CONVERSATIONS WITH THE COMMUNITY: FOOD AND SHELTER SECURITY A Report from the Community Knowledge Forum March 23, 2017



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Overview of the Foundation

The Community Foundation of Mississauga is part of one of the fastest growing charitable movements in Canada. The Foundation is a registered charitable public foundation that was launched in spring 2001. Since that time, it has grown rapidly and has \$20 million in endowed assets and cumulative grants of over \$7 million. Community foundations across Canada share three fundamental roles:

One: endowment building/personalized service. The Foundation builds endowed and other funds to provide lasting support for local priorities. It makes giving easy and effective, accepting a wide variety of gifts and providing donors with a number of charitable options. Donors can contribute cash, stocks, property and other assets. Donors may establish a fund in their name or in the name of a loved one. In most cases, a gift qualifies for maximum tax advantage under federal law.

Two: local grant making expertise. The Foundation's staff and volunteers have an in-depth understanding of the issues, opportunities, and resources that shape our community. It evaluates all aspects of community well-being – including social services, education, the environment, health care, youth, seniors and the arts and makes grants to support the broadest range of community needs. It can help donors learn more about local organizations and programs that make a difference in areas they care about most.

Three: community leadership. Because community foundations support all kinds of charities, it is well positioned to bring people and organizations together, convening diverse voices to address local issues and opportunities. The Foundation's business is building community.

Capturing Community Knowledge

Bridging the needs of the community with philanthropy is at the heart of the Community Foundation of Mississauga. Part of that means building a base of knowledge about the issues affecting the community, bringing together the people who live and work in the city to hear what they have to say, connecting organizations serving the community, sharing information, identifying gaps and opportunities and considering innovative ideas that can be part of the solution to addressing community needs. Collaborating is one of the ways a community foundation stays connected to the purpose we serve. It helps keep vital knowledge and communication flowing.

On March 23, 2017 the Community Foundation of Mississauga held a Community Knowledge Forum to share information among organizations battling food and shelter insecurity in Mississauga. This report contains some of the details of what was shared and learned through the vital conversation.

Trends and Statistics:

Why is food and shelter security such an important issue in the city of Mississauga?

The Community Foundation of Mississauga's Vital Signs 2015 report includes a section on the gap between the rich and poor and on affordable housing in Mississauga. The report found that 51% of visits to Mississauga Food Bank member agencies were children and that rent is the biggest expense for Mississauga Food Bank clients. In fact, Mississauga Food Bank clients on average spend 62% of their monthly income on rent, a number much higher than the Canadian Mortgage and Housing Corporation's recommended 30%.

Mississauga is facing an affordable housing crisis; the Foundation's 2015 Vital Signs Report indicates that in 2013 there were only 1,349 affordable rental units in Peel and a wait list for these units of 12,630 households. The average time a family will spend waiting for affordable housing in 2015 was estimated at 11 years for a 3 or 4 bedroom unit. In 2015 the Community Foundation learned that the average cost of a detached home in Mississauga was \$800,000. Since that time the average cost of a detached dwelling in Mississauga has risen to \$900,000. All of these trends and statistics point to the fact that Mississauga is slowly pricing the middle class out of home ownership in the city.

As the Foundation studied the information about housing and food security in Mississauga we realized the tangible connection between poverty and these two key issues. Almost all of those affected by poverty were facing struggles with food and shelter affordability. The Foundation decided to seek out more information about how organizations that battle poverty, food security and affordable housing are working to address the issues.

The City of Mississauga is beginning to really understand the depth of its housing problem and how this issue is causing deeper concerns for residents. With its newest housing report the city of Mississauga identifies the "Missing Middle". The municipal government is developing plans to take action against sky rocketing housing prices and lack of affordable development suited for young or new families.

Food Banks in Mississauga are also beginning to lead the way towards a brighter future and food security. The Mississauga Food Bank has addressed a significant issue around food security by creating a network of food bank agencies that operate around the city in different local neighborhoods. This network has enabled community members to have access to good, affordable food in almost every neighborhood in the city, helping to keep transportation costs low and helping to ensure that nobody lives in a food desert or a community where there are no grocery stores or affordable places to shop for nutritious food.

