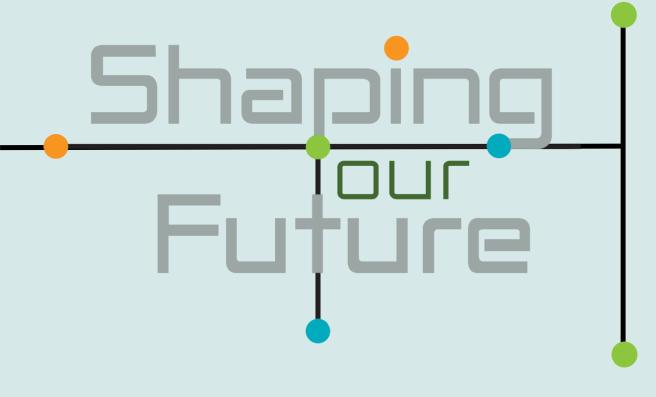


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Session #405

Housing programs we've known and loved

PRESENTED BY:

Helen Harris Coordinator, Policy & Research, ONPHA





Who's in the room today?

- Service Manager or DSSAB staff?
- Housing provider staff?
- •Board member?
- •Other?



Learning goals

- 1. To provide an overview of Ontario's social housing programs past and present
- 2. To examine the historical contexts of social housing in Canada and Ontario
- 3. To provide insight into how the sector has developed and how we got where we are today



Agenda

- 1) Brief overview of social housing
- 2) Four key periods of social housing policy and programs
- 3) Looking ahead: Challenges and opportunities
- 4) Questions



What is "Social Housing"?

- Government funded or administered
- Modest or geared to income rents (RGI)
- Includes supportive, public, non-profit, and cooperative housing



Why create social housing?

- Slum redevelopment
- Broader social welfare initiatives
- New rental supply creation
- Neighbourhood revitalization
- Build or sustain mixed income communities
- Special needs or housing with support
- To target a particular underserved group



A quick snapshot of Ontario's social housing sector

- Approximately 276,500 units, housing more than 400,000 individuals
- Approximately 18% of Ontario's rental sector
- More than 171,360 households on waiting lists across the Province
- Complicated web of overlapping programs and policy frameworks



Some of the jargon

- Social housing
- Public housing
- HSA
- RGI
- EOA
- AHP/IAH

- Section 26/27
- Section 95
- Transferred Programs
- Federal provider
- Supportive Housing
- Alternative Housing



For a full list of common housing terms, check out the glossary on our website!



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4 key periods of social housing

- 1) Postwar Housing (1949-1964)
- 2) Expansion (1964-1995)
- 3) Devolution (1995-2002)
- 4) Affordable Housing Era (2002-Present)



Leading up to 1949

- The Dominion Housing Act, 1935
- The National Housing Act, 1938
- Wartime Housing Limited, 1941-1948
- Creation of CMHC, 1946





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Early Postwar Housing

1949-1964

Early Postwar Housing (1949-1964)

- 1949 amendment to the National Housing Act
 - Created small public housing program
 - Capital financing and operating subsidies
 - Cost-shared by federal and provincial governments (75/25)
 - Mix of break-even and subsidized units
 - 1,700 units annually between 1949 and 1964





1964 - 1995

Expansion: Three Major Eras

1) Public Housing Program (1964-1973)

2) Federal Unilateral Non-profit Programs (1973-1985)

3) Federal/Provincial Non-profit Programs (1986-1995)



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Public Housing (1964-1973)

- Part of wider social program expansion
- 1964 amendments to the NHA drastically increased the scale of social housing
- Creation of Ontario Housing Corporation (OHC) in 1964



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Public Housing in Ontario

- Owned by OHC, managed by Local Housing Authorities
- Subsidized housing for poor families and seniors
- Financed through debentures
- Long-term operating subsidies
- No income mixing, 100% RGI
- Access based on point-rating system
- 84,145 units across province



Early housing programs – large urban centres.

