

Attn: Poverty Reduction Strategy
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ONTARIO NON-PROFIT
HOUSING ASSOCIATION

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Re: ONPHA's submission to Ontario's Poverty Reduction Strategy Consultation

Thank you for the opportunity to provide comments and recommendations related to the creation of a Poverty Reduction Strategy (PRS) for Ontario.

The Province and your team are embarking on a complex issue that requires considerable attention to legislative and regulatory change in addition to the material supports required to meaningfully reduce poverty in Ontario. While this letter contains a fulsome response to the provincial consultation, we would first like to share the following summary:

It is a truism that adequate and affordable housing is pivotal for people in times of crisis. We know that housing is foundational in creating the conditions for health and a better life as we seek to connect Ontarians to employment, supports and services and make life more affordable for everyone.

ONPHA has surveyed the sector and gathered strong evidence to support the need for a poverty reduction strategy. Our members' experience and history in housing underpins the practical recommendations for policy and decision makers embedded in our response.

As you develop Ontario's action plan for poverty reduction, we hope to clearly articulate the role community housing can play in helping the province recover from the current Covid-19 crisis and to highlight our sector's collective ability to lift Ontario's most vulnerable populations out of poverty.

The current public health crisis has stress-tested our collective institutions and social safety net. The painful realities in congregate living environments such as shelters and long-term care homes provide a stark reminder that housing is a viable and necessary response at the front line of community safety and public health, particularly for our most vulnerable. This will remain the case as Ontario's economy suffers the impact of the pandemic in the short and medium term; if the economic recession deepens with time the importance of community housing will grow ever more pressing for people and the Province as we rebuild.

Our top three recommendations and best ideas include:

1. Investing in unit renewal and new construction of affordable community housing units
2. Establishing an emergency stabilization fund to mitigate the disproportionate impacts felt by landlords and community housing providers in particular
3. Remodeling income supports around an annual universal basic income for Ontarians

ONPHA's members are eager to work with government in creating opportunities for economic renewal in every community in Ontario.



The following pages contain our full response with comments and recommendations related to the creation of a Poverty Reduction Strategy (PRS) for Ontario.

Founded over 30 years ago, the Ontario Non-Profit Housing Association (ONPHA) represents over 700 community housing landlords and local housing corporations across the province. The community housing sector owns \$30 billion in built assetsⁱ, and provides safe, affordable and stable housing for close to half a million Ontarians. Given this, we are uniquely positioned to drive efficient and effective housing solutions that will address affordability challenges and support Ontarians in poverty while providing critical economic stimulus and job creation opportunities for the province in the midst of a public health emergency and economic recession.

As indicated in ONPHA's 2018 Affordable Housing Action Plan, there is an affordable housing crisis in Ontario and timely effective action is needed to address the challenges faced by families across the province who cannot afford the cost of housing. As it currently stands, 46% of all renter households live in core housing needⁱⁱ and more than 185,000 households are on waiting lists for subsidized housingⁱⁱⁱ. ONPHA estimates that Ontario will need to create a minimum of 99,000^{iv} new affordable rental homes and supportive housing units over the ten years to address existing backlogs and the projected population growth in core housing need^v. This is in addition to the need to maintain over 260,000 community housing units to a state of good repair and the critical need for income supports for over 311,000 Ontarian households. We are ready to work with our members, the Province, and other partners to propose bold solutions and work to make life more affordable for Ontarians.

ONPHA recognizes that any steps taken towards a Poverty Reduction Strategy must consider the significant and unprecedented impacts of the COVID-19 (coronavirus) pandemic on vulnerable Ontarians. The current pandemic crisis only compounds the affordable housing crisis and the impacts on people living in poverty grow more complex every day, with significant implications for individuals' ability to access employment, supports and afford their basic necessities.

We support the significant steps the Ontario government has taken to "flatten the curve" and contain the spread of COVID-19 and support people and communities. We applaud the government's passage of emergency legislation to protect workers, municipalities and retailers, the court order sought to indefinitely halt and/or postpone all new and scheduled eviction orders, declaring a state of emergency to further limit the spread of the virus and encourage the practice of social distancing and considerable investments in the healthcare system.

