

# BRINGING AFFORDABLE HOUSING HOME

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An action plan for  
housing stability  
in Ontario



November 2023

## PARTNERS



The partners acknowledge that collaboration in developing this report took place on traditional Indigenous territories across the province. We recognize that there are 46 treaties and other agreements that cover the territory now called Ontario. We are thankful to be able to work and live in these territories. We are thankful to the First Nations, Metis and Inuit people who have cared for these territories since time immemorial and who continue to contribute to the strength of Ontario and to all communities across the province. Recognizing the distinct housing needs of Indigenous Peoples across Ontario, we support a By-Indigenous-For-Indigenous Urban, Rural, and Northern Indigenous housing strategy developed and implemented in partnership with Indigenous leaders, diverse Indigenous communities, Indigenous housing providers and service providers, and all levels of government.

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## INTRODUCTION

A safe, affordable, and accessible home is the first step in ensuring a stable life. It is foundational for people to access employment, educational opportunities, adequate food, and other supports and services. But, today -- during one of the greatest affordability crises in generations — as people are trying to make do with less, constraints are forcing many low-to moderate-income households into inadequate housing and worse, making them vulnerable to the poor mental and physical health outcomes associated with housing insecurity and homelessness.

Nowhere is this severe housing precarity more obvious than in our rental market. One third of Ontarians are renters with trends pointing to more renter households year over year<sup>1</sup>. Yet for many, holding onto their home is increasingly becoming unsustainable with one quarter of tenant households living in core housing need and nearly two in five paying unaffordable rents<sup>2</sup>. A 2021 survey showed that 2 in 3 food bank visitors in Ontario have less than \$100 left after paying their housing costs each month<sup>3</sup>. This is even more alarming

when we consider the dramatic rise in the number of people accessing food banks in the province<sup>4</sup>. The devastating impact of housing instability isn't limited to the wellbeing of individuals and families; it has widespread corrosive effects on our communities and economy and increases pressure on other government-funded programs and services. The need and our shared obligation are clear. We must find a way to house Ontarians – all Ontarians.

### **Meeting the full spectrum of housing need**

Today's housing issues did not come out of nowhere. The housing precarity and homelessness that has become far too common in communities across Ontario, large and small, is in part the result of changes to social policy and allocation of resources that scaled back investments in public and community housing over the past few decades. But the past can also offer lessons and give us hope. Once, we did better. And we can again. With all levels of government, and the public, private and non-profit sectors pulling together in the same direction on this immense challenge, solutions are possible.

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<sup>1</sup> Statistics Canada (2022, July 21). Table 46-10-0059-01 Housing suitability and dwelling condition, by tenure including social and affordable housing.

<sup>2</sup> Statistics Canada (2021). Census Profile: 2021 Census of Population.

<sup>3</sup> Feed Ontario. (2021). Hunger Report 2021: How The Pandemic Accelerated the Income and Affordability Crisis in Ontario.

<sup>4</sup> Between January 2022 and September 2022, the number of people accessing food banks in Ontario increased 24 percent over the previous year, with 1 in 3 people being first-time visitors, meaning they have never had to access a food bank before. Feed Ontario (2022). Hunger Report 2022: The Deepening Cracks in Ontario's Economic Foundation.

The province's More Homes Built Faster Act (2022) was enacted to address Ontario's housing crisis with a plan to build 1.5 million new homes over the next 10 years and takes solid aim at the issue of supply. Increasing supply is critically important, and we must continue to develop the public, private and non-profit partnership opportunities necessary to realize that goal. But we also know that supply is not the only solution to our current housing crisis. It is one component across a range of actions that must be taken to adequately house our booming population. Paramount too is the recognition that housing supply must reflect and meet the continuum of needs that reflects Ontario's housing crisis, from growing families looking to purchase their first home outside of London or Leamington, to a single parent of two living on minimum wage struggling to afford rent in downtown Mississauga or Markham.

In this moment, the desperate need for affordable and deeply affordable housing, both rental and affordable home ownership, is not being met. Not by a long shot. Rentals and non-market rental housing account for only a small percentage of housing being built. In fact, from 1990 to 2021, out of nearly 2 million housing starts in Ontario, only 8 per cent were rentals and 0.4 per cent were non-market housing. For governments to support all Ontarians and help lift people out of core housing need and homelessness, a full spectrum of housing options that meet the actual housing

affordability needs of Ontarians is required. Additionally, the approach must reflect the unique and varying challenges facing urban, rural and remote communities, with flexibility to build on local strengths and needs.

