

# *Housing & Health*

## **What is the link? What can be done?**

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If a good society is one that combines a market economy with a goal-oriented approach to fixing market failures in order to build and sustain resilient communities,

Then the housing sector is in need of sustained public policy intervention

1. Social policy
2. Environmental policy

# Housing & Social Policy

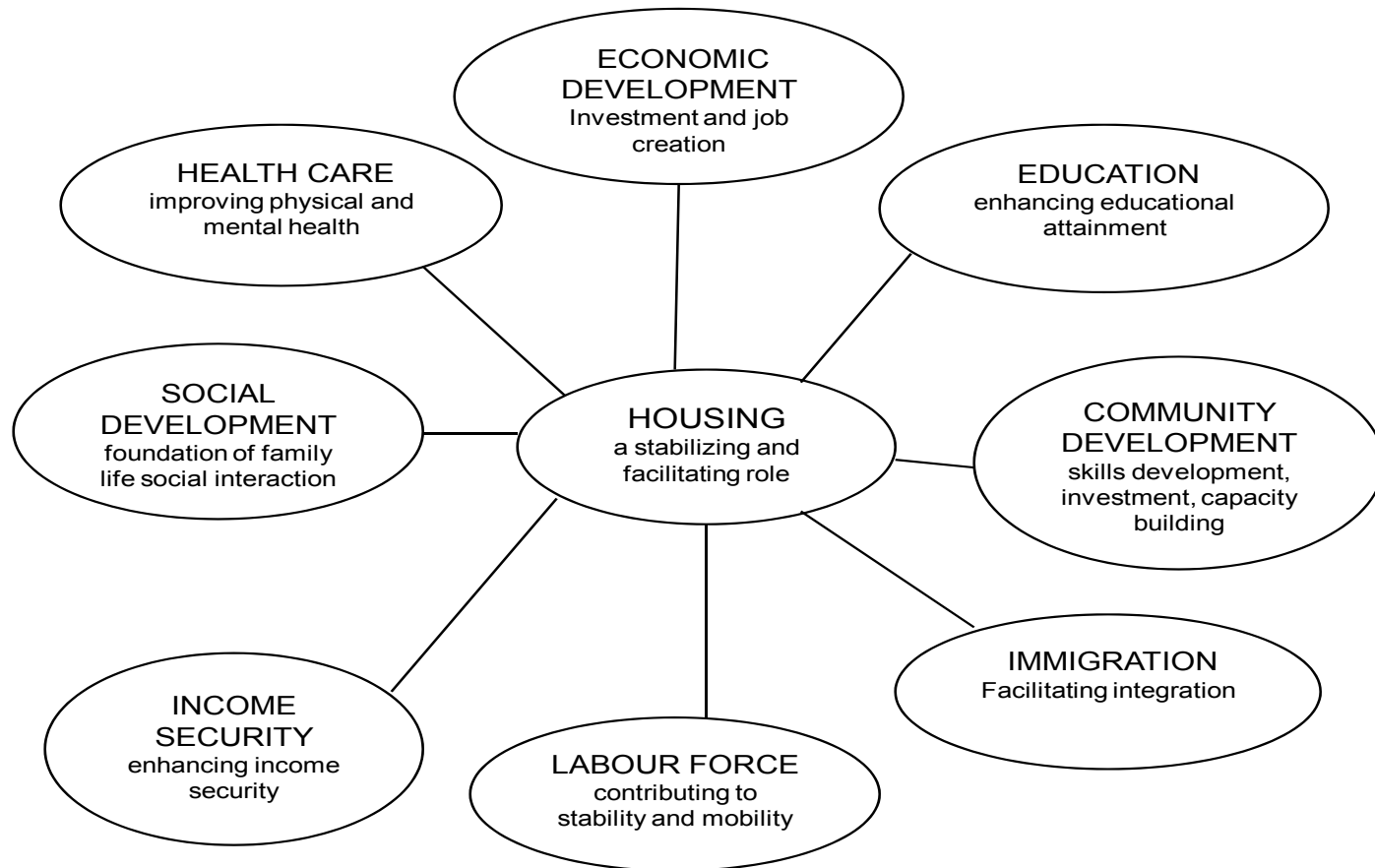


Figure Credit: Tom Carter

“Housing fits in the middle of everything” (D Myers, 2008)

# A Political Problem

“In the end, the debate over whether and how to address housing need and homelessness comes down to a set of ethical questions. Will those in a position to make the necessary decisions do so? This is a political problem. There is no scientific or objective way to arrive at an answer to a political problem. That said, the nature of the problem is now well understood. Moreover, the package of solutions are not complicated or even very expensive for a country with Canada’s wealth.”

