



LONG-TERM AFFORDABLE HOUSING STRATEGY UPDATE CONSULTATION DISCUSSION GUIDE

April 2015

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LONG-TERM AFFORDABLE HOUSING STRATEGY UPDATE

CONSULTATION DISCUSSION GUIDE

A MESSAGE FROM THE MINISTER

Every Ontarian deserves to have a stable, affordable home. Stable and secure housing is a key factor that determines social well-being and health, along with access to education, employment, and the resources and supports people need to thrive.

Affordable housing is an issue that's very important to me personally. As I travel around the province and visit people who live in affordable housing, I am constantly reminded of the need, and impressed by the resiliency and tenacity I see from people I meet.

When the Province launched its Long-Term Affordable Housing Strategy in 2010, it began to transform the housing system in Ontario. It was the first strategy of its kind for Ontario, and I'm proud of the real impact it's had.

After five years, it's time for an update. We want to ensure that we continue to make progress in meeting the housing needs of Ontarians, and that housing policies are relevant to current realities, reflect new research and best practices, and support the Province's goal to end homelessness.

It's time to look at how we can innovate and use creative approaches that increase access to affordable housing for those in need.

It's time to reach out to our partners and the people impacted by homelessness. We know that there is a lot more that needs to be done, and we can't do it on our own.

That's why I'd like to invite all of you to help us move Ontario's Long-Term Affordable Housing Strategy forward. I want to hear your views on how we can make Ontario's housing system work better for you, your family, and your community.

This discussion guide outlines our progress, future goals, and key themes where we'd like your input. Your feedback will help to ensure that we reflect the housing needs of Ontarians as we update our strategy.

I look forward to hearing from you and building a stronger Ontario together.



A handwritten signature in black ink, appearing to read 'Ted McMeekin', written in a cursive style.

Ted McMeekin,
Minister, Municipal Affairs and Housing

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TOWARDS STRONG COMMUNITIES

UPDATING ONTARIO'S LONG-TERM AFFORDABLE HOUSING STRATEGY

Our government envisions an Ontario where every person has an affordable, suitable, and adequate home. In 2010, the Province launched the **Long-Term Affordable Housing Strategy**. The strategy began a process of transforming Ontario's housing system into one that is people-centred, partnership-based, locally driven, and fiscally responsible.

Now, in 2015, we are updating the strategy to ensure that we continue to make progress in meeting the housing needs of Ontarians and supporting social and economic inclusion. This update will ensure that housing policies are relevant to current realities, reflect new research and best practices, and support the Province's goal to end homelessness.

Since the introduction of the Long-Term Affordable Housing Strategy, communities across Ontario have developed 10-year local housing and homelessness plans. These plans were developed as a requirement of the Housing Services Act, 2011 — new legislation introduced as a result of the 2010 strategy. Designed to address local needs and priorities, these plans are based on what was heard in a range of local consultations. These plans provide important local context that will inform the update of the strategy.

Building on this engagement, we continue to seek input from the public, our partners, and stakeholders — including those in the broader human services field — to learn more.



LONG-TERM AFFORDABLE HOUSING STRATEGY, 2010

THE FIRST OF ITS KIND IN ONTARIO

In the **2008 Poverty Reduction Strategy**, the government committed to develop a Long-Term Affordable Housing Strategy. This strategy, the first of its kind in Ontario, was launched in 2010.

The 2010 strategy set out a roadmap to address Ontario's housing needs, creating a flexible, community-centred approach to housing and service delivery. Based on provincewide consultations, the strategy recognized that local flexibility offers the best path towards building strong communities.

The 2010 strategy led to many accomplishments, including the following.

New Legislation

In January 2012, the **Housing Services Act** was introduced to promote flexible, local decision making, and to clarify the roles of the Province and local managers of social housing (called Service Managers).

A New Homelessness Prevention Initiative

In January 2013, the new **Community Homelessness Prevention Initiative** consolidated five formerly separate programs into one flexible, locally-driven program. Today, this program provides \$293.7 million each year to local communities.

