

## Issue Brief:

# Community Housing In Ontario's Municipalities

**By** Ontario Non-Profit Housing Association (ONPHA)  
**Subject** About Community Housing in Ontario's Municipalities

## What is Community Housing?

'Community' or 'Non-Profit' housing refers to primarily rental housing that often provide homes to low- and moderate-income households, with many of them paying their rent based on their income level rather than the market rate – usually referred to as rent-geared-to-income (RGI). Typically, community housing tenants spend about 30 per cent of their monthly household income on rent. A subsidy paid directly to the non-profit housing provider from municipal, federal, or provincial government programs bridges the gap between the reduced RGI rent and the actual market rent for the unit.

## Who does Community Housing serve?

Non-profit housing communities provide homes for everyone, be it families, seniors, people living with disabilities, survivors of violence, and many others who are not being served by private rental housing or who need support to enjoy a successful tenancy.

- 500,000 Ontarians rely on some form of community housing
- 200,000 Ontario households are on community housing waitlists, sometimes waiting up to 12 years



## Why is Community Housing a Municipal Priority?

**It's a municipal responsibility, and top-of-mind issue for municipal leaders across Ontario...**

- Housing and homelessness is the #1 issue on the minds of over 100 Ontario municipal CAO's<sup>1</sup>
- Demand for affordable housing is on-track to increase by 30% across Ontario in the next decade.

<sup>1</sup> Source: Municipal Chief Administrative Officer Survey 2021/2022. <https://strategycorp.com/cao/>



**The sector is in the process of significant transformation, with municipalities at the centre of what's next...**

- On July 1st, new regulations came into effect that will require municipalities and community housing providers to refresh and renegotiate their financial agreements in a way to ensure the long-term sustainability of the sector

**Community Housing is a key solution to the ongoing housing affordability crisis...**

- Ontario housing costs have skyrocketed in the last decade, including a 50% increase in average rent. 735,000 Ontarian households cannot access a safe, secure, and stable home they can afford
- \$10 invested in the community housing system saves \$20 for the tax-supported social service system. Community Housing produces real savings and reduces pressures in other systems like emergency shelters and hospital/healthcare facilities.

## How can I help the Community Housing Sector?

**ONPHA is advocating for the community housing sector and all levels of government to work together to *Build, Protect and Support* community housing across the Province. We believe the solutions are found through collaboration between the public sector, the private sector, and not-for-profits work together.**

- ✓ Learn more about the housing needs in your municipality so you can help advocate.
- ✓ Request a meeting with your local candidates and learn more about their position on housing issues in your municipality.
- ✓ Vote for candidates who are committed to addressing housing needs.



### Want more information?

- [Click Here](#) to visit ONPHA's website
- [Click Here](#) for more information on the recent regulatory changes
- [Click Here](#) to visit our "Vote 4 Housing" site with more information about key policy issues
- [Click Here](#) to read about the federal National Housing Strategy
- [Click Here](#) to read more about Ontario's Community Housing Renewal Framework



## About ONPHA

*Founded in 1988, ONPHA is an independent association funded and directed by its members. ONPHA is home to more than 700 non-profit housing providers. From Windsor to Cornwall, Toronto to Thunder Bay, our members house more than 400,000 people in 170,000 homes in 220 Ontario communities. We believe that secure, decent, and affordable housing is a human right and fundamental social determinant of health. It has the power to change lives and is the foundation of vibrant and successful communities. **If you have any questions or want to learn more about the Community Housing sector, please contact us!***