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DATE: June 2, 2015

TO: Chair and Members of Planning and Development Committee

Meeting Date: June 22, 2015

FROM: Edward R. Sajecki

Commissioner of Planning and Building

SUBJECT: Ontario's Long-Term Affordable Housing Strategy Update –

Comments

RECOMMENDATION: That the report titled, "Ontario's Long-Term Affordable Housing

Strategy Update – Comments" from the Commissioner of Planning and Building dated June 2, 2015 be forwarded by the City Clerk to the Ministry of Municipal Affairs and Housing and the Region of Peel.

REPORT HIGHLIGHTS:

- The Province's Long-Term Affordable Housing Strategy (LTHAS) is being updated. Comments have been requested by July 3, 2015.
- LTHAS consultation is based on four themes. This report provides comments and recommendations on two of those themes: a sustainable supply of affordable housing; and, a system based on evidence and best practices. These two themes are the areas where the City is involved in the housing system. The two remaining themes of housing assistance and coordinated support services are the mandate of the Region of Peel.
- It is recommended that the Province:
 - explore incentives and tools to assist with the development of new affordable housing, particularly purpose built rental housing;
 - explore additional funding mechanisms to facilitate the development of legal, safe second units;

- consider a system of assisting municipalities in determining the existence and safety conditions of second units given the limitations of current legislation pertaining to right-of-entry for municipal law enforcement officers as well as admissible evidence;
- continue to work with the Association of Municipalities of Ontario and the Federation of Canadian Municipalities in advocating for a national affordable housing strategy;
- take a leadership role in the availability of data associated with monitoring of affordable housing and best practices from across Ontario;
- continue to advocate for the return of the Long Form Census;
- develop a second unit education program and a Province-wide registry of second units that are compliant with health and safety regulations; and
- review insurance requirements for dwellings with second units to ensure that insurance companies notify homeowners of the requirement to meet Ontario Building Code, Ontario Fire Code and Ontario Electrical Safety Code requirements as a condition of obtaining home insurance.

BACKGROUND:

In 2010, the Province of Ontario launched the Long-Term Affordable Housing Strategy (LTHAS) (Appendix 1). Its goal was to improve access to adequate, suitable and affordable housing as part of the Poverty Reduction Strategy. It was implemented through *The Housing Services Act*, 2011, amendments to the *Planning Act* and changes to the *Community Homelessness Prevention Initiative*.

The LTHAS was the first strategy of its kind in Ontario. It sought to create a housing system that was flexible and took a community-based approach to housing and the delivery of services. The LTHAS requires that Municipal Service Managers develop housing and homelessness plans to set objectives and identify local needs which Peel did with its *Peel's Housing and Homelessness Plan*. The *Planning Act* amendment required municipalities to permit second units which was done in Mississauga in July 2013.

The LTHAS is being updated following the new Poverty Reduction Strategy (2014) to reflect lessons learned and incorporate new research on best practices. Appendix 2 is a copy of the Long-Term Affordable Housing Strategy Update Consultation Discussion Guide. The Province has requested input on the LTHAS by July 3, 2015.

The Province's Poverty Reduction Strategy goals correspond with the Mayor's Advisory Board on Poverty and Homelessness.

COMMENTS:

The LTHAS consultation is based on four themes. Two of these - sustainable supply of affordable housing and a system based on evidence and best practices - are areas where the City is most directly involved in the housing system and are addressed in this report. The two remaining themes regarding housing assistance and coordinated support services are the mandate of the Region of Peel.

Sustainable supply of affordable housing

The supply of affordable housing is a challenge. The LTHAS identifies this supply issue in relation to both the rental market and the non-profit and social housing sectors.

While recently there has been some interest in building rental housing, for many years there was no new supply. The economics of rental development has been identified as the cause. The development industry has expressed the need for municipalities and higher levels of government to provide incentives to support new construction. Mississauga has work underway as part of *Housing Choices:*Mississauga's Affordable Housing Strategy and Action Plan that will review the financials and incentives to support rental development; however, participation of higher levels of government is also required.

Affordable housing in different forms and tenures needs to be part of every community to address housing needs. Mississauga's Strategic Plan identifies inclusionary zoning as one tool currently not available to municipalities. Inclusionary zoning could require affordable housing as part of new development and increase the supply.

Recommendation: That the Province explore incentives and tools to assist with the development of new affordable housing, particularly purpose built rental housing.

Mississauga approved the *Second Unit Implementation Strategy* to permit second units in accordance with the Provincial requirement. The number of second units coming forward for licensing in Mississauga does not reflect the thousands of non-compliant second units in the City. Mississauga staff will be reviewing the City's requirements with a view to simplifying the process to increase the number of legal second units. The approved second units in Mississauga are in line with and/or exceed the number of approved units in other municipalities. Unapproved second units are a common issue in many municipalities.

The City's review of its processes has found that upgrading second units to meet Ontario Building Code, Ontario Fire Code and Ontario Electrical Safety Code requirements are costly and a challenging part of the process. The City has worked with the Region of Peel to develop a pilot program *Peel Renovates – Second Unit Renovation Assistance Program.* Expansion of Provincial programs such as *Ontario Renovates* could also increase the number of second units that meet safety requirements.

Recommendation: That the Province explore additional funding mechanisms to facilitate the development of legal, safe second units.

Right-of-entry for municipal law enforcement officers to determine if a second unit exists is limited by the legislation. It has been identified as a barrier to the regulation of safe, affordable second units. The Province should consider ways of assisting municipalities in determining the existence of safety conditions of second units given the limitation of the current legislation.

Recommendation: That the Province consider a system of assisting municipalities in determining the existence and safety conditions of second units given the limitations of current legislation pertaining to right-of-entry for municipal law enforcement officers as well as admissible evidence.

Canada is the only G8 country without a national housing strategy. Housing and homelessness is not a local issue and extends across provincial boundaries as recognized by The Federation of Canadian Municipalities' campaign titled "Fixing Canada's Housing Crunch". The Association of Municipalities in Ontario joined in this campaign and called on the federal government to develop a long-term plan for housing that will address rising costs, the scarcity of rental housing and the need for sustained federal funds for affordable housing. A national affordable housing strategy with funding from the federal government would allow municipalities to move their affordable housing initiatives forward.

Recommendation: That the Province continue to work with the Association of Municipalities of Ontario and the Federation of Canadian Municipalities in advocating for a national affordable housing strategy.

