (OICH), Canadian Mental Health Association (CMHA), Elizabeth Fry, John Howard Society, hospitals, the other shelters and other supportive housing providers. Garvey explains that partner collaboration is important to reaching goals; for example, because of Cornerstone's partnership with OICH, Cornerstone was able to access provincial funding that they were unable to access without the partner.

Like SOGH and Cornerstone, Options Bytown works with a variety of partners that assist the agency in achieving their housing goals; these partners include: Centretown Citizens Ottawa Corporation, Ottawa Community Housing Corporation, CMHC, CMHA, all other social housing providers and community health centres (Bentley Ottawa, 08/03/2013, 12:00). Like SOGH and Cornerstone, partnerships are imperative for Options Bytown; for example, OCHC assisted the organization in completing projects such as the recent condominium conversions. Because senior level government funding is patchwork and unreliable the future is always uncertain for a small organization like Options Bytown; the agency operates in a precarious environment never knowing exactly what the future holds for them, as such, they cannot address the need for housing that this city needs to the extent that they would like (ibid).

Partners are the key to the success of OCHC; the organization has over 100 partners who assist with case management services to provide successful tenancies (Poirier, Ottawa, 07/03/2013, 2:00). Because OCHC is housing such a diverse population many of whom are vulnerably housed, the organization depends on outside partners and supports to assist with moving people from shelters and into

housing. OCHC operates on a Housing First model which means that housing needs to be address prior to dealing with any other social issues a person may be struggling with (ibid).

CCOC has a target that about 10% of their tenants should have outside supports from other agencies (Sullivan, Ottawa, 19/03/2013, 3:00). The organization recognizes the need to support those who are transitioning from homelessness and into housing; as such, CCOC operates strictly as a compassionate landlord and works with partnering agencies that provide social supports (ibid). Some of these agencies include Options Bytown, CMHA, Bruce House, Cornerstone, and other agencies that provide supports for those with mental and physical disabilities.

4.2.3 Transitioning Homeless People to Housing

The third proposition addressed in this study attempts to understand what is being done by local non-profit organizations to transition people from transient shelter and into housing. This issue was addressed by asking the key informants what the mandate of the organization is and what their demand for services looks like currently.

SOGH has a lot of demand for services and each program has varying demands of high levels (Bartolo, Ottawa, 14/03/13, 17:00). Regarding the new Transitional Emergency Shelter Program (TESP) there is large demand for service as these clients are the most complex in the city. These clients have no other options for shelter; for example, they may be barred from all the other shelters and oftentimes they have severe mental health issues. As the literature has indicated, shelter use has been increasing in Ottawa. SOGH is primarily a shelter; however, as Bartolo

discussed in our interview, shelters provide 'a band aid solution' to homelessness because they not transitioning people into housing just maintaining their homelessness (Ottawa, 14/03/13, 17:00). To help address this issue and assist people in transitioning from homelessness and into housing, SOGH developed the Oaks, a residence in the west end of Ottawa (ibid). In 2010, in partnership with the City of Ottawa, Ottawa Inner City Health and the Canadian Mental Health Association, SOGH provided close to 60 affordable housing units to the homeless at the Oaks (ibid). Programs such as TESP and the Oaks exemplify how a non-profit organization like SOGH is innovating to address the issue of housing need by providing an array of housing options and services that meet the specific needs of the individual.

The agency's demand for services is very high; Cornerstone has waiting lists and is contacted on a continual basis by the community to see if they can take more women (Garvey, Ottawa, 22/03/13, 15:30). Cornerstone initially started working with homeless women by providing them emergency shelter; however, the agency is now doing much more than that. Cornerstone provides all types of housing which includes emergency shelter, transitional and supportive housing and domiciliary hostel housing (ibid). Cornerstone is premised on a 'Housing First' model; that being, that every individual needs housing before they can address other issues in their lives. Going forward, Garvey explained that Cornerstone will continue to focus on the provision of affordable housing like they have done with their newest Booth Street development. For the first time ever, Cornerstone now has more housing than it does emergency shelter and this is how things will continue into the future.