As we all strive to keep people and communities safe through the pandemic, we recognize the critical role that community housing providers play in supporting those who will be most impacted by the virus, including low/limited-income people, seniors, Indigenous peoples, newcomers and tenants requiring support services. Now more than ever, the need for



adequate, affordable housing that meets the needs of our communities is paramount. Current events have highlighted the inextricable links between health, housing and poverty reduction.

As such, echoing many of the calls released by our sector partners, we ask the Government of Ontario to consider the following recommendations in the development of the new Poverty Reduction Strategy:

1. Redesign direct income supports to enable financial security and housing stability for vulnerable Ontarians
2. Support the capacity and sustainability of the community housing sector
3. Urgently prioritize the creation of new affordable community housing units
4. Commit to an Urban and Rural Indigenous Housing Plan for Ontario
5. Invest in an integrated approach to supportive housing for Ontario

ONPHA applauds the initiative of the Province to launch a Poverty Reduction Strategy that encourages job creation and connection to employment, provides Ontarians with the right supports and services, lowers the cost of living and makes life more affordable. We fully endorse the focus of the current PRS on ending homelessness and investing in affordable housing. Coordination with and investment in the community housing sector can help achieve the goals of the PRS by:

- **Creating employment:** Developing one affordable unit generates two to two-and-a half jobs^{vi}. Each \$1M invested in residential housing creates 12 local jobs^{vii}.
- **Increasing disposable incomes:** When people have affordable housing they have more money to spend on local goods/services.
- **Using public dollars more efficiently:** Investment in housing will reduce rising costs in other costly provincial program areas and sectors: healthcare, justice, shelter and social assistance^{viii}.
- **Improving health outcomes:** Investment in housing improves population-level health outcomes, reducing healthcare system burdens^{ix}.



With these shared objectives in mind, we have reviewed the consultation questions and offer the following comments and recommendations:

1. Redesign direct income supports to enable financial security and housing stability for vulnerable Ontarians

In a recent survey of ONPHA members, 57% of respondents reported access to adequate, affordable housing as one of the top five barriers in their communities facing people in poverty, with 1 in 5 respondents reporting the same for access to sufficient social assistance supports (i.e. Ontario Works, Ontario Disability Support Program). Even assuming recipients were eligible for the maximum rates for both the Basic Needs and the Shelter Allowance provided through OW, social assistance recipients would be unable to afford market housing costs in most Ontario communities^x. The “poverty gap” – the distance between the income supports and the poverty line for people qualifying for social assistance - was estimated in 2014 to be 59% for single people on OW^{xi}.

The inadequacy of income supports in covering recipients’ basic needs and housing costs is even further entrenched when one considers that the overall caseload for OW and ODSP exceeds the number of rent-geared-to-income (RGI) units available in Ontario more than threefold.^{xii} While some municipalities are able to flow additional funds for portable housing benefits, individuals and families across Ontario will remain in deep poverty until social assistance rates reflect the real cost of housing and basic income needs are addressed across the board.

ONPHA applauds Ontario’s recent investment in \$11 million to support low-income seniors and those with disabilities through doubled Guaranteed Annual Income System (GAINS) payments as well as supports with food security and access to medication through the new Ontario Community Support Program. We call on the government to commit to these investments on a permanent basis in order to meaningfully address the impacts of vulnerability and entrenched poverty on the health and well-being of individuals on fixed incomes vulnerable individuals on fixed incomes.

ONPHA equally calls on the provincial government to urgently consider the remodeling of income supports around an annual universal basic income. Such a program should be structured to minimize administrative costs and prioritize people-centred service design and delivery, with consideration to how the program interacts with housing supports. Every day, our members witness the struggles of low-income tenants who are forced to make impossible decisions between using insufficient social assistance benefits to cover rent, utility bills or other basic needs like clothing or food, a situation even more tenuous for the more than 171,360 households waiting for RGI housing across the province^{xiii}. A basic income program for Ontario would realign provincial supports with recipients’ actual costs for basic necessities including housing and provide a meaningful opportunity to lift these individuals out of poverty.



Another significant income gap affects low income tenants in the labour force, whose precarity has been rapidly intensifying in light of economic impacts of COVID-19. With the current stock of social housing unable to meet the needs of even social assistance recipients, the broader low income population in Ontario is equally at risk^{xiv}. The income lost from layoffs, reduced hours and/or contracts, coupled with a lack of savings and waiting periods and/or ineligibility for federal emergency funds creates enormous financial pressure on tenants.

