



ONTARIO NON-PROFIT
HOUSING ASSOCIATION

Deputy Prime Minister and Minister of Finance
Department of Finance Canada
90 Elgin Street
Ottawa, ON K1A 0G5

February 25, 2022

Subject: ONPHA's recommendations for the 2022 Federal Budget

Dear Deputy Prime Minister Freeland,

Thank you for the opportunity to provide comments and recommendations towards the 2022 Federal Budget. We look forward to continuing to work with all levels of government, non-profit, and private sector partners to build a greener, more competitive, more innovative, more inclusive, and more resilient Canada.

Founded over 30 years ago, the Ontario Non-Profit Housing Association (ONPHA) is a member funded and directed association that represents nearly 700 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 billion¹.

As we approach the two-year mark of the COVID-19 pandemic, our communities continue to face devastating impacts, compounded by pre-existing affordability challenges. It is incumbent on your government to invest sustainably in social infrastructure, like housing and community supports, to ensure a robust, equitable socioeconomic recovery, which will benefit all Canadians. This must include **targeted support for deeply affordable rental housing**, in addition to other housing affordability initiatives, to meet the growing needs of those most impacted by the COVID-19 and affordable housing crises, while helping to achieve your government's important goal of eliminating chronic homelessness.

Echoing our [recommendations](#) to the Ontario government's pre-budget consultations, ONPHA calls on your government to prioritize investments in deeply affordable housing in the 2022 Federal Budget through the following policy changes based on community experience and expertise:

- 1. Prioritize and invest in community housing renewal and development**
- 2. Support an Indigenous-led approach to urban, rural, and northern Indigenous housing**
- 3. Invest in an integrated approach to supportive housing**
- 4. Stabilize and support households in need**
- 5. Ensure housing dollars stay in the housing system**
- 6. Commit to preventing and eliminating homelessness**
- 7. Promote collaboration between all housing sector partners**

Details related to our recommendations are available on the following pages. By implementing these critical actions, your government can help ensure that every Canadian has a safe, secure, and



affordable place to call home. ONPHA and our members are eager to continue working with your government and our other housing sector partners to develop and implement innovative solutions that ensure an equitable, sustainable housing system for all Canadians.

Overview: Current and growing needs

Across Canada, nearly 1.7 million households were in core housing need in 2016 (before the impacts of the COVID-19 pandemic)ⁱⁱ. As of December 2020, over 211,000 households were on waitlists for social housing in Ontario alone, with wait times ranging up to 12 yearsⁱⁱⁱ.

Within the next ten years, ONPHA and the Cooperative Housing Federation of Canada's [Affordable Housing Plan for Ontario](#) shows the need to:

- Build at least 99,000 new affordable rental and supportive housing units
- Repair 260,000 community housing units
- Provide income support to 311,000 households

We recognize that as a result of the compounding, disproportionate impacts of COVID-19 and pre-existing affordability challenges on low-income, racialized, and other marginalized communities, the demand for deeply affordable housing and adequate supports has likely grown significantly.

There also remains a considerable gap in meeting the needs of the nearly 80% nationally (85% in Ontario) of Indigenous households living off-reserve^{iv} in the absence of a strategy for urban, rural, and northern Indigenous communities. As part of the overall need for 99,000 units provincially, ONPHA's [Urban and Rural Indigenous Housing Plan for Ontario](#) identifies the need for an Indigenous-led approach to build at least 22,000 additional Indigenous-owned and operated subsidized units over the next 10 years, with adequate cultural supports.

By investing in the growth and sustainability of community housing, your government can deliver both short and long-term gains as part of Canada's socioeconomic recovery. With adequate, affordable housing, people have better health outcomes, higher propensities to spend, and rely less on other costly public sectors such as healthcare, justice, shelter, and social assistance.