Sharing Knowledge and Expertise

Our forum guests represented the diversity of Mississauga organizations who are engaged with clients facing housing or food issues. The organizations included:

Dam - Develop Assist Mentor

Erin Mills Youth Centre

Heart House Hospice

Parkdale Community Health Centre

Peel HIV and AIDS network

Region of Peel

Peel Public Health

Furniture Bank

Indus Community Services

Second Harvest

Our Place Peel

Peel Family Shelter

Vita Centre

Boys and Girls Clubs of Peel

Community Environment Alliance

Bridgeway Family Centre

Seva Food Bank

Somali Community Services

Big Brothers, Big Sisters of Peel

Interim Place

LAMP

Meadowvale Neighborhood Café

Peel Children's Centre and Nexus Youth Services

We also invited panelists Adaoma Patterson from the Peel Poverty Reduction Strategy, Bert Krikke from Habitat for Humanity Mississauga/Halton and Chris Hatch from The Mississauga Food Bank to share their expertise.

The Community Foundation of Mississauga is grateful for the generous contributions of all participants.

Key Findings

Defining Terms

This report will focus on the issues of food security and affordable housing in the city of Mississauga. Below are some key definitions of terms that will be used throughout this report.

Food Security— The Food and Agriculture Organization (FAO) of the United Nations defines food security as: A condition in which all people, at all times, have physical and economic access to sufficient, safe and *nutritious* food to meet their dietary needs and *food preferences* for an active and healthy life.

Affordable Housing— Affordable housing is housing which is deemed affordable to those with a median household income as rated by country, province, region, or municipality by a recognized Housing Affordability Index. In Canada the Canada Mortgage and Housing Corporation suggests that in order for a home to be affordable the occupant must be spending 30% or less of their household income on it. In Mississauga we are considered a 2 tier municipality. This means that our housing needs and rates are assessed by a regional standard through the Region of Peel.

2 Tier Municipality—This is an incorporated municipality that operates under the jurisdiction of a larger regional government while maintaining a local municipal government. The provincial governments in Canada mandate how regions and municipalities are to work together and determine which government is responsible for what.

Regional Government— In this case we will be talking specifically about the Region of Peel which is the Regional government that resides over the municipalities of Brampton, Mississauga and Caledon. When discussing social issues, especially as they relate to poverty in Mississauga, the Region of Peel plays a role in policy and service provision. This is because the regional government maintains the mandate for public housing, public health and social services. The Region is also responsible for water delivery and waste water treatment, waste collection and disposal, arterial roads, long term carecentres, policing and paramedic service, planning, paratransit and judicial services.

Addressing Poverty in Mississauga

Adaoma Patterson from the Peel Poverty Reduction Strategy provided some context to our conversation in order to better understand poverty in Mississauga. She suggested that defining poverty is nearly impossible as it is different for each person who experiences it. Poverty is fundamentally about limited access to income, supports and resources. But it is also about the inability of individuals and families to live independently, focus on wellness and be involved in community life.

It was noted that certain populations are over—represented in the numbers of people who live below the regional poverty line. These at-risk communities only make up 17% of the total population in Peel Region, but of those living below the poverty line 18% are disabled, 20% are children, 20% belong to racialized communities, 23% are seniors living alone and 33% are newcomers. This over-representation of the most at-risk in our region is an issue that needs to be addressed.

Three key foci of the Peel Poverty Reduction Strategy were also mentioned during the presentation to the group. Over the next 5 years, the Poverty Reduction Strategy will focus on advocacy for:

Food Security—The group is working with provincial government and advocating a food benefit for recipients of Ontario Works and Ontario Disability Support Program as food prices have risen at rates greater than inflation.

Equity and Inclusion—The Peel Poverty Reduction Strategy is advocating for the collection and analysis of ethno-racially and otherwise appropriately disaggregated data across all provincial ministries and public institutions. This need for racialized data and disaggregated data for the most at-risk in our communities is necessary to truly understand the causes of poverty and creating solutions to pull people out of poverty.

Affordable Housing and Youth Homelessness—Access to affordable, safe housing continues to challenge Peel region. In response to this the Poverty Reduction Strategy is asking the provincial government to:

- Further invest in services and supports in Peel Region to significantly decrease waitlists and reduce barriers to access, as well as to invest in service coordination efforts to streamline and integrate Peel's social support network.
- 2. Develop a youth homelessness service system that includes community building among direct service workers, needs assessments and addressing identified system gaps.
- 3. Develop a flexible, coordinated systems approach to providing wrap around and transitional supports to young people (mental health supports, substance use counselling, access to recreational activities, employment supports, etc.)

Food Security

A major issue facing those who are food insecure is that the stigma of accessing a food bank is keeping people from coming in for help. The city estimates that over 110,000 people live below the poverty line, yet last year (2016) only 14,600 individuals visited The Mississauga Food Bank. Chris Hatch, the Executive Director of the Mississauga Food Bank Network, suggests that eliminating stigma is only part of the solution to this problem. He acknowledges that some of these people just do not know about the food bank or how to access it.