ONPHA's membership is reporting increased rental arrears across the board, with more anticipated in the coming months as the COVID-19 crisis continues. Recent estimates of Statistics Canada data found that a staggering 43%, or over half a million working tenant households, had savings to last less than a month, while a further 20% only had savings to last their households an additional one to three months^{xv}. With 31% of our membership reporting precarious work and insufficient hours for their communities and 24% reporting low wages as the most significant factors affecting those in poverty prior to the pandemic, we anticipate that significant numbers of community housing tenants will only continue to fall into arrears across the province.

While non-profit providers are working with tenants on rent recalculations and alternate payment arrangements, the sector's capacity to absorb the loss of rental income is limited. If no action is taken, ONPHA and our sector partners anticipate that the most vulnerable tenants will accrue significant arrears resulting in evictions upon the resolution of the crisis^{xvi}. Along with many of our sector partners, ONPHA calls on the government to urgently fund rent relief, ensuring that housing costs do not threaten to overwhelm low-income households in community housing.

We call on the Ontario government to enact a temporary rent freeze period for tenants and implement a temporary rent-free period for any tenant who has been affected by COVID-19, caring for others who are ill, caring for children during school and daycare closures, self-isolation requirements and/or loss of income due to the outbreak. However, it is imperative that this be offered in conjunction with an emergency stabilization fund to mitigate disproportionate impacts felt by landlord and community housing providers in particular. While the full impacts of the economic crisis are yet to come, it is clear that an emergency stabilization fund for the community housing sector that provides direct and immediate financial assistance to the community housing system will be critical in offsetting the arrears resulting from tenants' inability to pay rent and/or utility fees.

2. Support the capacity and sustainability of the community housing sector

Ontario's devolved community housing sector has inconsistent resource and capacity levels and is increasingly complex to manage. At the best of times, community housing providers must navigate changes to rent-geared-to-income (RGI) calculations, end of mortgages and operating agreements, complex tenant issues related to increased mental health and



addiction challenges and an aging population, in addition to higher maintenance and renewal costs for aging infrastructure. Over 72% of ONPHA's membership reports a lack of funding and financial resources in the top five challenges facing their organization in providing adequate, affordable housing in their community.

The rapidly evolving COVID-19 crisis has entrenched and added to these complexities. Low/limited-income individuals/families who face work shortages due to containment measures (i.e., closure of businesses, cancellation of events) are likely to see dramatic losses to their incomes. This in turn affects their ability to pay rent and utility fees, which directly impacts the financial viability of non-profit housing providers who operate on limited budgets with little room for fluctuation.

As highlighted in the previous recommendation, a community housing stabilization fund is urgently needed to cover these costs and ensure the housing stability of vulnerable tenants. In addition, ONPHA calls for flexibility around funding agreements and reporting requirements for community housing providers that minimize additional work (i.e., extending existing agreements with pending expiration dates, suspending reporting requirements to shift focus to front line services.) Doing so could help to stabilize the narrow operating budgets and capacity of community housing providers and allow them to continue to provide safe, affordable housing options for low/limited-income individuals and families during the crisis and beyond. Ensuring the stability of the community housing sector equally means the preservation of good jobs providing essential services across the Province both in community housing organizations own front line work and through contracted services (e.g. construction, equipment, pest control, etc.)

Over the longer term, challenges and uncertainties around funding models and the ongoing sustainability of housing providers as they reach the end of operating agreements and mortgages are a top priority for Ontario's community housing sector. With 55% of ONPHA's membership affected by the end of provincial mortgages in the next ten years, we project that 1,200 non-profit housing projects currently operating tens of thousands of units could be at eventual risk of loss or falling into serious disrepair, resulting in an estimated loss of 60,000 subsidized units for the system.^{xvii}

Without certainty around ongoing funding models, providers reaching the end of mortgages and operating agreements cannot effectively and strategically plan for the future. ONPHA members have identified the need for support in navigating challenges and identifying new opportunities to maintain and expand affordability in their portfolios. Concerns are shared across the sector around the loss of any community housing stock and RGI units, which will only serve to worsen the current affordable housing crisis in Ontario.

Capital investment is also required to maintain current housing stock within the system. A shortfall of \$2.6 billion in capital repair needs is estimated across the Province, a sound investment in light of the contrast of replacement costs at today's prices, which are estimated



at \$65 billion^{xviii}. Capital renewal presents opportunities for providers to conduct accessibility and energy retrofits to manage their ongoing operating costs, although the scope of these costs and the complexity of many administrative requirements to meet accessibility and environmental standards represent an undue hardship for many smaller providers.