Local Housing and Homelessness Plans

As of 2014, Ontario's Service Managers have prepared 10-year comprehensive **local housing and homelessness plans**. Based on community consultations, these plans assess current and future needs, and set local objectives to guide decision making.

The Province has also invested more than \$240 million into the federal-provincial **Investment in Affordable Housing program**, and in 2014 committed to a five-year, \$400 million extension of this program to further expand affordable housing in Ontario.



Building Foundations: Building Futures
Ontario's Long-Term Affordable Housing Strategy

Ontario.ca/HousingStrategy



Key Pillars

- Putting People First
- Creating Strong Partnerships
- Supporting Affordable Options
- Accountability

The Province is also committed to a **Housing First** approach for addressing homelessness. Widely recognized as a best practice, a Housing First approach provides people who are homeless with access to permanent housing, and links them to flexible and appropriate support services.

While progress has been made towards Ontario's affordable housing goals, significant challenges remain, and innovation will be required to meet growing and changing demands for affordable housing options over the long term.



Results

- **33,100 families and individuals¹** have obtained housing and **83,800 remain in their homes**
- **More than 11,400 affordable units are being built or repaired** across the province for low- and medium-income Ontarians, and 12,300 families and individuals are being provided with rent or down payment assistance
- **173 Aboriginal families and individuals** have received loans to purchase homes, **118 have benefited from a repair program**, and 145 new affordable units have been approved for funding

¹ Throughout this document, the phrase “families and individuals” is being used to describe all kinds of households and living arrangements across the province. “Household” is a term used to describe a person or group of people who occupy the same housing unit. A family might consist of one individual, several families, or several unrelated people.

UPDATING ONTARIO'S LONG-TERM AFFORDABLE HOUSING STRATEGY

BUILDING ON PROGRESS, BUILDING STRONG COMMUNITIES

In September 2014, the government released **Realizing Our Potential**, a new Poverty Reduction Strategy, which committed to update the Long-Term Affordable Housing Strategy to reflect lessons learned and to incorporate new research on best practices for housing and homelessness.

The updated Long-Term Affordable Housing Strategy will continue to improve Ontario's housing system, leading to better outcomes in health, poverty reduction, education, and employment for all Ontarians.

In **Realizing Our Potential**, the government set a bold, long-term commitment to end homelessness. As a first step towards this commitment, an **expert advisory panel** has been established, composed of 14 members with a wide range of homelessness-related experience and expertise. To inform a plan to end homelessness, the panel will meet from January to July 2015 and make evidence-based recommendations on how to define and measure homelessness, and how to set a target in support of ending it. The Long-Term Affordable Housing Strategy Update will build on the work of this panel.

Updating the strategy involves partnership across government, municipalities and the broader community. This collaboration reflects the foundational nature of housing as key to social inclusion and prosperity.

We also recognize the importance of seeking the input of Indigenous peoples and organizations in Ontario for our strategy update. We will engage these partners to identify ways to improve housing outcomes for Aboriginal Ontarians.

The update will also draw on recommendations from the Minister's Forum on Affordable Housing. Held in November 2014, the forum brought together key leaders from the public and private sectors to discuss private sector involvement in expanding affordable housing.

We are engaging with the public and other stakeholders for this update.

We are building on the extensive, provincewide consultations that helped shape the 2010 strategy and the local community consultations that followed it to develop local housing and homelessness plans.

AN UPDATED VISION

To reflect our government's bold, long term goal to end homelessness, we are updating our vision for the Long-Term Affordable Housing Strategy:

Every person has an affordable, suitable, and adequate home to provide the foundation to secure employment, raise a family, and build strong communities.



ACHIEVING OUR VISION

To achieve our vision we will build a strategy that brings together government with the private and non-profit sectors. Informed by evidence and best practices, it will tackle themes related to sustainable housing supply, co-ordinated support services, and a fair system of housing assistance. To achieve this vision, there are many challenges to overcome and opportunities to harness.

GOALS AND KEY THEMES

Achieving our vision means setting ambitious goals to reflect the housing needs of Ontarians.