Monitoring system based on evidence and best practices

The Province requires Municipal Service Managers to monitor the implementation of their housing and homelessness plans. As well, municipalities are required to monitor municipal affordable housing targets. Detailed census data tables are required by each municipality to monitor these targets. The Province should take a leadership role in relation to the availability of data and establish an integrated data system for monitoring.

Recommendation: That the Province take a leadership role in the availability of data associated with monitoring of affordable housing and best practices from across Ontario.

There are also questions regarding the reliability of the National Household Survey to monitor data targets given the response rate of 68% in this survey. The Province should continue to advocate for the return of the Long Form Census or seek out and make available other data sources. The Province should also continue to monitor and regularly report on best practices from across Ontario.

Recommendation: That the Province continue to advocate for the return of the Long Form Census.

Over the last year, Mississauga has undertaken an education campaign in relation to the Second Unit Implementation Strategy. The campaign was well-received by the public and helped to clarify common concerns and misconceptions regarding second units. These questions are common to all municipalities and it would benefit the public to have a provincial website with this information.

The campaign resulted in many questions including where to access a list of legal second units. Mississauga will be launching an open data website that includes a listing of licensed second units; however, a portal that provides information on second units across the Province would be more useful to prospective tenants. It may also encourage more homeowners to bring their units into compliance with health and safety regulations so that they can be listed on the registry.

Recommendation: That the Province develop a second unit education program and a Province-wide registry of second units that are compliant with health and safety regulations.

The City of Mississauga requires proof of home insurance for dwellings with a second unit through its licensing requirements. Municipalities have no other authority regarding homeowner insurance, although some include information about the importance of obtaining proper insurance. There is no Provincially legislated requirement that the owner of a dwelling with a second unit or an occupant obtain home insurance. The Province should take a role in addressing this issue through education and discussions with the insurance industry.

Recommendation: That the Province review insurance requirements for dwellings with second units to ensure that insurance companies notify homeowners of the requirement to meet Ontario Building Code, Ontario Fire Code and Ontario Electrical Safety Code requirements as a condition of obtaining home insurance.

Next Steps

The Province is requesting input to be submitted by July 3, 2015. Upon receiving all input, Provincial staff will consider how to implement any amendments. The next steps in the process will depend on the input that is received. Mississauga staff will continue to represent the City on the Region's Community Reference Group to participate in the implementation of *Peel's Housing and Homelessness Plan*.

STRATEGIC PLAN:

Inclusionary zoning is identified as Action Item 6 "Expand inclusionary zoning to permit more housing types and social services" in the **Belong Pillar** of the City's Strategic Plan.

Legalizing second units is identified as Action Item 7 "Legalize Accessory Units" in the **Belong Pillar** of the City's Strategic Plan.

FINANCIAL IMPACT: Not applicable.

CONCLUSION:

Safe and adequate housing is linked with better health, community safety and reduced crime rates. The LTHAS has made progress in changing the housing and service delivery system in Ontario. There are program changes, legislative changes and a leadership role that would bring the goals further along in the next generation of this strategy.

Staff request approval to forward the recommendations contained in this report to the Ministry of Municipal Affairs and Housing so the City's position can be considered by the Province.

ATTACHMENTS: Appendix 1: Building Foundation: Building Futures

Ontario's Long-Term Affordable Housing Strategy

Appendix 2: Long-Term Affordable Housing Strategy Update

Consultation Discussion Guide

Edward R. Sajecki Commissioner of Planning and Building

Prepared By: Emily Irvine, Planner

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Appendix 1









Building Foundations: Building Futures

Ontario's Long-Term Affordable Housing Strategy

Ontario.ca/HousingStrategy

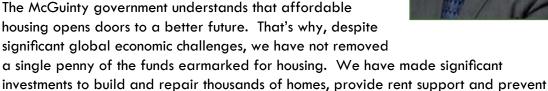


evictions.

Message From The Minister Of Municipal Affairs **And Housing**

Safe and affordable housing is fundamental for Ontarians striving to build a strong future for their families and their communities.

Affordable housing can help people break the cycle of poverty. It provides the foundation families need to raise their children and pursue education, jobs and more opportunity.



But there is still work to be done. Record investments notwithstanding, we heard from people across the province that Ontario can do better, and we agree.

Our consultation on a Long-Term Affordable Housing Strategy told us that the current housing system is too complicated and creates barriers for people in need. The people who deliver housing programs told us they are unable to develop the best possible services because of dated provincial rules.

A good housing strategy must be about people, neighbourhoods and communities, rather than what best suits government. Our strategy needs to be flexible and consider the diversity of communities of all sizes, be they urban, rural, in the north or far north – because different communities have different priorities and needs.

We have listened to our stakeholders and partners, and that is why our long-term strategy focuses on results for people.

We are improving the affordable housing system from the ground up, building a strong foundation based on four key pillars: putting people first; creating strong partnerships; supporting affordable options; and accountability.



Ontario will work closely with municipalities to ensure we meet the unique needs of communities as diverse as Toronto and Sudbury or Kingston and Kenora. By establishing clear roles and responsibilities, and measuring our progress, we will ensure services are accountable and effective.

We also urge the federal government to commit to flexible long-term funding, as they are an important historic partner in affordable housing.

This Long-Term Affordable Housing Strategy document outlines our plan for the future and demonstrates how we are building on existing accomplishments.

I would like to thank the dedicated individuals and organizations that helped shape this long-term strategy. Your expertise is respected, and your commitment to improving lives and building strong communities helps make Ontario a great place to live.

Yours truly,

The Honourable Rick Bartolucci

Minister of Municipal Affairs and Housing

Ontario's Long-Term Affordable Housing Strategy

Vision

To improve Ontarian's access to adequate, suitable and affordable housing, and provide a solid foundation on which to secure employment, raise families and build strong communities.

Principles

People-Centred: Housing programs, services and supports should be based on a "people first" approach that focuses on positive results for individuals and families.

Partnership-Based: Housing in Ontario requires strong partnerships between all levels of government, non-profit and co-operative housing providers, and the people who require housing support to build healthy, sustainable and inclusive neighbourhoods.

Locally Driven: Affordable housing must be locally relevant and provided in a supportive environment that includes access to jobs, community resources and services.

Supportive: Housing policy in Ontario will help those who are in need of housing move into permanent, affordable homes with appropriate support services.

Inclusive: All persons have the right to equal treatment and protection from discriminatory practices that limit their housing opportunities.

Fiscally Responsible: The strategy will reflect fiscal circumstances as they evolve, to promote a diverse housing marketplace that helps Ontarians access affordable housing.