(David Hulchanski, Endowed Chair in Housing Studies, University of Toronto, 2002)

# Saskatchewan – context

- High demand, limited supply
- Rising prices to rent or purchase
  - e.g., 2006 up from previous year by 6.8% for detached bungalow & 7.8% for townhouse.....by 2007 cost up 54.4% and 65.6% respectively (RBC Financial Group, 2006, 2008)
  - At same time apartment vacancy rates at historic lows (1.2%) and avg. rent for 2-bdrm apartment rose 16% to \$766 (Holden et al., 2009)
- Avg. incomes not rising in tandem with GDP or cost of living increases
- Income inequality gap between richest and poorest has been widening over the past decades (Green and Milligan, 2007)
- More middle income households unable to purchase a home

# *Home & Quality of Life*

When secure, adequate & affordable:

- Continuity
- Privacy
- Domain of control
- Space for self-expression
- Space for maintaining social networks
- Setting for development of personal values and social reproduction
- Physical space most linked to one's 'sense of self'

# That Old Notion of 'Rights'?

## International Covenant on Economic, Social & Cultural Rights (1976)

Right to housing, including:

- Legal security of tenure
- Availability of services
- Affordability
- Habitability
- Accessibility
- Location
- Cultural adequacy

# Housing is Good Social Policy (Carter & Polevychok)

1. Adequate & affordable housing necessary in itself
2. Also facilitates the success of initiatives taken in other policy sectors

Two examples:  
Health  
Education



# Housing & Health

Predictors of physical & mental health:

- Poor state of repair
- Overcrowding
- Residential mobility for reasons not chosen by household
- Monthly expenditure on housing & related costs
- Exercise of control
- Security of tenure

# Housing & Health

- High housing cost burden – stress and lack of self-esteem – poor mental & physical health

Homelessness greatest predictor of physical & mental health:

- Mortality rates up to 10 times higher than those housed
- Health supports (mental, physical, addiction) ineffective because of stress caused by homelessness
- 20% of homeless (chronic) account for 50% of homeless service capacity
- 4-10 times more costly per day to deal with homelessness as 'emergency' than to house and support them – 'Housing First Model'

# Housing & Education

Poor housing ↓ educational outcomes:

- Children living overcrowded homes → poorer education outcomes
- Poorly housed children → anxiety, depression, behavioural problems → educational achievement
- Residential mobility as a child has ↑ impact on high school graduation than poverty or welfare dependency
- Adequate & affordable housing, with security of tenure, can level playing field for disadvantaged children

# Why So Little Policy & Program Implementation?

1970-1993 → annual targets, regular funding, long-term predictable operating agreements, state leadership to achieve a goal

1994 - 1998 →

1999 – present → homelessness, AHI, housing trusts  
Short-term, without targets and goal, irregular & insufficient funding, community-sector responsible for sustainability

# Why So Little Policy & Program Implementation?

- Minimum standards for all – social rights – replaced with individual (including organisations, corporate) consumption rights
- Personal ‘freedom’ with minimal state interference
- With ‘freedom’ comes responsibility for individual welfare
- Individual failings associated with ↓ ‘entrepreneurial virtues’
  - Poor housing ↔ poor life choices (Banting, 1992)
- Competitive urban policy (winners & losers vs. egalitarianism)
- What does growing gap tell us?
  - A rising deficit in entrepreneurial virtues?
  - A need for stronger state corrections to market failures?

