

Ending homelessness in Canada

A Study of 10-Year Plans in 4 Canadian Cities

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MAIN MESSAGES

Based on a cross-site study of 10-Year Housing and Homelessness Plans in four Canadian cities, this report highlights its key findings.

- 1. 10-Year Plans are important tools to identify local housing and service needs, define community priorities and objectives, and target public investment towards the goal of reducing homelessness.** For more than a decade, cities have developed local plans to address homelessness with funding from the federal Homelessness Partnering Strategy (HPS), the Federal-Provincial Investment in Affordable Housing (IAH) program and an array of provincial programs and municipal and community-based resources. In recent years, plans have become more strategic involving greater experimentation with new policies, programs and partnerships as well system-level initiatives geared toward preventing and ending homelessness. Most plans today establish clear timelines (e.g. 5 or 10-Year Plans) with targets to increase affordable housing supply and to reduce the prevalence of homelessness within their jurisdictions and include monitoring and evaluation frameworks to track progress and refine policies, programs and investment strategies as appropriate.
- 2. Homelessness is not declining in most cities, despite plan interventions.** Cities have made important progress in advancing key program and system-level initiatives towards the goal of reducing homelessness and the risk of homelessness within their jurisdictions. Evidence points to a stabilization in the growth of homelessness in recent years, however, cities involved in the study have not achieved sustained reductions in the number of individuals and families experiencing homelessness every year. What's worse, recent data suggests that homelessness is growing among certain sub-populations, especially families, youth and seniors in some cities.
- 3. Plans are severely under-resourced.** 10-Year Plans are critically under-funded, given inadequate senior government investment. Despite inflationary pressures and an overall growth in homelessness and precarious housing across Canada since 2000, HPS and IAH program investments have stagnated. The uptake of new Housing First requirements under HPS and many provincial funding programs also creates new funding dilemmas for municipalities. Without an injection of new federal and provincial funding, fewer public dollars may be available in the coming years for the majority of the homeless population that do not meet new eligibility criteria. The needs of Canada's "hidden homeless", the precariously housed, and those living in core housing need are largely overlooked in revamped federal and provincial programs. Moreover, as federal social housing operating agreements expire, financial uncertainties faced by municipalities are expected to worsen.

4. Municipalities have limited jurisdiction and authority over the key drivers of homelessness and precarious housing in Canada, including: inadequate incomes and social assistance, the declining stock of private rental housing in many cities, as well as complex economic and demographic trends – e.g. migration and un/under-employment – that increase demand for affordable housing and support services. These factors are tied to larger shifts in Canada's political economy that can only be addressed through enabling legislation and policy changes at provincial and federal levels.

5. Cities require a national plan. Early evidence suggests that to effectively implement 10-Year plans, the existing patchwork of federal and provincial programs and inadequate, short term funding envelopes needs to be replaced with a comprehensive and well-integrated national plan. Municipalities require a strategic federal response that addresses the underlying structural causes of poverty, precarious housing and homelessness, provides a framework for coordination and policy alignment with provincial/territorial governments and across government ministries, and which dedicates new, long-term funding at the levels required to end homelessness in Canada.

EXECUTIVE SUMMARY

Plans to address homelessness and housing insecurity have become a common feature of municipal policy-making and community-based planning across Canada over the last 15 years. At the turn of the millennium, Canadian cities were in the grip of a homelessness crisis following the withdrawal of federal government investment in affordable housing and cuts to welfare and other benefit programs across Canada that began in the 1980s. The erosion of Canada's social safety net resulted in a dramatic increase in homelessness reported in major urban centres during the 1990s, leading the Big City Mayor's Caucus of the Federation of Canadian Municipalities to declare homelessness a "national disaster" in 1998.

In 2000, the Government of Canada responded, announcing the new National Homelessness Initiative (NHI), a three-year initiative with a budget allocation of \$753 million to build community capacity to address local homelessness issues, invest in emergency shelters and services for homeless people and increase knowledge about the nature and scale of homelessness in Canada (NHI 2003). Although federal funding under the NHI was modest, it signaled a renewed federal role in homelessness issues in Canada, with a strong emphasis on community-driven planning. To be eligible for funding under the Supporting Communities Partnership Initiative (SCPI) – the program most directly responsible for funding new programs and services in communities affected by homelessness – cities were required to engage in community consultation and to develop and implement comprehensive local plans to reduce and prevent homelessness in their jurisdictions. In 2006, the NHI was re-branded as the Homelessness Partnering Strategy (HPS), under which the federal government continues to fund local homelessness initiatives through a series of short-term agreements. Although some early planning efforts pre-date the NHI/HPS, it was this initiative that gave birth to municipal and community-based plans to prevent and end homelessness in Canada.

In 2001, the federal Affordable Housing Initiative (AHI) was also launched, establishing the broad parameters for bilateral agreements between the CMHC and provincial and territorial governments to increase the supply of affordable housing across Canada. In its first phase, the AHI included \$680 million for the creation of new affordable rental housing, major renovation and conversion. Over the last decade, the program was extended through a series of short-term renewals. In 2011, a new three-year Investment in Affordable Housing (IAH) Framework 2011-2014 was adopted, committing \$1.4 billion in combined federal and provincial/territorial investment toward reducing the number of Canadians in housing need. The 2013 Federal Budget extended the IAH program, valued at \$1.25 billion, for another five years, from 2015 to 2019.

With funding under the HPS and IAH programs (and their predecessors), cities have developed local plans to address homelessness at a community scale, investing in new housing, programs and services geared toward prevention and assisting those that become homeless to find housing with the supports needed to ensure housing stability. In many Canadian cities, multiple, successive plans have been adopted since 2000, in response to changing political, economic and demographic trends; new federal and provincial funding cycles; as well as new research, evidence and “best practices” from across Canada and internationally.

Despite progress on many fronts, however, the number of people becoming homeless in Canadian cities was not declining. As a consequence, there has been a discernable shift in municipal responses to homelessness in recent years. Inspired by policy innovations in the United States, a number of cities are now implementing 10-Year Plans to End Homelessness, incorporating elements of “Housing First” into policy and program design and new system-level initiatives. Housing First is defined as “a recovery-oriented approach to ending homelessness that involves moving people who experience homelessness into independent and permanent housing as quickly as possible, with no preconditions, and then providing them with additional supports and services as needed” (Gaetz et al. 2013, p.2).

More recently, research from the *At Home/Chez Soi* initiative, funded by the Mental Health Commission of Canada, solidified Housing First as a new approach to homelessness in Canada (Gaetz et al. 2012, p.4). In terms of housing stability, the study found that Housing First was more effective than “treatment first” approaches. It was also found to be more cost effective; the study noted significant cost savings among high needs clients. In an era of limited public funding, it is little surprise that the uptake of Housing First has been accompanied by a shift in attention towards individuals experiencing chronic homelessness, either living on the streets or staying in emergency shelters for long periods of time. Although representing only a small proportion of the overall homeless population, evidence suggests that individuals experiencing chronic homelessness draw disproportionately on emergency shelters, hospitals, jails and other public systems (Tsemberis 2004; Aubry et al., 2013). Today, Housing First is a requirement under the federal HPS and a number of provincial funding programs across Canada.

In this policy landscape, the Research Alliance for Canadian Homelessness, Housing and Health (REACH³) sought to examine and evaluate the degree to which municipal and community-based plans are making progress towards ending homelessness and identify the factors that facilitate or impede plan success in cities across Canada.

The Study

In 2012, with funding from the Canadian Institutes for Health Research (CIHR), the REACH³ network initiated a two-year study led by Dr. Stephen Hwang of the Centre for Urban Health Solutions (C-UHS) at St. Michael's Hospital in Toronto. The Research Alliance includes some of Canada's leading academic researchers and community organizations with expertise on homelessness.

In light of recent policy shifts at federal and provincial levels of government, the study sought to assess the degree to which 10-year housing and homelessness plans are enabling cities to make progress towards the goal of ending homelessness and to identify the barriers and facilitators to plan success. The qualitative study focused on the development, implementation and outcomes-to-date of 10-Year Plans in four Canadian cities – Calgary, Ottawa, Toronto and Vancouver. The cities were selected to enable an examination of key similarities and differences with respect to geography, jurisdiction, population size, and the goals and components of the local plans.

The specific objectives of the study were four-fold: 1) to determine the degree to which the plans are achieving success, both in terms of the implementation of plan policies and programs and vis-à-vis plan goals and targets; 2) to identify factors that serve as barriers and facilitators to plan implementation; 3) to assess the outcomes of the plans to date, including the extent to which cities have been able to increase the supply of affordable housing and achieve reductions in the number of people experiencing homelessness every year; and 4) to develop a conceptual model of the factors that determine plan success, if feasible.

The Plans

The study focuses on the most recent plans released in Calgary, Toronto, Vancouver, and Ottawa, analyzing their development in relationship to past planning initiatives as well as broader trends in policy and planning across Canada. The four plans are:

[**Calgary's 10-Year Plan to End Homelessness: 2008-2018.**](#) Released in 2008, it was the first of its kind in Canada to adopt a 10-Year Plan with a clear Housing First mandate and target to end homelessness in 10 years. Today, the Province of Alberta and all 7 Cities of Alberta have 10 year plans to end homelessness in place, under the "7 Cities Initiative".

[**Housing Opportunities Toronto: An Affordable Housing Action Plan, 2010-2020.**](#) Toronto City Council approved the HOT Plan in 2009. Unique to Toronto, the Plan does not include targets to end homelessness. Rather, the Plan seeks to address homelessness and precarious housing in Toronto by expanding opportunities across the full continuum of housing need in Toronto.

[**Vancouver's Housing and Homelessness Strategy: A Home for Everyone, 2012-2021.**](#) Adopted by the City of Vancouver in 2011, the focal point of the 10-Year Plan is to end street homelessness by 2015 and, like Toronto, increase the supply of supportive and social housing, as well as market rental and affordable ownership options to address the housing needs of low and moderate income households in Vancouver.

[**A Home for Everyone: Ottawa's Ten-Year Plan, 2014-2024.**](#) Adopted by the City of Ottawa in 2013, the plan replaces and consolidates a five-year Community Action Plan on Homelessness (2009-2014) and the City's Housing Strategy (2007-2012). It builds on the City of Ottawa's \$14 million Housing and Homelessness Investment Plan launched in 2011 and establishes a target to end chronic homelessness in 10 years.

Key Findings

1. Ten Year Plans are important tools to identify local housing and service needs, define community priorities and objectives, and target public investment towards the goal of reducing homelessness. For more than a decade, cities have developed local plans to address homelessness with funding from the federal HPS, the Federal-Provincial IAH program and an array of provincial programs and municipal/community-based resources. Early on, cities achieved a number of important gains: emergency shelter capacity, services and supports to individuals and families experiencing homelessness were expanded; new programs focused on homelessness prevention became a priority to reduce the numbers of people becoming homeless every year; and targeted investments in community capacity development strengthened coordination and collaboration between local governments, non-profit housing providers, social service agencies and other community partners, raising the profile of homelessness as an important public policy issue.

In recent years, local planning initiatives have become more strategic involving greater experimentation with new policies, programs and partnerships as well as system-level initiatives to prevent and end homelessness. Most plans today establish clear timelines with specific targets and benchmarks to increase the supply of affordable housing and to reduce/end homelessness. As part of their plans, cities are also developing more rigorous monitoring and evaluation frameworks in order to track progress towards targets and refine local policies, programs and investment strategies as appropriate.

2. Homelessness is not declining in most cities, despite plan interventions. Cities have made important progress in advancing key program and system-level initiatives towards the goal of reducing homelessness and the risk of homelessness in their jurisdictions. Evidence points to a stabilization in the growth of homelessness in recent years, a notable outcome in-and-of-itself. However, cities involved in the study have not achieved meaningful and sustained reductions in the number of individuals and families experiencing homelessness every year. In fact, recent data suggest that homelessness is growing among specific sub-populations, especially families, youth and seniors in some cities.

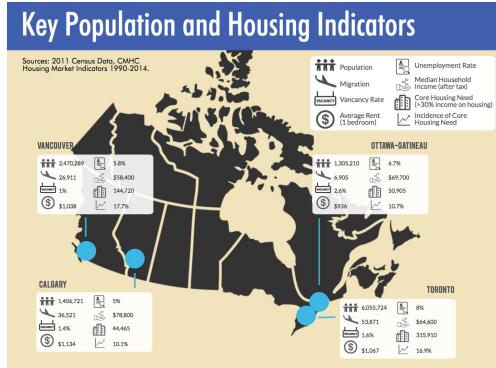
3. Plans are critically under-resourced. 10-Year Plans are severely under-funded, given inadequate senior government investment. Despite inflationary pressures and an overall growth in homelessness and precarious housing across Canada since 2000, HPS and IAH program investments have stagnated. Under federal-provincial IAH agreements, cities have been able to create a modest number of new affordable housing units annually. In many cities, however, new builds barely offset losses in the private rental market and, given inadequate funding and weak affordability requirements, the majority of new units remain largely unaffordable to Canada's lowest income earners.

The uptake of new Housing First requirements under HPS and many provincial funding programs also creates new funding dilemmas for municipalities. Without an injection of new federal and provincial funding, fewer public dollars may be available in the coming years for the majority of the homeless population that do not meet new eligibility criteria. The needs of Canada's "hidden homeless", the precariously housed, and those living in core housing need are largely overlooked in revamped federal and provincial programs. Moreover, as federal social housing operating agreements expire, financial uncertainties faced by municipalities are expected to worsen.

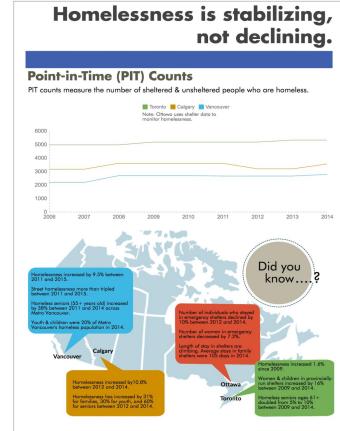
4. Municipalities have limited jurisdiction and authority over the key drivers of homelessness and precarious housing in Canada. These include, for example, inadequate incomes and social assistance payments, the declining stock of private rental housing in many cities, as well as complex economic and demographic trends – e.g. migration and un/under-employment – that increase demand for affordable housing and support services. These factors are tied to larger shifts in Canada's political economy that can only be addressed through enabling legislation and policy changes at provincial and federal levels.