Like all non-profit housing organizations in Ottawa, Options Bytown has a very high demand for its services. Their own supportive housing has between 600-800 active people on the waiting list which is at least a 4 year wait. Options Bytown only has 120 units in their own buildings and works with partnering agencies to house an additional 114 people social housing across the city.

Although the demand is high, Options Bytown is successful in transitioning people from homelessness and into housing by providing affordable and supportive housing (Bentley Ottawa, 08/03/2013, 12:00). Options Bytown's model is based on 'Housing First'; however, the agency believes that there is an additional component necessary, and that is supports. Options Bytown refers to this as 'Housing Plus' meaning that housing is essential and it should be complemented with supports for those who need it (ibid).. These supports at Options Bytown include a Housing Support Worker who assists the housed individual maintain their housing while working with them on issues such as mental health, addictions, education, employment, etc. In their 2012 Annual Report, Bentley is quoted:

Permanent supportive housing has gained considerable attention from practitioners and policymakers because of numerous studies that demonstrate its effectiveness in increasing housing stability and decreasing shelter use, incarceration, inpatient hospital stays, and emergency room visits (Options Bytown Annual report 2012).

The demand is high for services at OCHC; the current social housing waitlist in the City of Ottawa is around 10,000 households (Poirier, Ottawa, 07/03/2013, 2:00). This number is a very modest estimate as it does not reflect the hidden need

for housing. For example, there are many people who could benefit and qualify for social housing, however, because of the waitlist they stay in shelters, couch surf, etc.

Through the provision of affordable social housing, the largest social housing provider in Ottawa is addressing a large proportion of housing need in the city. However, the organization can only do so much with a limited budget (ibid). Despite its assets, OCHC has an aging housing stock that the agency is unsure of how it will maintain and repair going forward as OCHC lacks the funds to do so (ibid).

The demand for CCOC housing is extremely high; there are roughly 10,000 people on the social housing waiting list, however, there are close to 30,000 people who would qualify to be on that waiting list but are not (Sullivan, Ottawa, 19/03/2013, 3:00). CCOC has no trouble renting out units in downtown Ottawa. CCOC, being the second largest non-profit housing provider in the City of Ottawa, is combatting a proportion of homelessness in the city by housing people on the social housing registry (ibid). In addition, CCOC works with partnering agencies to provide external supports such as case management to support those who are transitioning from homelessness and into housing.

4.2.4 How are housing providers addressing extreme need?

The fourth proposition addressed in this study looks at what local non-profit housing organizations are doing to address the housing needs of vulnerable and marginalized segments of the population (such as the mentally ill, urban poor, etc.). This issue was addressed by asking the key informants to describe the population that they serve which is followed up by asking them what is unique about their housing organizations in order to uncover how the needs of specific vulnerable

populations are being met. The organization's populations were discussed in the descriptive section of this chapter. In response to uniqueness, the respondents identified several ways that they using unique and innovative ways to address the housing need in Ottawa.

SOGH had many specialized subgroup programs such as the Managed Alcohol Program which is unique to this organization. Bartolo says of SOGH: "We are a harm reduction based organization; we definitely trail-blaze. We deal with the most complex clients in the City of Ottawa with severe mental health, addiction and trauma and it's what do and what we do well". Speaking on behalf of SOGH, Bartolo believes that it is this that sets the organization apart from other shelters in the City of Ottawa.

According to Garvey, Cornerstone is unique because it houses women only. In addition, the organization is strongly 'values based' and believes that when housing is present people's lives change. Garvey explains that Cornerstone is premised on a 'justice model' which is the belief that good, affordable housing is a human right that every person in the community deserves.

Bentley believes that the Options Bytown approach is unique as it is client based and offers on-site supports. They deal with the community not just the individual; in addition, it is not necessary for people to have a medical 'diagnosis' or illness to obtain housing with the agency. Further, Bentley explains that Options Bytown's 'Housing First' model with supports is cost effective in that it saves the city money.