Ontario.ca/HousingStrategy

Building Foundations: Building Futures

Ontario homeowners -3.2 million households

Ontario renters -1.2 million households

20 per cent of renters live in social housing

Approximately 8,500 Ontarians use a shelter on a daily basis

For all Ontarians, from the most vulnerable to the most prosperous, home is the foundation of a strong family. At home, we raise children, care for the elderly, celebrate life's milestones, apply for jobs and plan our futures. Trying to do these things without the support and stability of a home is a daunting and for some, an insurmountable task.

In the 1990s, previous governments reduced funding for housing by transferring responsibility to municipal governments. That approach was short sighted.

Since 2003, the Ontario government has reaffirmed its commitment to affordable housing, with significant investments and new programs. But more needs to be done to improve the housing system. We need to ensure that resources and programs we have in place are helping people as effectively as possible, now and in the future.

Continued Commitment

Our long-term strategy will build on Ontario's commitment to affordable housing. Over the past few years, significant investments have helped hundreds of thousands of Ontarians access safe and stable housing. Since 2003/04:

- More than \$2.5 billion has been invested to build and repair over 200,000 units of affordable and social housing
- More than 35,000 rent supplements are helping low-income Ontarians pay their rent - this includes a \$50 million Short-Term Rent Support Program
- Infrastructure Ontario's loan program has saved non-profit and co-operative housing providers \$13 million to date

In addition, Ontario provides approximately \$430 million in annual operating funding for housing and homelessness services. These ongoing funds support important programs and services such as:

- Emergency hostels for Ontarians who need immediate shelter
- Services to assist those who are at risk of or experiencing homelessness
- Supportive housing, which provides additional assistance for people in need
- The Provincial Rent Bank, which has helped more than 23,800 people stay in their homes

This government has a history of supporting affordable housing so more families have an opportunity for a better future, but we know that we need to build upon these efforts to help even more people get ahead.

Coordinating Our Efforts

Ontario municipalities and Service Managers are full partners in affordable housing and we have worked closely with them to begin transforming the housing system. In 2008, the Provincial-Municipal Fiscal and Service Delivery Review reached a landmark agreement that will provide municipalities with a net benefit of \$1.5 billion annually by 2018. The review was a wide-ranging initiative that examined the provincial-municipal relationship in order to improve the delivery and funding of services for Ontarians.

Our Long-Term Affordable Housing Strategy builds on many recommendations from this review to:

- Work together to build locally-managed housing services
- Better focus on positive results for people
- Simplify the delivery of income assistance supports

Affordable housing is also an important part of Ontario's Poverty Reduction Strategy, which concluded in 2008 that the province needed to work with its housing partners to make it easier for families to find and maintain affordable housing.

In 2009, the government held public consultations in communities across the province, to hear different perspectives on the current housing system and how it could be improved. These consultations have helped shape the long-term strategy, which reflects many of the important concerns raised by Ontarians.

Moving Forward

Our long-term strategy includes proposed legislation, which if passed, would set the stage for a transformed affordable housing system built on four key pillars: putting people first; creating strong partnerships; supporting affordable options; and accountability. The legislation would support a community-centred approach where housing services are flexible, adapt to the different needs of local communities and do a better job of helping people.

Service **Managers:**

Consists of Municipal Service Managers that may include regional governments, counties and separated cities, and District Social **Services Administration** Boards, which are boards established in each of the 10 districts in Northern Ontario. Service Managers are responsible for delivering and administering social and affordable housing. They are also responsible for administering other social service programs such as Ontario Works and childcare.

Ontario.ca/HousingStrategy

"The reform of rentgeared-to-income rules brings Ontario and its municipalities into the 21st century. Tenants will no longer be penalized for taking an extra shift at work or for receiving a modest raise with a corresponding rent increase the next month. A modern, efficient calculation method will empower tenants and allow municipalities to re-direct money from administration to initiatives that support people and the buildings they live in."

- John Stapleton, **Metcalf Foundation**

Putting People First

Throughout our housing consultations, we heard many ideas about how housing services should change to focus on better outcomes for people.

Our housing strategy will put people first. Municipalities will have the flexibility to use existing funding to better address the distinct housing needs of their community. Tenants will have new opportunities to save money to build better futures and improve their access to housing programs. This is a key pillar of the strategy and will guide how housing services operate in the future.

Simplifying Rent-Geared-To-Income

The current rules for calculating rent-geared-to-income assistance are complex. Tenants living in a rent-geared-to-income unit must declare every time their income changes, which can result in immediate increases to their rent.

This creates barriers and disincentives to work, making it difficult for tenants to plan for the future. This process is also an administrative burden for tenants, housing providers and Service Managers.

Problems with the current legislation were also pointed out by the Honourable Patrick J. Lesage in the Report On The Eviction Of Al Gosling And The Eviction Prevention Policy Of Toronto Community Housing Corporation. Lesage outlined the difficulties administrators have in interpreting complicated legislation and tenants have in complying with it.



Our proposed legislation, if passed, would simplify the rent-geared-to-income calculation process. In most circumstances, tenants would only declare their income once a year, allowing them to use the extra money to improve their standard of living, rather than have it clawed back on their rent.

This change would also reduce or eliminate more than 60 criteria currently used to calculate income for rent-geared-to-income assistance.

Should tenants suffer a major loss of income during the year, measures would be in place to allow for a rent decrease.

Ontario will also work with the Canada Revenue Agency to create an automated, income tax based system for determining income, subject to agreement. A similar system has been successfully implemented in Newfoundland and Labrador.

Simplifying the rent-geared-to-income process would help families save and reduce the administration burden on housing providers. The province would work with Service Managers, tenants and housing organizations to develop the specific reforms to the rent-geared-to-income calculation.

Building Assets

The Housing Services Corporation would also work with Service Managers to pilot an asset building program, to further help tenants living in social housing to plan for the future, build personal assets and become more self-sufficient.

"My dream is homeownership. With this change to the way rent is calculated, it will make it that much easier to do so. I know there are lots of people who need to live in a place like this. If I can move out and give someone else the opportunity that I have had by living in a co-op on rent-geared-toincome, that would be fantastic. The Minister of Housing and Ontario have done a great job. It brings a whole new faith in our government system. It really does work."

- Mary-Anne, single mother living in Aylmer

Providing More Tenant Services

Under the long-term strategy, the Social Housing Services Corporation would be renamed the Housing Services Corporation. It would continue to be an independent non-profit organization responsible for managing and administering cost-effective goods and services to social housing providers that are its members. It would have an expanded mandate to provide access to its services, as appropriate, to affordable and supportive housing providers and tenants. It would also be able to offer additional optional services and supports that will help tenants and housing providers, such as energy efficiency initiatives, tenant property insurance and tenant financial education.