5. Cities require a national housing and homelessness plan. Early evidence suggests that for 10-Year Plans to be effective, the existing patchwork of federal and provincial programs and modest, short-term funding envelopes needs to be replaced with a comprehensive and well-integrated national plan. Municipalities require a strategic federal response that addresses the underlying structural causes of poverty, precarious housing and homelessness, provides a framework for coordination and policy alignment with provincial/territorial governments and across government ministries, institutions and agencies, and dedicates new, long-term public funding at the levels required to reduce, and ultimately end, homelessness in Canada.

INFOGRAPHICS INCLUDED IN THIS REPORT



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1. Introduction

Over the last two decades, Canadian cities have observed a dramatic increase in the number of individuals and families experiencing homelessness. According to *The State of Homelessness in Canada 2014*, at least 235,000 different Canadians will experience homelessness in a year, with over 35,000 homeless on a given night" (Gaetz et al. 2014, p.5). In fact, the actual number is likely much higher, since many people who become homeless stay with relatives or friends and do not come into contact with emergency shelters or support services. While there are no reliable data on the number of 'hidden homeless' in Canada, Gaetz et al. (2013, p.5) estimate that approximately 50,000 Canadians may be among the hidden homeless on any given night of the year. More broadly, recent data suggest that as many as 1.3 million Canadians have experienced homelessness or housing insecurity during the past five years (*ibid*, p.5-6).

As a response to this crisis, many municipalities and community-based organizations have implemented local plans to deliver programs and services to reduce homelessness and housing insecurity within their jurisdictions. Given the growing body of research demonstrating that poor quality housing and homelessness are critical social determinants of health (Mikkonen and Raphael 2010), plans to end homelessness, and more broadly the provision of safe, affordable and secure housing for all Canadians, are not only critical and timely efforts to address systemic patterns of poverty and social exclusion, they can also be viewed as population-level interventions to improve health.

In 2012, with funding from the Canadian Institutes for Health Research (CIHR), the Research Alliance for Canadian Homelessness, Housing and Health (REACH³) initiated a study to examine the development and implementation of 10-Year Plans in four Canadian cities – Calgary, Ottawa, Toronto and Vancouver. In light of recent policy shifts at federal and provincial levels of government, the study sought to assess the degree to which 10-Year Plans are helping cities to make progress towards the goal of ending homelessness and to identify the barriers and facilitators to plan success. The Research Alliance includes some of Canada's leading academic researchers and community organizations with expertise on homelessness.

The objectives of the study were four-fold: 1) to determine the degree to which the plans are achieving success, both in terms of the implementation of plan policies and programs, and vis-à-vis plan goals and targets; 2) to identify factors that serve as barriers and facilitators to plan implementation; 3) to assess the outcomes of the plans to date, including the extent to which cities have been able to increase the supply of affordable housing and achieve reductions in the number of people experiencing homelessness every year; and 4) to develop a conceptual model of the factors that determine plan success. The cities were selected to enable an examination of key similarities and differences with respect to geography, jurisdiction, population size, and the goals and components of the local plans.

The study methodology involved three main components. First, an extensive document review was undertaken which focused on current and past plans in the four cities as well as relevant provincial plans, policies and initiatives and federal reports produced by the federal Homelessness Partnering Strategy and federal-provincial Investment in Affordable Housing programs. The review also included broader documentation of housing and homelessness issues at local, provincial and national levels, including published reports, grey literature, and academic publications. In each city, key informant interviews with representatives of municipal and provincial government, local service agencies, and non-profit housing providers with knowledge of the plans were undertaken in 2013. Finally, the study involved the collection and analysis of population level data as well as data on affordable housing and key housing market indicators across the four cities involved in the study.

In Section Two, the focus is on an overview of the larger policy landscape, including a recent history of federal and provincial policy changes that have given rise to the problem of homelessness and precarious housing in Canadian cities over the last twenty years. Section Three introduces the most recent 10-Year Plans adopted in Calgary, Ottawa, Toronto and Vancouver. Section Four provides an overview of issues related to plan monitoring and evaluation. In Sections Five and Six, we provide an overview of the study's key findings both in terms of what cities have been able to achieve with respect to reducing homelessness and precarious housing within their jurisdictions and the factors that function as barriers and facilitators to plan success. In the conclusion, we argue that early plan outcomes and the persistent barriers that cities encounter in their efforts to reduce homelessness at a municipal scale reinforce calls for an integrated and appropriately funded National Housing and Homelessness Strategy in Canada.

2. Background: The policy landscape

At the turn of the millennium, Canadian cities were in the grips of a homelessness crisis following dramatic cuts to federal investment in affordable housing and to welfare and other benefit programs across Canada that began in the 1980s. From 1984 to 1993, total reductions amounted to \$1.8 billion from federal housing programs (Wellesley Institute 2006, p.30). In 1993, the Canadian government eliminated its national housing program, terminating all spending for new affordable housing stock - “[t]he supply of social housing fell from an annual level of about 25,000 new units in 1983 to zero in the 1993 budget” (Hulchanski 2002, p.12). The dismantling of Canada’s social safety net resulted in a dramatic increase in homelessness reported in major urban centres during the 1990s, leading the Big City Mayor’s Caucus of the Federation of Canadian Municipalities to declare homelessness a “national disaster” in 1998 (Klodawsky and Evans 2014).

A year later, in 1999, the Government of Canada responded, announcing the new National Homelessness Initiative (NHI), a three-year initiative with an initial budget allocation of \$753 million to build community capacity to address local homelessness issues, invest in emergency shelters and services for homeless people and increase knowledge about the nature and scale of homelessness in Canada (NHI 2003). Although federal funding under the NHI was modest, it signaled a renewed federal role in the homelessness sector in Canada, with a strong emphasis on community-driven planning. To be eligible for funding under the Supporting Communities Partnership Initiative (SCPI) – the program most directly responsible for funding new programs and services in communities affected by homelessness – cities were required to engage in community consultation and to develop and implement comprehensive local plans to reduce and prevent homelessness in their jurisdictions. In 2006, the NHI was re-branded as the Homelessness Partnering Strategy (HPS), under which the federal government continues to fund local homelessness initiatives through a series of short-term agreements (Klodawsky and Evans 2014).

In 2001, the federal Affordable Housing Initiative (AHI) was also launched, establishing the broad parameters for bilateral agreements between the CMHC and provincial and territorial governments to increase the supply of affordable housing across Canada. In its first phase, the AHI included \$680 million for the creation of new affordable rental housing, major renovation and conversion. Over the last decade, the program was extended through a series of short-term renewals. In 2011, a new three-year Investment in Affordable Housing (IAH) Framework 2011-2014 was adopted, committing \$1.4 billion in combined federal and provincial/territorial investment toward reducing the number of Canadians in housing need. The 2013 federal budget extended the IAH program, valued at \$1.25 billion, for another five years, from 2015 to 2019.

Since 2000, cities have developed local plans to address homelessness with funding from the federal NHI/HPS and AHI/IAH initiatives, provincial programs and municipal/community-based resources. Though investments from senior orders of government were modest, cities in the early part of the decade achieved a number of important gains. Emergency shelter capacity, services and supports to individuals and families experiencing homelessness were expanded. New programs focused on homelessness prevention (e.g. tenant supports, eviction prevention, rent banks) also became a priority early on as a means to reduce the numbers of people becoming homeless every year. More broadly, a number of individuals interviewed as part of the study credited early community plans with strengthening coordination and collaboration between local governments, non-profit housing providers, social service agencies and other community partners and with raising the profile of homelessness as an important public policy issue.

Despite progress on many fronts, however, the number of people becoming homeless was not declining. In Calgary, for example, homelessness grew by a "staggering 650 percent" between 1998 and 2008 (Calgary Committee to End Homelessness 2008, p.6). The "severity of homelessness" had also worsened over the decade – by 2008, it was estimated that as many as 1,200 Calgarians had been homeless for more than a year and nearly 400 of those people had been homeless for more than five years (*ibid*). Just as disturbing, Calgary's largest emergency shelter reported that six out of 10 shelter users were employed, yet could not find or afford the cost of housing in Calgary (Calgary Drop-In and Rehab Centre 2007, p.1). More specifically, growth in the number and visibility of homeless people living and sleeping on city streets, in alleyways, and in public parks (so-called "street homeless") became a matter of intense public and political debate in many major urban centres, raising questions about the effectiveness of local plans, programs and approaches.

In recent years, there has been a discernable shift in municipal responses to homelessness, influenced heavily by policy innovations in the United States. Many Canadian cities are adopting 10-Year Plans based on the US model advanced by the National Alliance to End Homelessness (NAEH). The NAEH created the first 10-Year Plan in 2000; in subsequent years, the US Department of Housing and Urban Development and the US Interagency Council on Homelessness encouraged cities to create their own plans. In 2012, the Canadian Alliance to End Homelessness (CAEH) was established. The CAEH promised to be an "effective champion for *ending* homelessness in Canada by mobilizing communities and governments across the country to develop and implement their own 10-Year Plans to End Homelessness" (Gaetz 2012, emphasis in original). It published *A Plan, Not A Dream: How to End Homelessness in 10 Years*, derived from a document of the same name released by the NAEH several years earlier.

As part of this shift, many cities are incorporating elements of **Housing First** in their 10-Year Plans. Housing First is a policy and planning innovation developed in the United States and now required under the federal HPS program as well as many provincial funding initiatives across Canada. Inspired by the Pathways to Housing program in New York, Housing First has evolved into a suite of program and system-level models in recent years. Housing First is defined as “a recovery-oriented approach to ending homelessness that involves moving people who experience homelessness into independent and permanent housing as quickly as possible, with no preconditions, and then providing them with additional supports and services as needed” (Gaetz et al. 2013, p.2). Access to permanent housing is provided with no “housing readiness” requirements (i.e. housing not conditional on sobriety or abstinence). The goal is to place individuals in private market rental housing, providing time-limited or long-term rent assistance and support services based on client need (Gaetz et al. 2013).

The rapid diffusion and uptake of Housing First has been driven, in part, by a growing body of research drawing attention to the **costs of homelessness** for public systems and taxpayers. Studies from across Canada have demonstrated the high cost of emergency responses to homelessness – not only emergency shelters and services, but also the costs borne by publicly funded health care systems and correctional services (Eberle et al. 2001; Palermo et al. 2006; Laird 2007; Shapcott 2007; Pomeroy 2005; 2008). Evidence suggests that it is more cost effective to provide people with permanent housing (and the support they need to stay housed) than to keep them in emergency shelters. For example, Pomeroy’s 2005 study of the costs of homelessness in four Canadian cities estimated that, on a per person per year basis, emergency shelters cost \$13,000 to \$42,000 and institutional responses (e.g. prisons and psychiatric hospitals) range from \$66,000 to \$120,000 compared with \$13,000 to \$18,000 per person annually for supportive housing (Pomeroy 2005, p.iv).

Interest in Housing First has been accompanied by a shift (or concentration) in policy attention towards those individuals experiencing **chronic homelessness**, either living on the streets or staying in emergency shelters for long periods of time. Although those experiencing chronic or episodic homelessness represent a small proportion of the overall homeless population, evidence suggests that they draw disproportionately on emergency shelters, hospitals, jails and other public systems given the high rate of physical and mental illness, substance use and concurrent disorders among this group (Tsemberis 2004; Aubry et al., 2013). An economic case for a change in municipal responses to homelessness has proved compelling, given declining public expenditure by senior orders of government and the limited fiscal capacity of municipalities that rely largely on the property tax base to fund infrastructure and services. One result has been that some Canadian cities have begun to experiment with Housing First programs and system-level initiatives, under the rubric of 10-Year Plans.

Research from the *At Home/Chez Soi* initiative, funded by the Mental Health Commission of Canada between 2009 and 2013, is regarded as “one of the most important developments to solidify Housing First as a paradigm-shifting approach to homelessness in Canada” (Gaetz et al. 2012, p.4). The study is the world’s largest and most in-depth evidence-based examination of the effectiveness of Housing First. It found that, during the period of the study, Housing First clients secured and retained their housing at a much higher rate than those receiving treatment for mental health and addictions issues prior to being housed (“treatment first” approach). It also made a strong economic case for Housing First, noting significant cost savings for the 10 percent of participants that relied most heavily on emergency shelters and other public services (Goering et al. 2014, p.5). The costs associated with housing and supporting individuals with a high level of needs (\$22,257 per person per year) was found to be cost neutral relative to the cost offsets it produced in health care, social services, and justice-related services. On the other hand, costs related to providing Housing First for people with modest needs (\$14,177 per person per year) were found to produce a cost offset related to services of approximately one-third of this total (*ibid*).

The results of the *At Home/Chez Soi* study ultimately led to a shift in federal HPS program priorities. To remain eligible for HPS funding, “the 61 Designated Communities across Canada ... are now mandated to integrate Housing First into their array of existing housing, homelessness and prevention services. In many cases this means replacing existing investments with Housing First interventions” (Gaetz et al. 2014, p.13). Starting April 1, 2015, the largest Designated Communities are now required to invest at least 65 percent of HPS funding in Housing First initiatives. Starting April 1, 2016, other Designated Communities receiving at least \$200,000 in HPS funding are required to invest at least 40 percent of HPS funding in Housing First activities (*ibid*). Notably, despite changes in priority and focus, the total value of federal investment in the HPS program has stagnated since 1999 and declined under the most recent renewal.

At the provincial level, government responses to homelessness have been highly uneven (Gaetz 2010, p.24). While Canada’s provincial and territorial governments are largely responsible for housing, social services and health care, “very few have well-formulated and funded strategies to combat or end homelessness” (*ibid*). Although the focus, priorities and approach of provincial plans are contextually-specific in some respects, the plans developed in Alberta, British Columbia and Ontario are driven by many of the same overarching concerns, including: 1) the dramatic rise in homelessness and precarious housing in recent years, following the cancellation of Canada’s federal housing program; 2) the high costs of homelessness to government health care, social and justice systems; 3) the inadequacy of existing emergency responses to homelessness; and, 4) the need to refocus and reprioritize provincial planning and senior government investments towards housing-based solutions.

