



Policy Recommendations:

A Housing & Homelessness Framework for Newfoundland & Labrador

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NL Housing & Homelessness Network

www.nlhcn.org

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A Cautionary Tale of Costs & Benefits:

Every year in Canada, millions of dollars are spent on homeless people for interventions that support them *while they are homeless*. National and local responses to homelessness have typically focused on investments in emergency supports such as shelters, drop-ins and soup kitchens. This is what is referred to as ‘managing’ homelessness.¹

Shifting that money to actions that *prevent and end* homelessness makes sense, socially and economically, and offers a more cost-effective means for reducing poverty. A 2006 study done for Metro Halifax found that investments in supportive housing could generate cost savings of up to 41%, when compared to per-person costs for six key services typically used by homeless people (e.g. hospitals, shelters)².

Similarly, studies conducted in other cities in Canada (Calgary, Ottawa, Vancouver and Toronto) also demonstrate that managing homelessness is an expensive strain on a number of other systems (e.g. police, ambulance, hospitals, jails), and that a focus on ending homelessness is advantageous.

The cost of inaction is higher than the cost of providing housing and supports. A number of studies have shown that investment in providing housing for people who are homeless actually saves the government money in related costs. For example, the cost of providing a social housing unit is \$25 to \$31 per day compared to an emergency shelter bed at \$69 per day, a jail cell at \$143 per day and a psychiatric inpatient bed at \$665 per day.³

Increasingly, communities and governments across Canada, the United States, United Kingdom, Europe and Australia are developing plans to end homelessness and shift investments towards ‘housing first’ approaches. Alberta is the first Canadian province to announce a ten-year plan to end homelessness. It is hoped that more will follow.

...the “health, safety and dignity of homeless Albertans are compromised every night; and every day the cost to Albertans keeps rising.” The new 10 year plan promises to save taxpayers \$3.3 billion over ten years by investing \$3.3 billion (in the housing system), while ending homelessness in the province.

A Plan for Alberta: Ending Homelessness in Ten Years (2008)

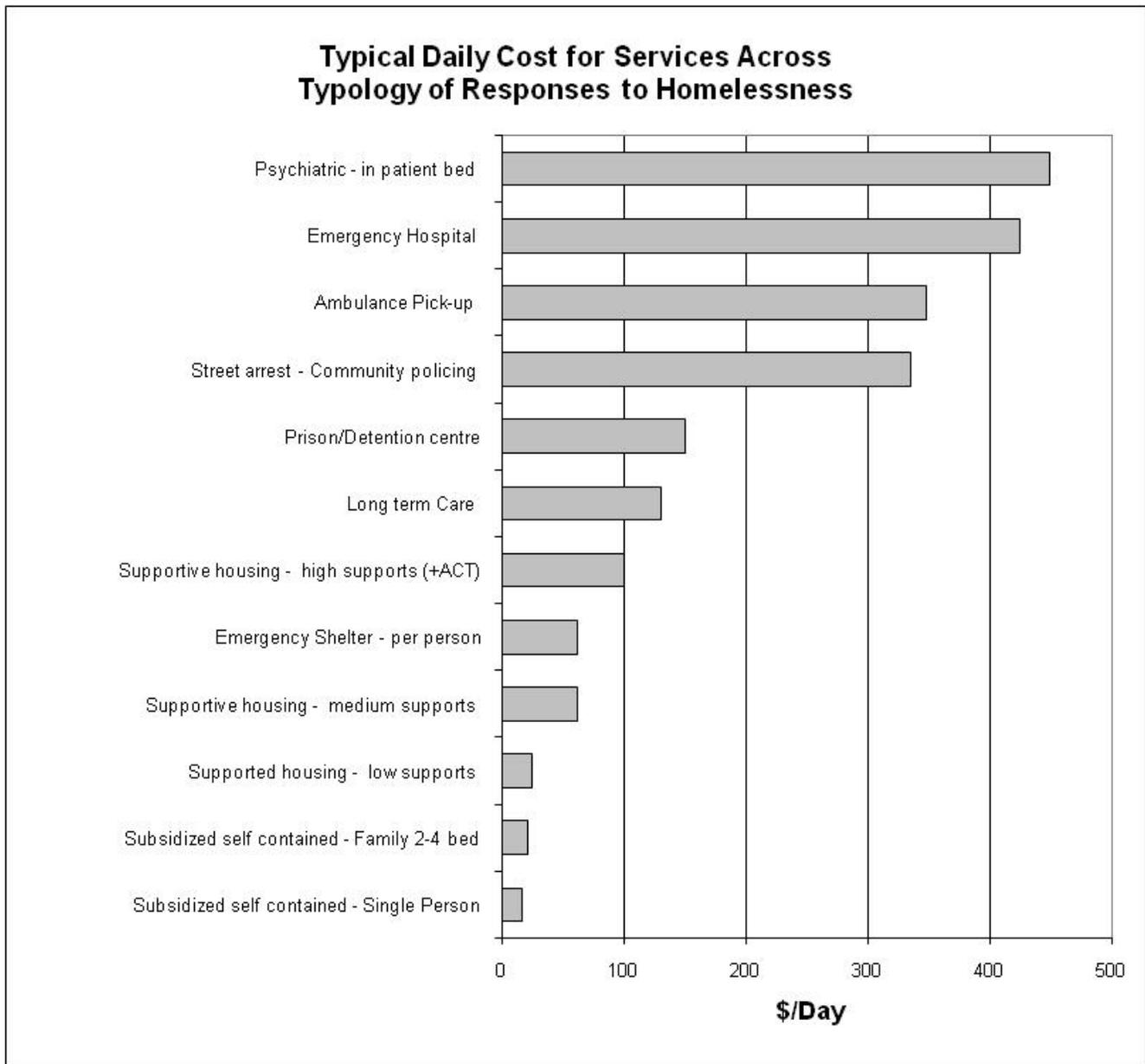
¹ Policy Position on Homelessness: Canadian Housing & Renewal Association, 2009.