OCHC is the largest non-profit housing provider in Ottawa and the 2nd largest in Ontario (Poirier, Ottawa, 07/03/2013, 2:00). OCHC prides itself on being a hybrid

non-profit in that the organization is a business but is also involved in property management, real estate and social housing provision (ibid). OCHC deals with complex clients and offers supportive housing to help people live successful lives. A goal of OCHC that is unique is that they believe the organization to be client centred with strong focuses on safety, pride of place and tenant contributions; the organization focuses on these attributes in an attempt to avoid stigmatization (ibid).

CCOC is unique because it supplies mixed housing that is diverse in composition and income (Sullivan, Ottawa, 19/03/2013, 3:00). CCOC prides itself on being a 'landlord of choice not a landlord of last resort'; this means that because there are market renters in the buildings they have a choice to live where they want. In contrast, those in other forms of social housing do not have a choice (ibid). As such, CCOC ensures that they provide high quality housing that all tenants can benefit from. In addition, CCOC is the largest private non-profit housing provider in the City of Ottawa with 1600 units (ibid).

4.2.5 New social housing

The last proposition that was examined in this study looks at what local non-profit housing organizations doing to create new social housing. This issue was addressed by asking the key informants to discuss a recent project and its financing in order to better understand how the organization was able to make the project happen.

SOGH recently created (2013) the Transitional Emergency Shelter Program (TESP) (Bartolo, Ottawa, 14/03/13, 17:00). The ultimate goal of this program is to transition clients out of the shelter system and eventually into housing. It targets

high priority individuals, both men and women, who access local emergency services on a frequent basis. The program is based on the 'stages of change model' which works to meet the client where they are at (ibid). The TESP program is based on a comprehensive medical model with partners from the Royal Ottawa Hospital, Canadian Mental Health and Addictions (CMHA), Ottawa Inner City Health (OICH), Ottawa Police Services and Ottawa paramedics. The program also has an intensive case management component that works to assist these clients.

Because the program is supported by OICH, the program acquired funding through the Province of Ontario's Local Health Integration Networks (LHIN); SOGH receives \$405 000 annually from LHIN funding for this contract (ibid). The program also receives \$750 000 from the City of Ottawa for staffing above and beyond the per diems it is already receiving. However, the funding is tight as this program requires intensive staffing, and a management team as well as medical personnel (doctors and nurses) whose salaries are high. Going forward, to secure and maintain future funding, SOGH and OICH will need to demonstrate that this program is saving the health care system money by taking some of the pressure off of hospitals and related health services. Further, SOGH will have to demonstrate to the City that they are taking complex clients that are entrenched in the shelter system and transitioning them out of the shelter system into a form of housing whether it be supportive, independent living, residential treatment etc. (ibid). While this may not be feasible for some clients, at the very least this program will demonstrate that SOGH is working intensively with these clients to create a plan that will eventually get them out of the shelter system.

Bartolo discussed a variety of issues that SOGH faced through the implementation of this project that included finding a suitable space for the program, combating NIMBY-ism and working with a 'risk-adverse' board of directors (Ottawa, 14/03/13, 17:00).

The budget and funding were a serious concern for the implementation of the TESP program (ibid). SOGH needed to ensure that funding would be available as well as sustainable; however, they were quite successful mainly because of their ability to partner with other agencies (ibid).

Cornerstone's most recent project was 314 Booth Street which is a supportive housing program for women and seniors (Garvey, Ottawa, 22/03/13, 15:30). The organization started planning this project 10 years ago. It was difficult to find a location and funding so they started adjusting their vision based on what funding might be available (ibid). Cornerstone was very fortunate because they were prepared when the Federal government announced they were allocating stimulus funding a few years ago; this was a one-off program that no one knew was coming (ibid). The budget of this project was approximately \$11 million in total; Cornerstone was able to get a federal grant of about \$2 million through the Homelessness Partnership Initiative (HPI) funding as well as an additional estimated \$7 million (Garvey, Ottawa, 22/03/13, 15:30). The organization is part of the Anglican Diocese and was able raise an additional \$2.3 million via fundraising through the churches and the community.