Goals

- 1 **Achieve better housing outcomes for more people** by exploring changes to housing legislation, policy, and programs across government.
- 2 **Create more affordable housing opportunities** by using current and future investments (such as \$400 million in new funding made available to extend the Investment in Affordable Housing Program until 2019), and by creating conditions for more affordable housing investment by the private, co-operative, and non-profit housing sectors.
- 3 **End and prevent homelessness** by aligning with the 2014 Poverty Reduction Strategy's goals to increase social and economic inclusion, and continuing to provide a range of supports to help people find and keep affordable housing.

Our government believes the best way to achieve these goals is by addressing the challenges many Ontarians face by targeting four key themes.

► **Theme 1: A Sustainable Supply of Affordable Housing**

► **Theme 2: A Fair System of Housing Assistance**

► **Theme 3: Co-ordinated, Accessible Support Services**

► **Theme 4: A System Based on Evidence and Best Practices**

The following pages provide greater details about the opportunities and challenges associated with these key themes.

Housing in Ontario: Key Facts

- There are **4,887,510** families and individuals living in housing in Ontario
- 71 per cent of families and individuals **own their homes**, while 29 per cent **rent**
- 260,000 families and individuals (5 per cent) live in **social housing**
- Ontario's housing and homelessness services are managed locally by 47 **Service Managers**

OPPORTUNITIES AND CHALLENGES

Demand for Social and Affordable Housing Exceeds Supply

There is high demand for affordable housing in Ontario, in both the private market and the social and affordable housing sectors. Statistics Canada data indicates that more than seven per cent of home owners in Ontario and 30 per cent of renters are in core housing need, largely due to problems with affordability. People are said to be in **core housing need** if their homes are inadequate, unsuitable, or unaffordable; and if they would need to spend more than 30 per cent of their income to access other housing at the median local rent.

The Need for a Federal Partner

Traditionally, all three levels of government have played a role in funding affordable housing, which includes social housing, in Ontario.

In 2014, Ontario and the federal government renewed the jointly funded Investment in Affordable Housing Program for another five years. This program continues to build new affordable housing and repair existing units for Ontarians with housing needs. Ontario and the federal government are each contributing \$80.1 million annually to the program.

In addition, in 2013, municipalities contributed around \$940 million while the federal government contributed around \$480 million to maintain existing social housing units in Ontario. However, the amount of this federal contribution continues to decline each year and will reach zero by 2033. Some social housing units have already lost their funding, and many more will in the next few years.

Without sustained federal funding, many housing providers may face difficulties in continuing to provide affordable housing. Ontario and municipal partners know that we cannot make up this shortfall without federal participation. Therefore, the Province calls on the federal government to provide long term, flexible funding for affordable housing.

A System with Opportunities for Co-ordination

The housing system in Ontario is complex, with program and funding responsibilities spread out across four provincial ministries and 47 Service Managers. Any updates to the Long-Term Affordable Housing Strategy should seek to untangle the complexity and make the system easier to navigate so it works better for Ontarians.

A Need for Data to Measure our Progress

The Province is committed to making policy decisions based on evidence. At present, there are gaps in the available data on housing and homelessness in the province. In order to fully comprehend the housing issues Ontarians face, we need high quality information.

Supporting the Diverse Needs of Ontarians

Housing insecurity and homelessness affect some groups more than others. First Nation, Métis, and Inuit Ontarians are more likely to be in core housing need and face a greater risk of homelessness than non-Aboriginal Ontarians. Unique housing and support needs are also required for survivors of domestic violence, youth leaving care, seniors, and persons with mental health needs, addictions, physical disabilities, or developmental disabilities. We recognize the unique challenges facing vulnerable groups, and the need for tailored approaches that meet people where they are.

WE WANT YOUR VIEWS

Updating the Long-Term Affordable Housing Strategy requires input from key stakeholders, partners, and the public. We want to hear views on the current realities of Ontario's housing system, and how it can be improved to better meet the needs of Ontarians.

Up until July 2015, we encourage the public, our partners, and stakeholders to assist in the building of this plan by providing input related to the four key themes that are shaping the review and update.