² Frank Palermo et al, “The Cost of Homelessness and the Value of Investment in Housing Support Services in Halifax Regional Municipality, Cities and Environment Unit, Dalhousie University June 2006, p. 30.

³ City of Toronto, Shelter Support and Housing Administration - Cost Savings Analysis of the Enhanced Streets to Homes Program, January 2009 <http://www.toronto.ca/legdocs/mmis/2009/ex/bgrd/backgroundfile-18574.pdf>.

Pro-Active Versus Reactive Responses: The Business Case for a Housing-Based Approach to Reduce Homelessness in the Region of Waterloo

In the above-titled 2007 research prepared for the Region of Waterloo, Ontario, a range of institutional, emergency and residentially based options was identified. Information was collected on the range of existing facilities in Waterloo Region within each service. Data was collected on both the type and intensity of services provided and annual expenditures (either last year's financial statements, or current year budgets). The chart below clearly illustrates that institutional and emergency responses fall at the high end, while residentially based options cost less, even when stacked with supports.⁴



⁴ Pro-Active Versus Reactive Responses: The Business Case for a Housing Based Approach to Reduce Homelessness in the Region of Waterloo. Steve Pomeroy: Focus Consulting, 2007.

Aside from the obvious cost savings to taxpayers from shifting investments towards ending homelessness, a broad-based affordable housing strategy yields other benefits.

New housing construction has a significant direct economic impact. For every new home built, approximately 1.2 person years of employment are generated on site, with an additional 1.8 person years off site in indirect employment.⁵ For this reason, governments can use investment in housing as a way to stimulate the economy during recessions.

Government investment in rental housing has benefits over other forms of infrastructure spending in that it leverages capital from other sources. While a dollar invested by government on building a bridge generates a dollar in construction activity, a dollar invested in affordable housing may generate three or four times that amount due to the additional contributions made by owners and municipalities in mortgage financing and equity.

As well, the portion of the cost of rental housing that is paid for through rents increases the economic impact of government spending by 25% or more. The investment in rental housing construction also creates ongoing employment and economic benefits related to the management and maintenance of the housing.

Investing in the upgrading of older rental housing to extend its useful life and efficiency also has the potential to advance climate change goals. Energy retrofits can benefit lower income households through reduced utility costs and the creation of green jobs.

Access to affordable housing also benefits the business community. Areas with high relative housing costs can face difficulties in attracting and retaining service sector workers, as well as key workers like police and teachers. The resort municipality of Whistler, BC is an example of a jurisdiction that has implemented an 'essential worker' housing program in recognition of the critical role these employees play in the local economy.⁶

When weighing costs and benefits, it is most important that we consider the human cost borne by families and individuals who are experiencing homelessness - and those who are living on the edge. Too often, families and communities must bear this cost when government and society fails to act.

When considering whether to invest in ending homelessness, we must picture the human faces of homelessness - they include the faces of children and youth, students, families and individual men and women, seniors who helped build our province, and Aboriginal people who lived here before our ancestors arrived. They include the faces of our neighbours and the people in our communities.