Ultimately, these are *political issues*

# What Would Good Social Housing Policy Look Like?

[www2.parl.gc.ca/content/hoc/Bills/402/Private/C-304/C-304\\_1/C-304\\_1.PDF](http://www2.parl.gc.ca/content/hoc/Bills/402/Private/C-304/C-304_1/C-304_1.PDF)

Two proposed strategies (with much in common):

1. One-percent Solution (David Hulchanski & Michael Shapcott)
2. FCM Recommendations for a National Action Plan on Housing & Homelessness

# *One-Percent Solution*

In 2001/02 federal government spent 1% of annual budget (~ \$2 billion) on social housing

10-year strategy

The One-Percent Solution - an additional 1% of annual budget

Funding:

- Sustain federal spending at current level and re-invest savings in existing social housing subsidies as agreements expire, minimising need for new revenue
- Matched by provinces

## *One-Percent Solution*

1. Capital funding for 20-25 K new social housing units/year (same rate as early-mid-1980s)
2. Rent supplements for 150-200 K households
3. 10 K new supported housing units for mental, intellectual and physical supports
4. Renewing & expanding RRAP for rental, rooming house & home-owners
5. Services & shelters for homeless people as interim measure

# *FCM National Action Plan*

10 year strategy – cost of \$3.35 billion/year (across govt's)

Three goals:

- Preserve & enhance existing assets
- Reduce homelessness & number needing housing
- Expand supply of affordable housing to meet existing & future needs

Funding:

- Sustain federal spending at current level and re-invest savings in existing social housing subsidies as agreements expire
- Matched by provinces

# *FCM National Action Plan*

1. 20 K (2 K/year) new transitional, supportive & permanent affordable housing units to end chronic homelessness
2. Expand stock of affordable non-market permanent housing by 15% of total annual housing starts each year (roughly 25-30 K units per year)
3. Reduce backlog in housing need by 25% /year (roughly 35 K households)
4. Preserve & modernise existing social housing at 20 K units/year & renew subsidies
5. Extend & augment RRAP to rehabilitate 10 K homes/year

# Some Roles for Provincial Government

All three levels must co-ordinate strategies – with federal leadership for broad national goals

- Provinces cost-share, target priority groups & attend to affordability tools linked to income security
  - e.g., Shelter allowances, adjusted annually according to CMHC market reports
- Provinces lead in rent supplement program
- Provinces lead in health & associated supports
  - e.g., BC Housing & Mental Health
- Province (**not** municipalities) lead in protection of existing purpose-built rental stock
  - Amend *Condominium Property Act* 1993
  - F/P/(M) fund rehabilitation of it – partner with CBOs
- Substantial program(s) to assist first-time homebuyers