Enhanced Waiting Lists

The selection process for social housing units will also be adjusted. Tenants with serious health needs will be allowed to transfer to another jurisdiction without losing their place on the list. Best practices will be encouraged among Service Managers and new annual waiting list reporting requirements will be developed in 2011 and used to develop better information across the province.

Helping Victims Of Domestic Violence

The province remains committed to its Special Priority Policy that gives victims of domestic violence priority on the social housing waiting list. This helps victims of domestic violence and their families escape unsafe and abusive situations.

Ontario will work with municipalities and housing providers to identify challenges with this policy and additional options to meet the needs of victims of domestic violence. Ontario's \$50 million Short-Term Rent Support Program will help, among others, victims of domestic violence.

Local Review Process

Proposed legislation, if passed, would also require Service Managers to establish a local review process for social housing decisions.

This local review process would provide tenants and housing providers with the option to have a local, more independent review of decisions on matters such as subsidy suspensions, eligibility, rent determination and type of accommodation, as well as reducing, discontinuing or suspending a subsidy for housing providers. A new local review process is another way that the strategy puts people first.



Creating Strong Partnerships

All partners including the province, municipalities, housing providers and other stakeholders play an important part in delivering housing services and programs in Ontario. Another key pillar of our Long-Term Affordable Housing Strategy is to build on these strong partnerships.

Improving Client Services

Today, there are more than 20 provincial housing and homelessness programs in Ontario, each operating independently of each other and with their own rules. Currently, municipalities are generally required to use funding only for specific purposes set out by the province. People in need of services can find it discouraging and difficult to gain access to uncoordinated programs.

A central element of the long-term strategy is to consolidate the current patchwork of provincial housing programs and allow municipalities to use funding in a more flexible manner, reflective of local need. This recommendation was consistently made throughout the strategy consultations and was the consensus of the Provincial-Municipal Fiscal and Service Delivery Review.

"The review partners will work towards consolidating the existing range of housing and homelessness programs into a housing service managed at the municipal level. This service should focus on better long-term outcomes for the people who use it and form a key element of the province's Long-Term Affordable Housing Strategy."

- Report of the Provincial-Municipal Fiscal and Service Delivery Review



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Through the strategy, an integrated, client-centred approach will replace the current program-focused system that is bound by unnecessary, restrictive guidelines. Housing supports will be wrapped around individuals and families, according to their specific needs. Of the approximately \$430 million in annual provincial operating funding, almost half will be consolidated by 2013.

For example, funding that must currently be used for emergency shelter beds could instead be used to provide a person with more stable housing, if it was a better way to meet community needs. Tax dollars could be used more efficiently as remaining funds could be used to provide additional social supports that might further help someone get ahead.



This is a real example of how a strategy focused on partnerships and putting people first would work. Housing programs would be flexible and tailored to local needs.

Simplifying the System

The first phase of consolidated funding will be designed in partnership with municipalities and consistent with the following priorities:

- Integrating housing services matching up housing with human services and supports to optimize positive results for people in need
- Preventing homelessness

- Providing emergency shelter when needed
- Supporting rapid re-housing options for homeless individuals and families
- Maintaining accessible housing options

This first phase of consolidation will involve five homelessness-related programs, which would give Service Managers the flexibility to use funding to better meet the needs of those who are homeless or at risk of becoming homeless. The programs are:

- Consolidated homelessness prevention program helps those experiencing or at risk of homelessness to find and maintain stable housing
- Emergency energy fund helps prevent homelessness by reducing the risk of households being evicted due to energy arrears
- Emergency hostels provide short-term lodging and a temporary personal needs allowance until an emergency situation is resolved
- Domiciliary hostels provide permanent housing with supports for vulnerable adults who require limited supervision and support with daily activities
- Rent Bank provides outstanding rent directly to landlords on behalf of tenants who, due to emergency or other unforeseen circumstances, are in shortterm arrears and facing eviction

Going forward, municipalities will also have a more active, strategic role by creating comprehensive local housing and homelessness plans that identify community priorities and better target housing resources to people in need. These local plans, along with a new accountability framework, provide the foundation for how consolidated housing and homelessness programs will support local communities.

Increasing Local Decision Making

Current legislation requires Service Managers to seek provincial approval known as "ministerial consent", for a range of activities including financing, board of director matters and other changes to social housing properties.

As Service Managers have the experience needed to make locally relevant decisions, our strategy would remove this requirement. Service Managers would have the flexibility to make these decisions independently, with the exception of opting out of bulk purchasing of utilities and insurance.

Removing this barrier would reduce the time and resources required for housing providers to obtain approvals and streamline administration for Service Managers. "This strategy articulates the province's recognition of the importance of strong partnership and collaboration with municipalities in the area of housing. We look forward to continuing to work with the province on all the elements that will make this strategy, including the groundbreaking move to begin to consolidate housing and homelessness programs so as to better serve Ontarians, a success."

- David Rennie, President, **Ontario Municipal Social Services Association**

Long-Term Federal Commitment

The future of housing depends on adequate, sustained funding, which is why a long-term commitment is needed from the federal government. Current funding is either short-term or declining. This limits the ability of housing providers to plan long-term and fully participate in capital projects that build more affordable housing.

Ontario will partner with municipalities to engage other provinces, territories and the federal government to create a housing framework that includes long-term, flexible funding for affordable housing. This would include maintaining and restoring lost funds for social housing.

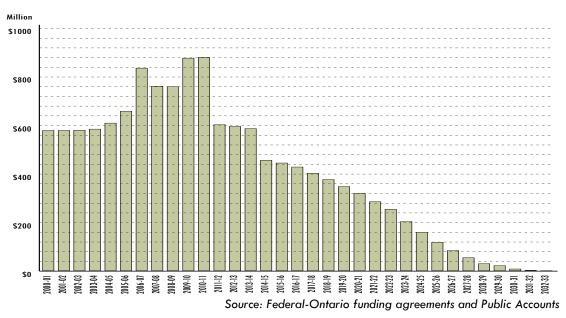
"Canada urgently needs a renewed funding commitment and a national housing plan led by the federal government."

- Federation of Canadian Municipalities

While Ontario will provide municipalities with a net benefit of \$1.5 billion annually by 2018, the federal government will decrease housing funding to municipalities by \$166.2 million over the next 10 years, declining to \$0 by 2033.

