



ONTARIO NON-PROFIT  
HOUSING ASSOCIATION

# **Written Submission for the Pre-Budget Consultations in Advance of the 2021 Federal Budget**

**By: Ontario Non-Profit Housing Association  
(ONPHA)**

**August 7, 2020**



## **ONPHA's Recommendations for the Federal 2021 Pre-Budget Consultations**

**Recommendation 1:** That the government direct immediate stabilization funding to community housing providers to address the current crisis and ensure long-term sustainability and growth.

**Recommendation 2:** That the government increase funding through the National Housing Strategy to protect and increase the supply of community housing to preserve affordability and meet growing needs.

**Recommendation 3:** That the government commit to an urban, rural and northern Indigenous housing strategy in partnership with Indigenous peoples.

**Recommendation 4:** That the government invest in an integrated approach to supportive housing to meet diverse housing needs and help end chronic homelessness.

**Recommendation 5:** That the government support a community-based property acquisitions program to expand affordability.

**Recommendation 6:** That the government expand emergency income assistance to include rent relief for unemployed and low-earning tenants.

**Recommendation 7:** That the government immediately implement the right to housing and remedy systemic barriers to housing.



Dear Members of the Standing Committee on Finance,

Thank you for the opportunity to provide recommendations to the pre-budget consultations in advance of the 2021 federal budget. We look forward to continuing to work with all levels of government, non-profit and private sector partners to kick-start economic recovery and ensure long-term community sustainability.

Founded over 30 years ago, the Ontario Non-Profit Housing Association (ONPHA) is a member funded and directed association that represents over 730 non-profit landlords and local housing corporations throughout the province. The community housing sector provides safe, affordable and stable housing for half a million low- and moderate-income Ontarians with [built assets](#) close to \$30 billion.

In the midst of a global health crisis and economic shift, we have witnessed increased pressure across the economy, from soaring unemployment levels to fragmented infrastructure supports. Understanding the need for broad investment in order to upcycle the economy toward a stable and sustainable future, investment in social infrastructure, including housing and direct community supports, will release the economic pressure valve in the short-term, allow for construction and job creation to kick-start the economy in the mid-term and protect public investment across the healthcare, justice and social systems for long-term savings.

As we have witnessed the disproportionate impacts of COVID-19 on marginalized communities, including Black, Indigenous and other racialized communities, 2SLGBTQQIA+ people, low/limited-income people, people experiencing homelessness, people with disabilities and seniors, we understand the critical importance of long-term, sustainable housing that meets community needs. The health of our communities and their residents is directly impacted by the accessibility and quality of housing. The impacts we see today will continue to be compounded if we do not act quickly with innovative, long-term approaches to housing.

Therefore, we call on the government to prioritize investments in housing in the 2021 federal budget through the following policy changes based on community experience and expertise:

- 1. Direct immediate stabilization funding to community housing providers to address the current crisis and ensure long-term sustainability and growth**

Cumulative rental arrears, in addition to increased costs related to unit vacancies, personal protective equipment (PPE), increased staffing, cleaning and security and backlogs of maintenance and repair work will continue destabilizing the community housing sector beyond the immediate crisis. As a result, many providers are beginning to redirect funding from capital reserves to support immediate operational challenges, severely threatening the sustainability of the sector.



Meanwhile, tenants continue to face uncertainty as income supports near their expiration and employment opportunities in many sectors remain scarce. At the same time, municipalities are facing unprecedented costs, with some considering significant reductions to essential services, including childcare, transit and homelessness services.

ONPHA and our members have been extremely pleased with the breadth of federal supports for community organizations throughout the pandemic, including the Emergency Community Support Fund, increases to Reaching Home funding and eligibility for non-profit organizations through many of the emergency business supports. We also commend the government's engagement with provincial and territorial partners through the Safe Restart Agreement.

However, with growing and diverse needs across the country, direct investment in housing has never been more necessary as the first line of defense against COVID-19. Echoing ONPHA's [recommendations](#) to the Ontario government, we call on the federal government to provide immediate and ongoing stabilization funding for the community housing sector to address the current crisis and ensure long-term sustainability and growth, with investment targeted for community-identified needs.

## **2. Increase funding through the National Housing Strategy (NHS) to protect and increase the supply of community housing to preserve affordability and meet growing needs**

Before the COVID-19 crisis, nearly [750,000 households were in core housing need](#) and over [185,000 on waiting lists for subsidized housing](#) in Ontario alone. In light of the disproportionate impacts of COVID-19 on low/limited-income households, these needs are expected to grow significantly.

ONPHA and the Cooperative Housing Federation of Canada's (CHF) [Affordable Housing Plan for Ontario](#) shows the need to build at least 99,000 new affordable rental and supportive housing units and repair 260,000 community housing units in Ontario alone by 2028. We have seen the success of projects funded through NHS programs like the Canada-Ontario Community Housing Initiative (COCHI) and Ontario Priorities Housing Initiative (OPHI) provide sustainability, growth, repair and renewal along the housing continuum. By increasing investment in these programs in partnership with the provincial government, the federal government can ensure an appropriate mix of affordable and adequate housing is built and maintained to meet growing community needs.

However, other high-demand NHS programs, such as the National Housing Co-investment Fund, have presented significant [barriers](#) for community housing providers, including financial restrictions, administrative burdens and prohibitive construction requirements. We have also heard directly from members approved for Co-Investment funding that long timelines for disbursement are impacting projects on the ground.



