



ONTARIO NON-PROFIT
HOUSING ASSOCIATION

The Honourable Rod Phillips
Minister of Finance
c/o Budget Secretariat
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Subject: ONPHA's Submission to Ontario's Fall 2020 Budget Consultations

Dear Minister Phillips,

Thank you for the opportunity to provide input toward Ontario's Fall 2020 budget. The Ontario Non-Profit Housing Association (ONPHA) represents over 730 non-profit landlords and local housing corporations providing affordable housing for half a million Ontarians.

As Ontario enters the second wave of COVID-19, investment in social infrastructure, like housing and direct community supports, will release the economic pressure valve in the short-term, create jobs and construction projects to kick-start the economy in the mid-term and protect public investment across the healthcare, justice and social systems for long-term savings.

We are calling on the government to prioritize investments and policies that ensure the long-term health and wellbeing of our communities:

1. Provide immediate stabilization funding to community housing providers

Revenue loss from cumulative rental arrears, increased costs from unit vacancies, personal protective equipment, increased staffing, cleaning and security, backlogs of maintenance and repair work, increased insurance premiums and office retrofits are leading providers to redirect capital reserve funds to support operations.

The community housing sector needs immediate financial support to mitigate short- and medium-term impacts and ensure sector sustainability.

2. Implement an arrears management and/or rental relief program

This program should reflect tenant income levels and capacity to pay and involve government absorbing a portion of the arrears and/or rental payments (similar to the Canada Emergency Commercial Rent Assistance program).



[Rent relief models](#) implemented across the country demonstrated early success reaching households in need quickly, preventing significant arrears, requiring minimal administration and helping preserve tenancies.

3. Protect existing community housing

Existing community housing must be maintained in a state of good repair and remain affordable. Investing in renewal would also provide opportunities to undertake accessibility retrofits and improve energy efficiency, while creating jobs and helping lower future operating costs.

The Province must also work closely with the sector as mortgages and operating agreements expire to ensure sustainable support for providers.

4. Prioritize investment in community housing

An expanded toolkit of programs and policies that increase access to capital, increase funding and ensure greater amounts of surplus land are available to the community housing sector is needed to increase community housing supply.

This approach should include ONPHA and the Cooperative Housing Federation of Canada's [Affordable Housing Plan for Ontario](#), ONPHA's [Urban and Rural Indigenous Housing Plan for Ontario](#) and ONPHA's forthcoming Integrated Supportive Housing Plan for Ontario to meet diverse housing needs.

5. Incentivize the development of purpose-built rentals and affordable home ownership

A balanced mix and adequate supply of housing options will improve financial stability across the province. The Province must incentivize the development of purpose-built rentals and affordable home ownership options across the province, including targeted investment for rural and remote areas.

Thank you for taking the time to review our submission. ONPHA looks forward to ongoing engagement to develop sustainable housing and community solutions.

Sincerely,

Marlene Coffey
Chief Executive Officer