

**Submission to Federal Government
Consultation on Affordable Housing**
from
Bruce-Grey-Owen Sound NDP
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Abstract

In any community, even political ones, there are people with a great deal of knowledge and experience on a range of issues. The community of the Bruce-Grey-Owen Sound NDP is no exception. The three authors of this submission are all NDPers who, because of their 70 years of collective experience in living in, developing and building affordable housing, felt they had something to offer to the national discussion. We hope you will judge what we are offering, not by the colour of our politics but by the strength of our submission.

In thinking and writing this paper, the authors lay out several principles in the Introduction that policy makers might also find helpful.

In keeping with our research and experiences we look on co-op housing (mixed rent, mixed needs) as being the most economically and socially cohesive model for centres with heavy demand for affordable housing. Home ownership (small units in a townhouse or stand-alone) might be more practical in rural areas, but should also be considered in more urban centres for the reasons outlined in the section on home ownership.

Supportive housing (eg, for the mentally ill, the disabled), although it has funds dedicated for it, should not be considered in isolation from other types of housing. In fact, consideration should be given to integrating it with other types.

Priorities among our conclusions are these three:

- Secure, consistent and adequate Provincial and Federal Government funding is essential to build, maintain and spur innovations in affordable housing.
- Development of affordable housing must be mindful of whom the housing will serve and feature inclusive consultations.
- Development of affordable housing must also create communities that can become self-supporting and that includes access to the job market.

(Footnotes are embedded in the text of the original pdf; references are at the end of report)

Introduction—Housing in Context

The context of this submission—and any discussion about affordable housing—must be the economic and social situation Canadian families find themselves in today. We note that even middle class families who own their own homes are struggling to meet mortgage and repair costs. Canadians are in debt to the tune of some \$1.65 for every dollar we earn.

Home owners, if they can afford it, can at least build equity—if the housing market doesn't crash and if interest rates remain at rock bottom. In today's turbulent economy, those are pretty big ifs. It's telling of the times that CMHC has recently issued a 'red' alert about Canada's housing market and the federal government has [tightened up both lending and borrowing rules](#).

Renters are struggling too—[20% of them are spending over 50%](#) of their income on housing. The accepted definition of 'affordable' is 30% of income. As developers rush to fill the demand for home ownership, rental stock is deteriorating *and* getting more expensive.

For those who are homeless, or nearly so, the situation is dire. According to the [Homeless Hub](#) some [35,000 Canadians will be on the streets or in shelters tonight and another 50,000](#) on someone's couch. In rural areas such as Bruce-Grey-Owen Sound homelessness is mostly hidden. Few homeless people live on the streets, but they couch surf and they find sub-standard housing in the countryside (according to anecdotal data from Safe'N'Sound, the only facility in Owen Sound that provides temporary housing).

Much of the responsibility for providing affordable housing has ended up on the council tables of municipalities, especially in Ontario after the Provincial government downloaded that job in the latter 1990s. About that time the federal government also got out of the affordable housing business—or at least drastically reduced its commitment to build and maintain rental stock. As a proportion of GDP, the [federal contribution to social housing has dropped by 40%](#) since 1989.

Meanwhile, [homelessness in Canada continues to grow](#).

Canadian workers began their long, continuing [slide into precarity](#) before 2000 as well-paying manufacturing jobs began to give way to low-paying, precarious service work. Now, [nearly half of employees in Toronto are precariously employed](#) in low wage or temporary or part time work—frequently all of the above.

The less money you earn, the less you have for food and housing. A Statistics Canada study shows that [income inequality is associated with some 40,000 deaths](#) in Canada a year. Another Stats Can study tells us that between 1999 and 2012, [the wealth gap between](#)

[the richest 20% of us and the poorest 20% doubled](#). Meanwhile the real income of too many of us has not kept pace with the costs of food and housing. The Conference Board of Canada [gives us a 'D' on working age poverty](#)—15th of 17 countries, just behind Japan and the USA.

Snapshot of the situation on the ground in Bruce-Grey-Owen Sound (BGOS) ...