(Danforth-Midland TCHC, Toronto)

Federal Unilateral Non-Profit Housing Programs (1973-1985)

- Housing created by community sponsors
- Mixed-income rental housing (lower % of RGI)
- Assistance provided through various methods (i.e. preferred financing options, capital contributions, and ongoing subsidies)
- Operating Agreements outlined specific requirements



Federal Unilateral Non-Profit Housing Programs (1973-1985)

- Section 26/27 Programs
- Section 95 Private Non-Profit Programs
- Urban Native Housing Program
- Rural and Native Housing Program



Section 26/27 Programs

Objective

- Construction, purchase or improvement of projects provided by non-profits and municipalities
- Affordable housing for low-income families, individuals, seniors and those with special needs
- Financing model
 - 10% capital contribution
 - Preferred mortgage rates (8%) and extended amortization period (50 years)
 - No on-going operating subsidy



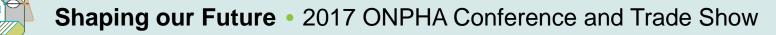
Section 26/27 Programs

- Program parameters
 - Modest market rents
 - Income limits for incoming tenants, no ongoing testing
 - No RGI (unless additional rent supplement agreement in place)
- Associated rent supplement program
 - Community Sponsored Housing Program (CSHP)



Section 95 Programs

- Objective
 - Modest affordable housing for seniors, individual, and special groups
 - Mix of subsidized and market rents
- Financing model
 - No capital contribution
 - Private financing, with 2% write down subsidy from CMHC
 - No other ongoing operating or RGI subsidy



Section 95 Programs

- Program parameters
 - Modest market rents
 - Internal subsidy pool (outlined in Operating Agreement)
- Associated rent supplement program
 - Ontario Community Home Assistance Program (OCHAP)





Urban Native Housing Program

- Objective
 - To provide affordable housing for families, seniors and individuals of Aboriginal ancestry
- 3 notable timeframes
 - Pre-1986
 - Pre-1986 with Urban Native Additional Assistance (UNAA)
 - Post 1985



Rural and Native Housing Program

- Introduced in 1974 as a result of intense lobbying efforts
- Objective (pre-1986):
 - To ensure adequate housing for low-income persons in rural areas and small communities" (population less than 2,500)
- Objective (post 1986):
 - To assist Aboriginal and non-Aboriginal households in "core need" in rural areas



Federal/Provincial Non-Profit Programs (1986-1995)

- Management for production devolved to provinces
- New federal/provincial cost-sharing agreements (60/40)
- Debt financing, with subsidy to cover mortgage, RGI and operating costs
- Increased low-income targeting
 - "Core-need" households
 - 66%-75% RGI targets





Federal/Provincial Non-Profit Programs (1986-1995)

- Decline in federal commitments resulted in higher costs for provinces
- Ontario responded with unilateral housing program
- Provincial programs:
 - Ontario Homes Now
 - P3000 & P3600 (special needs housing)
 - jobsOntarioHomes





Devolution

1996-2002

Federal Download

- Canada-Ontario Social Housing Agreement (signed in 1999) established:
 - Ontario's responsibility for the administration of Operating Agreements of most federal housing programs
 - A federal funding schedule that declines as mortgages mature
 - Program and reporting rules



Provincial Download

- Social Housing Funding Act, 1998
 - Transfer of costs to municipalities
- Social Housing Reform Act (SHRA), 2000
 - Transferred funding and administration responsibilities to municipal governments or "Service Managers"
 - New requirements around RGI and housing access
- Housing Services Act, 2011
 - Provides more flexibility to Service Managers



What did this mean for Ontario's housing programs?