The first issue involved how to get the building developed and the second issue involved how to get the funding to operate the program. Luckily, the city supported

Cornerstone's proposal and wanted it to work. Another positive was that the project was getting a lot of media attention. Garvey explained that Cornerstone met with the province's Ministry of Community and Social Services in Ottawa on several occasions to speak about and describe their project. On the municipal level, Cornerstone was again fortunate when Jim Watson was elected as Mayor for the City of Ottawa; he had a platform for affordable housing which worked in the organization's favour (ibid). Garvey reports that one of the biggest challenges in accessing government funding is that it is not synchronized; for example, funding for operations and development are separate. This project was a big risk as the organization was initially unable to raise the funds to meet the requirements of the budget. Cornerstone was required to raise private funds which amounted to \$2.3 million (Garvey, Ottawa, 22/03/13, 15:30). It was raised through the Anglican Diocese and through fundraising in the Anglican and broader community.

Options Bytown recently converted several 2 bedroom apartments into bachelor and 1 bedroom apartments at their main building at 380 Cumberland Street in Ottawa (Bentley Ottawa, 08/03/2013, 12:00). The building is managed by Options Bytown but it is owned by Ottawa Community Housing Corporation (OCHC) (ibid). Bentley explained that the agency originally applied for a grant from the City of Ottawa in response to a Request for Proposal to access Federal Government money for capital repairs. The application was to convert 6 units into 12 units in order to have more housing available to address the increasing need in the city. However, the city said that Options Bytown did not meet the criteria for the grant (ibid). Bentley stated that because Options Bytown does not own the building proposed for

renovation the agency was eligible for some other renovation money. The City of Ottawa then gave money to OCHC who owns the building at 380 Cumberland Street and they would administer the funds to Options Bytown for the project (ibid). The \$252, 000 that was given to OCHC was taken from their service manager and general operating and repairs fund that they get every year from the city to maintain social housing units.

The organization struggled with accessing enough funding to complete the project because the estimated costs they applied for were much higher and construction took much longer than was expected (ibid). Options Bytown asked the city for help but they declined. Consequently, Options Bytown had to look elsewhere for funding which did not end up being available. In the end, the agency decided to scale back the project and was only able to convert half of the intended units.

Bentley reports that this project entailed a lot of communication between all funders as well as strong collaboration with OCHC to iron out the funding arrangement which was a new thing for both agencies. Unfortunately, because of a lack of funding, Options Bytown was unable to fulfill their initial goal and could only complete half of the project. The organization has no equity because it does not own its buildings which presented an issue for acquiring private funding.

A recent OCHC project is Carson's Road where 26 units were developed and built on land they already owned (Poirier, Ottawa, 07/03/2013, 2:00). A proportion of the funding for this project came from the agency's own coffers. Rental revenues were the next largest source of funding, followed by "a combination of mortgage debt and capital contribution" (OCHC Report 016/13). However, because OCHC

were unable to accrue additional debt, the organization had to sell off an older development in order to obtain sufficient capital (ibid). Lastly, a grant from the City of Ottawa was received for the amount of up to \$4 million to go toward new development (ibid). When all sources were combined, they were able to proceed with the development of this project. An OCHC report (016/13) explains the exact funding for the project:

Total project costs are estimated at \$6.5 million including all soft costs. The City of Ottawa has approved a grant of up to \$4 million, and OCH is responsible to fund the balance of costs through a combination of mortgage debt and capital contribution. OCH has expended approximately \$2.9 million to date on the project.

OCHC already owned the land so this was a positive thing and; partly because of this, there was no NIMBY-ism around this project. A challenge was securing the municipal grant because OCHC was not sure if it would be approved or not (Poirier, Ottawa, 07/03/2013, 2:00). Another issue was that there were a number of butternut trees on this land that would require being destroyed; this issue delayed the project because of provincial rules around the removal of these trees. These trees are endangered and there is a bylaw that states that anytime you tear down a butternut tree the same number must be re-planted elsewhere (ibid).