- 20% of families in Owen Sound-Georgian Bluffs, (and 41% of *lone-parent* families) make a median income of only \$15,590—*half* what the United Way of Bruce Grey says is needed to live on (\$31,463) and *half* of Stats Can's Low Income Cut-Off for a family of four. *Stats Can*
- In Bruce County, the average annual income is \$10,000 *less* than the Ontario average. *Bruce County Long Term Housing Strategy, Update 2013*
- However, to rent a modest 2-bedroom apartment in BGOS without spending over 30% of income requires an annual income of \$34,440 per year (or \$16.56/hr of full time work). *United Way Bruce Grey 2015 Hunger Report*
- Food bank usage in BGOS *has increased by 92%* from 2013 (Canada's has increased 26% since 2008). Families who use food banks typically spend 70% of their income on housing. *United Way Bruce Grey 2015 Hunger Report*
- 55.3% of those seeking housing assistance in Bruce county are at risk of being homeless. *Bruce County Long Term Housing Strategy 2013-23*
- Housing stock (both market and assisted) is aging. *Bruce County Long Term Housing Strategy 2013-23*

Principles for looking at housing strategies

The three authors of this report have, among them, some 70 years of direct involvement in housing matters—as a builder, as a board member of a housing co-op, and as a manager of supportive housing in Toronto and Bruce County.

Our discussions that led to this submission included the articulation of principles we all feel are important considerations when dealing with housing strategies:

- Seek long term solutions over short term project-specific responses. That includes accounting for capital and operating costs and savings to other government services such as employment (and unemployment), health and social services.
- Incorporate innovative building design (especially energy efficient design) and social considerations (*eg*, affordable housing projects should address social isolation—an important determinant of health).
- Affordable housing should take only 30% of household income, be the right size for the site and the need for it, and establish strong community linkages.

- Affordable housing strategies should assist people into employment.
- A comprehensive affordable housing strategy should serve a range of people: singles, families, seniors and those with disabilities in a range of settings from high density urban to low density rural.
- The strategy should seek to remove policy barriers currently existing in local municipalities which act to deter innovation in affordable housing (eg, zoning bylaws).
- No plan should proceed until other successful models (especially those for rural populations) have been examined.

Housing the Homeless (Supportive Housing)

Jacquie Schwan

In 1978 the first full federal Social Housing program began. [The Federal Government took the lead in funding and administering housing](#) in Ontario and developed 52,189 units during the seven years following. The federal government stopped its program as the recession shot interest rates up to 20%. The funding role of the Federal government between the years 1986 to 1993 diminished with its final social housing program being a Federal-Provincial initiative. In 1993 Canada stopped funding its social housing program followed by the province in 1995. Governments then relied on the private market to meet the demands for new affordable housing. This contributed to the current dramatic shortages of rental housing and an increase in homelessness.

In 1999 the Federal government off-loaded administration and funding of social housing to Ontario. During the years between 1996 and 2000 there was no government funding for new affordable housing—the longest period of time in 50 years. In 2000 new funding was announced and targeted to select municipalities for transitional housing for the homeless. In 2001 the Province devolved funding of existing social housing to the municipalities but kept responsibility for supportive housing with the Ministry of Health and Long Term Care. The Federal government has continued with funding time limited and specific projects with an emphasis on the homeless, rent supplements and emergency funding. Funding administered through the municipalities does not address the housing shortage.

The emergence of “Supportive Housing” in the early 80’s was a response to the needs of the homeless population. Attributable to a number of factors, the rise in homelessness reflected changes in the economy, reductions in social housing and the deinstitutionalization of psychiatric patients. Discharged patients were living in SRO’s (single room occupancy hotels) unregulated boarding homes, and on the street. In Ontario 80% of beds in psychiatric hospitals were closed leaving people with abysmal housing.

They went ‘from back wards to back alleys’ with access to legal *and* illegal drugs. Housing became the first priority.

I was hired by one of the new Non-Profit organizations sponsored by Sunnybrook Hospital in Toronto as their first Executive Director for the newly funded Supportive Housing Program. New Directors were trained by the Ministry of Health to manage Supportive Housing in Metropolitan Toronto.

I was charged with purchasing buildings and land, overseeing construction, developing community entry programs, and building a community where effective and accessible services could be delivered. Partnerships were forged between these new programs, and the funders, and the people being served by the programs. Together we built a system that was wrapped around goals and objectives, and highly accountable to the funders and to the consumer.

Several lessons came out of this experience, but here are three important ones.

The importance of the government in providing housing solutions cannot be overestimated. It is clear to me that the ongoing commitment on the part of the federal government for housing the homeless made a huge difference in the development of programs and services for those with a serious mental illness. These programs have continued to grow and mature in our communities across the province.

The second lesson learned from developing housing for the homeless was the importance of the voice of the ‘consumers’ regarding the type of housing and service that best met their needs. The emergence of the voice of the homeless themselves was one of the greatest strengths of the program we put together.

Third is the importance of the consultation process—with both the homeless and with citizens that may be their neighbours. The effort to bring citizens into the discussion of how best to achieve affordable housing solutions continued into the 1990’s and 2000’s.

