#vote4housing AT THE
ONTARIO ELECTION

5 ways we can ensure affordable housing is secure for future generations
There is a lack of affordable, accessible housing. Over 200,000 households in Ontario are on social housing waitlists and over 735,000 households are in core housing need.¹

**BUILD & acquire 99,000 HOMES**

which are deeply affordable non-profit, co-op, and supportive housing over the next 10 years, as part of a broader supply-based approach to solving the housing crisis.

- Create an Affordable Housing Trust from a portion of the Land Transfer Tax Revenue to be used in partnership with non-profits and co-ops to generate a new supply of permanently affordable housing.
- Partner with non-profits and co-ops to develop permanently affordable housing on government surplus land.
- Prioritize investments in homes for people experiencing, or who are at greatest risk of experiencing homelessness, and/or are brought forward by Black- and Indigenous-led organizations and other groups disproportionately experiencing housing need.

**WHY IT MATTERS**

There is a lack of affordable, accessible housing. Over 200,000 households in Ontario are on social housing waitlists and over 735,000 households are in core housing need.¹

**We are losing more than we build.** Across Canada, we are losing 15 relatively affordable private market rental units for every new affordable home we are building.²

This trend is particularly acute in hot housing markets like the GTA, where old apartment buildings, rooming houses, and other reasonably affordable private market rental homes are being converted into more expensive housing options.

In Toronto just 0.2% of private market rental housing is affordable to the 20% of lowest income renter households. For comparison, in Montreal 15% of rental housing is affordable to the 20% of lowest income renters, and in Calgary 11% of housing is affordable to the 20% of lowest income renters.³

**We need a new supply** of permanently affordable housing to meet the demand from low-income households.

Building new affordable housing also supports the economy. Every new unit created generates between two and two-and-a-half new jobs.

Building new co-op and non-profit housing will maximize public investment by keeping rents affordable in perpetuity and maintaining affordable options for future generations.

**REINVEST**

in existing community housing

by supporting needed repairs and renewal, and ongoing funding for rental assistance.

• Work with all partners to protect community housing and ensure that the right financial support is in place for current and future generations.

• For the over 650 co-ops and non-profits entering Ontario’s new Service Agreement framework, the province must ensure that the outcomes of the agreements support the renewal of these communities and their long-term viability.

• Develop a new capital repair program to protect Ontario’s existing stock of 260,000 community housing homes. Repairing these units is far more cost effective than replacing them.

**WHY IT MATTERS**

Across Ontario, hundreds of co-ops and non-profits are reaching the end of mortgage and the end of operating agreements. When they do, there will be a fundamental shift in their funding models and in their relationships with government.

Over 80,000 homes for low- and moderate-income households will be affected by 2027, including some of Ontario’s most vulnerable households. These affordable homes are the backbone of Ontario’s social housing system.

The province must ensure that the transition to the new Service Agreement framework is successful, and that the agreements support the renewal of these communities and their long-term viability for future generations.

Additionally, much of the existing community housing is over 35 years old and needs capital investment to continue to provide safe, affordable housing. The cost of repairing these homes, in the current housing market, is far less than the cost of replacing them.
The vast majority of indigenous people in Ontario live off-reserve in urban, rural and northern communities.

**WHY IT MATTERS**

- Of the 99,000 new co-op and non-profit homes that are needed, build at least 22,000 new Indigenous-owned and operated homes in urban, northern and rural areas within the next 10 years.
- Ensure that the strategy and housing created is led through a *For Indigenous, By Indigenous* approach.
- Provide long-term operating funding for culturally-relevant wrap-around services and supports.

**IMPLEMENT AN URBAN, RURAL AND NORTHERN INDIGENOUS HOUSING STRATEGY FOR ONTARIO**

with dedicated investments through an Indigenous-led approach.

The province needs a dedicated *For Indigenous, By Indigenous* strategy to address the housing needs of Indigenous peoples in these communities.