This document provides background, context, and key questions related to these themes to inform the consultation process. Details on how to get involved can be found on the final page of this document.

To shape the discussion, we have highlighted four key themes that will guide our update of the Long-Term Affordable Housing Strategy.

► **Theme 1: A Sustainable Supply of Affordable Housing**

► **Theme 2: A Fair System of Housing Assistance**

► **Theme 3: Co-ordinated, Accessible Support Services**

► **Theme 4: A System Based on Evidence and Best Practices**



A SUSTAINABLE SUPPLY OF AFFORDABLE HOUSING

ONTARIO NEEDS A SUSTAINABLE SUPPLY OF AFFORDABLE HOUSING, IN BOTH THE PUBLIC SECTOR AND THE PRIVATE MARKET

Ontario faces challenges related to affordable housing supply, in both the private rental market and the non-profit and social housing sectors.

Most renters in Ontario live in private market housing, and 30 per cent of renters are in core housing need, largely due to problems with affordability. In many parts of the province, private rental housing supply is insufficient, and prices are high. Security of tenure – the ability to “stay put” in one’s home – is an issue for renters facing affordability issues.

Social housing supply is not meeting demand, and as federal funding declines, social housing providers face problems related to housing repair, and may not be able to continue to provide social housing rent subsidies. Ontario, in partnership with the federal government, has committed \$1.28 billion for new affordable housing opportunities through the Investment in Affordable Housing Program. Despite this, much more work needs to be done.

Key Terms

In general, **affordable housing** refers to housing for low- to moderate-income Ontarians².

Social housing was built through federal and provincial programs from the 1950s to 1995. Typically, social housing tenants pay a rent-g geared-to-income, set at 30 per cent of gross income.

For homes built through the federal-provincial **Investment in Affordable Housing** program, tenants pay an average rent of no more than 80 per cent of local average market rent.

Topics to Consider

- Land use planning, innovative financing tools and options
- Incentives for private rental construction
- Sustaining the supply of aging social housing
- Increasing and protecting non-profit and public housing supply

Questions for Discussion

- How can we encourage private investment in affordable housing through planning, financial, regulatory and other tools?
- How can we better support the non-profit sector (including co-ops, private, and municipal non-profits) in maintaining, replacing, and expanding social and affordable housing?
- How can we improve regulatory and legislative tools to enhance housing affordability?
- What steps should the federal government take to support housing supply, including social housing?

² The **Provincial Policy Statement** defines low- to moderate-income households as those with incomes in the lowest 60 per cent of the overall income distribution.

A FAIR SYSTEM OF HOUSING ASSISTANCE

ONTARIANS NEED FAIR ACCESS TO FINANCIAL AND NON-FINANCIAL SUPPORTS

Ontarians have access to many forms of financial assistance to support their housing needs. Eligible families and individuals can receive rent-geared-to-income assistance, and pay a rent equal to 30 per cent of their income. Other people are assisted through housing allowance and rent supplement programs. Currently, the limited number of available subsidies means that not all people in need receive assistance, and people in similar situations may receive different levels of support. In addition, the system can be confusing and complex for both Ontarians and housing providers.

Many Ontarians benefit from supports beyond financial assistance, including housing help services, emergency shelters, and eviction prevention assistance. As part of the Long-Term Affordable Housing Strategy update, non-financial supports are being explored, including efforts to improve access to affordable housing, and to improve the waiting list system. People can also be supported through improved access to counselling services and eviction prevention supports.

Topics to Consider

- Financial Assistance (rent-geared-to-income subsidies, rent supplements, housing allowances)
- Systems for accessing housing (e.g. waiting lists, “choice based” systems)
- Supports such as eviction prevention or counselling services
- Housing First³ supports to move homeless Ontarians into permanent housing

Questions for Discussion

- How can we improve access to housing assistance and reduce wait times?
- How can the systems of housing assistance be improved – for clients and service providers?
- What non-financial programs and supports help to maintain successful tenancies?
- How can we better support people who are homeless to become stably housed?

