

**ONPhA**

ONTARIO NON-PROFIT  
HOUSING ASSOCIATION



2025 PROVINCIAL ELECTION

# **A HOUSING PLATFORM**

8 ACTIONS TO BUILD A STRONGER HOUSING  
SYSTEM IN ONTARIO



# A PLATFORM FOR COMMUNITY HOUSING PROVIDERS

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The Ontario Non-Profit Housing Association (ONPHA) is the voice of community housing in Ontario. The province's community housing sector makes up more than half of the nation's community housing stock, providing homes for over **260,000** people and managing assets worth **\$38 billion**.

ONPHA collaborates with all levels of government and political parties to advocate for lasting solutions to the housing crisis.

ONPHA's platform, developed through sector consultation, focuses on three priorities from our Build, Protect & Support strategy:

- 1. Building** more community housing
- 2. Protecting** existing community housing
- 3. Supporting** housing providers

Together, these priorities create a holistic plan that secures a brighter housing future for all Ontarians.

“ IT WILL TAKE A  
COMPREHENSIVE,  
*collaborative*  
APPROACH TO SOLVE  
THE HOUSING CRISIS ”

# BUILD COMMUNITY HOUSING

## FACILITATE EXPANSION BY ESTABLISHING AN **ACQUISITION FUND** FOR THE SECTOR

ONPHA recommends that the Ontario government establish a fund to better support non-profit housing providers in purchasing and accessing markets for rental acquisitions, ensuring stable rents in low-end of market housing.

Expanding the community housing sector is a key solution to Ontario's housing crisis. While private market housing has grown alongside the province's population, community housing stock has remained relatively static. With rising operational costs, ongoing capital repair needs, and financing rates, non-profit housing providers can mobilize more quickly by acquiring existing units to strengthen their portfolios and help finance new builds.

By acquiring rental stock, providers can grow their assets, enabling them to access more funds through the market. The more assets they accumulate, the greater their ability to address needs within their housing portfolio and operate more like businesses, reducing reliance on costly government grants and subsidies.

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# 01



“ BY ACQUIRING RENTAL STOCK, PROVIDERS CAN GROW THEIR ASSETS, *reducing reliance* ON GOVERNMENT GRANTS AND SUBSIDIES AND CUTTING COSTS ”

## PROMOTE **GROWTH** OF NON-PROFIT HOUSING BY SETTING TARGETS

Over the past year, Ontario's population has grown by over **500,000**, representing a **3.4%** increase in the province's population. As demand and waitlists for community housing continue to grow, the construction of new community housing has lagged.

ONPHA recommends implementing targets for the creation of new community housing for all of Ontario's 47 service managers. These targets would focus on establishing specific goals for housing service managers to increase the supply of community housing within their communities, while also providing the provincial government with a framework of accountability to track and monitor progress against its targets.

A background image showing a residential street with houses, trees, and utility poles under a cloudy sky. The image is partially obscured by a large, semi-transparent purple shape that tapers from the top right towards the bottom left.

“ TO EFFECTIVELY ADDRESS  
ONTARIO’S HOUSING CRISIS,  
WE NEED TO IMPLEMENT AND TRACK  
*targets* FOR THE CONSTRUCTION  
OF QUALITY, AFFORDABLE HOUSING THAT  
MEETS THE SPECIFIC NEEDS OF OUR COMMUNITIES ”



## SPEED UP SECTOR GROWTH BY **REDUCING** RED TAPE AND ADMINISTRATIVE BURDENS

ONPHA believes the non-profit housing sector in Ontario is poised for significant expansion in the coming years. However, to achieve its full potential in improving affordability for Ontarians, our sector needs a modern and flexible environment that promotes growth and sustainability.

To that end, ONPHA is recommending the Ontario government commit to identifying and eliminating unnecessary red tape and administrative burdens that hold back providers. Our membership cannot afford delays or unnecessary costs that inhibit their ability to expand and grow, and with the province's support, the full potential of the community housing sector can be harnessed to build more affordable housing for Ontarians.

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“BY ELIMINATING DELAYS  
AND COSTS, WE CAN  
UNLOCK THE FULL  
POTENTIAL OF THE  
COMMUNITY HOUSING  
SECTOR TO  
*build more*  
AFFORDABLE HOUSING  
FOR ONTARIANS”

# 03



“ SUPPORTING CAPITAL REPAIR WILL *protect* EXISTING STOCK, AND INCREASE THE AVAILABILITY OF AFFORDABLE HOMES ”

# PROTECT COMMUNITY HOUSING

## INCREASE **FUNDING** FOR CAPITAL REPAIRS

While Ontario is home to over half of Canada's community housing stock, much of this stock was constructed between the 1960s to the 1980s and now requires significant capital repairs. The poor condition of some community housing buildings across the province not only impacts the quality of life for tenants but also restricts the ability for the providers who own these assets – and who operate on extremely thin margins – to leverage them with financial institutions. This in turn impacts the provider's ability to expand their housing portfolios and grow the community housing supply.