1. Prioritize and invest in community housing renewal and development

As you identified in the 2021 Budget, investments in affordable housing can act fast to create jobs and prosperity. That's because every investment in community housing ensures public dollars are used efficiently:

- Every \$10 invested in housing and related supports can save up to \$20 in public systems like healthcare, justice, shelter, and social assistance^v, enabling cascading savings between all levels of government;
- Building one affordable housing unit creates up to two-and-a-half new jobs, putting money into the hands of small-business owners and creating local, skilled trades jobs^{vi}; and



- When people have affordable housing, they have more money to spend in the local economy and experience improved social, health, education, and employment outcomes^{vii}.

Non-profit and co-operative housing providers have traditionally built over 90% of Ontario's below-market rental housing^{viii} and provide good-quality affordable housing in perpetuity. While Ontario is home to nearly half of all community housing units in the country, the sector only represents approximately 5% of the provincial housing market^{ix}.

Moreover, despite an increase in recent rental construction across Canada^x, new developments are not meeting the needs of low-income households: for example, only 0.2% of new purpose-built rentals in the Greater Toronto Area are affordable for the lowest-income households^{xi}.

In order to protect and grow the overall supply of deeply affordable housing that meets community needs, the community housing sector requires an expanded toolkit of programs and policy options designed to increase access to capital, increase funding, and ensure access to greater amounts of surplus land. This could include land contributions, preferential financing rates, tax exemptions, development charge waivers, and community-based acquisition strategies.

Closely related, the community housing sector must be prioritized in the design and implementation of affordable housing supply programs and incentives. These programs have historically favoured private developers who can quickly provide “shovel-ready” projects, but this does not always translate into lasting investment. 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 Canadians. 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. With no built-in profit margin, every dollar invested in community housing goes directly toward keeping rents affordable and ensuring that public investment will be protected and leveraged to provide affordable housing options for future generations.

We have seen the success of projects funded through National Housing Strategy (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 (NHCIF), have presented significant barriers for community housing providers. We understand that improvements have been made to the application process and design, and strongly support the new permanent funding increases, including dedicated funding for Black-led organizations and households. Nevertheless, providers continue to face challenges related to financial restrictions, administrative burdens, and prohibitive construction requirements. We have also heard directly from



members approved for NHCIF funding that long timelines for disbursement are impacting projects on the ground.

While a welcome investment, new funding through consecutive rounds of the Rapid Housing Initiative (RHI) has posed similar challenges for community housing providers, particularly related to meeting short application and development timelines, as well as limited overall funding available to providers.

To facilitate greater renewal and development opportunities for non-profit housing providers (and resulting deep affordability across the country), we call on your government to further strengthen the NHS by prioritizing and investing in community housing, which could include:

- Increasing funding for COCHI and OPHI in partnership with the Ontario government to ensure an appropriate mix of affordable and adequate housing;
- Reforming the NHCIF to further increase funding, create flexible guidelines, and ensure application processes and funding disbursements occur in a timely manner;
- Making the RHI a permanent funding stream to ensure adequate support and funding for providers to achieve a state of readiness and grow affordable housing options;
- Exploring the creation of a dedicated non-profit development fund to facilitate and encourage the construction of deeply affordable housing options, including through pre-construction financing, prioritization for community-based acquisitions strategies, and access to surplus land (e.g., through the Federal Lands Initiative);
- Prioritizing non-profit housing providers as preferred municipal partners under the committed Housing Accelerator Fund (see more in the Canadian Housing and Renewal Association's [letter](#) on the proposed fund); and
- Co-developing a standalone national urban, rural, and northern Indigenous housing strategy with Indigenous partners (see recommendation below for more details).

2. Support an Indigenous-led approach to urban, rural, and northern Indigenous housing

Indigenous housing providers require greater control, autonomy, and direction over Indigenous housing to ensure successful outcomes for Indigenous communities, who experience disproportionate rates of poverty, core housing need, and homelessness. This rights-based approach is supported by countless reports, including the Truth and Reconciliation Commission's Calls to Action^{xii}, the National Inquiry into Missing and Murdered Indigenous Women and Girls' Calls for Justice^{xiii}, and the United Nations Declaration on the Rights of Indigenous Peoples^{xiv}.