Chris also seems to echo Adaoma Patterson from the Peel Poverty Reduction Strategy when he shares some data the food banks have collected on their visitors. Chris notes that at-risk populations are also overly represented among his clientele. He says that 7% of his clients live on pension income, 16% earn an income from work, but due to precarious and low paying work the pay is not enough to meet expenses, 18% receive disability supports and 46% are on social assistance. Through an understanding of these numbers it is clearly true that those living in poverty are also dealing with issues of food insecurity.

With regards to data, it was noted that there are concerns when it comes to food banks, not just in Mississauga, but provincially and nationally as well. The reason for this stems from how food banks were first created. Food Banks in Canada were born during an economic down turn when social services were just not helping people meet all their needs. They were seen as a temporary measure to ease the pressure of a down economy. This was over 30 years ago, and still food banks are serving more and more people every year. Since food banks were seen as a temporary measure, there was no mechanism to integrate them into the government social service system and this has resulted in no centralized network of data aside from what is collected by the food banks themselves.

Finally Chris also noted the issue of fresh meat and produce in the food bank. He mentions that finding food donations of non—perishables is much easier than fresh food. Donation drives and community support usually yields enough non—perishables. These foods though, often with high sodium content and other unhealthy attributes, do not help a food bank create food security because they do not provide the nutritious diversity people need. There is never enough fresh food to serve the community. Finding this fresh food became an even larger priority when the Region of Peel's Public Health Department released a healthy eating guide and the network of Food Banks also mandated a good food policy in all locations. The biggest problem with sourcing and finding fresh food, meat and seafood is, where does a food bank get it from? Generally the public does not donate it, or cannot donate it due to the perishable nature. Grocery stores and other establishments have a hard time donating it because it is the most expensive of their food categories and drives losses. Chris mentions that his budget for fresh meat and produce last year (2016) was \$80,000; in 2017 the budget for this type of food is \$250,000.

Affordable Housing and Shelter Security

In a two tier municipal government structure there are two ways in which you can discuss affordable housing. The first is an understanding of how the regional government is dealing with social housing supports or emergency housing supports; these can include shelters, rent geared to income units, and social housing units. The second way it can be discussed is through the municipal government lens. This looks specifically at things like land costs, land transfer fees, cost of development, site servicing and seeks to understand how much affordable housing is in stock or being built, whether these are low cost rental units or affordable home ownership opportunities.

During her presentation, Adaoma Patterson mentioned that tackling affordable housing really takes an effort with partnerships and collaborations between the social service or charitable sector, the regional government and the municipal government. The reason for this is because housing should be understood as a continuum of sorts. In order for a city or region to have a healthy housing system those who live in poverty need to be able to achieve upward mobility through the housing continuum to achieve shelter security. This means that emergency shelters which provide beds and relief to those who may be stuck on the streets have to be able to do two things: They should provide enough beds for those who need them, and provide the tools and resources to help these people find support in social services and eventually in longer term social housing or rent geared to income units.

The organizations that run these rent geared to income and social housing units need to be able to provide enough space for the people who need these types of accommodation. These organizations also need to be able to provide tools and resources in financial management to tenants and create partnerships with the charitable and nonprofit sector to help move people out of these homes and into affordable rental units or affordable homeownership opportunities.

The regional and municipal governments must also work together to ensure that municipally the affordable housing stock is being built at a rate that can support the number of people who are looking to move out of social housing or rent geared to income units and into a more traditional form of housing. However if affordable homes are not being built at a fast enough rate individuals and families end up in social housing for extended periods of time because there is no other real estate they can afford.

This is where Habitat for Humanity comes into the picture. Habitat for Humanity focuses on building safe, decent, affordable homes for families in need. Ideally Habitat works with those families who are living in rent geared to income units or social housing to move them into home ownership opportunities. However if the system outlined above is not healthy, Habitat struggles in many ways to provide solutions.

Bert Krikke from Habitat for Humanity Mississauga/Halton suggests that one of the problems is the up—front cost to build a home. Land is almost non-existent in the city and the cost of build permits, development, servicing and transfer taxes make the upfront costs to build very high. These are immediate roadblocks that keep not just Habitat, but even for—profit developers from building cheaper, more affordable homes as the risk of upfront costs outweigh the potential value of lower cost units. These risks hinder Habitat for Humanity even further because Habitat relies on donations to build homes and that funding is usually not realized until after the home is built and the organization has the ability to tell the story of a family it helped.