³Housing First is a term used to describe approaches that assist people who are homeless, or at-risk of homelessness, to obtain and maintain permanent, affordable housing linked to flexible, appropriate support services.

CO-ORDINATED, ACCESSIBLE SUPPORT SERVICES

PROVIDING HOUSING WITH SUPPORTS TO MEET A RANGE OF DIVERSE NEEDS

Some people require supports – whether temporary or ongoing – to live stably in their homes. Supportive housing refers to a combination of a housing subsidy and support services that enable people to live as independently as possible in the community. A wide range of Ontarians are assisted, including seniors and the frail elderly, persons experiencing homelessness, survivors of domestic violence, youth at risk, and persons with mental health needs, addictions, physical disability, developmental disabilities, acquired brain injuries, or terminal illness.

Supportive housing is administratively complex – involving many programs and organizations. Programs have also been developed separately over 50 years, and do not always reflect the unique and evolving support needs of Ontarians.

There are many challenges facing the system. There are long waiting lists to access supportive housing, and clients do not always receive housing or supports that match their needs. It can be difficult for providers to co-ordinate affordable housing with support services. In addition, there is a lack of data, limiting our understanding and ability to track progress. For clients, access can be complicated, requiring people to tell their story numerous times, and to numerous agencies.

As a first step towards addressing some of these challenges, the Ontario government is creating 1,000 units of supportive housing for people with mental health and addictions issues, under Phase 2 of its **Mental Health and Addictions Strategy**.

Topics to Consider

- Reducing complexity in Ontario’s supportive housing system
- Improving experiences and outcomes for Ontarians who need supportive housing

Questions for Discussion

- How can the Province, Service Managers, community agencies, and housing providers work to improve Ontario’s supportive housing system?
- What changes would make the system easier to navigate for people? What access and intake systems work best for people with complex needs?
- Are there opportunities to encourage innovation and reduce administrative burdens?
- How can we better co-ordinate housing and supportive services?

EVIDENCE AND BEST PRACTICES

POLICY AND PROGRAMS BASED ON RESEARCH AND PERFORMANCE DATA

As part of the 2014 Poverty Reduction Strategy, the Province committed to making government decisions based on the best available evidence. This means consulting with up-to-date research, collecting our own data, setting targets for performance, and evaluating progress to see how we measure up. The strategy will draw on recommendations from the **Expert Advisory Panel on Homelessness** on how to define, measure, and set targets related to homelessness.

Challenges to data collection exist in the present system. There are varied and fragmented systems for collecting, managing, and using data related to housing and homelessness across Ontario. Tracking performance is also a challenge. Many of our programs lack outcome-based performance measures, limiting the ability of government to know what works and what doesn't, and to then make decisions based on evidence.

There are many great examples of innovative work in the sector, and lots of existing research and best practices to draw upon. The updated strategy will explore how government and service providers can access this knowledge to inform innovative policy making and program design.

Topics to Consider

- Developing performance measures for social and affordable housing
- Homelessness-related targets, performance measures, and data collection
- Provincial data sharing and reporting on progress
- Capacity building, education, and continuous improvement

Questions for Discussion

- What outcomes should social and affordable housing programs focus on achieving?
- How can we support Service Managers and housing providers to achieve outcomes?
- What opportunities exist for sharing housing data with partners and the public?
- How do we enhance service provider capacity to access evidence on best practices?

HOW TO PARTICIPATE AND NEXT STEPS

We invite you to participate in the consultations that are taking place to support the Long-Term Affordable Housing Strategy update. We are moving quickly to make progress – please get in touch with us by July 3, 2015.

Send us your feedback and responses on the discussion questions included throughout this guide. You can provide your input through our website, by post, telephone, or email.

Visit our Website: ontario.ca/affordablehousing

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Thank You for your Feedback!

We will use your feedback to inform our update to Ontario's Long-Term Affordable Housing Strategy. Your insights will help us reflect the housing needs of Ontarians. Together we can achieve our vision of an Ontario in which every person has an affordable, suitable, and adequate home to provide the foundation for secure employment, to raise a family, and to build strong communities.



Ministry of Municipal Affairs and Housing

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