Beyond providing adequate, affordable housing for Indigenous people, Indigenous-owned and operated housing also provides culturally-supportive, wrap-around services and supports that recognize and reflect the diversity of community needs. Ensuring cultural continuum in housing is critical to help address the ongoing impacts of racism, colonialism, and intergenerational trauma, while also helping move Indigenous people along the housing continuum, improving health, education, and employment outcomes, and reducing overrepresentation in the health, justice, and



social services systems. As such, it is critical that Indigenous people have ongoing and increased access to dedicated Indigenous housing services and supports.

ONPHA's 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 could 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 would create 95,000 year-jobs in the construction sector and other industries, while adding \$3.8 billion to the economy through construction multipliers^{xv}.

On a national scale, the required 73,000 units would create nearly 300,000 jobs, add \$12.5 billion to provincial economies, and save over \$47 billion across public systems^{xvi}.

ONPHA is now finalizing work on a community-led implementation strategy for Indigenous-led housing solutions in Ontario, based directly on engagement with Indigenous housing providers across the province, with a primary focus on ensuring an Indigenous-led approach and securing funding to develop the units required to meet urban and rural Indigenous housing needs in Ontario.

ONPHA was pleased to see a renewed commitment from your government to co-develop a national urban, rural, and northern Indigenous housing strategy with Indigenous partners; however, dedicated funding for off-reserve Indigenous housing has yet to follow suit. To action on one of your government's key commitments to progress along the path of reconciliation, Canada must follow through on a national approach to urban, rural, and northern Indigenous housing, in addition to supporting Indigenous-led solutions in Ontario and other provinces and territories (such as the Aboriginal Housing Management Association's [British Columbia Urban, Rural, and Northern Indigenous Housing Strategy](#)) with dedicated, sustainable investments that meet demonstrated community needs.

3. [Invest in an integrated approach to supportive housing](#)

Currently, Ontario has less than half of the supportive housing units required for mental health and addictions alone, not including persons with other disabilities nor the growing needs related to COVID-19. Waitlists range up to seven years and a minimum of 30,000 new supportive housing units are required to meet this need^{xvii}, with at least 50,000 units required nationally^{xviii}. 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.

In ONPHA's [submission](#) to the Ontario's 2020 Engagement on Improving Supportive Housing, we outlined the need for investment in an integrated, client-centred approach, prioritization of the supportive housing sector for development, true partnership with Indigenous communities and organizations based on principles of truth and reconciliation, and meaningful engagement with diverse communities with lived experience.



ONPHA strongly supports the NHS's bold goal to reduce chronic homelessness by 50% by 2027; however, the NHS currently lacks specific provisions for supportive housing, which is widely considered to be one of the key policy responses required to address homelessness.

As one of ONPHA's key strategic priorities, we 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.

4. Stabilize and support tenants

According to the 2016 Census, 27% of renters in Canada were in core housing need (33% in Ontario), compared to 6% of owners (8% in Ontario)^{xix}.

ONPHA and our members were pleased to see the launch of the Canada-Ontario Housing Benefit (COHB) in April 2020 and its expansion in the 2021 Federal Budget. We are extremely supportive of the populations identified as first priority for COHB support, including survivors of domestic violence and human trafficking, people experiencing or at-risk of homelessness, Indigenous people, seniors, and people with disabilities.

However, as rental arrears continue to accumulate at unprecedented and unmanageable levels across the non-profit and private rental markets (with Ontario experiencing the highest rental arrears rate across the country^{xx}), it is critical that individuals and families remain housed. We call on your government to work in partnership with the Ontario government to increase access to the COHB and expand emergency income assistance to include rent relief and/or arrears management for unemployed and low-earning tenants, prioritizing high-risk, marginalized households. This could include ongoing access to and expansion of CMHC's Temporary Rental Assistance program (which was restricted to community housing providers with former federally administered funding agreements), to meet the needs of low-income tenants across the housing system (in both non-profit and private markets).