Alberta

The Government of Alberta was the first Canadian province to develop a 10-Year Plan to End Homelessness. In 2008, the Alberta Secretariat for Action on Homelessness was established with “a mandate to develop a 10-year provincial strategic plan outlining ‘a comprehensive, coordinated and sustainable approach’ to ending homelessness – including goals, timelines and financial requirements” (Alberta Secretariat for Action on Homelessness 2008, p.3). A *Plan For Alberta: Ending Homelessness in 10 Years* was released later that year. It promised a shift in the provincial response to homelessness – one from “managing” to “ending” homelessness in Alberta. Based on estimates produced by the Secretariat, moving 11,000 individuals and families out of homelessness would require investments of \$3.316 billion - substantially lower than the cost of simply managing the problem, estimated at \$6.65 billion (*ibid*).

The foundation of Alberta’s 10-Year Plan to end homelessness was the adoption of Housing First as a core philosophy, informed heavily by the approach of the United States Interagency Council on Homelessness. Under Alberta’s Plan, priority is assigned to “rapid re-housing” of homeless Albertans into permanent, stable and affordable housing, with supports as needed. Emergency shelters remain an important part of the service system, needed for individuals and families who fall into crisis. However, under a Housing First model, the role of emergency services and shelters becomes one of facilitating “a rapid exit out of homelessness and into permanent housing” (Alberta Secretariat for Action on Homelessness 2008, p.17). Once rehoused, supports are made available to assist individuals and families to maintain their housing and restore long-term housing stability. In 2013, the Secretariat released a 3-Year Progress Report highlighting recent accomplishments of the 10-Year Plan. Chief among them, the Report highlights that between 2009 and 2012, 5,926 homeless Albertans were provided housing with supports and that 80 percent of Housing First clients have remained housed at least 12 months (Alberta Secretariat for Action on Homelessness 2013, p.3).

British Columbia

In 2006, *Housing Matters BC: A Housing Strategy for British Columbia* was released in response to rising homelessness and mounting housing affordability challenges across British Columbia, especially Vancouver. Although *Housing Matters BC* does not establish a clear target to end homelessness with corresponding timelines and benchmarks; it outlines a shift in provincial priorities and key strategies to address the full continuum of housing need in British Columbia - from emergency shelters and outreach services, to supportive and social housing and rental assistance and home ownership opportunities in the private housing market.

In addition to new investment in emergency shelters and outreach services, the plan assigned priority to expanding the supply of supportive housing to address the needs of homeless individuals with acute and complex needs across BC. Between 2006 and 2012, the Province committed \$520 million in IAH investment to build more than 2,200 units of supportive housing for people who are homeless or at risk of homelessness in BC (Province of British Columbia 2012, p.10). In 2014, the BC government released an update to the 2006 plan, entitled *Housing Matters BC: A Foundation for Strong Communities*.

Ontario

In Ontario, the delivery of housing and homelessness programs and services has undergone dramatic change in recent years. In the late 1990s, as part of a much larger process of provincial-municipal restructuring, the Ontario government designated municipalities “local service system managers” for homelessness, transferring many formerly provincial responsibilities – including the administration of social housing and homelessness programs – to local governments. The transfer of social housing responsibilities was formalized with the passing of the *Social Housing Reform Act* in 2001. Municipalities were not, however, given new funding or revenue-generating authority to meet these new obligations, placing extraordinary financial and administrative burdens on already limited-capacity municipal governments.

Over the last five years, the Province of Ontario adopted a series of policies and legislative changes related to poverty reduction, homelessness and housing. In 2008, it released *Breaking the Cycle: Ontario’s Poverty Reduction Strategy* (PRS). The PRS set a target to reduce the number of children in poverty by 25 percent over five years by increasing benefits for low-income families and improving public education programs (Province of Ontario 2008). In 2014, a new five-year Poverty Reduction Strategy was released (Province of Ontario 2014). Although child poverty remains a key priority, the focus of the new PRS has been broadened to include Ontario’s most vulnerable populations, with a particular emphasis on individuals and families that are homeless and at risk of homelessness across the province. The new PRS establishes a “long-term goal to end homelessness in Ontario” although specific targets and timelines were not defined at the time (*ibid*, p.32). As part of this strategy, the Province committed \$16 million over three years to create approximately 1,000 new supportive housing spaces across Ontario by 2019 (*ibid*, p.16). In January 2015, Ontario established an Expert Advisory Panel on Homelessness to provide advice on how to achieve the goal of ending homelessness (Province of Ontario 2015). Based on the recommendations of the Panel, the Province announced in October a target to end chronic homelessness in Ontario in 10 years.

The Government of Ontario has also had a *Long-Term Affordable Housing Strategy* in place since 2010. One of the main goals of the strategy was to confirm the devolution of social housing to municipalities and give greater control and flexibility to municipalities with respect to housing and homelessness in Ontario (Province of Ontario 2010). Unlike Alberta's 10-Year Plan, however, the strategy does not define specific housing targets nor did it bring new provincial investment to the table. A revised Strategy is expected in 2016.

Under Ontario's new *Housing Services Act* (2011), municipalities are now required to develop 10-year housing and homelessness plans that identify local needs and priorities, specify solutions, and set targets and objectives to meet these needs while remaining consistent with the provincial interests outlined in the Act and Ontario's new Housing Policy Statement.

3. The plans

Cities have engaged in community-level planning to address homelessness since at least the creation of the NHI in 1999, which required that cities prepare community plans in order to be eligible for federal funding. In a number of cities, planning initiatives have an even longer history, dating back to the early 1990s when homelessness numbers began to climb in the wake of cuts to federal housing programs and other fiscal policy changes.

Over the last 15 years, community planning activities in Canada have become more robust, strategic and forward-thinking, involving experimentation with new policies, programs and partnerships as well as system-level initiatives geared toward preventing and ending homelessness. In line with new federal funding requirements, for example, many plans now incorporate aspects of Housing First, including a prioritization of individuals living on the street or staying in emergency shelters for long periods of time. Most plans today establish clear timelines (e.g. 5 or 10-Year Plans) with specific targets and benchmarks to increase the supply of affordable housing and to reduce/end homelessness at an urban or regional scale. The plans also involve more rigorous approaches to monitor, evaluate and report on progress at different stages of plan implementation both to track plan performance against targets and to enable cities to refine plan goals, objectives and investment strategies in response to new information.

This study focused on the most recent plans released in Calgary, Toronto, Vancouver and Ottawa, analyzing their development in relationship to past planning initiatives; provincial plans, policies and program changes; as well as broader trends in policy and planning across Canada. Noteworthy here is the incredible **heterogeneity** in the scope, approach, priorities and targets of the plans and in the range of policy, program and system-level interventions they propose (see Table 1).

Calgary's 10-Year Plan to End Homelessness: 2008-2018

Of the four cities involved in the study, Calgary is the only one with a 10-Year Plan developed and implemented not by local government, but rather a community-based organization – the Calgary Homeless Foundation (CHF). Shortly after CHF's founding in 1998, it released a *Community Action Plan: Reducing Homelessness in Calgary*. In 2000, CHF became the "community entity" under the federal NHI program and in 2003 a new plan was released following extensive stakeholder consultation. Despite these efforts, the City of Calgary's 2006 point-in-time count found "Calgary's homeless population had again jumped over 30 per cent from the previous survey" (CHF 2008, p.44). As observed in other cities, there was also a corresponding growth in the visibility of the problem. As the homeless community grew, so too did the incidence of rough sleeping on Calgary's streets: "[e]vidence of the growth in homelessness was becoming more and more visible and Calgarians grew increasingly alarmed at what they were seeing on

the streets of their city. Front-line agencies knew full well the magnitude of the growing problem, but felt powerless to do anything about it" (*ibid*).

In January 2007, the Calgary Committee to End Homelessness (CCEH) was established with a mandate to lead the development of a new 10-Year Plan to End Homelessness in Calgary. Although Calgary's business leaders had played a key role in homelessness planning since the formation of the CHF in 1998, TransAlta Corporation CEO Steve Snyder was recruited to chair the CCEH and its Leadership Committee was comprised largely of CEOs from Calgary's private sector – one of the more controversial aspects of Calgary's plan development process.

Calgary's 10-Year Plan to End Homelessness was released in January 2008 - the first of its kind in Canada with an ambitious mandate and target to end homelessness in 10 years, defined as a reduction in rough sleeping and emergency shelter stays to seven days or less:

"By January 29, 2018, an individual or family will stay in an emergency shelter or sleep outside for no longer than one week before moving into a safe, decent, affordable home with the support needed to sustain it" (CHF 2011, p.1).

Shortly after, the Province of Alberta adopted its own 10-Year Plan and, today, all Seven Cities of Alberta have 10-Year Plans to end homelessness in place, under the "7 Cities Initiative". Inspired by efforts in other cities across North America, the 10-Year Plans adopted in Calgary and throughout Alberta involve a shift towards the system-wide implementation of a Housing First approach, which places highest priority on moving homeless people into permanent housing with the supports needed to remain stably housed.

Its implementation strategy is defined by short and long-term goals to be executed over three phases and is subject to revision and update every three years to ensure that it remains a dynamic, living document. "Plan Updates" were released in 2011 and 2015. Although the focus and direction of the Plan remains largely intact, there have been notable changes, including a scaling back of plan targets. In the 2015 Plan Update, for example, targets have been redefined with a focus on the elimination of chronic and episodic homelessness (housing 3,200 individuals by 2018) and the stabilization of 35 percent of those experiencing transitional homelessness. Overall, the Plan Update proposes to reduce the number enumerated in Calgary's Point-in-Time count by 70 percent. According to the CHF, even the revised targets are only achievable with an additional investment of \$290 million, including \$154 million for new program operations and roughly \$136 million for capital projects, from 2015 to 2018. This investment would need to come from senior levels of government, supplemented by philanthropic contributions, local non-government funders, and innovative financing such as social impact bonds.

Unique to Calgary, plans to address the specific challenges of Aboriginal and youth homelessness were prepared in recent years. In 2011, *A Plan to End Youth Homelessness in Calgary* was prepared through a community partnership between the CHF and Calgary's youth sector. In 2012, the Aboriginal Standing Committee on Housing and Homelessness¹ released *A Plan to End Aboriginal Homelessness in Calgary*. The Aboriginal and Youth Plans outline the unique pathways into homelessness and the specific housing and support needs of these sub-populations. In line with the 10-Year Plan, both plans define targets to end aboriginal and youth homelessness in 10 years, defined as a reduction in length of stay in emergency shelter to 7 days or less, before securing permanent housing with supports.

Vancouver's Housing and Homelessness Strategy: A Home for Everyone, 2012-2021

Unlike the other three cities involved in the study, initiatives to address homelessness in Vancouver are implemented at both a regional and municipal scale. Under the NHI's SCPI program launched in 2000, the Greater Vancouver region was identified as one of 10 cities to receive funding through the new federal homelessness program. The Greater Vancouver Regional District (GVRD) became the "community entity" for NHI funding. A Regional Homelessness Plan for Greater Vancouver was released in 2001, intended to be a comprehensive and coordinated community response to the region's housing and homelessness issues. The Plan sought to expand and improve housing and service delivery across the "continuum of housing and support", both to reduce homelessness and prevent at-risk individuals and families from becoming homeless in the region. In 2003, a 10-Year Plan entitled *3 Ways to Home: The Regional Homeless Plan for Greater Vancouver* was prepared. Building on the previous plan, *3 Ways to Home* identified three core solutions to homelessness: affordable housing, support services and adequate income.

Despite the new initiatives, the numbers of people experiencing homelessness in Vancouver continued to climb, raising public and political concerns in the City of Vancouver, where the majority of the region's homeless population was concentrated. The 2005 regional homeless survey showed a doubling of the number of street homeless and those staying in shelters in the region – from about 1,000 homeless in 2002 to about 2,100 in 2005. In the City of Vancouver, the number of people experiencing homelessness doubled from roughly 600 to 1,300 over the same period (*City of Vancouver 2005, p. 1*).

¹ The Aboriginal Standing Committee on Housing and Homelessness is a sub-committee of the Community Action Committee on Housing and Homelessness, which functions as Calgary's Community Advisory Board for the federal government's Homelessness Partnering Strategy.

In 2005, given mounting concerns about rising homelessness, particularly “street homelessness” in downtown Vancouver, Vancouver City Council adopted its own municipal level *Homeless Action Plan*. The purpose of the municipal plan was to identify actions that the City of Vancouver could take in collaboration with other levels of government, community partners and the private sector to ensure that “the 1,000 or so street homeless have stable housing and the number of people at risk of homelessness is reduced” (City of Vancouver 2005, p.1). The plan was developed to advance the City’s objectives while also contributing to the implementation of the regional plan, *3 Ways to Home*, clarifying what needed to be done by the municipality to realize the goal of reducing homelessness.

In 2007, the City of Vancouver prepared a *Supportive Housing Strategy*, focused on the provision of additional supportive housing in order to address rising homelessness, particularly street homelessness, in the city. The strategy built on Vancouver Coastal Health’s *Mental Health & Addictions Supported Housing Framework* released a year earlier. Later that year, the City of Vancouver and the Province of British Columbia (BC Housing) signed a Memorandum of Understanding to build new social and supportive housing units on 12 city-owned sites identified in the city’s *Supportive Housing Strategy* (two additional sites were identified later). The proposed “14 sites” of new supportive housing became a focal point of the City’s new *10-Year Housing and Homelessness Plan: A Home for Everyone*, released in 2012.

The 10-Year Plan includes a target to end street homelessness by 2015. Although the target is not explicitly defined in the plan, it implies the transition of homeless individuals and families living on Vancouver’s streets into emergency and/or permanent accommodation. Given limited funding and long-term commitments from senior orders of government, the Plan was intentionally pragmatic with targets defined based on what was regarded as achievable by local government – “what the City could do on its own”, with current funding available (Key Informant Interview, August 1, 2013).

