



## Moving Forward on Ontario's Long-Term Affordable Housing Strategy

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Submission of the Housing Network of Ontario (HNO)

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## Introduction

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### *The Housing Network of Ontario (HNO)*

Over the last year a group of anti-poverty activists, homelessness and social housing advocates, equity and human rights groups, non-profit housing organizations, tenants with lived experience of poverty have come together to form the Housing Network of Ontario (HNO).

At a founding gathering in May 2009 over 100 people from these constituencies across Ontario came together to focus their efforts on ensuring that the provincial government delivers an integrated, fully-funded and equitably accessible Long-Term Affordable Housing Strategy (LTAHS) needed by communities throughout the province.

At the same founding meeting a declaration was formally endorsed that noted:

***“We believe everyone in Ontario has the right to live poverty-free with dignity in housing that is stable, adequate, equitably accessible and affordable”***

The document also noted a number of priorities that Ontario’s affordable housing strategy should address including:

1. The affordability of housing
2. The availability of affordable housing
3. Supports, programs and protections
4. A clear way to measure progress.

The full declaration, which has been endorsed by over 140 organizations across Ontario, can be found in Appendix A of this submission. More information about the Network is also available by visiting our website: [www.stableandaffordable.com](http://www.stableandaffordable.com)

### ***Public consultations and our submission***

The Housing Network welcomes the opportunity to submit our suggestions to the Province on the Long-Term Affordable Housing Strategy. We view this commitment to develop a ten-year strategy as offering an historic opportunity to replace a patchwork of on-again, off-again housing programs. We expect that the Strategy will provide a vision for affordable housing in this province and a blueprint for achieving it.

The HNO also finds it is commendable that the Minister of Municipal Affairs and Housing, the Honourable Jim Watson took the time and made the effort to travel throughout Ontario, holding 13 regional consultations, to gain valuable public input on the development of the Strategy. A great many members of the Network took advantage of these sessions and welcomed the opportunity to offer their input to the Minister concerning the long-term housing plan.

In addition to the official regional consultation meetings, a number of MPPs held their own sessions in their communities to receive local input on the Affordable Housing Strategy. The Housing Network of Ontario was pleased to receive reports from 30 meetings from HNO members and community contacts who participated in these various consultations.

In many ways this submission is informed by those people who took the time to attend a session and offer their suggestions, expertise and insights as Ontario ponders what should be in the housing strategy.

In this submission we review and make recommendations on what we consider to be the key areas that the Province should address in the LTAHS. These elements include:

1. Clear goals for the strategy
2. More affordable housing – critical to combat poverty and boost the economy
3. Measures to make affordable housing truly affordable
4. A people-centred Affordable Housing Strategy
5. Legislative reform to build stronger communities
6. Better co-ordination by governments
7. Preservation of the affordable housing stock
8. Measuring success

# Moving Forward on Ontario's Long-Term Affordable Housing Strategy

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## 1. Clear goals for the strategy

The starting point for development of a Long-Term Affordable Housing Strategy must be an agreed-upon vision with guiding principles and clear goals to achieve it. Everything else follows from this.

The Province has set out in its Strategy consultation paper a core commitment to building strong communities and partnerships. The HNO believes this provides a good starting point to guide work on the Strategy. The Housing Network found that three overarching themes emerged from the community meetings and consultations that should underscore the work on the emerging housing strategy:

- Ontarians need a comprehensive, fully funded long-term affordable housing strategy with bold targets
- Housing insecurity, homelessness and poverty are inseparably linked
- People with lived experience of housing insecurity and housing-related poverty should be at the centre of any housing strategy.

### *Long-Term approach required*

These three overarching themes form the backdrop to our submission on what needs to be included in Ontario's LTAHS. In particular the Province must pay serious attention to the long-term nature that the strategy is intended to map out.

This point cannot be overemphasized. Since the mid-1990s, a fundamental problem that has led to the current housing crisis in Ontario and elsewhere, particularly in urban centres, has been the lack of continuing housing programs that have as their purpose the systematic reduction of housing need.

Instead, housing policy has taken an on-again, off-again approach that has offered no certainty at all as to governments' long-term intentions for housing. The Federal/Provincial Affordable Housing Program (AHP) which was launched in the fall of 2001 has always been seen more as a stop-gap measure rather than a long-term vision for housing policy by our senior levels of government.