Targeted support for rental assistance and/or arrears management will preserve tenancies and prevent increased homelessness, reducing reliance on much more costly emergency shelter and homelessness services. It will also ensure the resilience of the broad housing sector, stabilizing landlords otherwise absorbing arrears costs (which is particularly unsustainable for non-profit housing providers).

In addition, it has come to our attention that for some housing providers currently exempt from property tax payments, there have been unintentional, negative impacts on their low-income tenants. The Ontario Energy and Property Tax Component of the Ontario Trillium Benefit (OTB) (administered by the Canada Revenue Agency (CRA)) seeks to help low-to moderate-income Ontarians pay for energy costs, sales, and property tax. The Ontario Ministry of Finance has stated that because individuals living in property-tax exempt housing do not pay property tax directly nor indirectly through



rent, they generally do not qualify for either component of the Ontario Energy and Property Tax Credit. As a result, some subsidized tenants have been forced to repay the OTB (up to \$700-\$1000 per year).

This poses significant financial risks for seniors and other low-income tenants who rely on the OTB for financial security. As such, we strongly recommend that the federal government and the CRA engage with your provincial counterparts to ensure that subsidized tenants are protected against losing access to the OTB as a result of the housing provider having access to property tax coverage.

Over the longer term, we need to ensure that tenants have ongoing access to sustainable supports. In ONPHA and CHF Canada's Affordable Housing Plan for Ontario, we identify that at least 311,000 households are in need of income supports to be able to afford rental rates across Ontario, with these figures likely much greater as a result of COVID-19.

5. Ensure housing dollars stay in the housing system

To grow and sustain the community housing sector and support households in need, housing-related revenues should be reallocated to the growth and preservation of deeply affordable housing. Retaining housing related tax revenues within the housing sector is critical to ensuring the system's sustainability and managing the long-term affordability of housing for all Canadians over time. Directing these revenues toward affordable housing would present an enormous opportunity to help ensure that affordability challenges do not worsen as the housing market continues to heat up, providing an economic catalyst for housing affordability.

ONPHA supports the new annual 1% underused housing tax for non-resident vacant or underused residences, and were very pleased that your government recognized that these revenues can help to support housing affordability. ONPHA would like to see the government commit to allocating these significant revenues (projected to generate \$200 million in 2022-23^{xxi}) toward investment in the renewal and growth of affordable housing. If this was redirected, even in part, to affordable housing development, it would go a long way to easing the pressure on the rental market and help level the playing field for low- and middle-income Canadians, while ensuring housing dollars stay in the housing system.

Similarly, it is critical that existing levels of public investment in the housing system are maintained for long-term sustainability and not diverted to other priorities. At the local level, the federal government, in partnership with the Ontario government, must support municipal budgets and safeguard 10-year Housing and Homelessness Plans to ensure funding for critical housing solutions is not redirected to other competing pressures. We understand the critical need for municipal financial stability, especially in light of municipalities' inability to run deficit budgets, increased demand for services, and the ongoing impacts of significant social and economic restrictions into 2022; however, we firmly believe that funding for housing must remain within the housing system and that it must never be at risk of diversion to alternate priorities.



Finally, ONPHA strongly supports any and all efforts to curtail the financialization of housing in Canada, including through your government’s commitments to review the tax treatment of large corporate landlords (e.g., Real Estate Investment Corporations) and curb excessive profits, as well as the Canada Mortgage and Housing Corporation’s support of the Financialization of Housing Solutions Lab. However, we continue to stress the need for investment to increase the stock of non-market housing, which is also vitally important to combat financialization and ensure long-term affordability.

6. Commit to preventing and eliminating homelessness

On any given night, at least 35,000 Canadians experience “visible homelessness” (e.g., using the shelter system), with an estimated 235,000 Canadians experiencing this type of homelessness throughout the course of a year^{xxii}. However, as many as 80% of people experiencing homelessness in Ontario experience “hidden homelessness” (e.g., couch surfing, camping, etc.)^{xxiii}.