The commitment made on the part of government to bring solutions to the table to consult and to be part of the team was well recognized by those of us in the field. However, the removal of District Health Councils and the huge mandates of the Local Health Integration Networks has moved us further away from the ideals of affordable housing for persons with mental illness.

It also seems clear to me that ongoing and sustained commitment to affordable housing by government needs to be a priority. What worked in the past should be heeded: that housing

ought to be a line-item in the annual federal budget, rather than project or program specific and time limited.

As a former Director of Supportive Housing in Grey and Bruce Counties it was a real struggle to find affordable housing for those we served. Owen Sound was the former site of a provincial psychiatric hospital and currently has a Schedule One Facility at Grey Bruce Health Services. Owen Sound was then, and is now, home to many individuals who have a mental illness.

It continues to be onerous and unaffordable for municipalities trying juggle the housing needs across their area and to keep ahead of aging buildings and waiting lists. Both Counties have long waiting lists. Emergency and crisis housing, other than a night in a motel, are non-existent.

As the largest community in the region, the wait list for affordable rent-g geared-to-income housing in Owen Sound is currently 3 years long, In the meantime, many individuals are marginally housed or precarious in their housing situations. The homeless in Bruce-Grey-Owen Sound, although not as visible as in the larger urban centers, rely mostly upon couch surfing and other “in out of the cold” locations such as barns and trailers.

Some excellent services and supports are available in BGOS, as is some supportive housing. However, people want to move to their own apartments and those are woefully few. Partnership programs with rent subsidies are offered to private sector landlords which has expanded the system somewhat. But this is not an answer, because such arrangements also come with a wide range of complex issues for both support services and landlords. For example, a private landlord may be left with a tenant’s utility bill and no recourse but to small claims court.

Co-operative Housing

David McLaren

For nearly ten years in the 1980s, I lived in the Main-Gerrard Co-op in east Toronto. It was, I suppose, at the height of the co-operative housing build. For most of those years, I served on the Co-op’s Board of Directors.

The co-op was a mix of different kinds of housing—some of it consisted of renovated multiplexes and houses, but most of the units were in a relatively new apartment building.

The residents were a mix as well—of different incomes and education levels. I paid market value rent, but many of my neighbours' rents were subsidized.

We hired a part time coordinator (who I think filled the rest of his week coordinating another co-op). But it was the board that ran the place, including making decisions on what renovations or repairs had priority. We were able to keep the units and the physical plant in good repair with the rental income. We were also able to make all our mortgage payments to CMHC.

However, the principle benefit was the sense of community that prevailed at Main-Gerrard. The courtyard in the middle of the co-op was open to everyone and boasted a play area for children. Many people got their first taste of organizing and managing by serving on committees or on the board. Nowadays, the vast majority of [parents can't afford day care](#); but at Main-Gerrard, they pitched in at the co-op's daycare.

I saw people come in without many employable skills, serve time on the Board or on one of our committees and, as a consequence, secure employment. I saw single mothers able to take advantage of day care services so they could look for work or just have some time to themselves. I saw people in poverty become politically active through the Toronto and Canadian Cooperative Housing Federation. I saw a woman develop the skills and courage to leave an abusive relationship and start a new life.

Participation in the social life of your community and having some sense of control over your own life is a very important social determinant of health—both physical and mental. One of the nasty things about poverty is the sense of powerlessness that pervades daily life.

Think of poverty as a scarcity of money and how you might react to a scarcity of anything—transportation, employment, love. It tends to make you a bit crazy. Not all your decisions are smart ones.

None of the benefits of the co-op I've mentioned were programs aimed at reducing poverty. Except for the daycare, they were all informal, part of life at Main-Gerrard. And they came at no cost to government. They were effective nevertheless and were among the things that made the co-op a community.

Here are some other features of successful co-ops:

- Full time or part time coordinator with experience
- Training to create an knowledgeable and active volunteer board that sets direction, makes priorities, approves proposals from the coordinator and engages residents
- Physical space to encourage interaction (*eg*, common laundry room, exercise area, playground for kids)

- Volunteer handyman services—lawn cutting, household repairs
- Social events
- Day care
- Employment enhancement services for residents
- Advocacy—access to those who have influence over your life.

[Reduction of poverty is one of the things the Caledon Institute insists](#) should be an aim of affordable housing. Clearly it's a lot easier to organize your life and seek employment if you have a secure 'home-base' from which to work. But the Institute also says that social housing should yield positive health effects and enhance residents' labour market participation.