This will have to change if Ontario is serious about its commitment to a long-term strategy. What will be required is a sustainable approach to addressing affordable housing needs in this province – Queen's Park has to signal that it is in for keeps.

## ***Housing must be seen as a core government program***

Affordable housing must be considered a core community need and therefore a central government program like health and education. It is hard to imagine either of these being treated to the stop-start approach hitherto applied to housing. The housing program needs to be funded each year in the provincial budget. This fundamental principle must be central to a comprehensive strategy.

### **Recommendations:**

- A framing vision, guiding principles, and clear goals should be developed to provide direction for work on the Affordable Housing Strategy.
- Ontarians need a comprehensive, fully funded long-term affordable housing strategy with yearly targets.

## **2. More affordable housing – critical to combat poverty and boost the economy**

### ***Cornerstone of poverty reduction***

It is important to grasp the scope of the Province's housing need challenge. According to housing data from the 2006 Census, 14.5 percent of households in Ontario fall into what is called core housing need. The Ontario rate is higher than the all-Canada rate of 12.7%. It means that, by the federal government's own measurement, more than one in seven households in the province is unable to afford adequate, suitable shelter – nearly 630,000 households in all.

Clearly then Ontario has a significant affordable housing gap, and one that exceeds national averages. It is hard to see how such a situation is remotely acceptable in a place as relatively advantaged as the province of Ontario. Yet the problem is a chronic one and seemingly regarded as too big to solve. The Housing Network of Ontario disagrees fundamentally with that position.

One can debate whether Ontarians are in housing need because they are poor, or poor because they are paying too much for their housing, but it would be beside the point, which is that the shortage of affordable housing is a significant contributor to poverty in Ontario. Affordable housing is a public good, a valuable long-term asset that supports healthy, stronger communities.

### ***Strengthen the economy***

Unlike some other jurisdictions which have come to realize that in the globalization era, housing and economic efficiency are inextricably linked, Canada has tended to regard housing affordability and core need reduction as dimensions of a purely social problem. This view has

caused policy makers to look at the cost of addressing housing affordability out of context, as they overlook the cost to our economy of failing to act on housing need. The lack of housing that the workforce can afford is a pivotal roadblock to growth and investment in our province. Affordable housing is about more than helping people. It's tightly connected to the economy.

A holistic approach to housing policy is essential if we are to get it right and move away from the "silo" thinking which consigns housing to a policy realm unconnected with general productivity and prosperity. Housing helps people participate in the economy; solutions to poverty and economic problems will help provide people with the means to access housing.

Meanwhile, the realities of the current Ontario economy present an ideal opportunity to act now on affordable housing development. Given the current economic downturn in the province, it is well documented that the construction of new affordable housing and rehabilitation of existing stock provide significant economic stimulus, create jobs, use locally produced materials and provide a valuable public asset for the long term. Building affordable housing must be seen as a fundamental building block in Ontario's economic recovery.

### ***Need is great***

Taking into consideration many factors over the ten-year period from 2009 to 2019, demand for rental housing in Ontario is forecast to be in the range of 10,000 to 12,000 additional units annually. Rental production in the late 1980s and early 1990s averaged more than 14,000 units per year. However, with the lack of significant senior government participation, this figure has declined to average just over 2,000 units per year since 1995.

### ***Solution will not be found in private market***

It is tempting, for some at least, to look to the private market for solutions to housing shortages. This was certainly the hope of the Ontario government in the second half of the 1990s. It came to nothing, because private market rental development isn't the answer. The financial realities of residential construction are that developers can't deliver new rental housing at rents people can afford to pay. That's not a political point of view; it's simply the reality of real estate economics. Clearly, there is no substitute for government intervention if the shortage of affordable housing is to be addressed.

### ***Low-cost measures to boost supply***

There are also some significant and effective steps the Province can take to boost the supply of affordable housing in Ontario without adding significant cost to government. A couple of vehicles are set out below.

#### **Inclusionary zoning**

The Province, under its planning authority, can mandate a municipal zoning approval process that requires developers to make a percentage of housing units in new developments available

at below-market rents or price. In return, the developer receives a “density bonus”, permitting a higher density of housing units than would ordinarily be permitted under zoning restrictions.