Once a foreign concept on our shores, homelessness has found a home in Newfoundland & Labrador. This crisis of our own making can be eliminated if we take decisive action. In doing so, the benefits of our investments will pay dividends for generations to come.

⁵ *The Role of Affordable Housing in Economic Stimulus Plan*, Steve Pomeroy, Focus Consulting - produced for the Federation of Canadian Municipalities, 2008.

⁶ *An Affordable Housing Policy for Canada*: Canadian Housing & Renewal Association, 2009.

1. Background:

The NL Housing & Homelessness Network (NLHHN) is pleased to provide these policy recommendations to the Government of Newfoundland & Labrador for consideration and action. The need for a coordinated and collaborative response to rising homelessness and housing instability in all parts of the province - rural and urban - has never been greater.

The NLHHN is committed to working together with our government, community and private sector partners to implement these recommendations and, in so doing, end homelessness and ensure housing stability for all.

The NL Housing and Homelessness Network (NLHHN) is a group of community-based service providers, municipal, provincial and federal departments and agencies, and representatives of persons at risk of homelessness, who come from rural and urban communities across the province and are committed to working collaboratively on issues related to homelessness and housing. The Network works collaboratively and creatively to address homelessness in all its aspects, to shape the response to homelessness in Newfoundland and Labrador, and to influence government policy and programs (www.nlhhn.org).

Purpose & Outcomes:

The proposed recommendations will strengthen the province's Poverty Reduction Strategy and its components related to housing and homelessness, including the Social Housing Plan (*Secure Foundations*, 2009), the Healthy Aging Framework, the Framework for Mental Health & Addictions Services, the Violence Prevention Initiative, and the emerging Substance Use Strategy and Long Term Care Strategy. Moreover, the combined recommendations will form the basis of a *provincial housing and homelessness framework*.

A comprehensive approach to ending homelessness that ensures housing stability will also contribute significantly and tangibly towards improving provincial, rural and urban economic and social development outcomes in employment, education, health, justice, social integration and civic engagement.

The approaches outlined here also align with existing federal, bilateral and provincial housing and homelessness programs, and they anticipate the promised renewal of Canada's Homelessness Partnering Strategy (HPS), Affordable Housing Initiative (AHI) and Residential Rehabilitation Assistance Program (RRAP) from April 2011-March 2014.

The NLHHN believes that stable, secure, affordable, accessible and sustainable housing is a foundation for prosperous, inclusive and vibrant communities, and it must therefore underpin the next phase of Newfoundland & Labrador's Poverty Reduction Strategy.

2. A Newfoundland & Labrador Housing and Homelessness Framework:

Goals:⁷

1. Prevent and end all types of homelessness
2. Reduce and eliminate core housing need
3. Ensure housing stability

Strategies:

- A. Increase leadership, collaboration and civic engagement
- B. Increase access to stable, quality affordable housing
- C. Increase economic security
- D. Improve health and stability
- E. Retool the homeless response system

What the Proposed Strategies Entail:

- A. **Increasing leadership, collaboration, and civic engagement**, by providing and promoting collaborative leadership at all levels of government and across all sectors, and strengthening the capacity of public, community-based and private organizations through enhanced knowledge and collaboration that fosters successful interventions to prevent and end homelessness.
- B. **Increase access to stable, quality affordable housing**, by providing affordable housing & permanent supportive housing, and preserving/enhancing existing supply.
- C. **Increase economic security**, expand meaningful and sustainable employment and improve access to mainstream programs and services to reduce financial vulnerability to homelessness.
- D. **Improve health and stability**, by linking health care with homeless assistance programs and housing, advancing stability for youth aging out of systems such as foster care and juvenile justice, improving discharge planning for people who have frequent contact with hospitals and criminal justice systems, and providing accessible housing with tailored supports for older adults and people with disabilities.
- E. **Retool the homeless response system**, by transforming homeless services to crisis response systems that prevent homelessness and rapidly return people who experience homelessness to stable housing.

⁷ The goals and strategies outlined above are drawn from *Opening Doors: The Federal Strategic Plan to Prevent and End Homelessness*, June 2010, US Interagency Council on Homelessness, www.usich.gov

3. Taking Action, Together:

Strengthen What's Working

The following recommendations will compliment and strengthen actions already being undertaken by government and the community through such vehicles as NL's Social Housing Plan, and the Homelessness Partnering Strategy's community plans to address homelessness. Overall, the NL Housing & Homelessness Network's recommendations are designed to be implemented as a comprehensive framework, building upon the significant social and economic progress which has been achieved under the Poverty Reduction Strategy (PRS), and they anticipate new strategic directions for the PRS which have been the subject of recent public consultations, discussions and debate.