### **Role of community housing sector**

The community housing sector is a critical part of the equation in solving Ontario's affordable housing crisis. With its mission written into its bottom line, the sector is an indispensable partner for government to lead the charge on this piece of the housing puzzle. Non-profit housing and co-operative housing providers are eager to deliver affordable and deeply affordable housing for lower income households, in perpetuity. They are ready to provide the supports and services needed to increase the well-being of communities facing myriad social and economic challenges. We cannot afford to miss a single opportunity for these providers to play that important role and achieve the success they are capable of for our communities.

That's why United Ways have worked in tandem across the province to consider how to maximize the full potential of the community housing sector – from affordable housing development and system navigation, to protecting and maintaining affordable stock and securing acquisition funding. And to discern the priorities and commitments necessary for the community housing sector to truly partner with all levels of



government to deliver on our shared commitment to Ontarians. In collaboration with non-profit sector partners, including the Canadian Centre for Housing Rights, Ontario Alliance to End Homelessness, Ontario for All, and Ontario Nonprofit Network, United Ways and Centraides across Ontario<sup>6</sup> facilitated a province-wide sector engagement process to develop practical, solutions- focused recommendations to all levels of government on growing and protecting affordable and deeply affordable housing in Ontario, including through partnership with the sector. These solutions are rights-based and rooted in reconciliation, equity and anti-racism and prioritize the needs of communities over-represented in experiences of homelessness, housing precarity, and core housing need.

### **Provincial convening**

Almost 400 non-profit leaders participated in more than 20 local consultations across the province. From Thunder Bay to Perth County, from Windsor to Ottawa, frontline agencies, including non-profit housing providers, brought their experience, expertise and insights on the provision of affordable homes, emergency, shelter, and transitional housing; tenant legal support services; immigration and settlement services; financial and wrap-around supports; mental health and addictions; and food security to these deliberations.

The following seven recommendations are grounded in the most prominent and most widely-supported insights and solutions presented during these consultations. Following each recommendation are discrete steps – a blueprint for actualizing the recommendation – that if taken, can significantly contribute to our collective progress in creating affordable and deeply affordable housing in Ontario. Where applicable, the steps in the blueprints for success are intended to provide the degree of flexibility required to be adapted to reflect local and regional circumstances and needs.

These recommendations do not replace the need for a coordinated plan for all three levels of government to address the housing needs of low- and moderate-income households across the province, developed in collaboration with private, non-profit and co-operative housing sectors – recognizing that each have distinctive and complementary roles to play.

More research is also required to quantify the scale of need and investments required in the different housing and support service models along the housing continuum. In that spirit, the Co-operative Housing Federation of Canada and United Way Greater Toronto will be releasing a new iteration of An Affordable Housing Plan for Ontario in 2025 to support government with a viable roadmap to a more equitable and sustainable housing ecosystem in Ontario.

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<sup>6</sup>List of United Ways and Centraides that convened local engagements on inside back cover.

## RECOMMENDATIONS AT A GLANCE

### 1. LAND & ASSETS

Federal, provincial, and municipal governments make surplus lands and assets available to non-profit and co-operative housing providers to grow deeply affordable and supportive housing options across Ontario.

### 2. INVESTMENTS

Federal, provincial, and municipal governments increase investment in and improve greater access to financing for the development of affordable and deeply affordable homes across Ontario.

### 3. INCENTIVES

The provincial government, in partnership with municipal governments, provides development incentives that prioritize non-profit housing organizations and establishes flexible programs that maximize the community housing sector's capacity to compete in the housing market effectively.

### 4. PRESERVATION

The provincial government, in partnership with federal and municipal governments, provides consistent and predictable long-term funding to preserve existing deeply affordable housing and supportive housing options offered by the community housing sector.

### 5. SUPPORTS & PROTECTIONS

All levels of government provide housing stabilization and eviction prevention supports and strengthen tenant protections to help renters access and maintain affordable and secure homes.

### 6. INDIGENOUS HOUSING

The federal and provincial governments address and prioritize persistent housing and homelessness challenges faced by Indigenous Peoples through a dedicated strategy, programs and supports developed and implemented in partnership with Indigenous leaders, diverse Indigenous communities, housing providers, and all levels of government.