The broader goal of Vancouver’s 10-Year Plan is to address the city’s mounting affordability crisis by increasing the supply of affordable housing (City of Vancouver 2011, p.5). The Plan outlines ambitious 3-Year and 10-Year housing targets across the full continuum of housing – supportive, non-market and market rental, and affordable homeownership. New supportive housing built in partnership with BC Housing was financed primarily with federal-provincial IAH funding, requiring the City of Vancouver to find innovative ways to deliver new non-market and market rental housing, including optimizing the use of city-owned land; capital grants, incentives and other resources to lever and support partnerships; the refinement and development of new zoning approaches, development tools and incentives; and the pursuit of new business models to enhance delivery of affordable housing (*ibid*, p.12). It also assigns priority to the preservation of existing rental stock, including the City’s aging Single Room Occupancy (SRO) hotel units, historically the most affordable housing for residents living on very low-income in Vancouver.

Housing Opportunities Toronto: An Affordable Housing Action Plan, 2010-2020

The *Housing Opportunities Toronto (HOT) Plan, 2010-2020*, builds on a long history of municipal housing and homelessness initiatives in Toronto. In 1998, the City of Toronto launched the Mayor's Homelessness Action Task Force "to recommend solutions to the growth of homelessness and to respond to public concerns about its increasing visibility" on the streets of Toronto (Mayor's Task Force on Homelessness 1999, piii). A year later, the report of the Mayor's Task Force, entitled *Taking Responsibility for Homelessness: An Action Plan for Toronto*, was released. Municipal policy responses to homelessness changed quickly in Toronto. Prior to 2001, Toronto's outreach services focused almost exclusively on the provision of basic "survival support" to individuals living on the streets (Falvo 2010, p.11). In 2001, a Toronto-based program called Streets into Shelters expanded street outreach services to include case management as part of a strategy to transition "rough sleepers" into Toronto's emergency shelters, housing, or other suitable programs and services (*ibid*).

In 2005, Mayor Miller launched a new Housing First program called Streets to Homes (S2H), promising to end "street homelessness" in the city. A year later Toronto City Council adopted a new Street Needs Assessment (SNA) designed to determine the number and service needs of homeless persons living on Toronto's streets (City of Toronto Staff Report, June 2006, p.2). In the first five years of the S2H program, roughly 3,000 individuals were moved from the street into permanent housing with more than 80 percent still housed after 12 months (City of Toronto 2011, p.32).

In the years leading up to the development of the HOT Plan, the United Way Toronto released a series of seminal reports that drew critical attention to broader issues of rising poverty and income inequality in Toronto over the last two decades. In *Decade of Decline* (2002), the United Way points to the erosion of Ontario's social safety net, the decline of Toronto's manufacturing industries, and the rise of more precarious types of employment characterized by poor job quality, low wages, and no health or pension benefits (United Way 2007, p.10). These trends have led to higher unemployment rates, a growing number of low-income households, and a widening gap between affluent and poor households in Toronto since the mid-1990s. In more recent studies, including *Poverty By Postal Code* (2004) and *Poverty By Postal Code 2: Vertical Poverty* (2011), the United Way drew critical attention toward Toronto's housing crisis, including the growing spatial concentration of low-income households in inner suburban neighbourhoods and in aging high-rise apartment buildings.

The urgency of Toronto's housing crisis was the focal point of *Housing Opportunities Toronto: An Affordable Housing Action Plan, 2010-2020* adopted by Toronto City Council in May 2009. Different from the 10-Year Plans adopted in Calgary and Vancouver, the HOT Plan does not establish targets to reduce or end homelessness. Homelessness is presented as a "moving target", affected by population growth, migration, economic cycles and the availability of assistance, which are beyond the jurisdiction and control of the City (Pomeroy 2009). The overarching goal of the plan is to respond to homelessness and precarious housing in Toronto by expanding opportunities across the full spectrum of housing need in Toronto.

Similar to Vancouver's 10-Year Plan, the HOT Plan proposes a range of initiatives across eight strategic themes and five housing-specific targets. Targets for new affordable and supportive housing as well as rent supplements and housing allowances speak to "a huge unmet need for more subsidized housing" in Toronto, evidenced by a growing waiting list for social housing that reached 71,498 households, or 134,174 individuals, in 2009 (*ibid*, p.17). Targets tied to the repair and revitalization of Toronto's social housing stock is also a focal point of the Plan, given municipal responsibility for social housing in Ontario. The Plan commits to the repair or replacement of 60,000 units of Toronto Community Housing Corporation's (TCHC) stock as well as 30,000 units owned by private non-profit housing providers – a massive undertaking for the municipality. The HOT Plan is closely aligned with TCHC's long-term strategy to redevelop 14 social housing neighbourhoods across Toronto, which began with Regent Park in 2005.

The annual cost of implementing the HOT Plan was estimated at \$484 million (City of Toronto 2009a, p.7). According to the City of Toronto, this amounts to an approximate increase of 35 percent over the more than \$1.4 billion in current annual housing investment in Toronto by the three governments. In other words, the successful implementation of the HOT Plan required new provincial and federal funding. In 2013, the City of Toronto released a five-year Housing Stability Service Plan (City of Toronto 2013a). The Plan does not replace the HOT Plan; rather, it builds on the policy directions of the HOT Plan.

A Home For Everyone: Ottawa's Ten-Year Plan, 2014-2024

Ahead of the federal government's announcement of the new NHI, the Regional Municipality of Ottawa-Carleton (RMOC) began efforts to develop a community plan to respond to rising homelessness across the city region. In 1999, Ottawa-Carleton Regional Council adopted its first *Community Action Plan to Prevent and End Homelessness*. In 2001, the lower tier municipalities within the RMOC were amalgamated to form the new City of Ottawa. The plan was updated with the release of a second plan in 2002 and a third in 2006, each corresponding roughly to federal funding cycles.

Ottawa's *5-Year Community Action Plan on Homelessness: The Road to Ending Homelessness in Ottawa* (2009-2014) was released in 2008. The priorities of the Five-Year Plan were much the same as previous plans, with only small refinements to its strategic themes (or "key results areas"). Key priorities across the four successive plans include: 1) increasing the supply of affordable housing, with a particular emphasis on transitional and supportive housing; 2) focusing on housing loss prevention and support services to individuals and families that become homeless; 3) advocating for policy and legislative change required to end homelessness; and, 4) ensuring a more coordinated, comprehensive and accountable response to homelessness in Ottawa.

Notably, the development and implementation of the Five-Year Plan coincided with a period of intense change in the City of Ottawa. In 2008, Mayor O'Brien initiated a process of municipal restructuring in Ottawa in an effort to reduce city spending and "streamline" local government. The restructuring resulted in massive staff cuts, particularly at the level of senior management. As part of this change, the City's Housing Branch underwent a significant reorganization, a process that was deeply disruptive to the homelessness service system and to the implementation of the Plan.

Housing and homelessness reemerged as priority issues following the 2010 municipal election. The new Mayor, Jim Watson, championed a new Housing and Homelessness Investment Plan (HHIP), which committed \$14 million annually to Ottawa's budget to advance housing and homelessness initiatives. The HHIP provided "new money" to fund services that built upon the plan's mandate – including new rent supplements, a new Families First program, and new supportive housing for chronically homeless senior women. The same year, the City established a Housing System Working Group with a mandate to lead the development of a new, integrated housing and homelessness plan, in line with provincial requirements under Ontario's new *Housing Services Act* (2011).

Ottawa's 10-year Housing and Homelessness Plan: A Home for Everyone (2014-2024) was adopted by Ottawa City Council in 2013. In line with new federal and provincial requirements and building on the approaches, partnerships and successes of the HHIP, the 10-Year Plan adopts a Housing First approach and commits to ending chronic homelessness – defined as shelter stays exceeding 30 days – over the Plan's timeframe. Towards this goal, the plan outlines a mid-term target to transition 100 "long stay clients" from the street and/or emergency shelters into permanent housing with supports by the end of 2015 (City of Ottawa 2013, p.5).

More broadly, the Plan outlines a commitment "to meet the most pressing housing needs of residents", with a focus on three key priorities: 1) ensuring that everyone has a home; 2) ensuring people get the support they need; and, 3) working together (to create system-level change) (City of Ottawa 2013, p.3). Although the priorities suggest an ambitious plan to ensure that all individuals and families experiencing homelessness "have a home", its supporting targets and timelines are modest relative to other cities involved in the study.

The Plan commits to increasing the supply of affordable housing, yet the City of Ottawa's existing annual target of 500 new affordable housing units was not carried forward. Instead, the Plan defines a short-term target of 130 new units of affordable housing to be delivered with funds approved under the Canada-Ontario IAH program between 2013 and 2015. Beyond 2015, new housing targets will be defined based on the funds committed under the next round of IAH program funding, for the period of 2015-2019. As in Toronto, Ottawa's Plan also assigns priority to the repair or replacement of the City's aging social housing stock. Targets are not established in the plan, but will be defined in later phases, based on IAH funding allocations for 2014-2019.

Table 1: Ten Year Plans: Timelines and Targets

Timeframe	Key features / components	Targets
Calgary's 10-Year Plan to End Homelessness (Calgary Homeless Foundation)		
2008-2018	<ul style="list-style-type: none"> First in Canada to set 10-year goal to end homelessness. Implementation of Housing First-based "system of care". Aboriginal and Youth Plans aligned with 10-Year Plan. Plan reviewed and updated every 3 years. Targets scaled back in 2015 Plan Update. 	<p>By 2018:</p> <ul style="list-style-type: none"> House all chronic and episodic homeless (3,200 people). Stabilize 35 percent of transitioning homeless and individuals at risk of homelessness (9,400 households). Reduce average length of stay in single adult shelters to 10 days, and in family shelters to 14 days. Reduce the total number of individuals enumerated in the Homeless Point-In-Time Counts by 70 percent (CHF 2015).
Housing Opportunities Toronto (HOT): An Affordable Housing Action Plan (City of Toronto)		
2010-2020	<ul style="list-style-type: none"> New housing development across the full continuum (supportive, affordable rental and home ownership). Repair/replace Toronto's aging social housing stock. "Ending homelessness" not a focus on the plan. 	<p>By 2020:</p> <ul style="list-style-type: none"> 6,000 new supportive housing units. 10,000 new affordable rental housing units New rent supplements, housing allowances and shelter benefits for 70,000 households. 2,000 new affordable home ownership units Revitalization of 90,000 existing social housing units (City of Toronto 2009a).
Vancouver's Housing and Homelessness Strategy: A Home for Everyone (City of Vancouver)		
2012-2021	<ul style="list-style-type: none"> New housing options across the full continuum. 14 sites of new supportive housing. Delivery of new non-market and market rental housing and home ownership options Aligned with Metro Vancouver's Regional Plan 3 <i>Ways to Home</i>. 	<p>By 2015:</p> <ul style="list-style-type: none"> End street homelessness in Vancouver. <p>By 2021:</p> <ul style="list-style-type: none"> 2,900 new supportive housing units. 5,000 new affordable non-market housing units. 5,000 secured market rental housing units. 6,000 new secondary suites and laneway housing. 20,000 new ownership units (City of Vancouver 2011).
A Home for Everyone: Ottawa's 10-Year Plan (City of Ottawa)		
2014-2024	<ul style="list-style-type: none"> Builds on Ottawa's Housing and Homelessness Investment Plan, adopted in 2011. Delivery of new affordable units, repair of existing social housing stock, provision of support services, and new partnerships. 	<p>By end of 2015:</p> <ul style="list-style-type: none"> 130 new affordable housing units. 200 existing units repaired for low-income residents. 100 long stay shelter users transitioned to housing with supports. <p>By 2024:</p> <ul style="list-style-type: none"> Shelter stays are 30 days or less. Achieve 40% savings in the funding to shelters (City of Ottawa 2013).

4. Defining and measuring progress

As cities develop and implement 10-Year Plans with measurable targets and timelines, much focus and attention has been geared toward efforts to monitor, evaluate and report on the degree to which short and long-term targets are being achieved. Like the plans, monitoring and evaluation approaches differ considerably across the four cities and the availability of common and comparable data is limited. Given larger structural factors that cause homelessness and act as a barrier to plan success, the question of “what to monitor” remains an open one.

Approaches to plan monitoring and evaluation

All four cities involved in the study commit to some form of plan monitoring and evaluation, although the timing, focus and overall priority assigned to tracking plan progress is highly variable. Calgary and Vancouver both assign high priority to regular monitoring and evaluation. In both cities, it is regarded as critically important to track progress vis-à-vis plan targets, improve accountability to stakeholders and the public, and ensure the plans remain dynamic “living documents”. In Vancouver, for example, returning to the plan on an annual basis was intended to provide a mechanism to enable City staff and community partners to “fine tune priority actions or shift the focus [of the plan] as necessary” (City of Vancouver 2011, p.15).

Vancouver’s annual *Housing and Homelessness Report Card* is a good example of target-based performance evaluation. It uses annual PIT counts to track the number of “street and sheltered homeless” and measures progress towards Vancouver’s target to end street homelessness by 2015. Given the Plan’s ambitious targets to increase the supply of affordable housing across the full housing continuum, the Report Card also tracks the number of new supportive, social and market rental housing units delivered annually against the Plan’s 3-year and 10-year targets for each housing type. However, less is available in terms of data or analysis of program level performance or system-wide change in Vancouver.

In Calgary, front and centre on the CHF’s internet homepage, a live clock tracks the “Countdown to Ending Homelessness” alongside the most recent data on the size of Calgary’s homeless population, the number of individuals housed with supports to date, and years remaining until the 10-Year Plan expires on January 29, 2018. To evaluate progress towards its goal to reduce and ultimately end homelessness in 10 years, the CHF undertakes biennial PIT counts to track the number of individuals sleeping rough, staying in emergency shelters or transitional housing, or using Calgary’s public systems.