ONPHA commends the government on its forward-thinking approach to modernizing, renewing and sustaining the sector. We are grateful that ONPHA and many of our members had the opportunity to contribute to the Ministry's consultations on the Community Housing Renewal Strategy and the recently proposed *Protecting Tenants and Strengthening Community Housing Act (Bill 184.)* ONPHA equally supports the provincial and federal governments on their cost-matched investments through the National Housing Strategy.

With that said, we request that government continue to facilitate further discussion and consultation with all community housing stakeholders, including providers and Service Managers, to identify innovative strategies and inform the development of a robust regulatory framework to manage the transition for providers at the end of mortgages and operating agreements. ONPHA has developed a proposed approach to engage broad stakeholder groups to examine potential funding models to address current challenges and we request the Province's participation and support to inform the regulatory framework.

3. Urgently prioritize the creation of new affordable community housing units

ONPHA estimates that a minimum of 99,000 new affordable rental homes and supportive housing units are required over 10 years^{xix} to address existing backlogs and projected population growth in core housing need. With the community housing sector currently representing 5% of the overall housing market^{xx} in Ontario, this would represent 2% growth in the provincial housing supply and the expansion of the community housing sector by nearly 40%, which would be anticipated to have positive ripple effects on housing affordability for all Ontarians. Beyond the importance of growth in the sector in absolute number of units, ONPHA has heard from its membership that community housing providers have a strong appetite for innovation and alternative approaches to development, as well as the capacity to manage more complex needs.

ONPHA is pleased that the government is committed to increasing affordable housing supply in Ontario and welcomed commitments made through Ontario's Housing Supply Action Plan and Community Housing Renewal Strategy in 2019. We know that maintaining housing affordability is not the job of government alone. The community housing sector is a natural partner to help the provincial government meet and implement its objectives, and to deliver both short and long-term gains for Ontario. Therefore, we urge the Province to prioritize non-profit developers in the design of programs and incentives, including supply related initiatives within National Housing Strategy.



Historically, affordable housing development programs have favoured private developers who can quickly provide “shovel-ready” projects, but this does not always translate into lasting investment in community housing stock. Affordable housing initiatives have typically capped rents for 20 years. After that, rents in privately-owned buildings often increase beyond the threshold of affordability for Ontarians. When this happens, tenants are in crisis and communities are left scrambling for affordable alternatives.

On the other hand, the community housing sector is committed to providing affordable housing in perpetuity. Nearly three quarters of community housing providers surveyed by ONPHA reported lack of funding or financial resources as the major barrier to creating new housing; furthermore a quarter flagged a limited ability to leverage equity. By investing in the non-profit housing sector today, the government can ensure that affordable housing will be protected and available to meet the needs of future generations.

ONPHA equally supports and encourages a provincial disposition of land strategy to make surplus provincial lands available and accessible to non-profit community housing providers to create much needed, mixed-income rental housing. Closely related to this, we also recommend that the Province encourage and support the community housing sector to build new housing through the provision of upfront project development funding, as well as support for innovation and capacity-building initiatives that would help get projects off the ground. ONPHA requests that the provincial government work closely with municipalities to review regulatory requirements to streamline the development approvals process for community housing in recognition of the critical demand for new deeply affordable units

4. Commit to an Urban and Rural Indigenous Housing Plan for Ontario

Ontario has recognized its responsibility to reconciliation with Indigenous peoples. But true reconciliation cannot happen while Indigenous peoples continue to experience disproportionate levels of poverty, core housing need^{xxi} and homelessness^{xxii}. Coupled with the disproportionate representation of Indigenous populations in core housing need, the growth and increasing urbanization of indigenous populations^{xxiii} have been major drivers for the need for a distinct urban and rural Indigenous housing strategy for Ontario. These needs are only expected to become more entrenched in the coming months and years as the socioeconomic impacts of the COVID-19 are felt disproportionately by those Indigenous peoples experiencing vulnerability.