Address Longstanding Stakeholder Recommendations

Few, if any, of the recommendations should come as a surprise. In fact, several are drawn from PRS and Social Housing Plan consultation reports generated between 2006 and 2009, and have been the subject of media coverage during 2010. However, what has changed is that these recommendations have gained broader support over time, propelled by a growing sense of urgency over the expanding affordable housing crisis in all parts of the province, and an enhanced knowledge of what an effective homelessness response system requires - and how housing stability is sustained.

Build A Strong Home for Housing Within Government

The recommendations include significant structural, legislative and program changes to enable government and communities to prevent and end homelessness and provide stable housing, and to address the longstanding concern that the full continuum of housing and homelessness issues lacks a home within government. Transformative change is required.

The Poverty Reduction Strategy⁸ is the appropriate vehicle for mobilizing the systems and program changes outlined below. To truly overcome homelessness, the NLHHN believes that systems and program responses must coordinate across silos and align towards this shared goal. With the appropriate leadership from the PRS lead minister, investments in ending homelessness and housing provision will be mobilized from all key government departments including, for example, justice and health, for which stable housing provides a cost-effective means to achieve departmental goals of reduced justice involvement and healthy outcomes for all. That is, government efforts to end homelessness and ensure housing stability must be the shared responsibility of the Poverty Reduction ministers.

⁸ Poverty Reduction Strategy Partner Departments/Agencies: Human Resources, Labour & Employment, Health & Community Services, Finance, Education, Innovation, Trade & Rural Development, Justice, Labrador & Aboriginal Affairs, Rural Secretariat, Women's Policy Office, Disability Policy Office, Labour Relations Agency, NL Housing, Volunteer & Non-Profit Secretariat.

Empower Communities to Lead

The critical leadership role of communities and place-based, collaborative approaches in contributing to sustainable, effective solutions is firmly upheld by the NLHHN. It is not only a proven model that is used to deliver the Homelessness Partnering Strategy nationwide since 2000⁹; it is the philosophical approach that underpins the NL Housing & Homelessness Network, and it is recommended that the Government of Newfoundland & Labrador officially recognize this approach and incorporate it into the design and delivery of the Poverty Reduction Strategy's proposed housing and homelessness framework.

Under this model, related regional activities respond to multi-year community plan priorities developed through a broad-based, inclusive and evidence-based community process, led by a regional Community Advisory Board (CAB). In this way, everyone rows together towards a common destination, based on a shared understanding. Furthermore, community-led processes are better able to marshal a wide array of resources, which governments acting alone are unable to coordinate. The CAB approach also reduces unnecessary competition and promotes joint action - which is the only means by which we will truly end homelessness and ensure housing stability for all. It also reduces administrative overlap, red tape and lack of coordination. Community Advisory Boards¹⁰ in St. John's, Carbonear, Clarenville, Marystown, Grand Falls-Windsor, Corner Brook and Happy Valley-Goose Bay have been developed to oversee their community plans, and work jointly to govern the Network and guide collective activities on behalf of its 150 members.

Break Down Silos, Break New Ground

The NLHHN also observes that much of the "low-hanging fruit" has already been selected by government in its responses to housing and homelessness to date under the Poverty Reduction Strategy. These initiatives have been extremely beneficial, but the really tough work of breaking down silos and breaking new ground may still lie ahead - work which will involve leadership, coordination, collaboration, and investment in systemic change that is flexible and adaptable - framed by a solid understanding of the province's changing demographics, labour market and housing system.

In short, we must be able to collectively think and act at the same time - over a sustained period of time - if we are to seriously reverse the housing crisis and end homelessness.

Be Comprehensive

Our recommendations for a NL *Housing and Homelessness Framework* are designed to be implemented as part of a *comprehensive package* over the short-, medium-, and long-term. We counsel against 'cherry-picking' a few items for action while leaving the rest behind. We recognize that everything cannot be accomplished at once, but the strategies and tools provided here must be fashioned into a plan which can be implemented over several years.

⁹ United Nations Habitat recognized Canada's national homelessness program as an international best practice in 2002.

¹⁰ The Labrador West region is in the process of creating a Community Advisory Board.