However, CHF's efforts to monitor, evaluate and report on plan outcomes extends far beyond tracking the number of individuals experiencing homelessness annually. One of the focal points of the 10-Year Plan is the shift toward a Housing First-based "system of care" to organize and deliver services, housing, and programs and coordinate resources to "ensure community level results align with 10-Year Plan goals and meet client needs effectively" (Calgary Homeless Foundation 2014a, p.2). CHF's system planning framework "lays the groundwork for evaluation of the system as a whole" (*ibid* p.18). The framework establishes a comprehensive set of "system measurement indicators" to evaluate progress towards meeting 10-Year goals as well as "program performance measures" specifically focused on client-level measures of success (*ibid*, p.20). Program and system-level indicators include:

- Occupancy;
- Percentage of clients housed;
- Positive reasons for leaving (e.g. a specific program or service system);
- Exit destinations of those with positive reasons for leaving (e.g. independent housing);
- Proactive interaction with mainstream systems (measured by referrals to community supports);
- Reduction in public system utilization (measured by interactions with EMS, emergency rooms and police);
- Income at exit for those with positive reasons for leaving;
- Program retention and positive reason for leaving;
- Program-defined (*ibid*, p. 20-21).

Calgary's Homeless Management Information System (HMIS), launched in 2011, forms the backbone of its strategy to monitor progress towards the 10-Year Plan's goals and to evaluate system-level performance. The HMIS is the data infrastructure that supports Calgary's entire system of care. It is a locally administered, web-based application "to collect, share and analyze data and coordinate services, referrals and reporting across agencies" (CHF 2013, p.11). It employs "common data elements, assessments, eligibility information and outcomes" and is designed to prioritize client needs as they enter the system; match clients to housing, rehousing or prevention interventions; and to monitor and evaluate the performance of individual programs and services as well as the overall system of care (*ibid*). HMIS data is used to evaluate the performance of individual programs and the larger system of care and to inform the development of CHF's 3-Year Plan Updates.

Calgary's Plan Updates track progress and refine plan priorities and targets in response to changing political, economic and demographic trends, the performance of new programs delivered under the Plan, research findings from the housing and homelessness sectors, as well as changes in public and private sector funding and other factors with the potential to influence plan implementation and outcomes. The Plan Updates correspond roughly to the three phases of the 10-Year Plan's implementation.

In Toronto and Ottawa, initiatives to track progress and report back to community partners have been less robust. The City of Toronto released a HOT Progress Report in 2014, detailing progress made under the Plan's eight strategic themes that year. As a requirement under Ontario's *Housing Services Act* (2011), Toronto launched a five-year review and update of the HOT Plan in 2015. In addition to tracking plan progress, the review incorporates work underway or planned in other divisions that have an impact on Toronto's housing and homelessness policies and programs.

Although not explicitly tied to the HOT Plan, the City undertakes the Street Needs Assessment (SNA) every three years which provides a point-in-time count of the number of individuals living on the street or staying in emergency shelters and an assessment of the service needs of the city's homeless population. The most recent SNA was undertaken in 2013 (City of Toronto 2013b).

In Ottawa, the role of tracking homelessness and housing trends over the last decade has been assumed by a local community organization with funding support from Community Foundation of Ottawa. Since 2004, Ottawa's Alliance to End Homelessness has prepared an Annual Report Card on Housing and Homelessness that provides data and analysis of a number of key performance indicators that evaluate the state of housing and homelessness year to year. The Report Cards monitor progress using five performance indicators: 1) the number of unique individuals using shelters; 2) the average length of shelter stays 3) the length of Ottawa's centralized affordable housing waitlist; 4) new affordable housing (new units and rent subsidies); and 5) housing affordability in the private rental market (i.e. the percentage of income spent on rent). Data on emergency shelter use is provided by the City of Ottawa's Housing Services Branch, which uses the national Homeless Individuals and Families Information System (HIFIS) software. HIFIS provides robust data on the number of unique users of Ottawa's shelter system and their average stays in shelter. Annual data are presented both in aggregate and for key sub-populations including: single men, single women, families, youth and seniors. Although not formally tied to the new 10-Year Plan adopted by the City of Ottawa in 2013, it is expected that the Report Card will continue to serve as a key source of data and analysis that is aligned with the 10-Year Plan.

Availability of good data is essential

The availability of high quality data is essential to effective performance evaluation. Data availability and quality, however, differ considerably across the four cities involved in the study and, no doubt, across Canada.

Vancouver, Calgary and Toronto use PIT counts to enumerate the number of persons who are homeless at a particular point in time. PIT counts are undertaken annually in the City of Vancouver and every three years across the Greater Vancouver region. Calgary and Toronto implement counts every two and three years, respectively. The counts provide a useful snapshot of homelessness, including key demographic information about the population and an analysis of trends compared to previous counts. However, PIT counts are an imperfect tool for monitoring homelessness trends and, by extension, the performance and outcomes of 10-Year Plans. Among other things, PIT counts typically underestimate the magnitude of homelessness both because of their limited geographic reach (for example, only about half of Toronto neighbourhoods are included in its count) and ability to count only the “visible homeless” in a community (Wellesley Institute 2009, p.1).

All four cities also have data from emergency shelters but the reliability and usefulness of these data vary from city to city. In Alberta and BC, shelter data are collected and managed by the provinces. Data on the size of Calgary and Vancouver’s homeless population, the number of unique individuals using emergency shelters annually, and average length of stays in shelter are not readily available to municipalities and community partners.

By contrast, in Ontario, shelter data are the responsibility of municipal governments. As mentioned above, Ottawa uses the national HIFIS database. Toronto implemented its own Shelter Management Information System (SMIS) in 2011 to replace the previous manual, paper-based tracking system. Both have high quality data on shelter bednights, the number of unique individuals using emergency shelters annually, and the average length of shelter stays. Crucially, these data are available in aggregate across the homeless population but are also disaggregated by key sub-populations including single adult men and women, youth, and families in both cities. Toronto also disaggregates data for seniors and Aboriginal peoples that use the city’s emergency shelter system. Similar unique user and disaggregated sub-population data are not available in Vancouver, which relies exclusively on the municipal and regional PIT counts to track homelessness trends. Calgary’s HMIS is expected be able to deliver such data once all shelters are using the system. This is important because, without sound sub-population-level data, it is difficult to monitor the impact of policies, programs and services on specific segments of the homeless population, to identify gaps or shortcomings of plan interventions, and to revise or develop new programs and services to meet the unique needs of these groups.

In addition to data quality issues, the lack of common data and performance indicators across Canadian cities limit opportunities for comparative analysis between cities and provinces, as well as at a national level.

What's missing from plan monitoring?

Understandably, across the four cities, monitoring and evaluation focus largely on progress made towards meeting targets established under 10-Year Plans. However, tracking and reporting on progress vis-à-vis targets and benchmarks do not necessarily provide a complete picture of what is happening across a city's housing and homelessness system and the progress and effectiveness of a city's 10-Year Plan.

Affordability of new housing. Most cities track progress made towards specific housing targets established under 10-Year Plans, important information that speaks to the success of a plan in delivering new units for homeless and vulnerably housed residents. We know very little, however, about the affordability level of new units built annually. The Federal-Provincial IAH program defines affordable housing as housing set at or below 80 percent of average market rents for comparable units in the same municipality. Given rising rents across Canada, it is unclear from progress reports if new units delivered annually are affordable to a city's lowest income earners. Data on actual rents of new units built and the number of rent supplements provided to ensure affordability of new units would help to clarify the degree to which plans are making gains towards reducing homelessness and housing instability in cities.

Impact of housing market trends. The number of new affordable units built annually also needs to be monitored in relation to broader housing market trends. Most notably, the demolition and/or conversion of private market rental housing bears heavily on the availability of affordable housing in a municipality and, therefore, the degree to which plans achieve success in reducing homelessness and housing instability. In many cases, new built affordable housing delivered under current 10-Year Plans barely offset annual losses in the private rental market – an important finding we return to later in this report.

Although municipalities and community-based organizations have limited jurisdiction and authority over the private rental market, affordability indicators that provide a shelter cost to income ratio, such as the "minimum housing wage" and/or "percentage of income spent on rent", help to clarify broader trends in the housing market that may bear directly on housing insecurity and homelessness data trends and the ability of cities to achieve meaningful reductions in homelessness.

Impact of demographic and economic trends. Finally, tracking and analysis of broader economic and demographic trends would help to elaborate other drivers of homelessness and housing insecurity at an urban and/or regional scale. Data on unemployment rates, in-migration and overall population growth, for example, are often incorporated into “environmental scans” in the plan development process, but may not be systematically monitored over the life of 10-Year Plans. CHF’s Annual Reports point to the significance and potential impact of these and other factors on housing demand and housing insecurity and, by extension, the ability of the plan to reduce homelessness in Calgary. In its 2015 Plan Update, the CHF proposes a new set of indicators that monitor progress “not just in the homeless-serving system, but beyond it”. According to the update: “if migration is a key driver, we cannot expect our system to meet an increase in demand with the same resources” (CHF 2015, p.84).

5. Key Findings: 10-Year Plans and ending homelessness

Since the 10-Year Plans in Calgary, Ottawa, Toronto, and Vancouver are at different stages in their implementation cycle, plan outcomes are necessarily preliminary. Just as important, however, is the reality that outcomes – including changes in the number of people experiencing homelessness annually – are shaped by an array of complex and dynamic political, economic and demographic factors and as such cannot be directly or unproblematically attributed to the plans alone.

Despite differences in scope and approach, targets and timelines, and the types of policy, program and system-level interventions implemented under the plans, early outcomes are strikingly similar across the four cities. While cities have made important progress on many fronts, early findings suggest that homelessness is not declining across the four cities. This outcome is not the result of poor plan design and weak implementation; rather it is due largely to the limited supply of new affordable housing that cities can deliver with current levels of funding under the Federal-Provincial IAH program, coupled with the declining availability and affordability of purpose-built rental housing in the private rental market and the impact of stagnating incomes and social assistance rates on the ability of households to secure and retain housing. It is important to recognize that these factors lay largely beyond the jurisdiction and authority of municipal governments and community-based organizations (and, therefore, the scope of 10-Year Plans), resting with senior orders of government.

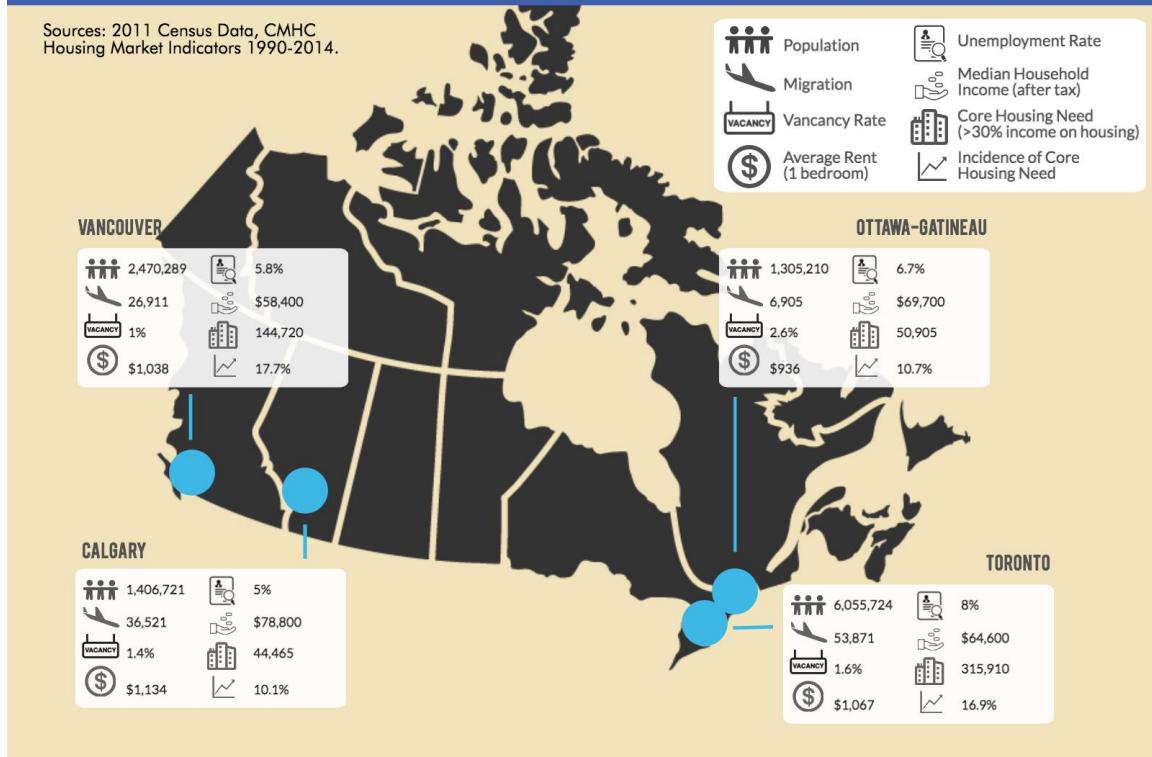
Still “managing” the problem: homelessness is stabilizing, not declining

Before proceeding with an analysis of homelessness trends observed in the four cities, the infographic on the next page identifies key indicators that influence housing demand, available supply, and the scale of housing need across them.

Although Canadian cities use different methodologies to measure changes in the size of the local homeless population (including emergency shelter occupancy and point-in-time counts), the available data suggest that the number of people experiencing homelessness annually has stabilized in recent years. This is an important outcome that speaks to the achievements of plan initiatives to prevent at-risk individuals and families from becoming homeless and to move those that become homeless into housing with the supports they need to ensure long-term housing stability.

Key Population and Housing Indicators

Sources: 2011 Census Data, CMHC
Housing Market Indicators 1990-2014.



While trends observed across all four cities point to a stabilization of homelessness, **cities have not achieved significant and sustained reductions** in the numbers of people experiencing homelessness annually. In Calgary, for example, nearly 6,000 individuals were housed with supports between 2008 and 2014 (CHF 2015). In a sample of 270 people successfully housed with support, 92 percent retained their housing after one year (CHF 2013, p.2). Yet homelessness continued to climb by 10.8 percent between Calgary's 2012 and 2014 PIT counts, reversing a previous downward trend². Notably, this figure is still 1.9 percent below the peak observed in 2008 (CHF 2014a, p.5). According to the CHF, these trends are the result of a complex array of factors, including the limited supply of new purpose-built rental housing, rising rental costs, and very low vacancy rates, all of which were compounded by record level in-migration to Calgary and the impact of the 2013 floods (CHF 2014b, p.4; also see CHF 2014c).