We have often partnered with the federal government to ensure that Ontarians have more access to affordable housing throughout the province. But long-term stable funding is integral to the success of an affordable housing system that supports people in need, both today and tomorrow.

Federal Housing Funding To Ontario



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Supporting Affordable Options

In 2006, the Ontario government made amendments to the Planning Act that promoted affordable housing and supported stronger communities. There are currently a range of planning and financial tools available to municipalities that encourage affordable housing including property tax exemptions for municipal housing facilities, loans and grants, and establishing targets through official plans.

Second Units

To further expand affordable housing opportunities, amendments would be introduced to the Planning Act to require municipalities to establish policies allowing second units in new and existing developments. Second units are private, self-contained residential units with their own kitchen and bathroom, either located in a house or as accessory units, such as above laneway garages.

Second units must comply with all applicable requirements, including those related to health and safety. The proposed changes would not grandfather (or legalize) any existing second units which do not meet these requirements.

This change would provide more affordable options for lower and moderate income households, for elderly parents or live-in caregivers. It would also provide additional income for homeowners, such as first-time homebuyers who would have help with their mortgage payments.



Protecting Non-profit and Co-operative Housing

Non-profit and co-operative housing organizations have the important role of helping deliver effective housing services to their tenants. Recognizing their positive contributions, investments under the Canada-Ontario Affordable Housing Program have resulted in more than 8,500 units of affordable housing being built by this sector.

On occasion, non-profit and co-op organizations encounter difficulties managing their buildings and may need additional support. The long-term strategy would give municipalities more options to work with these organizations instead of taking immediate control of them. The goal would be to maintain community-based approaches to housing.

The strategy would also require non-profit and co-operative housing providers to develop training and renewal plans. Many people in this sector are approaching retirement and these plans would outline how providers intend to have knowledgeable people in place to manage their buildings. This would help ensure that affordable options that exist today will continue to be available in the future.



Raiffeisen Co-operative Homes in Sudbury (pictured above) is adding another 80 new units of affordable housing, thanks to a \$3.3 million investment from the Canada-Ontario Affordable Housing Program.

Accountability

During consultations, it was recognized that provincial and municipal responsibilities are often entangled and require greater clarity. The long-term strategy is based on a renewed partnership that clarifies roles and responsibilities, and shares accountability with municipal governments.

Provincial Responsibilities:

- Set the overall vision and objectives for housing in Ontario
- Establish the broad legislative and policy framework
- Establish provincial interests that must be reflected in local housing and homelessness plans
- Continue to fund affordable housing and homelessness programs – which is approximately \$430 million in ongoing, annual funding
- Ensure financial accountability through service agreements
- Provide annual reports on province-wide progress
- Engage the federal government to establish long-term sustainable funding

Municipal Responsibilities:

- Establish the local vision for housing
- Engage the local community to determine housing needs and local priorities for helping people in need
- Develop and implement local housing and homelessness plans within the broader provincial framework
- Contribute to and coordinate housing funding
- Monitor and report on progress



Since 2004, Ontario has helped prevent more than 23,800 low-income families from being evicted because of a missed rent payment by investing \$33.8 million in the Provincial Rent Bank Program. As part of the Poverty Reduction Strategy, funding for this program has been stabilized at \$5 million per year and all Service Managers can participate

in this program.

Measuring Results

Ontarians want to know their tax dollars are getting results.

The success of the Long-Term Affordable Housing Strategy will be measured using performance indicators. The province and Service Managers would be required to report on progress in the following areas:

- The Ontario Housing Measure is used in the Poverty Reduction Strategy. It measures the percentage of households with children under 18 with incomes below 40 per cent of the median household income and paying more than 40 per cent of their income on housing.
- The Canada Mortgage and Housing Corporation's annual Rental Affordability Indicator measures changes in the affordability of Ontario's 10 largest rental markets over time.
- Social Housing Tenant Satisfaction Surveys will solicit social housing residents' thoughts about their accommodations and inform housing providers, municipalities and the province on how we can do better.

Local performance measures and the tenant satisfaction survey will be developed in consultation with Service Managers, key stakeholders and tenants. Service Managers will begin collecting this information in 2012 and reporting on performance measures by 2013.



The long-term strategy will track progress in addressing Ontarians' needs across the housing continuum.

Next Steps

Safe, stable and affordable housing opens doors to a prosperous future for Ontario families. That is why, since 2003, the province has been investing in affordable housing. Now is the time to rebuild the affordable housing system from the ground up.

Despite challenging economic times, Ontario is working hard to support our most vulnerable citizens and offer a range of housing options. This long-term strategy provides a solid base from which to begin fixing problems with the current housing system. We are making housing services more accessible and effective by putting people first.

Moving forward, we will immediately begin to put the strategy into action. And we will continue working closely with our partners to implement our strategy across the province.

We will convene working groups comprised of provincial and municipal staff, along with non-profit and co-operative housing providers, and community and tenant representatives as appropriate to provide advice. Next steps will include:

- Working with municipalities to create local housing plans that clearly define and address unique needs of communities by 2012
- Working with our partners to establish the specific components for consolidating approximately \$200 million in housing and homelessness programs by 2013
- Securing agreement from the federal government to move forward on an automated tax based rent-geared-to-income approach
- Reporting on local progress indicators by 2013
- Working with municipalities to engage the federal government to commit to adequate, long-term funding

As the strategy is fully implemented, housing investments will be targeted to more effectively address local needs. More Ontarians will have better access to appropriate housing supports. An improved housing system will mean healthier neighbourhoods and stronger communities across Ontario.

Strong partnerships and collaboration – and listening to Ontarians – have been critical to developing our long-term strategy and are essential to the important work ahead. By measuring our progress and providing public annual reports and updates, we will also ensure the strategy is on the right track.

Transforming the housing system is a long-term commitment. It is a commitment we are proud to make because it will improve the quality of life for Ontario families. Through this strategy, we are building strong foundations and a better future for today and for years to come.

During consultations, some of our partners proposed creating an Ontario Housing Benefit to help lowincome Ontarians pay rent. Current financial challenges do not allow us to proceed to implement such a program at this time.

However, this does not prevent us from working with the Ministry of Community and Social Services and our housing partners, to explore this and other options for low-income Ontarians.

For more information, please contact:

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LONG-TERM AFFORDABLE HOUSING STRATEGY UPDATE

CONSULTATION DISCUSSION GUIDE

April 2015

ontario.ca/affordablehousing



LONG-TERM AFFORDABLE HOUSING STRATEGY UPDATE

CONSULTATION DISCUSSION GUIDE

A MESSAGE FROM THE MINISTER

Every Ontarian deserves to have a stable, affordable home. Stable and secure housing is a key factor that determines social well-being and health, along with access to education, employment, and the resources and supports people need to thrive.