My experience at Main-Gerrard answers many of the objectives for public housing laid out in [Ontario's Long Term Housing Strategy \(March 2016 Update\)](#):

- Training, work placement, *etc*—an integration of various services with housing (see for example, Woodgreen's [Homeward Bound Program](#) in Toronto).
- Support of neighbours for abused women and men.
- Supportive community for homeless youth (with role models).
- Checking on invalids and seniors.

The Caledon Institute favours the kind of mixed-income, mixed-market-and-affordable housing units that we had at Main-Gerrard Co-op. The Institute is correct in saying that the mix provides the sustainable income needed to ensure physical plant is well-maintained and retrofitted to be more energy efficient.

I also agree with the *Ontario Strategy* on the need for training for people serving on committees and boards of co-ops. The Co-op Housing Federations of Canada and Toronto provided training while I was at Main-Gerrard, and it had the added benefit of enhancing peoples' chances at employment.

But it's hard not to notice the irony. The federal government got out of the business of financing co-ops in the 1990s, and many CMHC agreements are coming to an end—yet both policy groups and governments are now calling on public housing to do the same sorts of things that Main-Gerrard Co-op was doing back in the 1970s.

The Municipal View

Canada's Big City Mayor's Caucus met on September 30, 2016 and outlined three priorities:

- protect the 600,000 social housing homes that rely on expiring federal funding,
- building new affordable homes,
- improve affordability for those in need.

The Mayors estimate that \$12.6 billion of what remains for Phase 2 of the Social Infrastructure component of the 10-year federal infrastructure plan, in addition to sustaining existing federal investments, will be needed to make significant progress on addressing the crisis.

The [Federation of Canadian Municipalities](#)' (FCM) publication, *Built to Last: Strengthening the Foundations of Housing in Canada (May 2015)* notes the precipitous withdrawal of the federal government since the mid-1990s.

The federal absence from housing has left a policy and funding void and an affordable housing crisis. Despite the modest efforts of local and provincial and territorial governments, the private housing market has failed to generate an appropriate range of housing to meet the needs of all Canadians. In fact, as the FCM's report notes, those who must pay more than 50% of their income for rent has increased since 2006.

The *Built to Last* report notes that, by 2023, less than a decade from now, federal subsidies, which peaked at \$1.8 billion in 1995, will end for more than 50% of federally assisted social housing. In addition, by 2023, associated federal spending will have declined by almost \$1 billion annually: a cumulative reduction of more than \$6 billion in federal spending on social housing since 1996.

The FCM is calling for current the allotments of \$253 million annually to the federal Investment in the Affordable Housing (IAH) program and the \$119 million annually for the Homelessness Partnering Strategy (HPS) to be renewed and made permanent when they expire in 2019. The FCM is also calling for further collaborations across governments for appropriate funding to ensure that rental subsidies are made available and to ensure that persons and families exiting from homelessness can be affordably stabilized in permanent housing.

Locally, the County of Bruce has produced a [Long-Term Housing Strategy](#) covering the period 2013-2023. And Grey County has its [Housing and Homelessness 10 Year Plan](#) 2014-2014.

The Bruce County report notes that the seniors population continues to grow faster than other groups; new housing stock is concentrated and not diversified; and employment trends influence demand for affordable housing (*ie*, work is become more precarious). But the ability of the County to respond to its housing crisis is limited. A June 2016 Progress Report outlines 22 home repair applications, 29 new rent supplement units, and one new home ownership grant in 2015. Unfortunately, no new rental housing units were created.

In Praise of Home Ownership

Gord Lawson

We sometimes forget the federal government once built affordable single dwelling homes and floated mortgages for their private ownership—post WW2 homes for veterans’ families from 1945-50.

As the Introduction points out, more people have to spend more (sometimes much more) of housing than the 30% rule of thumb. That includes private ownership which, after all, has several social and economic benefits:

- Private ownership terminates the chain of dependence for many.
- It allows citizens to create an asset which would ensure an easier transition into retirement.
- It reduces the burden on government budgets over time as homeowners pay off an affordable mortgage set at low rates and over many years.
- People in their own homes are better able to participate in the social and economic life of their community from a stable and secure position. Proper housing is an acknowledged social contributor to better health.

In order to facilitate home ownership, we need to look at changing some of the present attitudes towards building requirements for all such single-family dwellings, including zoning bylaws and building codes. For example, the current interest in [‘tiny homes’](#) demands re-writing rules for house size, requirements for bedrooms and parking space, the number and size of bedrooms, etc.