While inclusionary housing policies are set by local governments it is very much up to the Province to ensure that these municipal approaches can be enforced and are not subject to endless challenges at the Ontario Municipal Board. The Province should ensure that municipalities have the authority to establish inclusionary zoning practices.

#### Make government land available

Ontario has lands of its own that are surplus to its needs and should follow through on earlier commitments to facilitate the development of affordable housing on provincial lands that are available. There are three levels of support: 1) Priority access for affordable housing development: 2) preferential terms and financing: 3) below market or contributed land. Capital costs are clearly going to be lower if land is available with preferred terms or without charge, with the resulting effect, as with inclusionary zoning, that housing costs will be lower. This has potential implications for the level of capital grant required (if any) and certainly for the costs of bridging the gap between economic rent and an RGI rent level.

#### **Recommendations:**

- For the ten-year term of this Strategy, Ontario should commit funding to a housing program that creates, at a minimum 10,000 affordable housing units each and every year.
- Give municipalities the power to introduce inclusionary housing policies to create affordable units in new housing developments.
- Give municipalities the power to expropriate abandoned properties for rehabilitation and conversion to affordable housing.
- Ontario should establish a policy of priority for affordable housing on provincial lands and make surplus lands available for this purpose.
- Encourage mixed-income communities by developing affordable housing in all neighbourhoods.

### **3. Measures to make housing truly affordable**

The issue of affordability is both a large and persistent housing problem. Shelter costs constitute the largest regular expense for most households. The Province’s recent Poverty Reduction Strategy (PRS) acknowledged that housing is a core contributor to exacerbating poverty issues. Excessive housing costs simply crowd out other necessities for many low-income Ontarians. Decent, adequate and appropriate housing is unaffordable for many Ontarians. Measures must be adopted to close the gap between housing costs and low incomes.

The average rent for a two-bedroom apartment in Ontario has risen to \$948/month. In most urban areas in the province it is well over \$1,000/month. One in five tenants spends over 50% of their income on housing. The average MLS home sale in Ontario is \$320,000. Social assistance rates are very low and are inadequate to pay for rent and living expenses in most communities.

If a new Long-Term Affordable Housing Strategy is to be effective, new housing supply must penetrate down to levels of true affordability for low-income households. The Affordable Housing Program has not achieved this. Some units are rented at a below-market rate but rents are not adjusted based on income and the very neediest households can't afford to live in this housing.

Approximately only 6% of Ontario households are able to access Rent-Geared-to Income (RGI) housing subsidies, yet close to half of all renters in the province are paying more than 30% of their income on housing. There is currently little in the way of housing assistance for the working poor. Lengthy waiting lists and subordination to priority need often preclude access to the many Ontarians who are desperate to find a home that they can afford.

### **Recommendations:**

- RGI assistance, based on 30% of a household's income should be made available for a minimum of 50% of all the units developed under the ten-year affordable housing strategy.
- Increase the shelter allowance portion of social assistance to rates that would allow tenants to pay the going rent in their communities.
- Introduce a universal housing benefit provided monthly to all low-income Ontarians, whether they are on social assistance or not, to address the gap between tenant incomes and housing costs.
- The province should consider the introduction of a tax credit to support low and moderate income families to purchase new, affordable housing.
- Fund an energy rate affordability program that provides ongoing financial assistance to low-income Ontarians who cannot afford rising energy costs.

The Province should revise the ten-year-old utility allowance schedule to reflect the true cost for RGI residents who are paying for their own utilities

## **4. A people-centred approach**

One of the guiding principles that the Province has identified in its consultation materials for the Strategy is that a "people-centred" approach should be taken. The description of the principle notes that "Programs, services and supports will be responsive to need and focus on positive results for individuals and families." The Housing Network of Ontario agrees. All too often unfortunately, low-income households are left out of decisions about programs, do not

have choices in housing, and in some cases are not shown a great deal of respect by some landlords or social housing providers.

People who have experienced homelessness or inadequate housing are the experts in what is needed in a housing strategy. People living in poverty, who need or have accessed affordable housing, should be consulted throughout the development of the strategy, and be involved in the evaluation of its implementation.

The Province should also ensure that a “people-centred” focus is taken up in making a renewed commitment to a community-based approach to developing and operating affordable housing. Such a commitment would be consistent with the priority the government has given to improving the social, health and education systems in Ontario.