Affordable housing is an issue that's very important to me personally. As I travel around the province and visit people who live in affordable housing, I am constantly reminded of the need, and impressed by the resiliency and tenacity I see from people I meet.



When the Province launched its Long-Term Affordable Housing Strategy in 2010, it began to transform the housing system in Ontario. It was the first strategy of its kind for Ontario, and I'm proud of the real impact it's had.

After five years, it's time for an update. We want to ensure that we continue to make progress in meeting the housing needs of Ontarians, and that housing policies are relevant to current realities, reflect new research and best practices, and support the Province's goal to end homelessness.

It's time to look at how we can innovate and use creative approaches that increase access to affordable housing for those in need.

It's time to reach out to our partners and the people impacted by homelessness. We know that there is a lot more that needs to be done, and we can't do it on our own.

That's why I'd like to invite all of you to help us move Ontario's Long-Term Affordable Housing Strategy forward. I want to hear your views on how we can make Ontario's housing system work better for you, your family, and your community.

This discussion guide outlines our progress, future goals, and key themes where we'd like your input. Your feedback will help to ensure that we reflect the housing needs of Ontarians as we update our strategy.

I look forward to hearing from you and building a stronger Ontario together.

Ted McMeekin,

Minister, Municipal Affairs and Housing

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TOWARDS STRONG COMMUNITIES

UPDATING ONTARIO'S LONG-TERM AFFORDABLE HOUSING STRATEGY

Our government envisions an Ontario where every person has an affordable, suitable, and adequate home. In 2010, the Province launched the **Long-Term Affordable Housing Strategy**. The strategy began a process of transforming Ontario's housing system into one that is people-centred, partnership-based, locally driven, and fiscally responsible.

Now, in 2015, we are updating the strategy to ensure that we continue to make progress in meeting the housing needs of Ontarians and supporting social and economic inclusion. This update will ensure that housing policies are relevant to current realities, reflect new research and best practices, and support the Province's goal to end homelessness.

Since the introduction of the Long-Term Affordable Housing Strategy, communities across Ontario have developed 10-year local housing and homelessness plans. These plans were developed as a requirement of the Housing Services Act, 2011 — new legislation introduced as a result of the 2010 strategy. Designed to address local needs and priorities, these plans are based on what was heard in a range of local consultations. These plans provide important local context that will inform the update of the strategy.

Building on this engagement, we continue to seek input from the public, our partners, and stakeholders — including those in the broader human services field — to learn more.



LONG-TERM AFFORDABLE HOUSING STRATEGY, 2010

THE FIRST OF ITS KIND IN ONTARIO

In the 2008 Poverty Reduction Strategy, the government committed to develop a Long-Term Affordable Housing Strategy. This strategy, the first of its kind in Ontario, was launched in 2010.

The 2010 strategy set out a roadmap to address Ontario's housing needs, creating a flexible, community-centred approach to housing and service delivery. Based on provincewide consultations, the strategy recognized that local flexibility offers the best path towards building strong communities.

The 2010 strategy led to many accomplishments, including the following.



Building Foundations: Building Futures
Ontario's Long-Term Affordable Housing Strategy

Ontario.ca/HousingStrategy

Ontario

New Legislation

In January 2012, the **Housing Services Act** was introduced to promote flexible, local decision making, and to clarify the roles of the Province and local managers of social housing (called Service Managers).

A New Homelessness Prevention Initiative

In January 2013, the new Community Homelessness Prevention Initiative consolidated five formerly separate programs into one flexible, locally-driven program. Today, this program provides \$293.7 million each year to local communities.

Key Pillars

- Putting People First
- Creating Strong
 Partnerships
- Supporting Affordable Options
- Accountability

Local Housing and Homelessness Plans

As of 2014, Ontario's Service Managers have prepared 10-year comprehensive **local housing and homelessness plans**. Based on community consultations, these plans assess current and future needs, and set local objectives to guide decision making.

The Province has also invested more than \$240 million into the federal-provincial Investment in Affordable Housing program, and in 2014 committed to a five-year, \$400 million extension of this program to further expand affordable housing in Ontario.

The Province is also committed to a **Housing First** approach for addressing homelessness. Widely recognized as a best practice, a Housing First approach provides people who are homeless with access to permanent housing, and links them to flexible and appropriate support services.

While progress has been made towards Ontario's affordable housing goals, significant challenges remain, and innovation will be required to meet growing and changing demands for affordable housing options over the long term.



Results

- 33,100 families and individuals¹ have obtained housing and 83,800 remain in their homes
- More than 11,400
 affordable units are
 being built or repaired
 across the province
 for low- and mediumincome Ontarians,
 and 12,300 families
 and individuals are
 being provided with
 rent or down payment
 assistance
- 173 Aboriginal families and individuals have received loans to purchase homes,
 118 have benefited from a repair program, and 145 new affordable units have been approved for funding

¹ Throughout this document, the phrase "families and individuals" is being used to describe all kinds of households and living arrangements across the province. "Household" is a term used to describe a person or group of people who occupy the same housing unit. A family might consist of one individual, several families, or several unrelated people.

UPDATING ONTARIO'S LONG-TERM AFFORDABLE HOUSING STRATEGY

BUILDING ON PROGRESS, BUILDING STRONG COMMUNITIES

In September 2014, the government released Realizing Our Potential, a new Poverty Reduction Strategy, which committed to update the Long-Term Affordable Housing Strategy to reflect lessons learned and to incorporate new research on best practices for housing and homelessness.

The updated Long-Term Affordable Housing Strategy will continue to improve Ontario's housing system, leading to better outcomes in health, poverty reduction, education, and employment for all Ontarians.

In Realizing Our Potential, the government set a bold, long-term commitment to end homelessness. As a first step towards this commitment, an **expert advisory panel** has been established, composed of 14 members with a wide range of homelessness-related experience and expertise. To inform a plan to end homelessness, the panel will meet from January to July 2015 and make evidence-based recommendations on how to define and measure homelessness, and how to set a target in support of ending it. The Long-Term Affordable Housing Strategy Update will build on the work of this panel.

Updating the strategy involves partnership across government, municipalities and the broader community. This collaboration reflects the foundational nature of housing as key to social inclusion and prosperity.

We also recognize the importance of seeking the input of Indigenous peoples and organizations in Ontario for our strategy update. We will engage these partners to identify ways to improve housing outcomes for Aboriginal Ontarians.