Bert, like Chris also mentions stigma as a huge problem for Habitat for Humanity. There is no doubt the prospect of a 0% interest mortgage and no money down home is attractive. However, the stigma of poverty seems to keep people from applying. Bert also mentions an unhealthy housing system as part of the problem. Habitat would not have to look for partner families if they were able to work in an efficient way with social housing and rent to income unit providers. They would be able to move the people out of temporary solutions into a more permanent one while freeing up short term units for others who may need them.

Looking specifically at emergency shelters in Mississauga it became apparent that as Canada's sixth largest city we are desperately under served. It was mentioned that Mississauga only has one youth shelter, and due to a lack of space, has to turn down as many youth as it helps every year. In the city of Mississauga there are only 6 shelters providing relief to a population of over 700,000 people. By comparison the City of Vancouver's population of about 600,000 people is served by 24 emergency shelters.

It is clear that Mississauga is facing a shelter security crisis. There are far fewer affordable homes being built than are needed and property values are skyrocketing. The problem is exacerbated by an underfunded and under resourced housing system that is not able to keep up with demand.

Common Themes

Throughout the session there were two points that repeatedly surfaced which seemed to drive the whole conversation around addressing food and shelter security in the city of Mississauga. These two common themes were stigma and data. Each will be addressed below.

Stigma

Participants stressed that stigma or people's perceptions of poverty were keeping them from obtaining the help they need. Chris Hatch from The Mississauga Food Bank suggests that it is stigma of food bank usage that keeps over 90,000 people who are living below the poverty line from coming into food banks. He mentions that this stigma would be very easily overcome if the data around those who are using food banks was shared more widely. Chris illustrated his point by mentioning that the third largest demographic of people utilizing food banks are receiving a pay cheque from work, or considered hard working.

Bert Krikke mentions similar issues regarding stigma in Habitat for Humanity's programs. Potential clients are concerned about how their neighbors will perceive them. They worry that people will think their home was given to them, or that they are just not hard working enough to be appropriately housed. Habitat does not give away homes and carefully searches out partner families that are indicative of a hard working spirit. Often one parental unit is working multiple jobs. Habitat is often helping people who live on ODSP or are taking care of a family member who may be disabled.

Data

Data was also a key point. Each presentation mentioned data and the audience had numerous questions about data. One of the most interesting points about data was that there is a real need for data that aggregates out and focuses on at risk communities in Mississauga. With racialized, senior, single parent families, the disabled and newcomers being overly represented in our poverty metrics, it is extremely important to see how and why. If we can note that poverty is experienced differently by everyone, there is a need to understand a wider range of experience and have the differences in this experience understood as well.

We also talked about data as a group in order to understand why the social service sector relies on it so much and to understand how it is being utilized. Most of the social service agencies in the group mentioned having sourced their own data or having done their own research. When asked why, the answer was, to demonstrate impact. It was suggested that perhaps data should be used to do more then assess impact. Can it be used to create high performing programs? The resounding answer was yes, data plays a role in ensuring a program or projects success before it is attempted. Data can also help one assess and understand risks before venturing into a program or project.

The final point on data was made through a question asked of the group about who was sharing data with other organizations in order to create efficiencies and solutions. The answer here was no, organizations were not sharing data. This brought the group around to how data could be shared, it was noted that final outcomes of data were not all that was needed. In fact when one organization does some great research, it is more important that methodology be shared with other organizations so that they can recreate it within their constituency. The goal of sharing data and methodology is actually directly related the problem of stigma. If more organizations are creating and widely sharing data, the stigma around poverty becomes greatly reduced because those experiencing it realize they are not the only ones who need help.

Opportunities

The group conversation and presentations for the day also pointed to a few opportunities for solving some of the problems mentioned throughout this report.

Affordable Housing—addressing the 'missing middle'

A recent release from the City of Mississauga outlined the government's affordable housing plan. The plan acknowledges that the municipal government has a very small role to play in the infrastructure of social housing and other forms of government housing because that falls under the responsibility of the Region of Peel. However it was also acknowledged that there are some concrete things the city can do to address its affordable housing crisis.

While increasing the number of social housing units may be impossible for the city to do alone, it can reduce the cost to build in order to make building more affordable homes more appealing. The plan is to reduce the cost of land transfer taxes, development fees and building permits to reduce the risk developers undertake when developing a piece of land. This easement of expenses will be the encouragement needed to build more affordable homes. In fact the city of Mississauga, according to Bert Kirkke, has a partnership in place with Habitat for Humanity Mississauga/Halton to defer development costs until after the build is done.