While new affordable and supportive housing options are critical to meet the diverse, growing needs across the country, urgent support is required for people experiencing homelessness, as shelter systems are increasingly overwhelmed by demand and infection control challenges posed by the highly transmissible Omicron variant (especially in congregate settings). ONPHA strongly supports the government’s increased investments in Reaching Home: Canada’s Homelessness Strategy announced in the 2021 budget. In support of recommendations put forth by the Canadian and Ontario Alliances to End Homelessness^{xxiv}, ONPHA calls on the federal government to continue to expand investment in Reaching Home for both emergency and long-term homelessness responses.

Beyond addressing the immediate homelessness crisis, all opportunities must be explored to prevent and eliminate homelessness, and ensure the right to housing is maintained for all Canadians. ONPHA and our members were pleased to see the recent appointment of the Federal Housing Advocate to promote and protect the right to housing in Canada. However, further action must be taken to strengthen policies and practices that prevent homelessness. In addition to stabilizing and supporting tenants as identified above, the government should work with its Indigenous, provincial, territorial, and municipal counterparts to promote and facilitate stronger integration between sectors to ensure that people exiting other public systems (e.g., healthcare, foster care, corrections, etc.) are not discharged into homelessness, and have access to immediate, adequate housing and support services.

8. Promote collaboration between all housing sector partners

ONPHA was pleased to see that housing was a central issue in the 2021 federal election campaign, and we expect to see the same in the upcoming provincial and municipal elections in Ontario. We strongly support your government’s significant commitments toward addressing the housing crisis and recognition of the role that each sector partner can play to do so. However, in order to meet the needs of those most impacted by the housing affordability crisis (e.g., low/limited-income households, racialized, and other marginalized communities), program and policy development must address the entire housing continuum, including deeply affordable and supportive housing.



To achieve our shared vision of meeting the diverse, growing needs across the country, it is critical that all housing sector partners are at the table and involved in discussions to address the housing affordability crisis and develop solutions that meet needs along the housing continuum, including deeply affordable rental options. This must include ongoing, strong partnerships between municipal, provincial, federal, and Indigenous governments and leaders, the private sector, and the community housing sector.

Thank you for taking the time to review our submission. ONPHA looks forward to ongoing engagement to develop sustainable, equitable community solutions to support Canada's socioeconomic recovery by opening more doors through housing.

Sincerely,

Marlene Coffey, MA, MAES, MCIP, RPP
Chief Executive Officer

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. 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 Statistics Canada. (November 2017). Core housing need, 2016 Census. Available at: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>

ⁱⁱⁱ Office of the Auditor General of Ontario. (December 2021). Value-for-Money Audit: Homelessness (2021). Available at: https://www.auditor.on.ca/en/content/annualreports/arreports/en21/AR_Homelessness_en21.pdf

^{iv} Statistics Canada. (July 2018). Aboriginal Population Profile, 2016 Census. Catalogue no. 98-510-X2016001. Available at: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/abpopprof/index.cfm?Lang=E>

^v Gaetz et al, S., Gulliver, T., & Richter, T. (2014). The State of Homelessness in Canada 2014.

^{vi} Per person-years of employment. See: Canada Mortgage and Housing Corporation. (2000). Economic Impacts of Residential Construction. Research Highlight, "Socio-Economic Series, Issue 69." (Ottawa: Canada Mortgage and Housing Corporation); Dunning, W. (2012). Economic and Fiscal Impacts of Residential Construction – 2012 (Ottawa: Canadian Home Builders' Association); 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).

^{vii} Center for Housing Policy. (2011). Annotated Bibliography: The Impacts of Affordable Housing on Health (Washington DC: Centre for Housing Policy); Center for Housing Policy. (2011). Annotated Bibliography: The Impacts of Affordable Housing on Education (Washington DC: Centre for Housing Policy); Zon, N., Molson, M. and Oschinski, M. (2014). Building Blocks: The Case for Federal Investment in Social and Affordable Housing in Ontario (Toronto: Mowat Centre); 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.