In Ontario, there has been a clear erosion of this model in recent years. There has been a shift of power and control from communities to government and more and more of the housing being developed is owned and run by municipal governments. This is at odds with a broad-based international trend away from top-down housing models and towards giving people real influence over the decisions that shape their lives, including decisions about their housing. No group is more affected by this inability to have some semblance of control of their own environment than Ontario’s marginalized communities.

### ***Marginalized Communities***

Members of marginalized groups, including Aboriginal people, communities of colour, people with disabilities or mental health issues, single mothers, members of the lesbian/gay/bisexual/transgendered and queer communities, youth and others face discrimination by landlords when trying to access or maintain housing. Members of historically disadvantaged groups face disproportionately higher rates of poverty, and related housing insecurity. Almost 25% of Aboriginal households living off-reserve live in core-housing need. In Toronto, 60% of poor families are from racialized groups and 39% of recent immigrants live in poverty.

As was reported in the recent Ontario Human Rights Commission policy report on rental housing, this often takes the form of being told that an apartment is rented when it is not, or being asked for illegal deposits, among other discriminatory practices

### ***Supports and Programs***

There is a lack of supportive housing. Some people, including individuals with mental health issues, addictions, and disabilities need supports to maintain their housing. For example, over one-third of homeless individuals have a severe mental illness.

Many individuals and households need supports to fairly and equitably access and maintain affordable housing, including supportive housing, eviction prevention and housing retention programs. Tenants face eviction when they face short-term financial hardship, which can lead to homelessness. In 2008, a record 57,148 tenant households in Ontario faced eviction for

non-payment of rent. In Toronto, it is estimated that one-third of people that are evicted end up in shelters.

Discharge plans from institutions such as correctional facilities, hospitals, mental health institutions, women's shelters and others must include connections to affordable housing and supports, including income and health-related support programs.

### ***A mix of affordable housing needs to be produced***

One of the objectives of the Strategy should be to ensure that a mix of affordable housing is produced. This includes supportive housing, municipal and private non-profit housing, co-operative housing, affordable private rental housing, and affordable home ownership.

Unfortunately, the existing AHP program is oriented towards private sector developers or municipal governments who can contribute equity and have the capacity to put together and cash flow development proposals in a way that no community-based sponsor can compete with. This has resulted to a great extent in small-scale community-based housing proponents, such as housing co-operatives, being largely shut out of the program.

Not only is there no mix of housing being developed to give tenants more choice, the permanent affordability features of the non-profit and co-operative housing models are being lost. Part of the mix should also feature government assistance options for low and modest income households to access affordable home ownership, which could assist many families break the cycle of poverty.

### **Recommendations:**

- People with lived experience of housing insecurity and housing related poverty should be at the centre of any housing strategy.
- The development of a mix of affordable housing should be expressed as a goal of the long-term plan.
- The Ontario government should support and invest in rebuilding the development capacity of the community housing sector in the province.
- Equity contributions should not be a direct or indirect requirement of the Affordable Housing Program and successor programs under the Strategy.
- Continue to provide down payment assistance for families with incomes below the local median to purchase new affordable housing.
- To level the playing field, significantly increased funding for proposal and project development should be made readily available to community-based proponents who provide long-term affordability

- Widen the priority list for social housing to include individuals from equity-seeking communities, such as Aboriginal and racialized peoples, people with disabilities, mental health consumers and others.
- Province must ensure stronger and more effective enforcement of the Human Rights Code when landlords discriminate against tenants.
- Maintain and expand housing loss prevention/housing retention programs and rent bank programs for eviction prevention, and allow grants to tenants for last month's rent.
- To ensure housing is accessible for people with disabilities, build principles of universal access & accessibility into design of all new affordable units.
- Fund retrofit programs to improve accessibility in existing social housing.

## 5. Legislative reform to build stronger communities

A key area that must play a significant role in the Province's Long-Term Affordable Housing Strategy is legislative reform. Two particular pieces of legislation that need a thorough review are the *Social Housing Reform Act (SHRA)* and the *Residential Tenancies Act (RTA)*. These Acts that govern the social and private market housing worlds, need to be reformed to better protect tenants and provide flexibility for non-profit and co-operative housing providers.