<u>Food Security—fresh produce and meat into food banks</u>

The Mississauga Food Bank mentioned their struggles to receive fresh food and how necessary of a requirement it was for them to have. In response to this the Mississauga Food Bank undertook one of the most unique projects a food bank has ever undertaken.

With a lack of farms to source fresh food from in the Mississauga area the Food Bank has developed an indoor farm. This tilapia fish farm produces 100 servings of fresh fish per year and the waste water is used to hydroponically grow fruits and vegetables. This yields about 40 heads of romaine lettuce a week.

Stigma—The Mississauga Food Bank, 'The Face of Hunger'

The Mississauga Food Bank is battling stigma and hoping to have more of those in need come out to food banks to receive support. The Food Bank hopes to have an effect on stigma by maintaining its own sophisticated data collection tools. These tools collect information and data on customer/client metrics. The Mississauga Food Bank shares the data it collects widely with the Mississauga Community in a yearly publication called 'The Face of Hunger'. It does this so that the broader community, including those battling poverty can understand that the needs of those who attend or use food banks are quite diverse and that the use of a food bank is not something to be ashamed of.

Chris Hatch suggests though, that stigma is not the only thing keeping people from using a food bank. In fact he is well aware that perhaps people don't come into food banks simply because they do not know they exist or how they operate. By sharing the 'Faces of Hunger' report widely the Food Bank hopes to increase engagement with its programs and visibility in Mississauga communities. This need to get the message out is also being addressed head on by the food bank as they plan to undertake a multi-faceted marketing campaign to make people more aware of the food banks in their community.

Creating a publication that shares data widely in Mississauga is addressing an issue the group brought up about sharing data and the marketing opportunity the Food Bank is undertaking both represent vital ways the community can help the Food Bank reach its goals.

The Basic Income—A pilot program to fight poverty

All three of our presenters and the wider group in attendance agreed that the best way to solve the problems of food insecurity, lack of affordable housing and poverty is to advocate to the provincial government to run the basic income program it is testing now. The program seeks to pay all those in Ontario who fall below the poverty line or are considered low income a decent basic income that helps them meet their needs. This basic income would replace all other social service payments whether they are through ODSP, Employment Insurance, or pension. This basic income if assessed at a level that truly addresses poverty stands the biggest chance of lifting people from an impoverished state into the middle class.

Chris mentioned that if a basic income program was truly instituted in Mississauga, his dream of no longer needing to run a food bank would become a reality.

Helping at-risk Communities Through Partnership

A lot has been said in this report about the over-representation of certain segments of the population in programs and services provided by organizations battling poverty, food insecurity or shelter insecurity. One of these over represented populations is those with disabilities. Although taking place out of this region, Habitat for Humanity Mississauga/Halton is working in North Acton with Community Living North Halton to provide some assistance. The two organizations formed a unique partnership allowing Habitat for Humanity to build a home for four autistic men and their caretakers, all who were in need of more affordable accommodation. This unique partnership shows the value of charitable organizations working together to accomplish goals and sets and example for other organizations. Community Living benefits by being able to provide a safe, decent, affordable place to live for those they serve, and Habitat gets an opportunity to extend the affordable housing stock in a community.

Conclusion

While food and shelter security in Mississauga seems quite challenging now, there are plenty of organizations in the city working with the community and people to ensure there is change.

The Peel Poverty Reduction Strategy is working with all levels of government and advocating for support for those in need. The Food Bank is looking for way to help more and more people, while also looking for ways to ensure these people at some point stop needing the help. Habitat for Humanity is increasingly trying new and innovative things to increase affordable housing stock. The Municipal Government understands the role it plays in ensuring there is adequate affordable housing stock.

Community members and organizations in Mississauga are well aware of the role they play in combating poverty and are looking for ways to support the issues. During our conversations at the forum there was a tangible feeling in the room that collaboration is key to driving outcomes. Solving problems as complicated as these requires all parties to come together and work out feasible solutions.

While an affordable housing crisis looms and food security issues are on the rise, it was uplifting to be a part of a dialogue that showed such commitment to solving problems. It was even greater to hear about all of the innovative opportunities organizations were working on to develop better outcomes for people. With the right kinds of philanthropic investment, collaborative impact and advocacy we can, in the short term, take major steps to improving the lives of those who live in poverty in Mississauga.

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