Importantly, although trends suggest an overall stabilization of the homeless population across the four cities, the incidence of homelessness among specific sub-groups – including families, youth and seniors – continues to climb in some cities. In Calgary, the number of homeless families and youth grew by 31 and 30 percent respectively between CHF's 2012 and 2014 point-in-time counts (CHF 2014b, p.11).

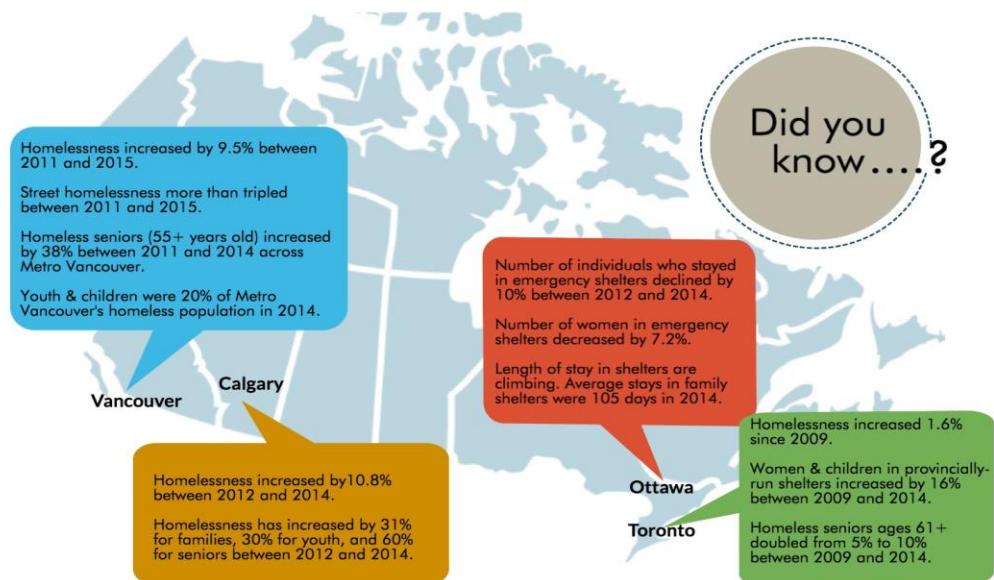
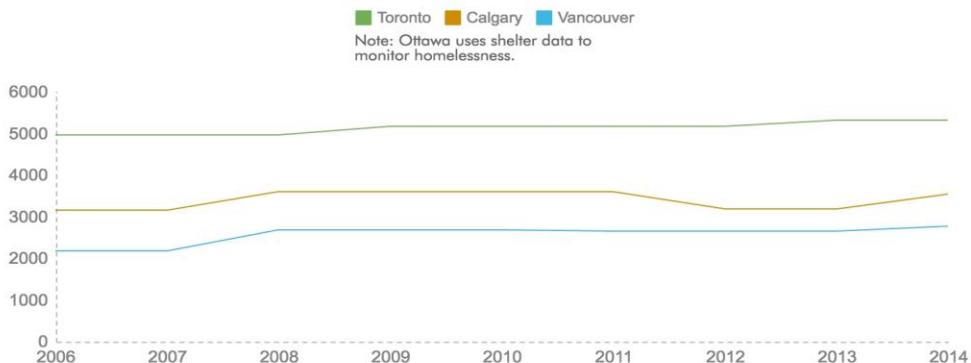
² Homelessness in Calgary declined by 11.4 percent (from 3,601 to 3,190 individuals), between the 2008 and 2012 Point-in-Time Counts (CHF 2012).

The number of homeless women and children staying in Toronto's provincially-administered Violence Against Women shelters increased by 16 percent over a 5-year period (City of Toronto 2013b, p.15). And, in Metro Vancouver, the number of homeless seniors (55 years and older) grew by 38 percent between the 2011 and 2014 regional counts³ (Greater Vancouver Regional Steering Committee on Homelessness 2014, p. 18).

Homelessness is stabilizing, not declining.

Point-in-Time (PIT) Counts

PIT counts measure the number of sheltered & unsheltered people who are homeless.



³ Compared to 2008, these figures represent a 75 percent increase in seniors' homelessness in Metro Vancouver (Greater Vancouver Regional Steering Committee on Homelessness 2014, p. 18).

The growth in homelessness among specific groups reinforces the need for more targeted plans and support for initiatives that respond to the unique pathways into homelessness and the specific housing and support needs of families, youth, seniors and Aboriginal Peoples. Having robust plans in place, however, is not enough. New, long-term senior government funding commitments are necessary.

New affordable housing supply insufficient to end homelessness

For the vast majority of Canadians that are homeless or precariously housed, access to affordable and appropriate housing is foundational to improving housing stability. For this reason, increasing the supply of new affordable housing and preserving existing social and affordable stock are cornerstones of local housing and homelessness plans.

While municipalities and community organizations are experimenting with new models and mechanisms to deliver affordable housing, initiatives to increase housing supply are still funded primarily through the Federal-Provincial IAH program. The value of IAH funding agreements for Alberta, British Columbia and Ontario are outlined in Table 2.

Table 2 Federal-Provincial Investments, IAH Program

	2011-2014 (3 Years)	2014-2019 (5 Years)
Alberta	\$121 million	\$202 million
British Columbia	\$180 million	\$300 million
Ontario	\$481 million	\$801 million

Source: CMHC IAH Funding Tables (2015b).

Despite limited public funding, cities have been able to add to the stock of affordable and supportive housing through an array of innovative initiatives. However, the case studies highlight 4 key findings:

1. The number of units built under the plans fall short of need. In each of the four cities, evidence demonstrates a significant gap between residents' unmet need for affordable housing and the stock that is currently available or in the pipeline. Although new affordable units built under the plans are a welcome addition to local housing systems, new development remains significantly below levels required to reduce homelessness and housing waiting lists. In Toronto, Ottawa and Vancouver, which maintain centralized waiting lists for affordable housing⁴, **the number of households waiting to secure affordable housing continues to grow**, despite plan interventions. In Toronto, for example, there were 91,032 households (or 167,616 individuals) on the waiting list for affordable housing in 2014 - up from 76,549 households just five years earlier.

⁴ The City of Calgary does not have a centralized waiting list for affordable housing.

Calgary

According to CHF, roughly **1,200 units of affordable housing** have been created in Calgary since the Plan's release in 2008. This includes 364 units of new supportive housing created through acquisition of existing rental buildings. These new supportive units make an important contribution towards Calgary's 10-Year Plan's goals; however, the conversion of market rental to supportive housing stock means a reduction in the number of rental units available in an already very tight rental market. Over the next four years, the CHF plans to construct eight new apartment buildings, with funding from Alberta's Ministry of Municipal Affairs and private donations (CHF 2014).

Toronto

In Toronto, approximately **2,800 affordable rental housing** units were completed between 2010 and 2014 (City of Toronto 2014). This falls well below the Hot Plan's target to deliver 1,000 new affordable rental units annually. What's notable is the uptick in the number of units built in 2011 and 2012 as a result of additional, one-time federal stimulus investment under Canada's Economic Action Plan during this period (see Table 3).

Table 3 New affordable housing development, City of Toronto, 2010-2014

	2010	2011	2012	2013	2014	Total
New affordable rental units	356	777	1,139	260	260	2,792
New affordable ownership	248	108	242	54	98	750
Total	604	885	1,381	314	358	3,542

Source: City of Toronto, Affordable Housing Office (2014).

In addition to affordable rental housing, the City of Toronto also created **750 new affordable home ownership** opportunities for low to moderate income households over the same five-year period.

Vancouver

The City of Vancouver has made significant gains towards the delivery of new affordable units across the full housing continuum since the plan's adoption in 2012. Although much of the supportive housing is at or near completion, the majority of new social housing (below market rent units) and secure market rental development have not yet broken ground. In Vancouver's annual Report Card, these units are counted towards the Plan's housing targets, having received approval by Vancouver City Council.

Table 4 New affordable housing development, City of Vancouver, 2012-2014

	3-Year Target (Units)	Number of Units 2012-2014	Progress Towards 3-Year Target
Supportive housing	2,150	1,846	86%
Social housing	1,500	1,609	107%
Secure market rental	1,500	3,783	252%

Source: City of Vancouver (2015).

New supportive housing has been delivered through a partnership between BC Housing, the City of Vancouver, Vancouver Coastal Health Authority, and the Streetohome Foundation. The creation of social housing is closely aligned with the City's planning and development processes (e.g. the West-End Community Plan, the Downtown East-Side Local Area Plan, and the Cambie Corridor Plan) and financed through a combination of Community Amenity Contributions and density bonusing agreements. Finally, though not targeted to Vancouver's homeless or lowest income earners, the creation of new secure market rental housing is intended to alleviate supply pressure in Vancouver's already tight rental market, expanding housing options for moderate-income households that cannot afford home ownership in Vancouver.

Ottawa

According to Ottawa's Alliance to End Homelessness, which tracks affordable housing completions in an annual Report Card, **230 new affordable housing units** were built since the 10-Year Plan's launch in 2013. Over the last five years, 906 units were delivered in Ottawa (Alliance to End Homelessness 2011-2015). Under its \$14 million Housing and Homelessness Investment Plan, the City of Ottawa also provided new funding for more than 1,700 new rent supplements since 2011, to improve housing affordability for individuals and families experiencing or at risk of homelessness in Ottawa.

2. New affordable housing is not affordable to lowest income households in many cases. The degree to which 10-Year Plans will help to achieve success in reducing homelessness and improving housing stability for low-income and other precariously housed populations, depends to a significant extent on the ability of implementing institutions and partner agencies to increase the supply of housing that is affordable for these marginalized populations.

AFFORDABILITY OF NEW HOUSING

Under the Investment in Affordable Housing (IAH) Program in Toronto



Since the cancellation of federal housing programs in 1993, very little rent-gearied-to-income (RGI) housing has been produced across Canada. Unlike past federal housing programs, the federal-provincial IAH program provides only capital injections without long-term operating subsidies to bring rents to affordable levels. New housing produced under the federal-provincial program is not required to meet CMHC's own national affordability standard, which requires that households pay no more than 30 percent of before-tax income on shelter costs. Rather, new units are required only to rent at or below 80 percent of average market rents. Without new rent supplements to bring rents to RGI levels, new housing delivered under the IAH program is not always, if ever, affordable to a city's lowest income earners. As shown in the infographic above, new affordable housing in Toronto renting at 80 percent of average market rent for a studio unit in 2014 was unaffordable to individuals living on minimum wage or social assistance.

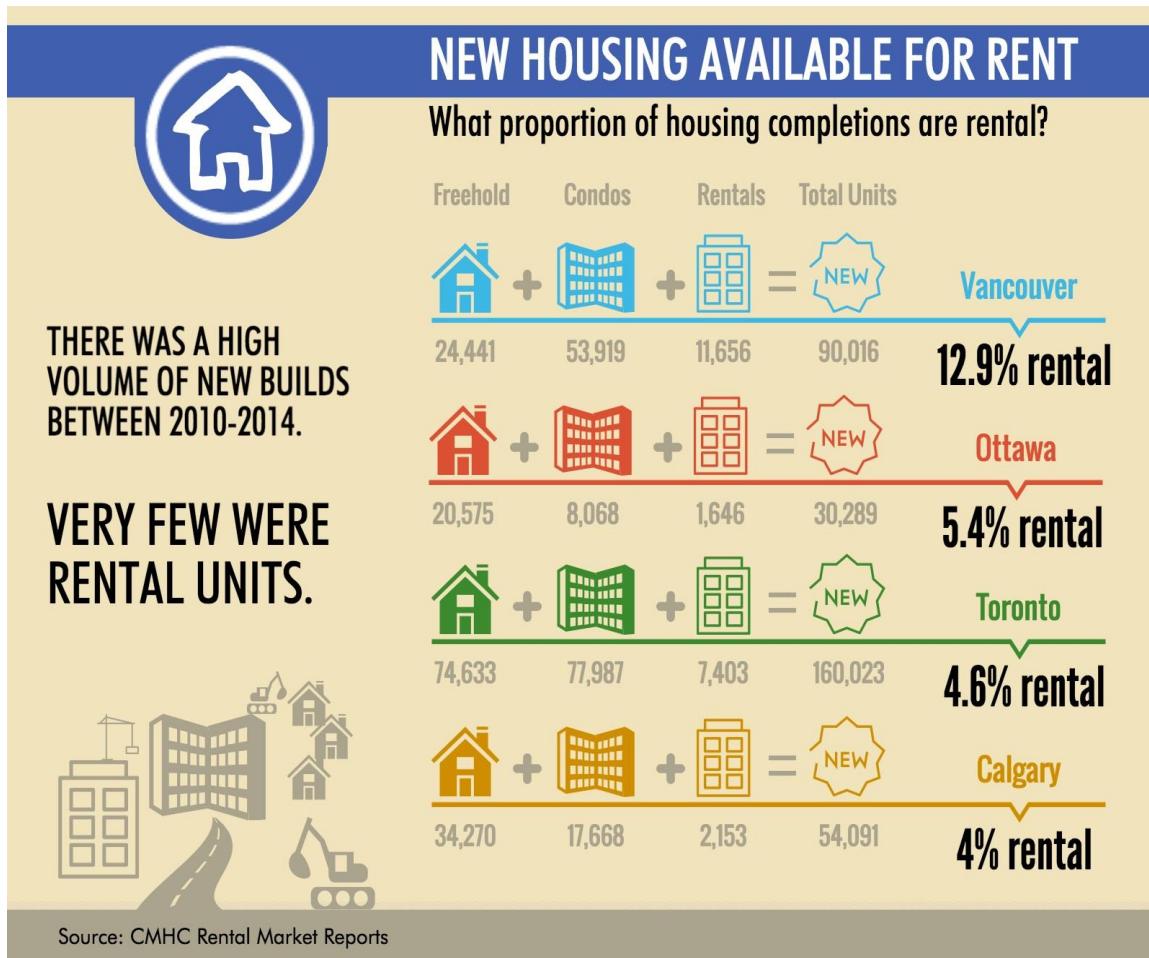
Similarly, in Vancouver, even new “non-market singles” housing intended to provide small, self-contained units for singles living on “very low-income” fall short on affordability. According to Vancouver’s 2012 Plan Report Card, less than half of newly built non-market downtown single units are renting at or below \$375 per month – the maximum shelter allowance paid by BC Employment and Assistance and a widely used benchmark for affordability in British Columbia – due to “lack of sufficient subsidy” (City of Vancouver 2013, p.36). Given the challenges of producing small non-market housing for singles renting at or below BC’s welfare rate, the affordability of larger non-market housing units produced under the plan is no doubt limited. **This highlights a serious misalignment between federal policy and funding priorities and the objectives and targets of 10-Year Plans.**

Overall, evidence suggests that while cities have achieved modest gains in housing supply, affordability remains limited under the Federal-Provincial IAH program. It is also worth noting that there is little transparency about the affordability level of new housing delivered under the 10-Year Plans. All four cities track the number of units built annually, but fail to provide data on the affordability of new IAH-funded units by rent thresholds, making it difficult to identify who benefits and who is excluded from new affordable housing development under 10-Year Plans. **Moving forward, the affordability of new units built should be closely monitored and publically reported to make clear the types and rent levels of new housing delivered.**

3. New housing gains barely offset losses in the private rental market. The limited new supply of affordable non-market housing is, not surprisingly, compounded by pervasive trends in the private rental market. The vast majority of low-income Canadian households – a full 95 percent – rely on the private rental market for housing (Hulchanski 2005). Yet, given very limited new construction over the past two decades, the aging of existing rental stock and conversions from rental to condominium tenure, cities across Canada are facing losses of private market rental housing stock.