Over the past several months, ONPHA has been working with our Urban Aboriginal Housing Advisory Committee and partners to develop an Urban and Rural Indigenous Housing Plan for Ontario. Through this research, we have determined that Ontario needs at least 22,000 additional subsidized Indigenous community housing units to address current shortages and projected growth over the next decade^{xxiv}. The cost of creating these units is estimated at \$730 million annually over 10 years (\$7.3 billion total). These costs would be recovered



nearly twice over by the lifetime savings associated with providing housing to Indigenous households in core housing need^{xv}. Moreover, building these units will create an estimated 95,000 jobs over 10 years, generate an estimated \$3.8 billion boost to the provincial economy and achieve savings and gains in other provincial systems for a total of \$14.3 billion, far exceeding the initial investment.

Factors including low turnover in housing and limited availability of affordable alternatives results in backlogs and long waiting lists for Indigenous housing and resulting economic vulnerability and housing instability. Moreover, unless current levels of investment are sustained and increased, the sustainability of Indigenous housing providers, who manage vital culturally appropriate housing, is at risk as operating agreements come to an end.

ONPHA strongly believes government must leverage the skills, capacity and expertise of Indigenous communities to determine what is needed and co-design solutions, in addition to providing adequate funding streams through an Indigenous Housing Strategy, with a strong focus on addressing the needs of Indigenous populations living in urban and rural settings. Indigenous housing leaders have already been working with government and are eager to continue this relationship. For example, we commend the work that the Province is doing through the new Rural and Urban Indigenous Housing program, which will invest \$8 million over five years to help create and maintain 1,500 Indigenous housing units in partnership with Ontario Aboriginal Housing Services.

ONPHA requests the governments support to execute on the recommendations in our forthcoming Urban and Rural Indigenous Housing Plan for Ontario to achieve the desired outcomes. ONPHA equally calls on the provincial government to champion the federal government's commitment to develop a distinct national urban and rural Indigenous housing strategy, which will be critical in addressing the gaps in housing for Indigenous communities in Ontario and across Canada.

5. Invest in an integrated approach to supportive housing for Ontario

As we are seeing a flattening of the COVID-19 curve in the general population, the susceptibility of individuals in congregate living environments, including shelters, to communicable diseases and the extreme risk of the homeless population in developing complex cases of the coronavirus are creating a secondary crisis. ONPHA supports leaders in the homelessness services sector in calling for the rapid rehousing of highly vulnerable individuals experiencing homelessness, particularly seniors, in community housing with adequate financial and social supports.

Over the longer term, we encourage the Province to invest in a robust, integrated approach to supportive housing for Ontario. Currently Ontario has less than half of the supportive housing required for mental health and addictions alone, not including persons with other



disabilities, with waitlists for units ranging up to seven years across the province and an estimated minimum of 30,000 new supportive housing units required in Ontario to meet this need^{xxvi}. Underpinning the need for dedicated supportive housing, over 40% of ONPHA's members surveyed report a lack of capacity and expertise to support high needs tenants, with over a third identifying a gap in mental health and addictions supports and services and 23% identifying a gap in health care services in their communities. ONPHA applauds Ontario's \$3.8 billion commitment to mental health and addictions and recommends a significant portion be allocated towards the creation of supportive housing.

Beyond supporting individuals, consumer choice and social and community integration would help end chronic homelessness and achieve major provincial cost savings for Ontario's health, justice, human services and shelter systems. For every \$10 invested in housing and supports, estimated systems savings are between \$3.42-\$21.72, varying on support needs^{xxvii}.

Recent supportive housing investments have typically focused on mental health and addictions. While vitally important and necessary, there is also a pressing need to look at the integrated provision of supports for seniors to age in place, and supports to individuals with physical, developmental and cognitive disabilities and/or acquired brain injury to maintain their housing. Seniors, for instance, are the fastest growing demographic in Ontario, with 3 million seniors anticipated in 2023, up from 2.3 million in 2017^{xxviii}. Additionally, an assessed 15,700 adults with developmental disabilities are currently waiting for residential services^{xxix}.

We commend the Government of Ontario's 2017 Supportive Housing Policy Framework and commitment to work on an integrated solution to supportive housing. We equally applaud the government's commitment to undertake a cross-ministerial review of housing services to consider the need for supportive housing units. This is critical, given the need for numerous stakeholders, particularly the Ministry of Municipal Affairs and Housing, the Ministry of Health and Long-Term Care and the Ministry of Community and Social Services, to work collaboratively on solutions that improve the quality of the housing system in Ontario.