### 7. COLLABORATION & PARTNERSHIPS

The federal and provincial governments coordinate housing strategies, plans and programs with municipal governments while promoting cross-sector collaboration and resource sharing.







## RECOMMENDATIONS



Federal, provincial, and municipal governments make surplus lands and assets available to non-profit and co-operative housing providers to grow deeply affordable and supportive housing options across Ontario.

The rapidly rising cost of land can present a significant barrier to expanding existing affordable housing. This is particularly true for non-profit and co-operative housing providers in urban centres where the market value of land puts it out of reach, especially in neighbourhoods undergoing change and well connected to infrastructure and the community services their clients rely on.

Public lands and properties - vacant or underutilized lands owned by governments - are invaluable community assets. It makes economic sense to retain ownership within the community for long-term benefit while optimizing their use for affordable residential and supportive housing purposes. Governments at all levels should leverage their lands and assets to increase affordable and deeply affordable housing options.

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### Blueprint for success:

- Provide more government-owned surplus and under-utilized lands and assets to non-profit housing and co-operative housing providers at no or low cost to increase deeply affordable housing options and retain affordability in perpetuity.
  - Prioritize non-profit and co-operative housing providers in accessing available lands and assets, for instance by establishing first right of refusal.
  - Ensure lands and assets made available come with a clean bill of health and a low cost of remediation to reduce substantial financial and time investments, and are connected to infrastructure and amenities.
  - Explore practical ways to partner with community land trusts to nurture community ownership of land and create opportunities for non-profit housing providers to operate housing and supports.
  - Partner with non-profit housing providers in long-term land lease agreements to grow deeply affordable housing options.
  - Make all suitable provincial owned or provincial agency lands (e.g., school boards) available to municipal governments for long-term nominal rent leases to grow deeply affordable non-profit housing options.
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## RECOMMENDATIONS



Federal, provincial and municipal governments increase investment in and improve greater access to financing for the development of affordable and deeply affordable homes across Ontario.

The viability of the non-profit and co-operative housing sector and the scalability of community housing solutions depend on long-term funding strategies and commitments. Consistent and predictable funding and investments also offer long-term public benefits

as the public money invested not only creates deeply affordable housing options and supports, but also reduces expenditures in other areas such as healthcare, justice and shelter systems<sup>7</sup>.

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### Blueprint for success:

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| <ul style="list-style-type: none"><li>• Provide up-front, low-barrier pre-construction funding for non-profit and co-operative housing developments.</li></ul> <hr/>  | <ul style="list-style-type: none"><li>• Launch and implement the federal Co-operative Housing Development Program.</li></ul> <hr/>  |
| <ul style="list-style-type: none"><li>• Invest in supportive housing, creating a provincial centralized and integrated system of funding and program delivery with guaranteed operational funding attached to capital funding.</li></ul> <hr/>  | <ul style="list-style-type: none"><li>• Allow for the full stacking of funding programs from all levels of government, provide financial coaching supports and explore a “one-stop-shop” prioritized application process to streamline funding applications for non-profit housing providers.</li></ul> <hr/> |
| <ul style="list-style-type: none"><li>• Provide accessible and reliable funding for the provision of transitional housing.</li></ul> <hr/>  | <ul style="list-style-type: none"><li>• Create targeted capital investments and funding programs for rural and remote communities.</li></ul> <hr/>  |
| <ul style="list-style-type: none"><li>• Collaborate with philanthropy and the private sector to ensure programs and funding schemes have a mix of grants, forgivable loans and low-interest rates for the community housing sector, and that non-profits have access to preferential financing rates with flexible terms.</li></ul> | <ul style="list-style-type: none"><li>• Consider the assessed value of donated land to a non-profit housing project in project funding decisions made by the federal government.</li></ul>  |
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<sup>6</sup> Beyond individual and shared social benefits, investing in affordable housing has a positive effect on the economy – for every \$10 invested in housing and related supports for chronically homeless individuals, there is a cost savings of up to \$20 within healthcare, justice, shelter, and social assistance. Gaetz et al, S., Gulliver, T., & Richter, T. (2014). The State of Homelessness in Canada 2014.