### *Social Housing Reform Act*

The *Social Housing Reform Act (SHRA)* was brought in by the previous Conservative government at Queen's Park. The legislation approved the download of Ontario's social housing stock to 47 municipal governments. The SHRA also ripped up existing contracts that housing providers had with the provincial government and set in legislation a heavily rule-bound and administratively complex housing program. The regime set out in the Act and its accompanying regulations go well beyond any previous social housing program in their prescriptive nature. The SHRA details how housing providers must operate – with oversight then focused on whether the mandated processes are being followed, rather than are any worthwhile overall objectives being achieved.

This oversight and level of detailed rules undermines the ability of housing providers to make basic, day-to-day management decisions about how best to run their housing. Such rules interfere needlessly with control of their housing by community boards of directors. It is also worth noting and important to remember that the complicated and punitive approach dealing with households receiving RGI assistance was imported directly from the previous government's *Social Assistance Reform Act*, legislation that has had a very negative impact on recipients of social assistance.

### *Residential Tenancies Act (RTA)*

In 2006 the Province ushered in the *Residential Tenancies Act* replacing the *Tenant Protection Act* (TPA) of the previous government, as an attempt to restore a more balanced relationship between landlords and tenants. Unfortunately, a key component of the TPA, the issue of vacancy de-control, was left in place in the RTA. Landlords are still allowed to raise rents well beyond rent control guidelines once a unit becomes vacant. For many renters, this ability fuels a good deal of the lack of affordability we witness in most of Ontario's rental markets.

There are other gaps in the *Residential Tenancies Act*. Landlords in newer buildings are also exempt from existing rules about raising the rent. Some tenants in Sudbury have faced rent increases of upwards of 200%. Tenants living in social housing lack the right to an independent review or appeal of decisions to deny or revoke a rent subsidy.

There is a lack of education about tenant rights, and a lack of enforcement of Landlord and Tenant Board (LTB) decisions made against landlords about repair and other issues. Landlords in a number of communities have been ordered by the Landlord and Tenant Board to repair their buildings, but often do not comply with the orders and seem to be not penalized for this non-compliance.

### **Recommendations:**

- Changes to the SHRA should result in a re-balanced accountability framework that recognizes the legal primacy of community housing boards and gives them real control over day-to-day decisions.
- The SHRA should be amended to hold housing providers accountable for achieving identified outcomes rather than following prescribed processes.
- An independent review process should be inserted into the SHRA for housing providers to use to appeal decisions or settle disputes by and with service managers.
- The RGI system within the SHRA needs to be reviewed with particular attention paid to its existing punitive character and overly prescriptive nature.
- Remove the vacancy de-control provisions from the RTA.
- Amend the RTA to remove the 'new building' exemption for rent regulation.
- Allow tenants to appeal subsidy revocation decisions to an independent tribunal, such as the LTB.

## **6. Better coordination by government**

Ontario is a large province with very diverse regions and housing markets. Accordingly the province requires a strategy that is responsive and flexible. The housing needs of people living in the City of Toronto and the growing GTA regions are much different than, for example, small cities, rural towns and Northern communities.

Provincial housing investments under the Affordable Housing Program (AHP) over the last number of years have been largely simply responding to federal cost sharing requirements. This has resulted in poorly defined and overlapping government roles. The strategy must include co-operation between different Ministries and levels of government in order to succeed.

Given that every level of government is now involved in the AHP program it is very confusing as to which jurisdiction is responsible for what. Many layer on their own additional requirements. As well the current design of the AHP reflects each government's instinct to minimize risk and shift it to another party, particularly the proponents of the affordable housing projects. Senior levels of government are not doing enough to ensure non-profits and co-ops receive funding when needed, thereby passing the risk on to the party with the least resources.

Further, policy responses tend to remain in "silos", and the interconnections between health, social services, and housing policies and programs are fragmented and often contradictory. For example, the Ministry of Municipal Affairs and Housing may provide funding for the building of supportive housing, but the Ministry of Health provides funding for supports, and combining the two programs is challenging for many housing proponents. Hopefully this overall lack of vision is something the Long-Term Affordable Housing Strategy will address.