4. Guiding Principles:¹¹

1. Housing is a human right. Canada ratified the International Covenant on Economic, Social and Cultural Rights (CECSR) in 1976, guaranteeing the right to an adequate standard of living, including adequate housing, food and clothing.
2. All people in Canada have the right to housing that meets the National Occupancy Standard as defined by Canada Mortgage and Housing Corporation.
3. Women, youth, seniors, persons with disabilities, immigrants, refugees and newcomers, Aboriginal Canadians, lesbians and gays, persons with complex needs, and other groups have the right to be free from all forms of discrimination with respect to housing.
4. An inclusive approach, guided by diversity and disability analysis, should inform the design and implementation of all housing policies, programs and practices. The people whose needs are being served should be involved in the planning and implementation process.
5. All people have the right to self-managed housing, the right to self-identification of need, the right to choose where one lives, the right to receive respect, the right to personal safety, the right to take risks and the right to change one's mind. These rights cannot be denied by virtue of gender, disability or other status.
6. All individuals and families have a right to housing that is environmentally sustainable and energy-efficient, thereby promoting health, reducing poverty, and helping to preserve the environment for future generations.

¹¹ *A Housing Strategy for Newfoundland and Labrador*, 2005, St. John's Status of Women Centre, p. 12

5. Recommendations:

A. Increase Leadership, Collaboration & Civic Engagement 8

B. Increase Access to Stable, Quality Affordable Housing 10

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A. Increase leadership, collaboration and civic engagement:

1. Confirm in 2010 that a Housing & Homelessness Framework will be a central pillar in the next phase of the Poverty Reduction Strategy, beginning with Budget 2011.
2. Using the Poverty Reduction Strategy's government-wide approach, build upon the Social Housing Plan to create a comprehensive Housing & Homelessness Framework by incorporating NLHHN's recommendations.
3. Require all provincial strategies to incorporate a 'housing and homelessness' lens, directing each to report on concrete steps they are taking to support the Framework.
4. Establish realistic targets and timetables for addressing the priorities under the provincial Housing & Homelessness Framework, through a joint government-community process.
5. Create a Division of Housing & Homelessness within the Poverty Reduction Strategy Minister's department, empowered with the lead responsibility to coordinate government-wide action.
6. Permanently re-assign housing responsibility from the Minister of Transportation & Works to the lead Minister for the Poverty Reduction Strategy, in recognition of the primary social policy dimension of housing & homelessness.
7. Revise the Board of Directors of NL Housing to include the Deputy Ministers of key Poverty Reduction Strategy departments to provide a broader perspective and formal linkages across government (as New Brunswick has done).
8. Utilize the Supportive Living Community Partnership Program's proposed Community Advisory Committee as a vehicle/model to not only inform government's direction for the SLCPP, but also other government housing and homelessness initiatives under the Poverty Reduction Strategy and proposed Housing & Homelessness Framework (i.e. the proposed Division of Housing & Homelessness, NL Housing, the Provincial Homelessness Fund, etc.)
9. Officially recognize the regional Community Advisory Board (CAB) model and incorporate it into the design and delivery of the Poverty Reduction Strategy's proposed Housing & Homelessness Framework (see 'Empower Communities to Lead', pp. 3-4).
10. Support the continued development of the NLHHN to foster community-based knowledge, leadership, partnerships and coordinated action province-wide; and invest SLCPP funds (cost-shared with HPS) to engage regional Community Advisory Board housing development workers in Corner Brook, Grand Falls-Windsor, Marystown, Clarendville and Carbonear, to implement community plans¹².

¹² Such positions already exist in St. John's (HPS-funded) and Happy Valley-Goose Bay (HPS/SLCPP-funded).

11. Convene annual meetings between the NLHHN, Aboriginal governments and leaders, Municipalities NL, and the revised NL Housing Board of Directors, and/or the Ministerial Committee of the Minister Responsible for NL Housing which oversees the implementation of the Social Housing Plan - to share work plans, strategies, etc.
12. Ensure that bi-annual public reports on results achieved under the Social Housing Plan are completed and disseminated to key stakeholders; and use these reports as opportunities for government-community dialogue regarding Plan refinements.
13. Call upon the Government of Canada to renew the Homelessness Partnering Strategy, the Affordable Housing Initiative and the Residential Rehabilitation Assistance Program from April 2011-March 2014, as promised during the 2008 federal election; and call upon Canada to work with provinces, territories, municipalities and the affordable housing & homelessness sector, to develop a permanent national housing & homelessness framework.