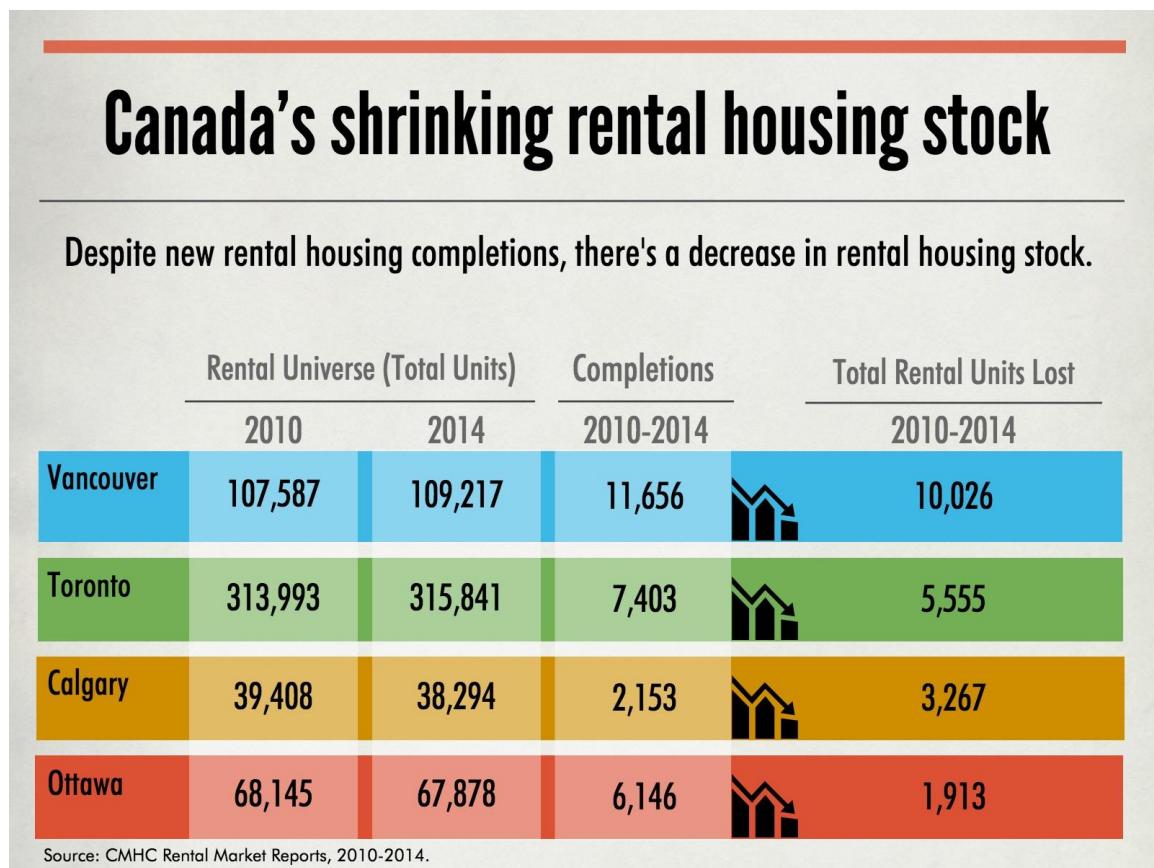
Prior to the 1970s, Canada had a thriving rental housing market because federal tax incentives made investment in rental housing attractive. In 1972 (and again in 1988), Canada’s Income Tax Act was revised, eliminating incentives for investment in rental housing and introducing new taxation provisions (including the introduction of capital gains tax on all assets except a principal residence) that increased the attractiveness of homeownership over rental housing (Smith 1983, p.64). These changes dramatically reduced the return on investment for the private rental developer. In 1970, the federal government also introduced new legislation permitting condominium ownership – a shift in policy with dramatic implications for new rental housing development in Canadian cities (Hulchanski 2002). These legislative changes, combined with the increased cost of construction, higher property taxes and concern about the regulation of rents led to a dramatic reduction in the development of purpose-built rental housing by the private sector over the last two decades.

With the exception of Vancouver, cities involved in the study have not established targets to increase the supply of market rental units under their 10-Year Plans. Municipalities generally have limited levers to stimulate or incentivize new rental housing development.



As a consequence, a very small proportion of housing completions between 2010 and 2014 were rental units in the four cities involved in the study (see infographic above). In Calgary, for example, only four percent (or 2,153) of 54,091 units completed over the five-year period were rental housing. By comparison, nearly 13 percent of new builds in Vancouver were in the private rental market, due in part to the high volume of new market rental completions over the five-year period, achieved with a range of municipal incentives.

The effects of limited private rental construction have been compounded by the loss of rental units to demolition and conversion. The infographic below illustrates the significant changes in the size of the rental housing universe (a proxy for total rental market supply) between 2010 and 2014 in the four cities involved in the study. In Calgary and Ottawa, the **rental universe contracted** over the five-year period – in other words, new construction is not even keeping pace with the loss of existing rental housing units. In Calgary, the situation was most acute with a net loss of 1,114 private market rental units.



Toronto and Vancouver experienced a net gain in rental housing stock between 2010 and 2014. However, a closer look at the data reveals a significant loss of existing rental stock. All things being equal, we would expect total market supply to increase each year, commensurate with new completions. In Toronto, for example, completions totaled 7,403 units between 2010 and 2014, but the total rental supply (the size of the rental universe) increased by only 1,848 units, suggesting that 5,555 units of existing stock were lost from Toronto's rental housing market during this period.

Measured against the number of affordable units delivered under 10-Year Plans, in many cases **new builds barely offset losses in the private rental market** on which the vast majority of low-income households continue to rely for housing. Also, these longitudinal trends are occurring in cities experiencing growth in their populations and in rental demand (Statistics Canada, 2011).

Added to this disturbing trend is the potential loss of social housing stock as federal operating agreements expire over the next two decades across Canada. Between 2010 and 2020, approximately 175,000 units of social housing will lose their funding as operating agreements expire (Pomeroy 2010). As existing operating agreements end, the CHRA projects that as much as two-thirds of all social housing projects (up to 365,000 social housing units) will not generate sufficient revenues to cover their operating costs and maintain existing levels of RGI housing (CHRA 2014, p.8). **Moving forward, it will be critical that provincial and/or municipal authorities track affordability changes in local social housing stock, including ratios of RGI, BMR and market rental units.**

These findings highlight the importance of identifying and explaining **housing loss** in plan monitoring and evaluation. **Simply tracking the number of new affordable units built under 10-Year Plans, without accounting for unit losses in other parts of the housing system, is an inadequate and misleading measure.** If cities were to adopt a more rigorous definition of housing gain and count only those units that have actually contributed to a net increase in supply, the picture that emerges would be rather sobering.

4. Preserving existing affordable housing stock is equally critical. The preservation of existing affordable housing stock is a key issue across Canada, especially in Ontario where responsibility for social housing was downloaded to local governments more than a decade ago. In Toronto, a focal point of the 10-Year HOT Plan is to address the City's massive social housing repair backlog, estimated to cost \$751 million in 2011 (TCHC 2011, p.3). The City prepared a Ten-Year Capital Financing Plan in 2013, requiring major re-investment by municipal, provincial and federal levels of government to address the \$2.6 billion in new capital repairs expected over the coming decade (City of Toronto 2013d, p.2).

The HOT Plan also advances TCHC's long-term initiative to redevelop 14 of the city's oldest social housing neighbourhoods. The redevelopment of Regent Park has replaced over 2,000 units of rent/geared-to-income housing and will provide an additional 300 new affordable rental units in subsequent phases. To finance the redevelopment, the City of Toronto and TCHC entered into public-private partnerships, selling underutilized TCHC properties to private sector real estate developers to generate needed revenue to offset the costs of social housing replacement. As a consequence, the vast majority of new housing in Regent Park (a full 5,400 units or 70 percent of all new housing) will be for the ownership market – mostly, condominium towers and townhomes. The

inherent contradictions and trade-offs associated with TCHC's revitalization initiatives are immediately apparent and serve to highlight the ways in which municipal plans, and the initiatives they give rise to, are hamstrung by the larger political economic landscape in Canada.

In British Columbia, the preservation and renewal of private SRO housing stock has been a priority of the provincial government since 2007, when BC Housing purchased 1,500 SRO units in an effort to preserve SRO affordability in Vancouver. In 2011, BC Housing committed \$143 million towards a SRO Renewal Initiative, a public-private partnership to renovate and restore 13 SRO buildings in Vancouver's Downtown Eastside. The upgrades are intended to ensure that the buildings are safe, affordable and energy efficient - and protected over the long-term for individuals who are at risk of homelessness. In the fall of 2014, the Gastown Hotel became the first building in the SRO Renewal Initiative to be completed, providing 95 SRO units. To date, four SROs have been completed and all 13 buildings are expected to be complete by February 2016 (BC Housing 2015).

Towards system-level change

Across Canada, many plans include initiatives to improve the coordination of housing and homelessness services and encourage the move towards more integrated systems of care. However, **the level of priority assigned to these initiatives is highly uneven** across the cities involved in this study. In Toronto, Vancouver and Ottawa's 10-Year Plans, there is little explicit reference to new initiatives designed to improve the coordination and/or integration of programs and services. Although not explicitly tied to its 10-Year Plan, the City of Vancouver created mechanisms to enable greater inter-department coordination and alignment of policies between the City's housing, planning, real estate and finance divisions and to advance the inclusion of affordable housing development as part of new neighbourhood and area plans. Along similar lines, the City of Ottawa convened a new Housing System Working Group in 2010 composed of key partners from across the housing and homelessness sectors to lead the development and implementation of its 10-Year Plan. More recently, a new Inter-Departmental Committee was created to encourage improved coordination and policy alignment across municipal government departments. In 2013, Toronto adopted a five-year Housing Stability Service Plan with a strong focus on system-level change, now in the early stages of implementation (City of Toronto 2013b, 2013c).

By comparison, system-level change is central to Calgary's 10-Year Plan, which involves a shift toward a Housing First-based "system of care". The new system of care is designed to organize and deliver housing and support services and coordinate resources to ensure that program and system-level outcomes are in line with CHF's 10-Year Plan goals and meet the complex and diverse needs of Calgary's homeless population (Calgary Homeless Foundation 2014, p.2). The transformation towards a fully integrated system has involved the launch of a Homeless Management Information System; a common intake, triage and assessment process; and shared program and system performance measures and standards of care across services within the system, all of which are focused on matching clients with appropriate housing and supports more effectively and improving long-term housing stability.

Clearly, the move towards more integrated service systems is an advancement that will facilitate an approach to program delivery that matches housing and services more closely with needs and level of acuity. It is important to note, however, that system-level transformation of this kind requires capacity development, human resources, as well as supporting technologies (e.g. HMIS), which can require major investment at the front end. The initial development and implementation of Calgary's HMIS system was funded by private donations; however, Alberta Human Services now provides funding for maintenance (i.e. staff). Without additional senior government investment, municipalities will be forced to reallocate already scarce resources to create and sustain this type of system-level change.

6. Key Findings: Barriers to plan success

As many cities across Canada develop 10-Year Plans to end homelessness, findings from the study reveal that municipal governments and community-based organizations responsible for plan implementation encounter a number of persistent barriers that undermine plan success. The fact that cities are woefully under-funded by senior orders of government when it comes to ending homelessness is clear. However, just as problematic is the reality that while cities have been tasked with developing plans to end homelessness, many of the drivers of homelessness and precarious housing lay beyond the jurisdiction and authority of local governments and/or community-based organizations, resting with senior orders of government. The findings speak to the urgent need for a national plan in Canada.

10-Year Plans are critically under-resourced

The capacity of Canadian cities (and the plans) to realize meaningful reductions in homelessness has been hamstrung by inadequate funding and short-term renewals under the HPS and the Federal-Provincial IAH Program. Federal HPS funding has been capped at a modest \$135 million per year since 2003 – despite inflationary pressures, the effects of the economic recession and job loss on those in more vulnerable and tenuous employment (Pomeroy and Falvo 2013) and the overall growth in the number of homeless and precariously housed individuals and families across Canada (Gaetz et al. 2014). The 2013 Federal Budget included a five-year renewal of the HPS program. Beginning in 2014, HPS will invest \$119 million per year, a **reduction of \$16 million annually.⁵**

The HPS program's new Housing First mandate also creates new funding dilemmas for municipalities and community-based organizations responsible for plan development and implementation. Housing First will necessitate new investments in capacity development at institutional and sector levels, yet additional federal funding has not been made available to municipalities. As of 2015, 65 percent of federal funds must be dedicated to Housing First programs and services. Without additional federal investment, cities are required to reallocate existing funds to implement Housing First programs, resulting in **program and service reductions** in other parts of the system. Homelessness **prevention**, for example, is not an eligible activity under HPS' new Housing First dedicated funding envelope. Although prevention initiatives may be supported under the more modest non-Housing First envelope (from which Designated Communities are expected to fund an array of programs and services that do not fall under HPS' Housing Fist mandate), this reallocation of already scarce funds reduces the visibility and priority assigned to prevention.