CCOC recently completed Beaver Barracks which consists of 254 units, 45% of which are RGI and 15% are Below Market Rent; the remainder are market rent. CCOC received \$70,000 per unit (funding for new development) from federal-provincial monies which was only about one-third of the cost of the project (Sullivan, Ottawa, 19/03/2013, 3:00). The City of Ottawa gave CCOC the land at no

cost as well as a few million dollars in cash (ibid). Many fees were waived on the development. Even so, the organization fell short and needed to use its own money to complete the project which was a \$65 million development. CCOC took about a \$40 million mortgage and was able to secure low interest mortgaging via Infrastructure Ontario (ibid). The organization was also given a private mortgage by a religious order and they were charged a very low interest rate.

A key issue was that CCOC spent more money than was projected; they ran a deficit of \$180,000 (ibid). There is a larger risk on CCOC as the developer because they are a non-profit and do not make a profit. In comparison to the late 1980's/early 1990's when there was a robust provincial program, it is much more difficult now to secure funding; it is a much bigger effort. Another key issue for CCOC is that their organization was required to obtain a very big mortgage to fund this project. Most of the mortgages that CCOC secures are through regular banks some of which are negotiated by provincial government.

Discussion

All of the 5 organizations discussed here have similar goals; that is, to combat homelessness in Ottawa and support those transitioning from homelessness into housing. There are various ways that these organizations are doing this and all of them are doing it in unique ways that involve providing affordable housing amidst a restrictive funding environment premised on neoliberalism.

It is interesting to note that organizations such as SOGH and Cornerstone whose original goals were to provide emergency shelter are moving away from this and into the provision of affordable social housing. All organizations identify with the

'Housing First' model in one way or another and they are adjusting their programming to reflect this.

The information gleaned from these organizations supports the literature that states that government funding is insufficient, unsustainable and unreliable. The projects accomplished by the agencies discussed in this study would not be possible with strictly government funds; all 5 of the agencies were forced to seek external sources of revenue to make their projects happen. These revenue sources ranged from partner allegiances, fundraising, private donations from religious organizations, acquiring mortgages, private financing and, in the case of Options Bytown, downsizing the project because of a lack of funds. SOGH and Cornerstone have shifted their focus and looked toward new programming that involves a health component as a way to access additional sources of funding.

The literature indicates that a reaction to neoliberalism and its resulting decreased funding for social housing has led to an increased dependence on the third sector; the studies discussed here support this. It is third sector non-profit housing organizations that are collaborating to develop and provide affordable housing in the City of Ottawa. These organizations have proven to be successful in their endeavors of addressing housing need in the city and they have been successful in finding creative ways to complete projects despite the restricted funding available.

In all 5 cases, the informants stressed that partnerships are important for successful tenancies; in most cases, partnerships are essential to reaching the housing goals of these organizations. It is important to note that partnerships are

with other non-profit and non-governmental organizations. Without partnerships smaller organizations such as SOGH and Cornerstone would not have sufficient revenue to create and develop the latest housing projects that they have.

There are many challenges in accessing funding that have surfaced in these studies. A common finding is that government funding directly affects the service provision of non-profit housing organizations. In the case of SOGH and Cornerstone, neither organization has sufficient revenue to operate in the capacity they feel is necessary; for example, staffing is an issue as is the quality and amount of support services the agencies can provide. As a result, programming is not sustainable long-term because the funding is not. Another common challenge concerning funding is the impermanence of government funding; when it is provided it is available in a time-limited fashion which leaves smaller organizations like Options Bytown uncertain of what the future holds. In terms of the larger housing organizations like OCHC and CCOC, they both have large housing portfolios that are aging; neither agency is sure where they will obtain the funding to maintain this existing and very valuable social housing stock in the future. These challenges stem from the restricted government funding brought about by neoliberal housing policy.