### ***Leveraging federal participation***

The federal government has been active in the funding and financing of housing programs for 60 years. Although it no longer delivers development programs directly, Ottawa has continued to support affordable housing throughout the present decade in partnership with the provinces and territories, principally by means of the Affordable Housing Initiative (AHI), the Homelessness Partnering Strategy (HPS) and the Residential Rehabilitation Assistance Program (RRAP). AHI, HPS and RRAP, all of which feature valuable capital grants, were renewed by Ottawa in September 2008 for five years, with program redesigns scheduled for the third year.

Ontario therefore has a very timely opportunity to influence the look of the reworked federal programs in conjunction with the development of its long-term strategy, and ensure the continuity of the grant features of the programs.

### **Recommendations:**

- The provincial government should fund housing programs, but local providers should be given control over design and implementation to best respond to local needs.
- Co-ordination of housing and related programs between Ministries should be improved, and formalized.

- Local communities should be involved in the design and development of housing programs through local stakeholder consultation.
- The federal government should be urged to continue to provide capital grant assistance to the Province for affordable housing development as part of the renewal of AHI, HPS and RRAP in 2011.
- Ontario must press the federal government on the renewal of expiring assistance streams to federal-program housing providers, to allow low-income residents to continue to pay rent geared to their incomes.

## 7. Preservation of the affordable housing stock

An important component of the Affordable Housing Strategy must be the preservation of the existing affordable housing stock, both in the social housing and private rental sectors, for generations to come.

### *Social housing stock*

The long-term viability of much of Ontario's social housing stock administered by municipalities is at serious risk. Many of the housing units are 30 to 50 years old and require major capital investment. A series of studies has found that the capital reserves of these properties are seriously under-funded.

The Social Housing Renovation and Retrofit Program (SHRRP), introduced in the 2009 provincial budget, provides for \$1.2 billion in combined federal and provincial funding for the renovation and retrofitting of the social housing stock over two years. This funding is both welcome and extremely significant. However, as valuable as the SHRRP program is, it provides one-time funding and will still not come near to making up the funding shortfall or providing a long-term solution.

Additional measures are urgently needed to deal with this long-term liability. One significant step the Province could take with little cost to the provincial treasury would be to change program rules to allow co-ops and non-profits to borrow additional funds against their equity for capital repairs.

### *Private rental sector*

Many landlords do not maintain their buildings and ignore tenant complaints about poor and dangerous living conditions. Tenants in many communities are very frustrated with a lack of enforcement of bylaws around health & safety conditions in both the social housing and private rental universe. They report poor and dangerous conditions where some landlords or social housing providers may not be maintaining or repairing apartments. Many tenants voiced this concern at the public consultation meetings conducted by Minister Watson around the province.

### **Recommendations:**

- Ontario government must fund a program for regular repair and maintenance of new and existing affordable housing.
- Allow non-profit housing providers to refinance by borrowing against their equity or through other means, to make capital repairs to their housing stock.

- Preferential loans should be made available to housing providers to finance rehabilitation work through Infrastructure Ontario or alternatively, through CMHC's Direct Lending program.
- Expand the low cost financing provided by Infrastructure Ontario to build new affordable housing.
- Ensure proper funding of the Investigation and Enforcement Unit for investigation and enforcement of Residential Tenancies Act violations.
- Provincial government should ensure proper and timely investigation and enforcement of property standards.

## 8. Measuring Success

We need a range of indicators to measure progress on reducing and eliminating housing insecurity. Some specific examples of housing indicators that could measure progress and should be considered include:

- Percentage of Ontarians spending more than 30% of gross income on shelter costs,
- The number of Ontarians in core housing need
- The number of households facing eviction due to high rent costs
- The number of households on wait lists for social housing and length of wait times
- The number of Ontarians in emergency/homeless shelters.

The housing measure should also reflect whether people have appropriate and good quality housing.

Many programs which aimed in the past to help low-income people did not benefit certain equity-seeking communities such as Aboriginal People, people of colour, immigrants and refugees, lone mothers, people with disabilities.

### Recommendations:

- There are many indicators of a successful affordable housing strategy that should be considered, such as reduced households in core need, drop in percentage of income spent on housing, fewer evictions, elimination of number of homeless people, reduction in social housing waitlists.
- Low-income Ontarians and community-based groups should be involved in the evaluation of the strategy.
- The housing conditions of specific historically disadvantaged groups should be clearly disaggregated and tracked to ensure the strategy benefits them equitably.

- Clear targets should be set, with benchmarks and timelines so that outcomes can be reliably and adequately assessed on an annual basis.
- The government should regularly evaluate all its programs which deliver housing and make its findings public.