The update will also draw on recommendations from the Minister's Forum on Affordable Housing. Held in November 2014, the forum brought together key leaders from the public and private sectors to discuss private sector involvement in expanding affordable housing.

We are engaging with the public and other stakeholders for this update.

We are building on the extensive, provincewide consultations that helped shape the 2010 strategy and the local community consultations that followed it to develop local housing and homelessness plans.

AN UPDATED VISION

To reflect our government's bold, long term goal to end homelessness, we are updating our vision for the Long-Term Affordable Housing Strategy:

Every person has an affordable, suitable, and adequate home to provide the foundation to secure employment, raise a family, and build strong communities.



ACHIEVING OUR VISION

To achieve our vision we will build a strategy that brings together government with the private and non-profit sectors. Informed by evidence and best practices, it will tackle themes related to sustainable housing supply, co-ordinated support services, and a fair system of housing assistance. To achieve this vision, there are many challenges to overcome and opportunities to harness.

GOALS AND KEY THEMES

Achieving our vision means setting ambitious goals to reflect the housing needs of Ontarians.

Goals

- 1 Achieve better housing outcomes for more people by exploring changes to housing legislation, policy, and programs across government.
- 2 **Create more affordable housing opportunities** by using current and future investments (such as \$400 million in new funding made available to extend the Investment in Affordable Housing Program until 2019), and by creating conditions for more affordable housing investment by the private, co-operative, and non-profit housing sectors.
- 3 **End and prevent homelessness** by aligning with the 2014 Poverty Reduction Strategy's goals to increase social and economic inclusion, and continuing to provide a range of supports to help people find and keep affordable housing.

Our government believes the best way to achieve these goals is by addressing the challenges many Ontarians face by targeting four key themes.

Housing in Ontario: Key Facts

- There are 4,887,510 families and individuals living in housing in Ontario
- 71 per cent of families and individuals own their homes, while 29 per cent rent
- 260,000 families and individuals
 (5 per cent) live in social housing
- Ontario's housing and homelessness services are managed locally by 47 Service Managers

Theme 1: A Sustainable Supply of Affordable Housing

Theme 2: A Fair System of Housing Assistance

Theme 3: Co-ordinated, Accessible Support Services

Theme 4: A System Based on Evidence and Best Practices

The following pages provide greater details about the opportunities and challenges associated with these key themes.

OPPORTUNITIES AND CHALLENGES

Demand for Social and Affordable Housing Exceeds Supply

There is high demand for affordable housing in Ontario, in both the private market and the social and affordable housing sectors. Statistics Canada data indicates that more than seven per cent of home owners in Ontario and 30 per cent of renters are in core housing need, largely due to problems with affordability. People are said to be in **core housing need** if their homes are inadequate, unsuitable, or unaffordable; and if they would need to spend more than 30 per cent of their income to access other housing at the median local rent.

The Need for a Federal Partner

Traditionally, all three levels of government have played a role in funding affordable housing, which includes social housing, in Ontario.

In 2014, Ontario and the federal government renewed the jointly funded Investment in Affordable Housing Program for another five years. This program continues to build new affordable housing and repair existing units for Ontarians with housing needs. Ontario and the federal government are each contributing \$80.1 million annually to the program.

In addition, in 2013, municipalities contributed around \$940 million while the federal government contributed around \$480 million to maintain existing social housing units in Ontario. However, the amount of this federal contribution continues to decline each year and will reach zero by 2033. Some social housing units have already lost their funding, and many more will in the next few years.

Without sustained federal funding, many housing providers may face difficulties in continuing to provide affordable housing. Ontario and municipal partners know that we cannot make up this shortfall without federal participation. Therefore, the Province calls on the federal government to provide long term, flexible funding for affordable housing.

A System with Opportunities for Co-ordination

The housing system in Ontario is complex, with program and funding responsibilities spread out across four provincial ministries and 47 Service Managers. Any updates to the Long-Term Affordable Housing Strategy should seek to untangle the complexity and make the system easier to navigate so it works better for Ontarians.

A Need for Data to Measure our Progress

The Province is committed to making policy decisions based on evidence. At present, there are gaps in the available data on housing and homelessness in the province. In order to fully comprehend the housing issues Ontarians face, we need high quality information.

Supporting the Diverse Needs of Ontarians

Housing insecurity and homelessness affect some groups more than others. First Nation, Métis, and Inuit Ontarians are more likely to be in core housing need and face a greater risk of homelessness than non-Aboriginal Ontarians. Unique housing and support needs are also required for survivors of domestic violence, youth leaving care, seniors, and persons with mental health needs, addictions, physical disabilities, or developmental disabilities. We recognize the unique challenges facing vulnerable groups, and the need for tailored approaches that meet people where they are.

WE WANT YOUR VIEWS

Updating the Long-Term Affordable Housing Strategy requires input from key stakeholders, partners, and the public. We want to hear views on the current realities of Ontario's housing system, and how it can be improved to better meet the needs of Ontarians.

Up until July 2015, we encourage the public, our partners, and stakeholders to assist in the building of this plan by providing input related to the four key themes that are shaping the review and update.

This document provides background, context, and key questions related to these themes to inform the consultation process. Details on how to get involved can be found on the final page of this document.

To shape the discussion, we have highlighted four key themes that will guide our update of the Long-Term Affordable Housing Strategy.

- Theme 1: A Sustainable Supply of Affordable Housing
- Theme 2: A Fair System of Housing Assistance
- Theme 3: Co-ordinated, Accessible Support Services
 - Theme 4: A System Based on Evidence and Best Practices



A SUSTAINABLE SUPPLY OF AFFORDABLE HOUSING

ONTARIO NEEDS A SUSTAINABLE SUPPLY OF AFFORDABLE HOUSING, IN BOTH THE PUBLIC SECTOR AND THE PRIVATE MARKET

Ontario faces challenges related to affordable housing supply, in both the private rental market and the non-profit and social housing sectors.

Most renters in Ontario live in private market housing, and 30 per cent of renters are in core housing need, largely due to problems with affordability. In many parts of the province, private rental housing supply is insufficient, and prices are high. Security of tenure – the ability to "stay put" in one's home – is an issue for renters facing affordability issues.

Social housing supply is not meeting demand, and as federal funding declines, social housing providers face problems related to housing repair, and may not be able to continue to provide social housing rent subsidies. Ontario, in partnership with the federal government, has committed \$1.28 billion for new affordable housing opportunities through the Investment in Affordable Housing Program. Despite this, much more work needs to be done.