The provincial government, in partnership with municipal governments, provides development incentives that prioritize non-profit housing organizations and establishes flexible programs that maximize the community housing sector's capacity to compete in the housing market effectively.

Government incentives that prioritize the sector are also necessary to grow and protect affordable and deeply affordable housing. Governments have already pursued measures like tax exemption, as recently demonstrated by the Province's commitment to remove the provincial portion of HST on qualifying new purpose-built rental housing; waiving of development charges and planning fees; and expediting and streamlining of approvals in accelerating housing development generally. But more specialized programs and targeted incentives that are tied to the creation of affordable and deeply affordable housing are needed to significantly boost the community housing sector's capacity.

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### Blueprint for success:

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- Ensure a clear transparent process to provincial commitments to waive development charges and planning fees for all non-profit and co-operative housing developments that provide deeply affordable homes.
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- Streamline and expedite permits while providing discounts for non-profit and co-operative housing developments.
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- Streamline zoning approval processes and reduce zoning restrictions to allow non-profit housing providers to build more deeply affordable units of varying sizes to meet the unique needs of communities.
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- Support non-profit housing providers through upzoning to infill and regenerate more deeply affordable housing units on existing sites.
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- Provide targeted tax incentives and exemptions for non-profit and co-operative housing developments, including nonprofit affordable ownership.
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- Remove restrictive barriers to growing deeply affordable housing options, encouraging the creation of mixed-income complete communities across neighbourhoods.

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- Explore ways to streamline community consultations for deeply affordable housing development projects in perpetuity.

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- Explore programs and incentives for different housing models, such as tiny home communities, allowing flexibility to meet local context and needs.

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- Explore cross-sector partnerships to accelerate the growth of deeply affordable housing options.

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- Create municipal and provincial technical housing support programs (e.g., architects, planners, engineers) for non-profit housing providers to develop and manage rental housing.

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- Curb the financialization of housing through regulation of short-term rentals and targeted tax programs, and reinvesting revenues into community housing initiatives.

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## RECOMMENDATIONS



The provincial government, in partnership with federal and municipal governments, provides consistent and predictable long-term funding to preserve existing deeply affordable housing and supportive housing options offered by the community housing sector.

From 2016 to 2021, Ontario lost 49,355 units renting under \$750, which is affordable for low-income communities<sup>8</sup>. Preserving the existing stock of affordable housing is a supply initiative. We must protect the affordable housing stock we have now.

The community housing sector needs government support through preservation programs and predictable funding, to ensure that people can live in their homes with the supports they need, rooted within their communities.

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### Blueprint for success:

- Launch a Government of Ontario non-profit rental acquisition program and encourage the creation of complementary municipal acquisition programs to quickly increase deeply affordable housing stock while protecting existing affordability for the long run.
- Increase federal and provincial investments in programs such as the Canada-Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI) to support non-profit housing providers to increase and preserve their affordable housing stock.
- Invest in and expand the federal Rapid Housing Initiative to make it a permanent program of the National Housing Strategy.
- Provide flexible and easily accessible maintenance, repair, renovation and accessibility and sustainability retrofit funding to keep community housing habitable.
- Preserve existing non-profit and co-operative housing stock through sustainable and predictable agreements for providers reaching the end of their mortgages and operating agreements.
- Adopt and strengthen rental replacement policies to preserve existing rental housing stock, reducing the loss of affordable homes that renters rely on.

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<sup>8</sup> Steve Pomeroy (2022). Updating analysis on erosion of lower rent stock from 2021 census.









All levels of government provide housing stabilization and eviction prevention supports and strengthen tenant protections to help renters access and maintain affordable and secure homes.

At the centre of the non-profit housing challenge are the diverse individuals, families and communities that need safe, affordable, and accessible homes.

While housing affordability challenges are not a new experience for lower income populations across Ontario, with the cost of housing rising against stagnating incomes, far too many struggle more than they once did to access and keep a home they can afford, and the support, services and amenities they need. Income disparity and poverty persist, and the COVID-19 pandemic further exacerbated existing inequities. Discrimination in housing, lack of access to well-maintained and deeply affordable homes, and homelessness are disproportionately experienced

by Indigenous Peoples, Black communities, people with disabilities, single households, people in receipt of social assistance, women-led households, racialized communities, gender diverse individuals, newcomers, and many more.