With the launch of the new Ontario Health Teams, ONPHA is looking to the Province to ensure ongoing engagement with the housing sector and to ensure local health service delivery includes strong linkages to critical community supports and services. One potential example of an innovative and cost-effective funding model for the Province would be the funding of partnerships between community housing providers and supportive housing providers in existing homes. As a component of the development of new supportive housing units, ONPHA strongly advocates the inclusion of an Indigenous Supportive Housing Program to be designed and implemented through an Indigenous-led approach.

Beyond critical investments in existing needs, an integrated strategy for supportive housing units that addresses all diagnoses is required, as well as critical investments to address gaps in funding across sectors for populations requiring housing with supports. Through our



Centre for Housing Excellence, ONPHA is committed to working with government and sector partners to lead the development of an Integrated Supportive Housing Action Plan by seeking input from stakeholders across multiple sectors. We are exceptionally positioned to do so, with membership spanning the multiple sectors providing housing with supports across Ontario. We ask that the Province engage with ONPHA to work with its members to ensure appropriate engagement and representation in provincial consultations for the future of supportive housing.

Thank you for the opportunity to provide input towards the development of Ontario's updated Poverty Reduction Strategy. We look forward to engaging with you or your representatives at your earliest opportunity to discuss these recommendations. ONPHA and our members are eager and ready to continue working with government to achieve an Ontario where everyone has a safe and affordable place to call home.

Sincerely,

Marlene Coffey
CEO, ONPHA

CC:

- The Honourable Todd Smith, M.P.P., Minister of Children, Community and Social Services
- Janet Menard, Deputy Minister, Ministry of Children, Community and Social Services
- Aklilu Tefera, Assistant Deputy Minister, Ministry of Children, Community and Social Services
- The Honourable Steve Clark, M.P.P., Minister of Municipal Affairs and Housing
- Kate Manson-Smith, Deputy Minister, Ministry of Municipal Affairs and Housing
- Joshua Paul, Assistant Deputy Minister, Ministry of Municipal Affairs and Housing (Housing Division)



ⁱ The total value of social housing units in Ontario is estimated at \$30 billion, however this does not include all assets in the community housing sector, including land, which would likely result in a significantly higher real value for the sector. Increased capacity for the community housing sector around asset management and data collection will be instrumental in better information regarding community assets. See: Office of the Auditor General (2017). 2017 Annual Report, Chapter 3 (3.14). Available at: http://www.auditor.on.ca/en/content/annualreports/arreports/en17/v1_314en17.pdf

ⁱⁱ According to the 2018 Canadian Rental Housing Index, an online tool measuring rental health across the country.

ⁱⁱⁱ See: Auditor General of Ontario (2017), *2017 Annual Report*. Available at: http://www.auditor.on.ca/en/content/annualreports/arreports/en17/v1_314en17.pdf

^{iv} Data modeling estimates that 69,000 new affordable rental homes in addition to 30,000 supportive housing units will be needed at minimum to meet demand in Ontario over the next decade. See: Ontario Non-Profit Housing Association, Cooperative Housing Federation of Canada (Ontario Region) (2018), *An Affordable Housing Plan for Ontario*, 17. Available at: http://onpha.on.ca/Content/Advocacy_and_research/Advocacy/Affordable_housing_plan/An_Affordable_Housing_Plan_for_Ontario.aspx

^v Ibid.

^{vi} Per person-years of employment. These residential construction jobs are overwhelmingly local: most are in the area where the unit is built and the rest are usually within Ontario. See: CMHC (2000). Economic Impacts of Residential Construction Research Highlight, “Socio-Economic Series, Issue 69.” (Ottawa: CMHC); Dunning, W (2012). Economic and Fiscal Impacts of Residential Construction – 2012, (Ottawa: CHBA); National Association of Home Builders (2009). The Local Impact of Home Building in a Typical Metro Area: Income, Jobs and Taxes Generated (Washington DC: NAHB). Additionally, housing providers contract-out ongoing maintenance and capital work to the private sector which puts money into the hands of small business owners and creates jobs for the skilled trades.

^{vii} See: Ontario Non-Profit Housing Association, Co-operative Housing Federation of Canada (Ontario Region) (2018). *An Affordable Housing Plan for Ontario*.