Key Terms

In general, **affordable housing** refers to housing for low- to moderate-income Ontarians².

Social housing was built through federal and provincial programs from the 1950s to 1995. Typically, social housing tenants pay a rent-geared-to-income, set at 30 per cent of gross income.

For homes built through the federal-provincial **Investment in Affordable Housing** program, tenants pay an average rent of no more than 80 per cent of local average market rent.

Topics to Consider

- · Land use planning, innovative financing tools and options
- Incentives for private rental construction
- Sustaining the supply of aging social housing
- Increasing and protecting non-profit and public housing supply

- How can we encourage private investment in affordable housing through planning, financial, regulatory and other tools?
- How can we better support the non-profit sector (including co-ops, private, and municipal non-profits) in maintaining, replacing, and expanding social and affordable housing?
- How can we improve regulatory and legislative tools to enhance housing affordability?
- What steps should the federal government take to support housing supply, including social housing?

² The Provincial Policy Statement defines low- to moderate-income households as those with incomes in the lowest 60 per cent of the overall income distribution.

A FAIR SYSTEM OF HOUSING ASSISTANCE

ONTARIANS NEED FAIR ACCESS TO FINANCIAL AND NON-FINANCIAL SUPPORTS

Ontarians have access to many forms of financial assistance to support their housing needs. Eligible families and individuals can receive rent-geared-to-income assistance, and pay a rent equal to 30 per cent of their income. Other people are assisted through housing allowance and rent supplement programs. Currently, the limited number of available subsidies means that not all people in need receive assistance, and people in similar situations may receive different levels of support. In addition, the system can be confusing and complex for both Ontarians and housing providers.

Many Ontarians benefit from supports beyond financial assistance, including housing help services, emergency shelters, and eviction prevention assistance. As part of the Long-Term Affordable Housing Strategy update, non-financial supports are being explored, including efforts to improve access to affordable housing, and to improve the waiting list system. People can also be supported through improved access to counselling services and eviction prevention supports.

Topics to Consider

- Financial Assistance (rent-geared-to-income subsidies, rent supplements, housing allowances)
- Systems for accessing housing (e.g. waiting lists, "choice based" systems)
- · Supports such as eviction prevention or counselling services
- Housing First³ supports to move homeless Ontarians into permanent housing

- How can we improve access to housing assistance and reduce wait times?
- How can the systems of housing assistance be improved for clients and service providers?
- What non-financial programs and supports help to maintain successful tenancies?
- How can we better support people who are homeless to become stably housed?

³Housing First is a term used to describe approaches that assist people who are homeless, or at-risk of homelessness, to obtain and maintain permanent, affordable housing linked to flexible, appropriate support services.

CO-ORDINATED, ACCESSIBLE SUPPORT SERVICES

PROVIDING HOUSING WITH SUPPORTS TO MEET A RANGE OF DIVERSE NEEDS

Some people require supports – whether temporary or ongoing – to live stably in their homes. Supportive housing refers to a combination of a housing subsidy and support services that enable people to live as independently as possible in the community. A wide range of Ontarians are assisted, including seniors and the frail elderly, persons experiencing homelessness, survivors of domestic violence, youth at risk, and persons with mental health needs, addictions, physical disability, developmental disabilities, acquired brain injuries, or terminal illness.

Supportive housing is administratively complex – involving many programs and organizations. Programs have also been developed separately over 50 years, and do not always reflect the unique and evolving support needs of Ontarians.

There are many challenges facing the system. There are long waiting lists to access supportive housing, and clients do not always receive housing or supports that match their needs. It can be difficult for providers to co-ordinate affordable housing with support services. In addition, there is a lack of data, limiting our understanding and ability to track progress. For clients, access can be complicated, requiring people to tell their story numerous times, and to numerous agencies.

As a first step towards addressing some of these challenges, the Ontario government is creating 1,000 units of supportive housing for people with mental health and addictions issues, under Phase 2 of its Mental Health and Addictions Strategy.

Topics to Consider

- Reducing complexity in Ontario's supportive housing system
- Improving experiences and outcomes for Ontarians who need supportive housing

- How can the Province, Service Managers, community agencies, and housing providers work to improve Ontario's supportive housing system?
- What changes would make the system easier to navigate for people? What access and intake systems work best for people with complex needs?
- Are there opportunities to encourage innovation and reduce administrative burdens?
- How can we better co-ordinate housing and supportive services?

EVIDENCE AND BEST PRACTICES

POLICY AND PROGRAMS BASED ON RESEARCH AND PERFORMANCE DATA

As part of the 2014 Poverty Reduction Strategy, the Province committed to making government decisions based on the best available evidence. This means consulting with up-to-date research, collecting our own data, setting targets for performance, and evaluating progress to see how we measure up. The strategy will draw on recommendations from the **Expert Advisory Panel on Homelessness** on how to define, measure, and set targets related to homelessness.

Challenges to data collection exist in the present system. There are varied and fragmented systems for collecting, managing, and using data related to housing and homelessness across Ontario. Tracking performance is also a challenge. Many of our programs lack outcome-based performance measures, limiting the ability of government to know what works and what doesn't, and to then make decisions based on evidence.

There are many great examples of innovative work in the sector, and lots of existing research and best practices to draw upon. The updated strategy will explore how government and service providers can access this knowledge to inform innovative policy making and program design.

Topics to Consider

- Developing performance measures for social and affordable housing
- Homelessness-related targets, performance measures, and data collection
- Provincial data sharing and reporting on progress
- Capacity building, education, and continuous improvement

- What outcomes should social and affordable housing programs focus on achieving?
- How can we support Service Managers and housing providers to achieve outcomes?
- What opportunities exist for sharing housing data with partners and the public?
- How do we enhance service provider capacity to access evidence on best practices?

HOW TO PARTICIPATE AND NEXT STEPS

We invite you to participate in the consultations that are taking place to support the Long-Term Affordable Housing Strategy update. We are moving quickly to make progress – please get in touch with us by July 3, 2015.

Send us your feedback and responses on the discussion questions included throughout this guide. You can provide your input through our website, by post, telephone, or email.

Visit our Website: ontario.ca/affordablehousing

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Thank You for your Feedback!

We will use your feedback to inform our update to Ontario's Long-Term Affordable Housing Strategy. Your insights will help us reflect the housing needs of Ontarians. Together we can achieve our vision of an Ontario in which every person has an affordable, suitable, and adequate home to provide the foundation for secure employment, to raise a family, and to build strong communities.



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