Echoing calls from the [Canadian Housing and Renewal Association](#) (CHRA), we call on the government to reform the National Housing Co-Investment fund to increase funding, create flexible guidelines and ensure application processes and funding disbursements occur in a timely manner.

### **3. Commit to an urban, rural and northern Indigenous housing strategy in partnership with Indigenous peoples**

The COVID-19 crisis has illuminated the severe gaps in access to basic necessities for marginalized populations, particularly around healthcare, housing and justice. While Indigenous communities living on-reserve face mounting challenges related to safe drinking water, overcrowding, infrastructure and access to essential supplies and supports, Indigenous peoples living in urban areas are [eight times more likely to experience homelessness](#) than the general population, subjecting them to many of the same challenges as communities on-reserve.

While we support the government's recent [commitment](#) to develop a dedicated urban Indigenous housing strategy, the NHS has yet to follow suit with specific funding for off-reserve Indigenous populations (now 87% of Indigenous people in Canada and 85% in Ontario).

ONPHA's newly released [Urban and Rural Indigenous Housing Plan for Ontario](#) identifies the need for at least 22,000 subsidized Indigenous-owned and operated units over the next 10 years to meet the growing housing needs of off-reserve Indigenous populations in Ontario alone. The initial \$7.3 billion investment can save \$14.3 billion in system efficiencies, through cost savings in social services, healthcare, shelter services, justice and foster care, while significantly boosting Indigenous personal incomes through improved employment and education outcomes. Moreover, the construction program will create 95,000 year-jobs in the construction sector and other industries, while adding \$3.8 billion to the economy through construction multipliers.

As part of a national strategy for off-reserve Indigenous housing in support of CHRA Indigenous Caucus's ["For Indigenous, By Indigenous"](#) plan, an Urban and Rural Indigenous Housing Plan for Ontario is a critical step on the path toward reconciliation. As ONPHA continues working closely with Indigenous, provincial and sector partners in the resourcing and implementation of this crucial plan, we strongly encourage the federal government to commit to sustainable investment in off-reserve Indigenous housing to help mitigate the disproportionate impacts of housing affordability, poverty and COVID-19 on Indigenous communities.

### **4. Invest in an integrated approach to supportive housing to meet diverse housing needs and help end chronic homelessness**

Currently, Ontario has less than half of the supportive housing units required for mental health and addictions alone, not including persons with other disabilities. Waitlists range up to seven years and a minimum of [30,000 new supportive housing units are required](#) to meet this need. Beyond



supporting individuals, consumer choice and community integration would help end chronic homelessness and achieve major cost savings across health, justice, social services and shelter systems.

ONPHA strongly supports the NHS's bold goal to reduce chronic homelessness by 50% over the next 10 years; however, the NHS currently lacks specific provisions for supportive housing, which is critical to ending chronic homelessness.

Over the next year ONPHA will be engaging broadly with key stakeholders from the supportive housing, health, homelessness, social services and other related sectors to develop an integrated supportive housing plan for Ontario. We call on the federal government to work closely with ONPHA, the province and our sector partners on the plan's implementation and commit to adequate, sustainable funding.

#### **5. Support a community-based property acquisitions program to expand affordability**

In light of COVID-19, [experts](#) anticipate that residential and commercial buildings in financial distress may soon become available at low costs. This presents an opportunity to quickly and affordably grow community housing stock through community-based acquisitions strategies that prioritize non-profit housing providers. Not only would this increase affordable housing options for low/limited-income and other marginalized communities during a housing, health and economic crisis, but it would also help ensure households remain connected to vital resources, services and community.

Closely related to this, we also call on the government to make greater amounts of surplus land available to the community housing sector. Prioritizing non-profit housing in these strategies will ensure every dollar invested goes directly toward keeping rents affordable in perpetuity, thus protecting and leveraging public dollars to provide affordable housing for future generations.

#### **6. Expand emergency income assistance to include rent relief for unemployed and low-earning tenants**

Across Canada, nearly [half of renters had less than one month's worth of savings](#) prior to the pandemic. In Ontario, [45% of tenant households spend 30% or more of their total income on shelter](#) (the highest rate across the country). To realize the NHS's goal of ensuring every person in Canada has an affordable home that meets their needs by 2030, housing affordability must remain a top priority as recovery planning begins.

ONPHA and our members were pleased to see the government introduce several accessible emergency income supports at the start of the pandemic, as well as the Canada-Ontario Housing Benefit (COHB). We are extremely supportive of the populations identified as first priority for COHB



support, including survivors of domestic violence and human trafficking, persons experiencing or at-risk of homelessness, Indigenous persons, seniors and people with disabilities.

However, as we prepare for the possibility of a second and third wave of COVID-19, it is critical that individuals and families remain housed. We call on the government to work in partnership with the Ontario government to increase access to the COHB and expand emergency income assistance to include rent relief for unemployed and low-earning tenants to prevent arrears and loss of housing, especially among marginalized communities.

### **7. Immediately implement the right to housing and remedy systemic barriers to housing**

In addition to the priority populations identified in the COHB, COVID-19 has disproportionately impacted Black and other racialized communities, 2SLGBTQQA+ people and low/limited-income people, predominantly as a result of [systemic barriers](#) to accessing housing, healthcare, education and employment.

While ONPHA strongly supports the government's legal recognition of the right to housing, now is the time for direct action to ensure housing is accessible and available to all. We call on the government to immediately appoint and resource a Federal Housing Advocate and National Housing Council to effectively implement the right to housing and remedy systemic barriers to housing.

Thank you for taking the time to review our submission.

Sincerely,

Marlene Coffey, Chief Executive Officer