

## **RURAL REALITIES AND SOLUTIONS**

*The following is excerpted from a brief presented to the Minister of Municipal Affairs and Housing at the consultation session in Lindsay, Ontario, on September 17, 2009 by the Rural Housing Issues Network of Ontario (RHINO). Its original title is Stable and Affordable Housing in Ontario's Hinterland : Rural Realities and Solutions.*

### **RURAL REALITIES**

The following is a summary of the issues and themes raised by network members during nine telephone conferences that have taken place as of July 2009.

#### **The Rural-Urban Divide**

All small communities have problems of under-housing and homelessness; but we need to improve our understanding of the differences in context between larger and smaller cities and towns and rural areas; and between year-round and seasonal populations. There is also a need for greater appreciation of the impact that lack of public transportation has on problems of under-housing and homelessness in rural areas.

A tension that might be characterized as 'heartland versus hinterland' underlies much of the frustration of those concerned about affordable housing in rural areas. This tension arises from the centralization of services and funding in large urban centres, which leads to a low profile for rural areas where the needs may be just as great.

Since housing is geo-specific, there is often a disparity between what people need and what they can get because of their location. From an equality and human rights perspective the question is, 'how can we look at the cost of taking services to people versus expecting people to move to where the services are? Given the Government of Ontario's commitment to support services for aging in place, why should rural residents have to give up their communities to get the housing and services they need? To put it another way, if you can't age in place in your own home and community, where can you go?

#### **The Political Divide**

The lack of concern about and involvement in housing issues on the part of many rural and small town politicians is alarming, though perhaps understandable. Local politicians generally are not motivated to apply for money that is available to address homelessness. They see it as the province's responsibility, not theirs. Under-housing and homelessness are rarely issues in local elections or political discourse.

Some local politicians do not see these issues as part of their mandate; or they claim to have other, higher priorities. Others are reluctant to make the connection between affordable housing and economic development. To be fair however, although the provincial government has downloaded responsibility for social housing to them, local politicians do not have the resources or the authority to tackle housing issues in their communities.

Rural municipalities don't want to take responsibility for social housing because there is no provincial funding for operating costs, and these costs can't be met under the present local tax structure either. Further difficulties are caused by the fact that service delivery boundaries in rural areas often overlap and don't necessarily match political jurisdictions.

## **Rural population trends**

Better-off seniors are attracted from cities to rural areas by the development of relatively affordable retirement housing. However, this places some less well-off long-term residents under growing pressure due to increasing property values and taxes, which may result in their displacement.

There is anecdotal evidence that transient, unemployed youth are attracted to smaller towns and cities by the unrealistic expectation of jobs, lower rent and lower living costs. The City Council has developed a small number of units for low-income youth, but has not received provincial funding support for larger projects.

The aging of rural populations and the difficulty of providing health and social services to them need urgent attention. A recent study commissioned by the Affordable Housing Action Committee to examine housing conditions and needs among seniors and persons with disabilities living in the City and County of Peterborough (Hjort-Jensen and Zwicker 2009) found that:

- Seniors overwhelmingly preferred to remain in their homes.
- Local Health Integration Networks show potential to coordinate aging-in-place services but need funding and encouragement to do so.
- Peterborough County has the highest proportion of people aging in place in rural areas [in Eastern Ontario?].
- To successfully age in place, seniors must be capable of living independently; those in rent-geared-to-income housing who can no longer do so are moved inappropriately to LTC facilities because few supportive services are available.

- Municipalities need to work with the Province to change this rule.
- Lack of capacity to maintain their homes, not loneliness or other factors, drives people into retirement homes and care facilities.
- Public investment in independent living is cost-effective.

### **Critical housing issues in three rural communities**

City of Kawartha Lakes Council has no information on the extent of homelessness and under-housing in its jurisdiction. Transient shelters such as *A Place Called Home* can only begin to meet the needs. Retirement homes are too costly for many seniors and nursing homes are over-used, sometimes inappropriately. Lack of recent local initiatives to build affordable housing was identified as a major challenge.