Government supports and protections are necessary to remove the barriers that limit diverse communities from accessing housing, and more than ever before, it is essential to ensure those units remain affordable over the long-term. These interventions can help foster stable and secure homes fundamental to the health and wealth of communities, municipalities and our region.

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## Blueprint for success:

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- Increase housing and shelter allowances for participants in the Ontario Disabilities Support Program (ODSP) and Ontario Works (OW), requisite to the actual cost of housing.
- Provide and expand rent supplements for individuals in urgent need of housing.
- Actively engage and consult communities most impacted by housing unaffordability, precarity and homelessness in the planning, decision-making, and evaluation processes of housing policies to ensure solutions are centred around their varied lived experiences, perspectives and needs.
- Create opportunities to co-design supportive housing options with input from people with lived experience to ensure spaces are designed to meet their needs.
- Create opportunities for community-based committees and tenant associations to advise on policies, strategies, and programs.
- Address discrimination in housing and invest in education, training and enforcement of anti-discrimination policies.
- Adopt and expand housing stabilization and eviction prevention programs that support renters to maintain their housing and assist those facing emergency housing needs.
- Support centralized coordination for housing supports, reducing the burden on individuals to navigate complex systems when in urgent housing need.
- Strengthen protections for renters against excessive rent increases and displacement, and regulate unlimited rent increases between tenancies by enacting vacancy control.
- Respond to Landlord and Tenant Board backlog with well-resourced and trained adjudicators, and remove barriers created through virtual hearings in accessing legal help, rent stabilization supports and other eviction prevention programs.



### 6. INDIGENOUS HOUSING

The federal and provincial governments address and prioritize persistent housing and homelessness challenges faced by Indigenous Peoples through a dedicated strategy, programs and supports developed and implemented in partnership with Indigenous leaders, diverse Indigenous communities, housing providers and service providers, and all levels of government.

Recognizing the distinct housing needs of Indigenous Peoples across Ontario, a By-Indigenous-For-Indigenous Urban, Rural, and Northern Indigenous housing strategy must be developed and implemented in partnership with Indigenous leaders, diverse Indigenous communities, Indigenous housing providers and service providers, and all levels of government. Additionally, governments should explore ways to adopt a regional approach to implementing the strategy to meet the varying needs of Indigenous Peoples from coast to coast to coast without creating inequities in serving some Indigenous communities over others.

While some Indigenous led and/or serving organizations participated in this provincial engagement, the sector strongly recommends that all levels of

government develop strategies rooted in an Indigenous-led process that guides government actions.

In the interim, Government must prioritize the ongoing housing and homelessness needs of Indigenous Peoples across Ontario, especially Indigenous women experiencing violence, exploitation, and human trafficking, and take immediate action to address persistent housing inequities experienced by Indigenous Peoples. Further, in the spirit of meaningfully advancing reconciliation, government must seek to remove barriers to establishing Indigenous-led housing solutions, including waiving education development charges for Indigenous-led affordable housing initiatives and exempting from heritage designations.



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## Blueprint for success:

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- Support and improve partnerships with Indigenous-led housing providers leading on design and implementation, to create housing that is aligned with cultural and community needs, accessible and affordable.
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- Make land available to Indigenous housing organizations as part of reconciliation efforts and eliminate Land Transfer Tax for Indigenous non-profit organizations.
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- Remove HST for Indigenous affordable housing construction or retrofit projects.
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- Waive education development charges for Indigenous-led affordable housing initiatives.
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- Allocate funding for Indigenous housing development and supports based on the percentage of Indigenous Peoples experiencing homelessness, housing precarity and unsuitability.
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- Provide housing for single Indigenous people to live in communities in urban, rural and remote areas with targeted health and social supports that meet their immediate and long-term needs.
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- Prioritize Indigenous homelessness services that meet the needs of individuals and families, such as single men, and women experiencing violence and exploitation, to ensure transition to access culturally adequate, permanent housing options.
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### 7. COLLABORATION & PARTNERSHIPS

The federal and provincial governments coordinate housing strategies, plans and programs with municipal governments while promoting cross-sector collaboration and resource sharing.