^{viii} Office of the Auditor General of Ontario. (December 2017). Annual Report 2017. 3.14 Social and Affordable Housing. Available at: https://www.auditor.on.ca/en/content/annualreports/arreports/en17/v1_314en17.pdf

^{ix} There are approximately 260,000 community housing units in Ontario, and 5,169,175 total dwellings in Ontario as of 2016. See: Canadian Housing and Renewal Association. (September 2018). Affordable Housing Budget Expenditure Highlights in Canada. Available at: https://chra-achru.ca/wp-content/uploads/2018/09/2018_pt_budget_scan_final.pdf; Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016222.



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- ^x Canada Mortgage and Housing Corporation. (December 2021). Starts and Completions by Intended Market (Canada, provinces). Available at: <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/housing-market-data/starts-completions-intended-market-canada-provinces>
- ^{xi} Canada Mortgage and Housing Corporation. (January 2021). Rental Market Report. Available at: <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/market-reports/rental-market-reports-major-centres>
- ^{xii} See Truth and Reconciliation Commission of Canada: Calls to Action #43, 44. Available at: <https://nctr.ca/records/reports/>
- ^{xiii} See Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls: Calls for Justice #1.1, 4.1, 4.6. Available at: <https://www.mmiwg-ffada.ca/final-report/>
- ^{xiv} See United Nations Declaration on the Rights of Indigenous Peoples: Article #21, 23. Available at: <https://www.un.org/development/desa/indigenouspeoples/declaration-on-the-rights-of-indigenous-peoples.html>
- ^{xv} Ontario Non-Profit Housing Association. (2020). Urban and Rural Indigenous Housing Plan for Ontario. Available at: https://onpha.on.ca/Content/Advocacy_and_research/Advocacy/Indigenous_Housing_Plan/Indigenous_Housing_Plan.aspx
- ^{xvi} Canadian Housing and Renewal Association Indigenous Caucus. (November 2020). Submission to the House of Commons Standing Committee on Human Resources, Skills, and Social Development and the Status of Persons with Disabilities: An Urban, Rural and Northern Indigenous Housing Strategy for Canada. For Indigenous By Indigenous. Available at: <https://www.ourcommons.ca/Content/Committee/432/HUMA/Brief/BR11000896/br-external/CanadianHousingAndRenewalAssociation-e.pdf>
- ^{xvii} 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.
- ^{xviii} Canadian Alliance to End Homelessness. (July 2020). Recovery for All: Proposals to Strengthen the National Housing Strategy and End Homelessness. Available at: <https://caeh.ca/wp-content/uploads/Recovery-for-All-Report-July-16-2020.pdf>
- ^{xix} Canada Mortgage and Housing Corporation. (2016). Core Housing Need (Census-based and NHS-based housing indicators and data). Available at: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>
- ^{xx} Canada Mortgage and Housing Corporation. (February 2022). 2021 Rental Market Survey Data Tables. Available at: <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables>
- ^{xxi} Government of Canada. (December 2021). Economic and Fiscal Update 2021. Available at: <https://budget.gc.ca/efu-meb/2021/home-accueil-en.html>
- ^{xxii} Gaetz, S., Dej, E., Richter, T., Redman, M. (2016). The State of Homelessness in Canada 2016. Toronto: Canadian Observatory on Homelessness Press.
- ^{xxiii} Office of the Auditor General of Ontario. (December 2021). Value-for-Money Audit: Homelessness (2021). Available at: https://www.auditor.on.ca/en/content/annualreports/arreports/en21/AR_Homelessness_en21.pdf
- ^{xxiv} Canadian Alliance to End Homelessness. (July 2020). Recovery for All: Proposals to Strengthen the National Housing Strategy and End Homelessness. Available at: <https://caeh.ca/wp-content/uploads/Recovery-for-All-Report-July-16-2020.pdf>; Ontario Alliance to End Homelessness. (October 2021). Housing For All – An Ontario Housing and Homelessness Plan Available at: <http://www.oaeh.ca/wp-content/uploads/THE-OAEH-PLAN-to-END-HOMELESSNESS-and-ADDRESS-HOUSING-INSECURITY-and-POVERTY-IN-ONTARIO.pdf>