^{viii} Research has shown that every \$10 invested in housing and supports results in average savings in associated systems that range from \$3.42 to \$21.72 depending on individual support needs. See: Goering, P. et al. (2014). National Final Report: Cross-site At Home/Chez Soi Project. Calgary AB: Mental Health Commission of Canada.

^{ix} See: Dutton, D.J. et al. (2018). Effect of provincial spending on social services and health care on health outcomes in Canada: an observational longitudinal study. *CMAJ Journal*, 190 (3), 66-71.

^x See: Kapoor, Garima Talwar. Maytree (2020). System transformation in Ontario Works: Considerations for Ontario, 10. Available at: <https://maytree.com/publications/system-transformation-in-ontario-works-considerations-for-ontario/>

^{xi} See: Tiessen, Kaylie. Canadian Centre for Policy Alternatives Ontario (2016), Ontario’s Social Assistance Poverty Gap, 5. Available at: <https://www.policyalternatives.ca/sites/default/files/uploads/publications/Ontario%20Office/2016/05/CCPA%20ON%20Ontario%27s%20social%20assistance%20poverty%20gap.pdf>

^{xii} See: Kapoor (2020), 9-10.

^{xiii} See: Ontario Non-Profit Housing Association (2017) *2016 Waiting List Survey Report*. Available at: <http://qc.onpha.on.ca/flipbooks/WaitingListReport/>

^{xiv} See: Kapoor (2020), 10.

^{xxv} See: Tiessen (2016), 11.



^{xxvi} Federation of Rental Housing Providers of Ontario (2020), *Supporting tenants during the COVID-19 Crisis*, 2. Available at: <https://www.frpo.org/wp-content/uploads/2020/03/1-FRPO-Proposal-to-Support-Tenants-During-COVID-19-Crisis-pdf.pdf>

^{xxviii} Ontario Non-Profit Housing Association, Co-operative Housing Federation of Canada (Ontario Region) (2018). *An Affordable Housing Plan for Ontario*, 17.

^{xix} Data modeling estimates that 69,000 new affordable rental homes in addition to 30,000 supportive housing units will be needed at minimum to meet demand in Ontario over the next decade. See: Ontario Non-Profit Housing Association, Co-operative Housing Federation of Canada (Ontario Region) (2018). *An Affordable Housing Plan for Ontario*, 17.

^{xx} Data from Statistics Canada estimates Ontario's total community housing stock at approximately 260,000 units out of approximately 5.2 M (or 5%) of occupied dwellings.

^{xxi} CMHC estimates that 18.3% of Indigenous households in Canada are in core housing need, as compared to 12.4% of the non-Indigenous population.

^{xxii} Data shows that 1 in 15 Indigenous people in urban settings will experience homelessness as compared to 1 in 128 of the general population. See: Patrick, C. (2014). *Aboriginal Homelessness in Canada: A Literature Review*. Homeless Hub Paper, 6. (Toronto: Homeless Hub).

^{xxiii} The Indigenous population is one of the youngest and fastest-growing demographics in Canada. The Indigenous population in Ontario increased by 54% from 2006 to 2016, with the annual population growth rate currently at 2.24%. In Ontario, over 85% of Indigenous people live off-reserve in urban and rural settings (ONPHA (forthcoming) *Urban/Rural Indigenous Housing Plan for Ontario*.)

^{xxiv} *Ibid.*

^{xxv} ONPHA's modeling for an Urban and Rural Indigenous Housing Plan for Ontario estimates lifetime savings of \$14.3 billion across social and health services, correctional, education, and employment systems. See: *Ibid.*

^{xxvi} Ontario's Mental Health and Addictions Leadership Advisory Council has recommended that 30,000 supportive housing units be added over the next 10 years. This call has been supported and endorsed by many leading mental health organizations as the minimum requirement.

^{xxvii} Goering, P. et al. (2014). *National Final Report: Cross-site At Home/Chez Soi Project*. Calgary AB: Mental Health Commission of Canada.

^{xxviii} See: Government of Ontario. 2019 Budget: Protecting what matters most. 126. Retrieved online January 14 2020 from: <https://budget.ontario.ca/pdf/2019/2019-ontario-budget-en.pdf>

^{xxix} Data retrieved from the 2018 report by the Ontario Developmental Services Housing Task Force, *Generating Ideas and Enabling Action: Addressing the Housing Crisis Confronting Ontario Adults with Developmental Disabilities*.