- Public housing
 - Stock transferred to municipalities through the creation of Local Housing Corporations (LHCs)
 - Programs subject to the HSA
- Federal unilateral non-profit programs
 - Original Operating Agreements remain, and are administered by Service Managers
 - Programs not subject to the HSA (except units receiving CSHP or OCHAP rent supplements)
 - Rural and Native Housing initially remained with the Province until taken over by Ontario Aboriginal Housing Services (OAHS) in 2006



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What did this mean for Ontario's housing programs?

- Provincial non-profit programs
 - Original Operating Agreements dissolved, and replaced by the HSA
- Supportive Housing Programs
 - Remained with the Province, and transferred to the Ministry of Health and Long-Term Care (MOHLTC) or the Ministry of Community and Social Services (MCSS)



Affordable Housing Era

2002-Present

Affordable Housing Era Programs

- Federal/Provincial Affordable Housing Programs
- National and provincial homelessness initiatives
- Repair and retrofit initiatives
- Provincial energy efficiency retrofit initiatives



Federal/Affordable Housing Programs

- Affordable Housing Program (AHP) (2002, 2005, 2009)
- Succeeded by Investment in Affordable Housing (IAH) (2011, 2014)
 - 6 program components including:
 - Capital funding for new rental units (offered at 80% of market rents)
 - Operating funding for rent supplements and housing allowances



Homelessness Initiatives

Federal

- National Homelessness Initiatives (NHI)
- Homelessness Partnering Strategy (HPS)
- Provincial
 - Community Homelessness Prevention Initiative (CHPI)



Retrofit Programs

- Social Housing Renovation and Retrofit Program (SHRRP)
 - Part of 2009 Federal Provincial Economic Stimulus Program and Ontario's Poverty Reduction Strategy (funded jointly)
 - Funding for repairs, renovation and energy retrofits of existing units
- Social Housing Improvement Program (SHIP)
 - Announced in 2016 federal budget from Social Infrastructure Fund
 - Two year "down payment" on National Housing Strategy
 - Capital repairs of existing projects



Provincial Energy Efficiency Programs

- Social Housing Apartment Retrofit Program (SHARP)
- Social Housing Energy Efficiency Program (SHEEP)





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Looking Ahead

Challenges, changes and opportunities

Challenges facing the sector

- Financial pressures and funding gaps
- End of Operating Agreements (EOA)
- Deteriorating physical assets
- Aging sector workforce
- No national central data repository or system
- Increasing support needs of tenants



What opportunities exist?

- National Housing Strategy
- End of Operating Agreements (EOA)
- Sector Modernization
- Climate change and energy efficiency retrofits
- CMHC prepayment flexibility initiative
- Provincial election



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How can ONPHA help you?

1. Visit ONPHA online:

onpha.on.ca

- handbooks and guides
- InfoONs
- FocusON

3. ONPHA Education Program

- Online courses: RGI, RTA, Finance and Governance
- Webinars
- In-person training

2. ONPHA Member Support Hotline: 1-800-297-6660

4. ONPHA Conference

- Join us in 2018!
- Toronto: October 26-28 (Education Day: October 25)



ONPHA Communications

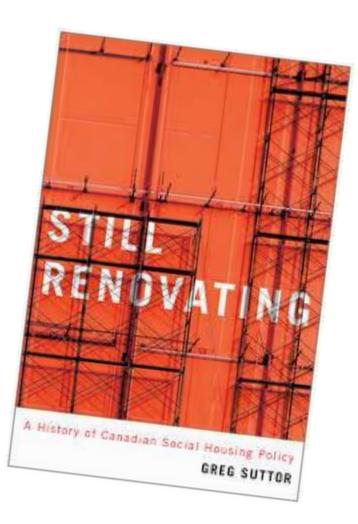




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Recommended Resource

- "Still Renovating: A History of Canadian Social Housing Policy"
- Published by Greg Suttor in 2016
- Comprehensive analysis of Canada's social housing policy evolution and its underlying political and social contexts







Thank you!

ONPHA values your opinion. Please complete a session evaluation.