B. Increase access to stable, quality affordable housing:

1. Strengthen the Residential Tenancies Act (RTA 2000) by incorporating mechanisms for: annual rent increases, above-guideline requests, rent freezes & remedies for properties with outstanding deficiencies, and mediation of disputes. Ensure the Act covers the rental market more comprehensively¹³, and that the Residential Tenancies Division has sufficient capacity to carry out its expanded responsibilities. Action to stem rising rents in the private market will allow Income Support shelter allowance and rent supplement policies better meet actual housing costs.
2. Given the urgent need to strengthen the RTA, convene a think-tank during 2010 in partnership with the NLHHN and key stakeholders to recommend changes to the Act in 2011 which enhance tenant protection, while ensuring fairness for owners.
3. Increase and index Income Support shelter allowances - and expand and index rent supplements - to help bridge the actual private rental housing affordability gap for low income individuals and families.
4. Under the Poverty Reduction Strategy, convene a process to enhance property standards legislation/by-laws and compliance, in partnership with the Department of Municipal Affairs, Municipalities NL and the NLHHN, to ensure quality, safe, affordable housing.
5. Allocate sufficient capital funds to NL Housing to upgrade its existing social housing stock and remedy outstanding deficiencies.
6. Expand NL Housing's role as a developer of new social housing. Although Canada's housing programs are currently designed to allow community-based, municipal, Aboriginal and private sector developers to take the lead, NL Housing has played this critical role in the past. By working in collaboration with regional CABs and local housing/homelessness plans in the future, there is no reason why NL Housing should not expand its role in directly developing new social housing.
7. Engage regional CABs and housing/homelessness service providers to help fill vacant NL Housing units in the region so that social housing better serves local needs.
8. Under the Poverty Reduction Strategy, match annual federal HPS funding for St. John's (\$697,000) and Outreach Communities (\$546,000) beginning in 2011, and align program delivery through the existing CABs¹⁴ and community plans to lever resources, accelerate the completion of priority projects, and reduce delays and red tape. This will provide a ready vehicle for homelessness prevention and rapid re-housing.

¹³ Accommodations not covered by the Act: where meals/bed linens are provided; where the owner shares a bathroom/kitchen facilities with an occupant, as in a boarding home; accommodations provided by an educational institution to its students (including MUN), a religious, charitable or non-profit organization, a hospital or nursing home, or those providing transient occupancy such as a hotel, motel, tourist home, hostel.

¹⁴ St. John's, Carbonear, Clarenville, Marystown, Grand Falls-Windsor, Corner Brook, Happy Valley-Goose Bay.

9. Double the Provincial Homelessness Fund to \$2 million, beginning in 2011. Amend PHF guidelines to permit the use of funds for building purchases and for co-location of proposed capital space with affordable housing projects (as permitted by HPS).
10. Create a Surplus Provincial Properties for Homelessness Initiative (similar to the federal program¹⁵) under which provincial-owned properties declared surplus may be offered for affordable housing at nominal cost. Municipalities should do the same.
11. Assess the impact of the expiry of federal-provincial social housing operating agreements on the long-term financial viability and affordability of NL's 10,586 units¹⁶ of existing social housing.
12. Ensure that Environmental Assessments of major resource projects (energy, mining, etc.) determine their potential impact on the affordable housing markets in the affected communities and, if approved, that mitigating strategies (including community benefits for affordable housing) be required to offset these impacts.
13. Align Affordable Housing Initiative (AHI) proposal call timing with all other federal, provincial and bilateral capital housing & homelessness programs (HPS, RRAP, SEP, PHRP, PHF)¹⁷ so that applicants can plan holistically for their capital projects.
14. Permanently post and update information about all provincial and bilateral housing & homelessness capital programs online (including all components of RRAP, SEP, PHRP, AHI, PHF, REEP). This will enhance accessibility and transparency.
15. Beginning in 2011, the AHI should only invest in *permanent* affordable housing - not developments which are only required to maintain affordability for 10 years.
16. Inform regional Community Advisory Boards (CABs) of private affordable housing developments proposed under the AHI, so that these initiatives can be considered within community plans, and opportunities for partnerships can be explored.
17. The Residential Rehabilitation Assistance Program (RRAP) budget should be expanded, and delivered via annual/bi-annual proposal call(s) to enhance accessibility and transparency. Emergency applications outside proposal calls should also be considered where warranted, using clear criteria.
18. The Provincial Home Repair Program (PHRP), which currently serves owner-occupied households exclusively, should be amended to also serve private rental households.
19. All non-profit provincial housing & homelessness capital funding recipients (AHI, RRAP, SEP, PHF) should be provided access to the services of the NL Housing-funded Technical Resources Facilitator (Keith O'Neill) to assist with pre-development planning. This position should also be expanded to a full-time equivalent.

¹⁵ Surplus Federal Real Property for Homelessness Initiative (SFRPHI) www.hrsdc.gc.ca/eng/homelessness

¹⁶ 10,586 units: 5,507 NL Housing rental housing & 4,653 community-based housing, 426 City of St. John's.