All 5 organizations are doing unique things to find ways to operate and meet their mandates despite restricted funding. One approach of note that CCOC has been carrying out since its inception is that of mixed-income housing. By providing this type of housing, a mix of market and subsidized units, the agency is still meeting its mandate of providing affordable housing but is avoiding some of the stigmatization and social problems that tend to be associated with strictly subsidized housing

developments. OCHC is looking to working toward a mixed-income housing model in the future as well; it is also a source of revenue because of the income brought in from market renters.

Chapter 5: Conclusion

The literature indicates that there is a crisis of affordability in housing in Canada that has been exacerbated by neoliberal policies that are affecting a large proportion of Canadians. There is not enough affordable housing to meet the high demand which has led to increasing numbers of homelessness. In addition, more Canadians are experiencing core housing need in the private market; the need is present in the social housing sphere as well which is represented by the large amounts of people on waiting lists. Other consequences of neoliberalism that have affected people and their relation to housing are increased marginalization and cuts to social assistance programs. From the perspective of neoliberalism, the crisis of affordability in housing exists because governments favour market needs over social needs such as providing affordable housing for all Canadians. Consequently, state neoliberal ideals have led to the dismantling of much of the welfare state's institutions which includes social housing. The role of the state in housing policy has been reconfigured such that municipalities and the third sector are left to address many of the housing needs that Canadians are facing.

This thesis has attempted to understand how non-profit (third sector) organizations have been responding to the crisis of affordability and the increasing need for social housing in Ottawa. From this research I have learned that there are a variety of ways that non-profit organizations have innovated to provide social housing despite neoliberal resistance. The organizations discussed in this study have all managed to fulfill their mandates to provide social housing to the community and each organization has managed to do whilst resisting neoliberalism.

In terms of addressing the funding shortfall for social housing, all 5 organizations are seeking innovative ways to compensate for an insufficient amount of government funding. The mixed-income housing model utilized by CCOC is a good example of how a non-profit organization can secure capital to provide affordable housing while being less reliant on government funding. CCOC's mixed-income housing provides the agency the ability to obtain capital through private market rents.

Another way that the organizations are addressing the funding shortfall is by forming partnerships which have helped agencies like SOGH, Cornerstone and Options Bytown successfully complete their most recent projects because they received additional funding with the partnerships. In all three cases, the projects that the informants discussed would not have been possible without the support from their partners as well as the funding attached to specific partnerships. All 5 organizations in this study highlighted the fact that partnerships are instrumental to their operations and they see that working together with the community a necessary component to addressing the housing needs in Ottawa.

In order to transition people from transient shelter and into housing all 5 housing organizations discussed working from a 'Housing First' or 'Housing Plus' model. According to the informants, there is a lot of community support for these models that propose that housing is necessary and should be addressed first and foremost. Homelessness is the most severe outcome of this crisis of affordability; the inability to afford housing is the prime reason for homelessness (Aubry et al., 2007; Snow, 2008; Mikkonen and Raphael, 2010). The literature has shown that

emergency shelter use continues to rise in Ottawa (ATEH, 2011). While shelters are necessary, it seems that non-profit organizations are moving away from the traditional Band-Aid solutions and providing social housing as a way to respond to the growing need for housing in Ottawa. This is the case with both SOGH and Cornerstone; both organizations were incepted as emergency homeless shelters. However, both SOGH and Cornerstone have been growing and seeking innovative ways to provide social housing. This has meant that both agencies have altered their programming and are now moving away from traditional shelters and toward housing.

The non-profits studied here are all providing unique ways to address the housing needs of vulnerable populations. Each organization provides external supports for the clientele who require it. These supports vary and range from eviction prevention to mental health and addictions support.

In order to make more social housing available in Ottawa there are variety of ways this is being done one of which is through private financing. This is non-traditional in social housing and it requires the organization to be large enough to do so. Both OCHC and CCOC own their own buildings and have to the ability to sell off stock if necessary to accrue capital for new projects which OCHC had to do to make its most recent project at Carson's Road possible.