One of the most cost-effective ways to reduce energy costs is by design (*eg*, large triple-paned windows, lots of insulation) and site positioning [to take advantage of passive solar heating and the heat generated inside by people](#) and equipment. New building materials and methods (*eg*, building modules indoors) can cut the cost of construction. Any ‘extra’ cost will be paid back over the life of the building.

Exciting [new technology for energy generation](#) is coming on the market. In the meantime, the cost of solar heating is rapidly falling. Energy generation and conservation can now be built in to all types of affordable housing projects.

If one of the goals of housing is (and it should be) to reduce the escalating cost of energy, then providing tax incentives to produce much smaller and energy efficient houses (and units within larger developments) are in order.

Building smaller also makes it possible to invest more in efficiency features as well as low-maintenance materials without excessively increasing the cost of construction and mortgage or rent payments. These methods (smaller buildings, more energy efficient) could make the company that employs such measures attractive for cap and trade benefits.

The federal government also needs to reinstate the Apprenticeship Training Grant of \$10,000 a year for the training of tradespeople—at least within the sector of affordable housing. This would provide some benefits:

- Help fill a looming deficit in the trades from the retirement of older workers.
- Encourage young people to remain in rural communities.
- Help build self-supporting rural communities—wages earned by local workers tend to be spent locally.

Funding should not be limited to larger projects or multiple units. Considering proposals from individuals and groups with as few restrictions as possible in the beginning phase can draw on the creativity and determination of local builders and tradespeople.

Conclusion

By way of conclusion, we'd like to give a shout out to Dryden Ontario. It is a rather small community (pop 8,000) compared to southern standards, but it has a large homeless community with a deficit of affordable housing of all types. Yet [it has managed to develop a model of public housing that meets some of the main principles](#) we set out at the beginning of this paper—especially by integrating employment and other services with housing project. (Short Link: <http://bit.ly/2aBg31Q>)

From our 70 years of experience and our more recent inquiries, we would offer the following:

1. Both federal and provincial government must recommit stable funding (*ie*, dedicated line-item in annual budgets) to maintain and sustain the development

- of new affordable housing units in Ontario with particular attention to energy efficiency and (employment) service delivery.
2. Municipalities in Bruce-Grey-Owen Sound must begin lobbying now for new government funding to achieve a stable funding commitment to affordable housing in both the rural and urban areas of our region.
 3. In preparation for upper and lower tier housing initiatives, municipal and county councils must amend bylaws and regulations that might otherwise impede innovative housing solutions (*eg*, energy efficient tiny houses).
 4. The planning of specific projects must be done with those who would use the housing, with their neighbours, with service providers, with municipal planners.
 5. Any housing strategy must have, among its goals, reduction of waiting lists, rehabilitation of aging buildings, energy efficiency, and integration with the social, employment and health services of the region.
 6. Housing strategies must be developed after a thorough review of best practices and recent research.
 7. Upper orders of government (federal, provincial) must look for ways to maintain local connections as they roll out strategies and funding. Otherwise the interests of rural residents, such as we in Bruce-Grey-Owen Sound, will be lost in the priorities of cities and the huge mandate of regional planners such as the LHINs.

Biographies

Jacquie Schwan (retired) was the former Executive Director and Director of Supportive Housing in Toronto and Grey and Bruce Counties. She has been involved in both development and program planning of supportive housing from funding proposals to breaking ground. Ms Schwan has a background in Social Work and began her career in the early years of Supportive Housing in the Province. She has been an active member of the community of housing providers across both the region and the province. She has represented that community on several committees and boards and has drafted many of their proposals. Ms Schwan feels privileged to have worked with many heroic individuals with serious mental illness as they pursued affordable housing.

David McLaren has worked in government, in the private sector, for ENGOs and with First Nations. In the late 1970s and early '80s he lived in the Main-Gerrard Co-op in Toronto where he served as a volunteer Board member. He is currently active in community groups in Bruce-Grey and spends time on the radio at CFOS in Owen Sound and writing the odd feature for Post Media's community dailies. He ran as the NDP candidate in the 2015 federal election.

Gord Lawson is the owner of Gord Lawson Contracting on the Bruce Peninsula in Ontario. Over the past 35 years, he has worked the gamut of the industry—labourer, carpenter, renovator and now designer-builder. During the first energy crisis he trained in passive solar heated homes. In the 1980s, he worked with a Calgary architect retrofitting homes to what at the time was called the ‘Saskatoon House,’ a super insulated air tight building developed by the University of Saskatchewan. This design evolved into the R 2000 house. In his construction business, Gord mentors apprentice tradesmen. In the community he volunteers with community groups, including Habitat for Humanity.

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