Nearly 1 in 5 Indigenous households in Ontario experience core housing need, and are 3x times more likely to experience poverty than the general population.4

Indigenous peoples disproportionately live in housing that is unaffordable, overcrowded, needs major repairs, is not culturally appropriate, and are unable to access a home that meets their needs. Indigenous peoples also disproportionately experience homelessness and poverty, and are overrepresented in health, justice, and social services systems.

This is directly linked to the ongoing colonization of Indigenous peoples, and dislocation from their lands, languages, and cultures.

Ensuring cultural continuum in housing is critical to help address the lasting impacts of racism, colonialism, and intergenerational trauma.

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COMMIT to preventing and eliminating homelessness

- Create a strategy to end chronic homelessness with clear and measurable targets and timelines, and matching investment that includes both emergency and long-term solutions.
- Of the 99,000 new co-op and non-profit homes, create at least 30,000 supportive housing homes over the next 10 years, complete with long-term operating funding for wrap-around supports to reduce chronic homelessness across Ontario.
- Expand rental assistance and enhance other income support programs to keep people housed and prevent pathways into homelessness.
- Ensure systems are integrated so that people are not discharged from health care facilities and other institutions into homelessness.

WHY IT MATTERS

90,000 people in Ontario access an emergency shelter or do not have a shelter each year\(^5\). Furthermore, as many as 80% of Ontario’s homeless population experiences “hidden homelessness” such as couch surfing, sleeping in abandoned buildings or camping under bridges and in remote locations.

The mass homelessness we see today in Ontario has not always existed; it began because of policy decisions that began in the 1980s. If policy decisions created the mass homelessness problem we see today, then policy decisions can also end homelessness in our communities.

Housing investments should prioritize people experiencing or who are at greatest risk of experiencing homelessness.

Ending homelessness with supported housing is far more cost efficient than managing it through a patchwork of shelter stays, emergency room visits, and jail sentences.

Any strategy to end chronic homelessness must be developed in consultation with stakeholders and those with lived experience to leverage and develop effective cross-sectoral partnerships necessary for a client-centred system.

There are 172,000 low-income households in Ontario who spend 50% or more of their income on shelter costs and are at risk of homelessness\(^6\).

Expanding rental assistance and enhancing other income support programs would help these households preserve their tenancies and prevent pathways into homelessness.

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Nearly one third of Ontarians, or 1.4 million households, rent. Over 33% of these households are in core housing need.\(^7\)

Recently, Ontario has seen rental housing stock being lost to demolition and unit conversions. As a result, tenants face large rent increases, evictions, and displacement.

To protect against this, the province should:

- Introduce measures to preserve affordable private market rental housing. These measures should include, but are not limited to, providing funding to allow co-ops, non-profits, and municipalities to purchase existing affordable private market rental housing so that it remains affordable in perpetuity.
- Explore the development of a provincial framework for the progressive realization of the right to housing.
- Ensure sufficient capacity at the Landlord and Tenant Board so that cases can be heard quickly, and are easily accessible. This will support greater access to justice.
- Explore measures such as vacancy control, consistent regulations to protect rental housing stock, and limit demolition, conversion, and renovations leading to above-guideline rent increases when vacancy rates are below a healthy rate.
- Create an acquisition program that allows co-ops, non-profits, and municipalities to purchase existing affordable private market rental housing that is at risk of being converted to higher cost housing, and preserve both affordability for tenants and public investment in housing infrastructure over the long-term.
- Explore a new provincial framework for the progressive realization of the right to housing. This should include: measures to protect affordable housing and ensure security of tenure, including protection from unreasonable rent increases; address the unique needs of equity-seeking communities; and ensure people with lived experience of housing need and homelessness are engaged in all levels of policy development and implementation.

\(^7\) Based on 2016 Census data. Canada Mortgage and Housing Corporation. Characteristics of Households in Core Housing Need: Ontario, 2016. A household is in ‘core housing need’ when their housing is considered to be inadequate or unaffordable, and the household cannot afford alternative, more suitable housing in their community.
CONTACT US
#vote4housing

✉️ info@vote4housing.ca
🌐 www.vote4housing.ca