The information gathered in this study supports the literature that states that government funding for social housing is insufficient and unreliable. As a result of increasingly stringent state neoliberal housing policies, the third sector and municipalities in Canada are addressing the need for affordable and social housing.

As this study has uncovered, senior levels of government are unreliable partners; consequently, third sector organizations have been working together to tackle the issues of housing need and affordability. The organizations in this study have been successful in the provision and development of social housing in Ottawa; however, they have had to look to creative ways to do so.

While the agencies discussed here have been successful they face many challenges; the funding landscape is precarious and non-profits are never certain exactly what the future holds for their organizations. The third sector, with support of municipalities like Ottawa, has been able to address some of the crisis of affordability; however, they cannot do it alone. Housing Canadians need not be perceived as charity, it needs to be treated as a human right not just for some but for all Canadians.

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Consent Form

Title of research project: In an Economy of Wealth: Understanding Housing Need and Affordability in Canada (working title)

Date of ethics clearance: 5 March 2013

I, _____ volunteer to participate in a study on housing need and affordability in Canada and to release the information discussed in this interview to the researcher, Alanna Scrivens, for the purpose of her Master's research. This study seeks to address the following question: How have non-profit organizations been responding to the crisis of affordability and the increasing need for social housing? This study will examine how municipal level non-profit organizations have been responding to the crisis through 5 case studies of Ottawa based housing organizations. The study will cover the continuum of housing related organizations ranging from a shelter to a non-profit organization providing rental housing for people with moderate incomes in order to understand the methods by which they have been responding and the difficulties they have faced in the changed policy framework brought on by neoliberalism.

This interview will last approximately 1 hour at most. The information obtained in this interview is to be used for the sole purpose of this research project and will be published in the Carleton University Library for reference use only. The content of this interview will be audio-recorded and later transcribed by the researcher. The recording and content of this interview will be saved electronically by the researcher for the purpose of reference only. Once the interview is transcribed, the recording will be deleted permanently. The participant can contact the researcher to access the content of the interview at any time. The participant is able to withdraw from this study at any time and can do so by contacting the researcher directly. The data from this interview may be used for future projects. You, as a participant, have the right to decline from answering any of the questions posed in this interview or to end the interview at any time.

This research is designated to be of minimal risk to the participants. Much of the information may be accessible to the public on the agency website or public documentation; however, by using interviews I hope to go into more depth in order to really grasp how agencies such as yours are operating within the climate of neoliberalism. The risk is minimal because the research is assessing what positive initiatives the organizations are engaging in to address the housing need and in-

affordability in Ottawa. The only potential risk to the participants could be in their stating what challenges they face when attempting to secure funding; there is only a potential risk in that it could be a contentious issue for some participants to discuss challenges in accessing funding. However, this risk is minimal because the research is for a Master's thesis project and the participant can choose to withdraw from the study at any time.

This research has received ethics clearance by the Research Ethics Board of Carleton University. As a participant, if you have questions/concerns please contact the Chair of the Research Ethics Board at 613-520-2517 or ethics@carleton.ca.

The primary researcher, Alanna Scrivens, Department of Sociology and Anthropology, can be contacted at [REDACTED] or alannascrivens@cmail.carleton.ca.

Signature of participant

Date

Signature of researcher

Date

Email Template for Interview Participants

Dear _____,

I am a Master's student at Carleton University studying housing affordability. My research involves examining a group of different types of housing organizations at the municipal level to understand how they are able to continue to offer affordable housing under contemporary political and economic conditions. Through the examination of organizations such as _____. I hope to assess both the difficulties that your organization has been facing as well as the promising new directions that housing organizations such as yours are finding.

Part of my study involves short semi-structured interviews with key informants of such housing agencies. I would like ask if you would be available to meet with me to answer a few questions about what your organization is doing in response to the crisis of affordability in housing that currently exists in this city. There will not be more than 10 questions and I do not anticipate taking much of your time (up to an hour).

Your help is greatly appreciated.

Very Sincerely,
Alanna Scrivens,
MA Student, Sociology