¹⁷ HPS - Homelessness Partnering Strategy; RRAP - Residential Rehabilitation Assistance Program; SEP - Shelter Enhance Program; PHRP - Provincial Home Repair Program; PHF - Provincial Homelessness Fund.

20. Where applicable, all provincial housing & homelessness capital/operating funding applicants should be referred to their local Community Advisory Board (CAB) for advice and assistance prior to completing their applications. This will enhance linkages between community plan priorities and individual projects.
21. Upon completion of a 2010 feasibility study by the NL Aging Issues Network in partnership with the Canadian Federation of Students (CFS-NL), invest in a community-based Home-Sharing program to match home-owning seniors with student renters on a voluntary basis to enhance the capacity of seniors to remain in their homes, while providing access to affordable housing for CFS-NL's 26,000 members.
22. Encourage accessible, affordable, safe, senior-friendly housing , and senior-friendly communities that allow seniors the choice to remain in their own homes.
23. Review policies/processes across government related to the many transitions that homeless and at-risk youth make (e.g. from youth services to income support, to education and employment and, more generally, as they move from youth to adult systems), and ensure policies enable unencumbered and supportive transitions.
24. Provide youth 16-24 with specialized age-appropriate programs; facilitate access to a continuum of housing, education and employment options that address their unique and specific needs; and involve them in all associated decision-making processes.
25. Provide financial assistance to low and modest income families to help them buy or build a modest first home, modeled on NB's Home Ownership Program.¹⁸
26. Renew and expand the Residential Energy Efficiency Program (REEP) to include the private and non-profit rental housing market currently excluded from participation.
27. Reinvest in the popular Green Fund to offset incremental capital costs associated with performance-based energy efficiency upgrades in affordable housing, linked to a green jobs strategy that lifts people out of poverty by performing this work.
28. Require all supportive housing and homelessness projects receiving provincial capital funding to incorporate performance-based energy efficient design using energy modelling, and provide sufficient resources (see 15-16 above) for them to do so.
29. Begin shifting investments from the annual Home Heating Rebate (currently \$17.2M) towards comprehensive energy retrofits of eligible households, thereby reducing reliance on annual rebates, providing cost-effective long-term protection from energy cost volatility, and creating green jobs for people with employment barriers.
30. Explore the role of Real Estate Investment Trusts (REITs) in NL's private rental market to determine their impacts on housing affordability and quality.¹⁹

¹⁸ NB Home Ownership Program: http://www2.gnb.ca/content/gnb/en/services/services_renderer.8315.html

¹⁹ A real estate investment trust is a tax designation for a corporation investing in real estate that reduces or eliminates corporate income taxes. In return, REITs are required to distribute 90% of their income, which may be taxable, into the hands of the investors. The REIT structure was designed to provide a similar structure for

C. Increase economic security:

1. Develop support mechanisms and incentives for people transitioning from social housing to the private housing market (for example, provide rent supplements to stabilize transitions).
2. Establish matched savings and financial literacy programs for low-income persons to support three critical asset-building objectives: moving from homelessness to rental housing, purchasing a home, and pursuing education, training or self-employment. Drawing from a Canadian model developed by Social and Enterprise Development Innovations (SEDI - www.sedi.org) - the *Independent Living Account* (supporting transitions from shelters to rental housing), the *Home\$ave Account* (supporting home ownership), and the *Learn\$ave Account* (support for post-secondary education, job training or small business development) - help reduce poverty by expanding social and economic opportunity.
3. Link provincial labour market programs to supportive housing and homelessness organizations to develop sustainable pathways out of poverty through training, employment and social enterprise (i.e. in food services, and green jobs in construction trades, cleaning and maintenance, etc.)
4. Convene a summit of business, labour and community leaders to shape a sustainable, inclusive workforce strategy in partnership with the affordable/supportive housing and homelessness services sector, including a focus on green jobs opportunities.
5. Support transitions to school and employment for young people 18-29 who receive Income Support and are not eligible for Employment Insurance. The 'Youth Connect' pilot program in Carbonear and St. John's provides a promising approach.
6. Explore a workforce strategy for low-income seniors, as many US jurisdictions have done, in response to the needs of an aging population.
7. Foster the development of 'live-work' affordable housing design and zoning to enhance opportunities for generating economic security at home. Live-work housing intentionally combines living and working space, and is a growing trend in response to our changing economy and society (Toronto has developed successful models for mixed-income artists communities). There are three basic requisites for live-work projects: open floor plans, flexible use of space, and spatial definition for each component of the unit.
8. Expedite program response times to better meet the needs of Income Support and Workplace Health, Safety and Compensation Commission applicants, which will support their housing stability.

investment in real estate as mutual funds provide for investment in stocks, and REITs have existed in Canada since 1993. In NL, Alberta-based Northern Property REIT has acquired 1,948 residential units - 1,772 in St. John's, and 176 in Gander: www.npreit.com. See also: *Canada - How REITs raise rents*, 2006, Knut Unger, DPH, <http://base.d-p-h.info/en/fiches/dph/fiche-dph-6972.html>.