## Summary

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In this submission we have set out the key elements we believe the Province should include in its strategy to address Ontario's long-term housing needs. Feedback from almost 40 community consultation meetings across the province confirm that Ontarians are calling for leadership from Queen's Park for a comprehensive Long-Term Affordable Housing Strategy driven by a bold vision and supported by ongoing investment.

Some of the key planks that the Strategy should include are the following:

- Affordable housing must be considered a core community need like health and education, and funded each and every year.
- The lack of affordable, stable and secure housing is a key contributor to poverty and prevents people from fully participating in society and the workforce.
- A continuing supply of new affordable housing is essential to re-invigorating Ontario's economy.
- Ontario needs to take steps to ensure that existing and new community housing is truly affordable to low-income households in the Province.
- The Affordable Housing Program should be remade to provide a mix of housing options and focus on permanently affordable, community or family-owned and controlled housing.
- The development and implementation of an effective Long-Term Affordable Housing Strategy must include people with lived experience of homelessness and inadequate housing on an inclusive and equitable basis.
- The *Social Housing Reform Act (SHRA)* and the *Residential Tenancies Act (RTA)* need to be overhauled to restore community control and ensure that the Strategy is truly "people-centred".
- The repair of the deteriorating existing social and rental housing infrastructure must be addressed to ensure that this valuable public asset is available for generations of Ontarians to come.
- The Strategy should reflect collaboration between the relevant provincial ministries as well as the federal and municipal levels of government.
- The public must be able to track progress of Ontario's Long-Term Affordable Housing Strategy in meeting targets and timelines to reduce the number of Ontarians without access to affordable housing.

## **A final word**

Minister Watson has made it clear during the public consultations that he held across the province that he is anxious to work with all partners to find answers to Ontario's affordable housing problems and put a sustainable long-term strategy in place.

The Housing Network of Ontario is a willing and able participant. We look forward to working with the Province and all stakeholders in ushering in a new era over the next decade, where all Ontarians are proud to have a decent and affordable place that they can call home.

# HOUSING NETWORK OF ONTARIO DECLARATION

**We believe everyone in Ontario has the right to live poverty-free and with dignity in housing that is stable, adequate, equitably accessible and affordable.**

The Government of Ontario has committed to developing a Long-term Affordable Housing Strategy.\* According to the 2006 Census, 1-in-5 tenant households spend more than 50% of their income on rent, a figure that has remained constant for the past 10 years. Over 260,000 households are currently forced to make incredibly difficult choices between housing, food, clothing and other basic items that most Ontarians view as necessities.

The government must establish a housing strategy with firm targets and timelines to reduce and eventually eliminate the number of Ontarians in this situation – a strategy which meaningfully addresses the disproportionate experience of housing insecurity between different groups and communities.

Ontario's Long-term Affordable Housing Strategy must address four priorities:

1. **The affordability of housing**, including measures to increase the supply of affordable housing and to make existing housing more affordable.
2. **The availability of affordable housing** that is stable, safe and in a state of good repair, and which effectively addresses the diversity of needs in communities across Ontario.
3. **Supports, programs and protections** that help all Ontarians equitably access and maintain adequate affordable housing and thrive in their communities.
4. **A clear way to measure progress**, with overall and population specific targets and timelines to ensure that housing insecurity and homelessness are being reduced.

**Creating and maintaining stable, equitably accessible and adequate affordable housing is good social policy.** People with stable housing are healthier, more productive, do better in school, and become more engaged in their neighbourhoods. Communities become stronger, jobs are created, a more competitive economy emerges and poverty will be reduced.

**The time is now.** A comprehensive and integrated long-term affordable housing strategy will bring hope to all Ontarians, particularly those in our cities and rural communities who are most in need: including homeless people, those living in inadequate housing, Aboriginal peoples, members of racialized communities, newcomers, women, people in need of supportive housing who live with mental health issues, experience with institutionalization, criminal justice system involvement, addictions, HIV/AIDS or disabilities and others.

**We call on leadership from the Province, to recognize that affordable housing is a priority in the fight to reduce poverty.** By working with all orders of government and co-operating across Ministries, and with the contributions of people living on low incomes, we know that homelessness and housing insecurity can be eliminated.