By committing to support capital repair within the community housing sector, housing providers will be able to fully protect the existing community housing supply while also enabling providers to leverage their assets, expand their portfolios, and house more Ontarians.

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# 04



## PROVIDE **CLARITY** ON END OF OPERATING AGREEMENTS AND MORTGAGES

A growing challenge facing Ontario's community housing providers who operate legacy social housing buildings is the lack of clarity regarding the end of operating agreements and mortgages for some housing stock.

When the responsibility for social housing was transferred from the federal to the provincial government in the 1990s, the federal government continued to provide time-limited funding to housing providers to offset the cost of subsidies and capital funding for mortgages. By 2032, all of these original agreements and mortgages will expire, and some housing providers will no longer be obligated to provide subsidized housing to their tenants. These providers may choose to sign a new service agreement with their respective service manager to continue providing subsidized housing or may pursue an exit agreement and leave the system altogether.

While the province has made efforts to support community housing providers and introduce regulations that guide end of operating agreements and mortgages, significant challenges continue to exist in operationalizing these regulations and in negotiating service or exit agreements between housing providers and their respective service managers. To support the sector as operating agreements and mortgages continue to expire, ONPHA is recommending the province take a lead role in providing clarity on the intent of the new regulatory environment and provide support in operationalizing the regulations by housing provider staff.

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“BY PROVIDING  
CLEAR *guidance*  
AND SUPPORT IN  
NEGOTIATIONS, WE CAN  
ENSURE A SMOOTH  
TRANSITION FOR TENANTS  
AND MAINTAIN THE  
STABILITY OF THE  
SECTOR”

05



“AN ADVISORY TABLE  
WILL FOSTER  
*collaboration*  
AND LEAD TO MORE  
EFFECTIVE SOLUTIONS  
FOR INDIGENOUS  
HOUSING NEEDS”

# SUPPORT COMMUNITY HOUSING

## CREATE AN **INDIGENOUS HOUSING** ADVISORY TABLE

Consistent and ongoing dialogue between the province and the Indigenous non-profit housing sector is essential for finding culturally appropriate solutions to the Indigenous housing crisis and demonstrating the government’s commitment to remaining responsive to the needs and challenges faced by these communities.

ONPHA recommends the Ontario government establish a formalized housing advisory table between government officials and the Indigenous non-profit housing sector (including Ontario’s two Indigenous Program Administrators) to facilitate a platform for collaboration, informed decision-making, and a more inclusive strategy to mitigate housing challenges faced by Indigenous people living in Ontario.

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# 06





## SUPPORT TENANTS AND HOUSING PROVIDERS BY **SPEEDING UP** HEARINGS

Significant delays and slow mediation at Ontario's Landlord and Tenant Board (LTB) are detrimental to both community housing tenants and their providers. For tenants, long delays often lead to precarious housing situations as they await a ruling. For housing providers, months of delays can result in extended periods without rent payments.

Community housing providers operate on thin margins, serving tenants with subsidized or below-market rents. As such, it is nearly impossible to recoup lost revenues caused by long delays at the LTB. Rental arrears directly impact operating budgets, hindering providers' ability to make necessary capital repairs or expand their portfolios.

ONPHA is calling on the province to prioritize LTB hearings and implement emergency hearings in severe cases to reduce the backlog, ensuring that tenants and community housing providers have timely access to hearings and rulings.

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“ PRIORITIZING LTB HEARINGS WILL REDUCE BACKLOG AND IMPROVE HOUSING *stability* FOR BOTH TENANTS AND PROVIDERS ”

07

## INCREASE **OPERATING** FUNDING

To better support community housing providers in managing the increasingly complex and costly environment they operate in, ONPHA recommends that the province implement dedicated operating funding for these providers. This funding should be specifically available to organizations offering wraparound services to tenants facing mental health and substance abuse challenges.

As mentioned, community housing providers already work within tight margins, navigating a complex operating environment. The changing needs of tenants, particularly with respect to mental health and substance abuse, require significant wraparound services to ensure successful tenancy outcomes. Moreover, inflation has raised baseline costs for housing providers, leaving no room for flexibility in covering gap funding.

By implementing dedicated operating funding, the province would ensure that community housing providers can continue to effectively serve the diverse needs of tenants while maintaining the high standards of service expected from these expert delivery agents within the system. This funding would enable housing providers to better address tenant needs, manage rising operational costs, and ultimately enhance the stability and sustainability of community housing.

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08



“DEDICATED FUNDING WILL *strengthen* PROVIDERS, IMPROVE TENANT SERVICES, AND ENSURE THE LONG-TERM SUSTAINABILITY OF COMMUNITY HOUSING”

LET'S WORK  
*together*  
TO SOLVE ONTARIO'S  
HOUSING CRISIS



**CONTACT INFORMATION**

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