D. Improve health and stability:

1. Announce and implement the province's Substance Use Strategy - building upon provincial consultations conducted during 2007-2008 - and link it to the mental health strategy.
2. Ensure accessibility in all new affordable housing and homelessness capital projects, and increase accessibility in the existing social housing stock through retrofits.
3. Renew and expand rent supplements for persons with complex mental health needs, and tailor their linkage to support services in partnership with supplement recipients.
4. Design a provincial Long Term Care Strategy that enables low-income people and seniors to remain in their homes with tailored community supports as required.
5. Implement a publicly-funded home care program, recruit more home care workers, enforce standards of worker education, and provide assistance to support and educate informal caregivers (e.g. Caregivers Out of Isolation).
6. Improve access by low-income persons to drug coverage where drugs are prescribed, and deemed effective for improving or stabilizing health, thereby enhancing housing stability.

E. Retool the homeless response system:

1. Review and amend policies across key government departments and agencies, in collaboration with the NLHHN, to ensure such policies optimize efforts to prevent and end homelessness, in keeping with the goals of the Poverty Reduction Strategy and the proposed Housing & Homelessness Framework.
2. Develop a user-friendly knowledge framework for assuring quality evidence for quality decision-making across the full spectrum of housing and homelessness issues, in collaboration with the NLHHN and allied community organizations, NL Statistics Agency, HPS, CMHC, HRLE, HCS, Regional Health Authorities, Justice and other stakeholders.
3. Utilize HIFIS (Homeless Individuals & Families Information System) as a tool for developing knowledge and informing action in the homelessness sector, and explore Developmental Evaluation as the baseline tool for assessing social innovation initiatives in the supportive housing sector.
4. The knowledge framework must also address key information gaps (the lack of rental market information in small/rural communities, and for residences with less than 3 units).²⁰ Develop the Housing Affordability Indicator promised in the Poverty Reduction Strategy Progress Report (2010).
5. Explore a partnership with NLHHN, Memorial University, and leading researchers & evaluators in NL to develop a shared research and evaluation collaborative to serve NL's affordable housing & homelessness services sector as a centre of excellence for reducing poverty.
6. Implement a shared accountability framework, in partnership with shelter providers, to ensure high quality emergency services and rapid transitions to housing stability for homeless persons, and sufficient resources for service providers (access to funding, professional development and training).
7. Invest in the supportive housing & homelessness services sector's proposed professional development and training coordination centre, to be hosted by the NLHHN, which will also serve the broader voluntary non-profit sector; and utilize the training to enhance compliance with the shared accountability framework (see #5).

²⁰ Canada Mortgage and Housing Corporation (CMHC) conducts the **Rental Market Survey (RMS)** every year in April and October to estimate the relative strengths in the rental market. The survey is conducted on a sample basis in all urban areas with populations of 10,000 and more (St. John's, Bay Roberts, Gander, Grand Falls-Windsor, and Corner Brook). The survey targets only privately initiated structures with at least three rental units, which have been on the market for at least three months. The survey collects market rent, available and vacant unit data from sampled structures.

6. Conclusion:

Stable housing is the starting point for all people and communities in Newfoundland & Labrador.

Yet we've come to take our housing system for granted; that is, until recently, when large gaps have appeared in its foundation due to a changing economy, aging infrastructure and service models, an evolving society, and growing and shifting needs.

The development of affordable housing and tailored support services not only address these needs, they provide a platform upon which education, training, job creation, health, justice, community development and rural renewal initiatives can be creatively fashioned to achieve lasting outcomes that reduce poverty - right at home, right at the roots. The New Brunswick housing and homelessness framework sums it up aptly - *hope is a home*.

The NL Housing & Homelessness Network firmly believes that stable, secure, affordable, accessible and sustainable housing is a foundation for prosperous, inclusive and vibrant communities, and strongly recommends that a new *Housing & Homelessness Framework* be the cornerstone of the next phase of Newfoundland & Labrador's Poverty Reduction Strategy.