⁵ The reduction in HPS is the result of administrative savings absorbed by Employment and Social Development Canada (ESDC). According to HPS, communities continue to receive the same amount of funding for programs to prevent and reduce homelessness as they did previously (ESDC 2014).

Moreover, the prioritization of chronic and episodic homelessness in federal (and many provincial) funding programs means there are likely to be **fewer public dollars** available in the coming years for the majority of the homeless population that do not meet new eligibility criteria. The specific needs and challenges faced by the “hidden homeless”, those staying with friends or family rather than emergency shelters; the precariously housed who may be only one crisis away from homelessness; and those living in core housing need paying more than 30 percent of their income on shelter, are not addressed under the revised HPS program. Moreover, despite the growing number of families, youth and seniors experiencing homelessness every year, their eligibility for priority assistance under current federal and provincial Housing First initiatives is not yet clear.

To be successful, Housing First programs will also require an ample **supply of non-profit and private rental housing** that is affordable to low-income individuals and families. Tight rental markets in each of the four cities create a significant challenge to Housing First programs, as well as other efforts to end homelessness. Without new funding for affordable housing development and rent supplements under the Federal-Provincial IAH program or other provincial and municipal programs, it remains unclear how Housing First programs will contribute to ending homelessness across Canada.

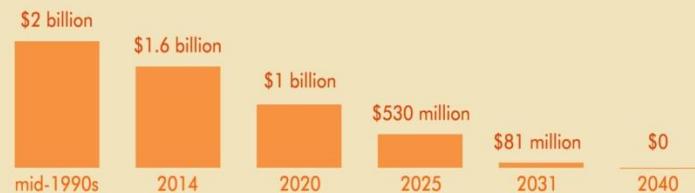
Adding to other concerns, as **federal social housing operating agreements continue to expire** over the next two decades, the financial uncertainties faced by institutions responsible for plan development and implementation are likely to worsen. Canada’s stock includes some 600,000 units of social housing, of which 544,000 are still under operating agreements (CHRA 2014, p.5). As operating agreements expire, the federal government’s investment in social housing is declining, from over \$2 billion at its peak, to \$1.6 billion in 2014. CHRA’s most recent projections estimate that federal investments will decline to \$1 billion by 2020, \$530 million in 2025 and \$81 million in 2031. By 2040, “the federal investment in social housing is projected to be zero” (ibid). Crucially, while part of this investment goes toward mortgage payments (which will eventually wind down as mortgages mature), a full two thirds covers operating costs and subsidizes rents for low-income households (ibid). Without a commitment by the federal government to reinvest savings from the expiration of social housing agreements back into the social housing sector, many non-profit and co-op housing providers will be unable to maintain existing levels of RGI stock, increasing housing instability and the risk of homelessness in Canadian municipalities.

FEDERAL SOCIAL HOUSING

SOCIAL HOUSING OPERATING AGREEMENTS

The Social Housing Operating Agreements are intended to pay the difference between rent paid and operating expenses over a 25-50 year period. The image below shows the projected declining federal government \$ investments as agreements expire.

expiring agreements =  federal \$ investments



Source: Canadian Housing and Renewal Association. (2014). *Housing for All: Sustaining and Renewing Social Housing for Low-Income Households: A Call for Federal Reinvestment as Operating Agreements Expire*. Ottawa, ON: CHRA.

Given declining federal funding, new provincial and municipal investment in housing and homelessness programs, while highly uneven across Canada, have become important drivers of plan progress. Several municipal and community-based initiatives, for example, are providing new and much needed funding to advance affordable housing development and expand homelessness programs and services:

- The City of Ottawa's Housing and Homelessness Investment Plan invests \$14 million annually from Ottawa's municipal budget to support and expand local housing and homelessness programs under Ottawa's new 10-Year Plan. Following the 2014 election, the HHIP was to increase to \$16 million annually, however this top up has not yet been incorporated into Ottawa's city budget.
- Vancouver's Streetohome Foundation successfully raised \$20 million towards the creation of new permanent supportive housing, delivered in partnership with the City of Vancouver and BC Housing.
- Calgary's philanthropic RESOLVE campaign, a unique collaboration of nine partner agencies, set a goal to raise \$120 million to build 3,000 units of affordable and supported rental housing over 10 years in Calgary (resolvecampaign.com). RESOLVE is intended to fill the gap between current housing need in Calgary and what CHF and partners can deliver with existing federal and provincial funding.

These new funding instruments are valuable to advancing the development of new affordable housing and support programs. They are not, however, a replacement for a long-term and fully funded national plan.

Drivers of homelessness and precarious housing are beyond municipal control

In addition to being under-resourced, a key barrier to plan success is the limited jurisdiction and authority of local governments and community-based organizations responsible for plan implementation. The root causes of homelessness and precarious housing are multi-scalar and can only be addressed through enabling legislation and policy changes at provincial and federal levels.

Inadequate incomes. Across Canada, minimum wage and social assistance rates have benefited from only very modest increases in recent years, not even keeping pace with inflation. In the four cities involved in the study, individuals and families living on very low-income (including minimum wage, welfare or disability payments) face severe housing affordability pressures, paying well in excess of 30 percent of their income on rent.

In 2014, for example, a single adult making **minimum wage** in Ontario (\$11/hour) would need to spend **51 percent of their monthly income on rent** to secure a studio apartment (\$896/month) in Toronto's rental market. Monthly social assistance payments under Ontario Works (\$656/month) fall well below average rents – a single adult living in Toronto would spend 137 percent of their income to live in the same studio unit.

Clearly, the ability of 10-Year Plans to help end homelessness requires effective coordination with senior levels of government. At the **provincial/territorial** level, **minimum wage and social assistance levels across Canada need to be raised to assist those who face severe affordability problems** in their current housing and adjusted annually for inflation.

In terms of a **federal role**, *The State of Homelessness in Canada 2014* proposes that the Canadian government introduce a **housing benefit** operated through the Canada Revenue Agency to assist low-income Canadians facing severe affordability problems.

Dwindling stock of private market rental housing. Despite the importance of a thriving rental market to preventing and ending homelessness, there are few federal policies in place to encourage construction of new purpose-built rental housing in cities across Canada. Legislative and policy changes beginning in the 1970s eliminated tax incentives that made investment in rental housing attractive to real estate developers, leading to a rapid decline in purpose-built rental housing development.

According to the Federation of Canadian Municipalities report *Sustaining the Momentum: Recommendations for a National Action Plan on Housing and Homelessness* (2008), stimulating new private market rental housing development will be essential to preventing and ending homelessness in Canadian cities, moving forward. The report makes clear that this will require **taxation changes** including “a refund of the GST on new rental construction, deferral of capital gains tax and recapture of depreciation if proceeds of disposition are reinvested in rental development, an increase in the capital cost allowance (CCA) rate from four per cent to five per cent, and restoration of soft-cost deductibility. Of these, the rollover provision (deferring tax liability in the event proceeds are reinvested) can have the most significant impact in stimulating new investment” (FCM 2008, p.16).

Another important means to increase the supply of rental housing in the private market is through inclusionary housing (also referred to as inclusionary planning or inclusionary zoning) mechanisms coupled with public investment (FCM 2008). Inclusionary housing is a policy tool that permits municipalities to require a specified percentage of affordable units, at a rent below what the market would otherwise provide, be built as part of all new residential developments. Costs to developers are typically offset by way of concessions such as density bonusing (another financial incentive) in which cities grant developers an increase in building height or density in exchange for a percentage of affordable rental units, to ensure that developers maintain a reasonable return on investment.

Alberta and Ontario do not have **inclusionary housing legislation** in place that empowers municipalities to secure new affordable housing units as part of new private sector residential development – this would require a change in legislation. In Ontario, Section 37 (s37) of the Planning Act permits municipalities to pass by-laws to increase building height and/or density beyond what is currently permitted in return for the provision of “facilities, services or matters”, which may include affordable housing. However, there are significant differences between the s37 density bonusing provisions and inclusionary housing legislation (see Drdla 2014). In most Ontario cities, s37 provisions have been largely ineffective in providing for affordable housing. A study by the Institute on Municipal Finance and Governance (Moore 2013, p.6) found that s37 agreements in Toronto have focused primarily on the provision of “desirable visual amenities” such as parks, roads and streetscapes, and public art - affordable housing accounted for only 6 percent of all community benefits secured through s37 agreements between 2007 and 2011.

Since 1988, the City of Vancouver has required that 20 percent of the units in new neighbourhoods be designated for non-market housing, with at least 50 percent of these units geared toward families. The purpose was to ensure that low and modest-income households, especially families with children, could live in new neighbourhoods. The developer is required to set aside the capacity for 20 percent of the units to be affordable housing. However, it is important to note that the developer only makes the

land available and is not obligated to build the non-market rental units. The City must work with BC Housing and build partnerships with non-profit providers to develop affordable housing projects on these sites. Given limited senior government investment in recent years, many of these non-market sites remain undeveloped.

Today, the City must utilize a package of municipal tools and incentives to deliver new units on lands secured through inclusionary housing - including density bonusing, community amenity contributions, waiver and exemption of development cost levies, and municipal capital grants (City of Vancouver 2014, p.7).

In British Columbia, provincial legislation also grants municipalities the authority to require Community Amenity Contributions (CACs) from a developer as part of the rezoning process (Government of British Columbia 2014, p.4). According to the City of Vancouver, CACs are a key policy tool that enables the City to build new non-market housing and are instrumental to Vancouver's ability to achieve its 3-Year and 10-Year housing targets. In its 2014 Plan Report Card, the City reported that the combination of CACs and inclusionary zoning contributed \$208 million towards new affordable housing development since the plan's adoption in just two years (City of Vancouver 2015, p.8). Noteworthy here is that in addition to enabling legislation, British Columbia has no equivalent to the Ontario Municipal Board to challenge the use of CACs. As a result, "the City is relatively unfettered in its use of CACs and is able to tailor them in accordance with the city's interests" (Moore 2013, p.10).

Demographic and economic changes. Unemployment, population growth, in-migration, and the 2008 economic recession have all had an impact on rental housing demand, emergency shelter use and homelessness trends in many Canadian cities. The situation has been most acute in Calgary where record level in-migration, fluctuating unemployment rates (as a result of Alberta's boom-bust cycles) and the effects of the recession have placed extraordinary pressure on Calgary's already tight rental housing market. Yet, these factors are beyond the control of the CHF, the City of Calgary and community partners, and the scope of Calgary's 10-Year Plan.

Taken together, these issues highlight that the **success of 10-Year Plans will depend on federal and provincial leadership**. Improving coordination and policy alignment vertically, across all levels of government, and horizontally, across all government ministries, institutions and agencies involved in decision-making that directly or indirectly influences housing, homelessness, and poverty issues, is urgently needed.

7. Conclusion: The need for a national plan

Homelessness and housing insecurity are critical public policy issues, caused by rising poverty and mounting housing affordability issues in many Canadian cities. They are also important social determinants of health (Mikkonen and Raphael 2010). The experience of homelessness and/or living in unsafe, unaffordable or insecure housing can exacerbate pre-existing physical and mental health problems and can contribute to the onset of new illnesses. In this respect, municipal plans to end homelessness, and more broadly the provision of affordable housing for all Canadians, should be viewed as critical population-level interventions to improve not only social and economic well-being but also the health and welfare of Canadians.

In the last 15 years, Calgary, Ottawa, Toronto and Vancouver have achieved notable success in stabilizing the growth of homelessness (against projections and relative to population growth); however, realizing long-term reductions in the number of people experiencing homelessness every year is proving more difficult. Canadian cities have been delegated responsibility to develop plans to end homelessness, yet federal and provincial investments in housing and homelessness initiatives remain far below levels required to meet the growing demand for affordable housing and support services. Public spending under the federal HPS and Federal-Provincial IAH program has stagnated, despite inflationary pressures and overall growth in homelessness in Canadian cities over the last decade. Not surprisingly, this situation has placed extraordinary financial burdens on already cash-strapped, limited-capacity municipal governments, which rely almost exclusively on property taxes and user fees to build infrastructure and provide services.

At the same time, cities have limited powers to address the underlying structural causes of homelessness and precarious housing. Inadequate incomes and social assistance, the limited supply of new purpose-built affordable (market and non-market) rental housing, and the aging and disrepair of Canada's existing social housing stock are driven by policy decisions at federal and provincial levels of government.

As a consequence, some cities have been unable to achieve mid-term housing and homelessness targets, forcing a re-evaluation of what 10-Year Plans can reasonably accomplish in the current political climate. Vancouver fell short of its target to end street homelessness by 2015. More broadly, the scaling-back of Calgary's ambitious target to end homelessness in 10 years is indicative of the challenge facing cities moving forward.

These findings reinforce calls for an appropriately resourced National Housing and Homelessness Strategy in Canada. A comprehensive, long-term national plan is urgently needed to provide a sound framework for robust coordination and the alignment of policies – vertically and horizontally - across all levels and ministries of government, including closer linkages with the full range of public systems (income assistance, health, mental health, disability programs, child welfare, criminal justice, immigration and settlement, indigenous and northern affairs, economic development, etc.) that intersect and address the underlying causes of poverty, homelessness, and precarious housing. In coordination with provincial partners and initiatives, a national strategy would identify and resolve barriers to the effective implementation of local plans to end homelessness through timely and targeted legislative and policy changes. And, finally, in conjunction with urgently needed new provincial/territorial investment, a national strategy would provide local governments and community partners with adequate and predictable long-term funding commensurate with the task of ending homelessness in Canada.

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