Various ministries and departments at different levels of government are involved in the provision of housing programs, services, funds and supports. The current system is complex and disjointed, creating barriers for non-profit housing providers to tap into the resources they need to maintain operations and grow sustainably. There is an urgent need for increased coordination among levels of government if we are to effectively deliver deeply affordable housing options and housing supports for low- to moderate-income Ontarians. All levels of government must work together to develop coordinated housing strategies and plans, deliver funding and administer programs against common and clearly identified targets, collectively monitoring outcomes and community impact.

Governments can further support non-profit housing providers by creating opportunities for public and cross-sector partnerships and collaborative schemes that leverage the expertise and resources to maintain and grow deeply affordable and supportive housing solutions at scale, ultimately realizing the success and sustainability of our proposed solutions. Now is the time for all hands on deck.

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#### Blueprint for success:

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- Increase federal and provincial governments' matching investments in housing programs and grants to maximize impact and supports.
  - Create infrastructure, such as a provincial housing secretariat function, to drive interministerial and inter-governmental coordination and collaboration between provincial ministries embedded in housing efforts, in particular the Ministry of Municipal Affairs and Housing, the Ministry of Health, and the Ministry of Children, Community and Social Services, and collaboration with relevant local and federal ministries.
  - Support smaller and rural local governments through dedicated programs to build their capacity and expertise in securing funding for housing projects.
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- Support partnership opportunities between private developers and non-profit housing providers through existing levers, such as Community Benefit Charges, or new levers such as initiatives that match non-profit housing providers and private developers during the early development application phase, to achieve increased collaboration on projects and improve the scalability of affordable and deeply affordable housing projects.
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- Enable municipal partnerships with non-profit housing providers to optimize opportunities for co-ownership and provision of deeply affordable and supportive housing.
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- Facilitate partnerships between non-profit housing providers and the philanthropic sector and institutional partners, such as hospitals, universities and colleges to leverage assets and resources, such as land and pooled funding, and deliver specialized housing options.
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## **A COLLABORATIVE APPROACH**

### **The Eastern Ontario Wardens' Caucus' 7 in 7+ Regional Housing Plan for eastern Ontario is...**

A collaborative regional housing solution to address urgent housing need, including in small and rural communities.

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#### **Working towards success now with:**

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- Collective commitment and plan to achieve 7,000 deeply affordable units and 21,000 market rate units.
- Cross-sector collaboration with Indigenous partners, non-profit organizations and private sector partners.
- Increased capacity through shared resources.

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#### **What can bring affordable housing home:**

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- Meaningful engagement with residents during the planning process and decision making.
- Support and investment from all levels of government to meet set targets.



## CONCLUSION

Housing Ontarians has seldom felt like such an impossible challenge – with more people unable to access or afford adequate housing and at risk of homelessness today, just as local shelter systems are in freefall. While at times it may seem easier to close our eyes or walk away from one of the biggest issues facing our community, that is not who we are as a province, and that is not who we are as a sector. We are a compassionate society, and we have a vested interest in making life more livable for one another.

With Bringing affordable housing home: an action plan for housing stability in Ontario, the non-profit sector is offering seven sound recommendations and dozens of discrete steps towards their successful implementation. We believe they can make the greatest difference for those in most dire need of affordable and deeply affordable housing – and that is where we must put our energy now. With this report, the non-profit sector is also signaling our readiness to partner and to bring all of our assets, knowledge, experience and expertise to bear to find the solutions to the housing puzzle that allow us to be the Ontario we profess to be.

There are moments in time when, with the right mix of commitment, incentive, investment and collaboration, the seemingly impossible is made possible. This is such a moment. Let's seize it together.

**ONTARIO UNITED WAYS  
AND CENTRAIDES THAT  
CONVENED LOCAL  
ENGAGEMENT**

United Way Bruce Grey  
United Way/Centraide of Stormont, Dundas & Glengarry  
United Way Centraide North East Ontario  
United Way Centraide of Windsor-Essex County  
United Way Chatham-Kent  
United Way of Durham Region  
United Way East Ontario  
United Way Elgin Middlesex  
United Way Greater Toronto  
United Way Guelph Wellington Dufferin  
United Way Halton & Hamilton  
United Way Hastings & Prince Edward  
United Way of Kingston, Frontenac, Lennox & Addington  
United Way Oxford  
United Way Perth Huron  
United Way Peterborough & District  
United Way Simcoe Muskoka  
United Way Thunder Bay  
United Way Waterloo Region Communities

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