# Housing & Environmental Policy

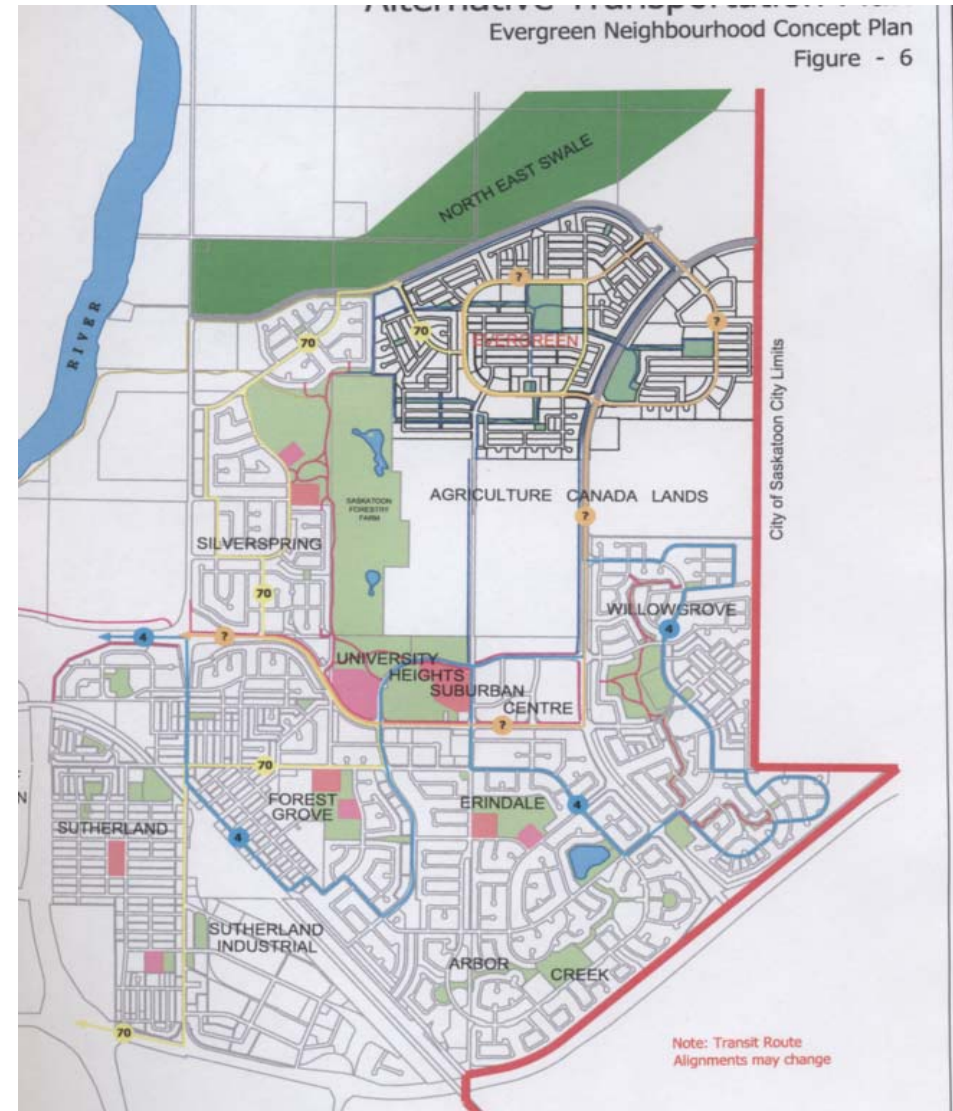
“Provincial and municipal governments must create the land-use legislation and zoning by-laws that urban planners need to eliminate sprawl and consolidate and densify existing built-up areas.”

(William Rees, 2010)



# Housing & Neighbourhood Design

- Housing is single largest user of developed urban land (51%) (Hodge and Gordon, 2008)
- Saskatoon had highest proportion of single-detached dwellings in comparative study (62%) (CMHC, 2005)



# The Housing Unit Itself

- 1945 – avg. house size ~ 800 sq. ft.
- 1975 – avg. house size ~ 1075 sq. ft.
- Today – avg. house size ~ 1700 sq. ft.

(Canadian Home Builders, 2002)

But the number of people per household has shrunk considerably over that time period

# The Housing Unit Itself

- 1<sup>st</sup> 'Shift Home' by Shift Development Inc., (Riversdale) Saskatoon
- Addresses environment & social policy issues

[www.youtube.com/watch?v=C-vyC5z2T7M](http://www.youtube.com/watch?v=C-vyC5z2T7M)

[www.theshifhome.com](http://www.theshifhome.com)



Photo credit: Curtis Olson

# Intensification & Urban Quality



Illustration of a typical city street with a large parking lot, office building, and residential towers.

- High quality public transit services require ~ 12 upa



Illustration of a typical city street with a large parking lot, office building, and residential towers.

# *Complete Communities* – Better Mix of Uses, Transportation & Density



Hypothetical streetscape depicting the Growth Plan's density targets for designated greenfield areas (above: density of approximately 50 residents and jobs combined per hectare)

# *Some Roles for Provincial Government*

- Goal and direction-setting for urban growth & qualitative development

e.g., *Places to Grow Act* 2005 – Province of Ontario

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

- Policy and Programs (e.g., through SHC) that combine environmental and social goals
- Building Code review
  - ensure that standards reflect a 21<sup>st</sup> century perspective on the ‘health and safety’ of building occupants which includes accounting for environment and community resilience

# Conclusion

- We need sustained (long-term) goal- and target-oriented public policy in the housing sector

Social policy

Environmental policy

Housing is important as a discrete policy issue

Housing is at the centre of everything else  
we direct policy at

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