Public social housing for Haliburton County, which is demographically the oldest county in Ontario and the poorest, is administered through the City of Kawartha Lakes. There is therefore no local infrastructure to analyze or meet housing needs. There is no emergency housing, so people in urgent need must necessarily leave the County to find temporary accommodations. Rental housing comprises only 13% of the housing stock, compared to 29% provincially, and is more expensive than owner-occupied accommodation. Renters may have little choice but to occupy buildings that are suitable only for summer occupancy. These are often isolated on roads that are not publically maintained, have sub-standard water and/or septic systems, and may be infested by mice, which pose health and fire hazards. 'Couch-surfing' and overcrowding are common 'solutions' to the lack of adequate and affordable housing. The lack of public transportation increases pressure on housing in the villages for those who do not own or cannot drive private vehicles.

No social housing has been built in Peterborough County for the past 12 to 15 years and waiting lists are huge. While there has been a condominium development boom in the county, this new housing is not affordable for most seniors. At the other end of the age continuum, fewer youth are using emergency shelters because Ontario Works is more restrictive, especially for youth. Also, young people often present with severe mental health and addiction problems, which require more intensive services.

### **Lack of research on housing issues**

A recurring theme raised was the lack of research data to inform appropriate housing strategies for rural areas. Even though relevant research has been conducted in some communities (Kawartha Lakes, Peterborough County), this is not true of the others, and probably not true of most rural municipalities in Ontario. The concept of 'rural' is often not well defined for research purposes. There is a tendency to look only at towns and villages and to

overlook the countryside. A major problem is that scale currently used by Statistics Canada to 'map' population density and other characteristics in urban areas renders rural settlements invisible. Furthermore, where numbers are small, they are suppressed to protect confidentiality and this also distorts rural realities or renders them invisible.

More research is needed in rural areas to identify markers of housing health in rural municipalities -- such as population density, wealth, age, need and the 'fit' of housing stock – and quantify them. Research is needed to:

- Map homelessness, poverty, service provider catchment areas and related phenomena and address such questions as how homelessness, low income and poverty are geographically distributed in each area, and to what extent they coincide; and how well service providers are located in relation to these distributions?
- Document demographic and socio-economic change over time, exploring how age and income distribution structures have changed in target areas in recent five-year periods and how this change is related to natural increase/decrease, in-migration and out-migration.
- Catalogue existing services for homeless and low income persons and document the resources and mandates of these services and the challenges they face.
- Gather case examples of individuals who are homeless or at risk of becoming homeless to find out how they lost their housing security; how they cope with homelessness on a day-to-day basis; and what they think should be done to assist people like them to regain housing and full participation in the community.

## **CONCLUSION**

Access to affordable housing is acknowledged to be a human right and a major health determinant. Past policies have failed to address this issue comprehensively with the result that our health care costs are increasing annually and our communities are mired in a series of disjointed policies that do not contribute to community sustainability and resilience.

Rural communities are used to having their issues shuffled to the bottom of government priorities or ignored altogether. The Rural Housing Issues Network

of Ontario (RHINO) was formed by Canadian Pensioners Concerned (Ontario Division) and a consortium of non-profit housing providers, community health centres, the faith community and community members to ensure that rural housing issues are no longer ignored and that any affordable housing strategy includes local consumers and service providers. Rural Ontario wants in!

### **A new approach to an old problem**

RHINO challenges the Government of Ontario to work with us to create a sustainable, affordable rural housing strategy based on a broad partnership that includes all levels of government, for-profit and non-profit sectors, economic development agencies, educational institutions, housing and social service providers, the faith community, the health community, the police and most importantly local citizens including First Nations.

RHINO supports an integrated approach to addressing affordable housing issues in rural areas across the province. A rural strategy must be part of a larger strategy that includes poverty reduction, health care, economic development, educational and training opportunities, social service provision, policing, community cohesion and environmental sustainability. Unless all aspects of community resilience are addressed, we are convinced that a housing strategy alone will be another instance of taxpayers' dollars being spent ineffectively and inefficiently.

An effective and efficient affordable housing strategy must be funded over the long term. Resources must be made available for operating costs, research and development as well as bricks and mortar. Too often, in the past, a project has been allocated start up funding but has been refused long term sustainable funding. As a result, housing projects have had short-term success but long-term failure, and money has been wasted unnecessarily.

With respect, RHINO reminds our communities that politicians and government agencies are our servants, not the reverse. RHINO believes that a successful, affordable housing policy can be discussed, designed and implemented in a democratic manner, which includes all voices in the crafting of a sustainable outcome.

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