

# Submission: Let's Talk Housing -Toward a National Housing Strategy

NORTHERN ONTARIO SERVICE DELIVERERS ASSOCIATION

**OCTOBER, 2016** 

### 1. OVERVIEW

The Federal Government has announced that it will be establishing a National Housing Strategy, and is seeking input from the provinces and territories as well as interested groups and individuals. The vision for the National Housing Strategy is proposed as "All Canadians have access to housing that meets their needs and they can afford. Housing is the cornerstone of building sustainable, inclusive communities and a strong Canadian economy where we can prosper and thrive".

In order to contribute to the creation of the National Housing Strategy, the Northern Service Deliverers Association(NOSDA) is proposing the following information be reviewed by the Federal Government.

The Northern Ontario Service Deliverers Association (NOSDA) is an incorporated body that brings together Service Managers in Northern Ontario who are responsible for the local planning, coordination and delivery of a range of community health and social services including housing and homelessness prevention. These services represent a significant portion of the social and community service infrastructure in all Northern Ontario communities, and account for a large share of the property taxes that municipalities dedicate to these services.

# 2. BACKGROUND

Prior to the 2015 Federal election, NOSDA communicated with the Minister of Employment and Social Development stressing the need for a national housing strategy and requested that the Federal Government return to the table and collaborate with Provincial/Territorial Housing Ministers to develop a long-term plan that addresses the need for social and affordable housing across the country.

Last year, NOSDA provided the province of Ontario with information and recommendations to support the Long Term Affordable Housing Strategy Update. These recommendations helped to shape a revised strategy that will guide social and affordable housing in Ontario for years to come. It is anticipated that these recommendations, and Ontario's Long Term Affordable Housing Strategy, will help to shape the National Housing Strategy as well.

# 3. KEY COMPONENTS OF A NATIONAL HOUSING STRATEGY

With this strong involvement in collaboration with our elected leaders regarding strategic planning for social and affordable housing, NOSDA recommends the inclusion of the following recommendations in the National Housing Strategy:

- > Increased and sustained funding for new housing units
  - Funding for new housing stock is required to meet the growing demand and changing demographics of those in need. Investment in new housing stock will not only address the existing need, but ensure that there is a long-term solution for future need.
- > Increased and sustained funding for existing housing units
  - The current stock of social and affordable housing in Canada is aging, and in need of investment to maintain them for the long run. The investment in maintaining existing stock is a cost effective strategy to maximize the existing asset base, and reduce the risk of a reduction in overall housing units.
- > Increased and sustained program funding to support housing providers
  - There is a need for a long term commitment of funding, to enable programs and initiatives to have the opportunity to make an impact on the current housing situation. Applying for short term funding only allows for short term solutions. Appropriate levels of funding are required to ensure that the currently identified needs are met effectively
- More flexibility in the provision of affordable housing options, including portable housing benefits that are linked to the individual and not the housing unit
  - The creation of new housing units is important to meet the demand, but it is equally important to enable those in housing need to seek out solutions that are right for them. The provision of flexible, people-centered housing benefits will allow for individual choice, and open housing options that may not be currently accessible.
- Inclusion of housing support funding to enable seniors with needs to age in place and receive the care and assistance they require to maintain a healthy, independent lifestyle.
  - Health care strategies are currently focused on maintaining seniors in their home as long as possible, to reduce pressures on an overburdened hospital and longterm care system. In order for this to happen successfully, in-home supports need to be provided.

- Inclusion of housing support funding to enable individuals with mental health and addictions issues to receive the care and assistance they require to support a successful housing experience
  - Individuals facing mental health and addiction issues require additional supports to allow them to maintain successful housing arrangements. Through the inclusion of housing support funding, these individuals will have better odds of maintaining a safe home, which leads to reduced impact and reliance on emergency services, including healthcare, EMS and policing.
- The establishment of a distinct Indigenous housing plan, including culturally appropriate housing and supports, focusing on the unique needs and challenges faced by Canada's Indigenous population
  - There is a growing need for Indigenous people seeking suitable housing options. Through the establishment of an Indigenous housing plan, specific cultural and community needs can be identified and addressed, leading to greater success in maintaining suitable housing.
- A system of eligibility for affordable housing and financial supports based on annual income tax reporting
  - Establishing a streamlined method for establishing housing eligibility will encourage those most in need to seek assistance, and allow for reduced administrative costs associated with processing eligibility. There is also opportunity for reduced confusion and uncertainty for individuals seeking housing supports.
- > Establish a national approach to a consistent rent-geared-to income program.
  - Work with each province to establish targets for RGI reform and maximization, and ensure provincial programs meet the national strategy. Establish aggressive timeframes to ensure that those in need are addressed expeditiously.
- Insurance reform to protect those homeowners at risk of losing insurance coverage, leading to greater potential for homelessness
  - Establish protection for existing homeowners to maintain insurance coverage, despite the condition of the home falling below insurance standards. The loss of home insurance may lead to homelessness, should an incident arise where the home is damaged.
- Support for a Canadian Housing Bank, to provide housing capital needs through private capital markets
  - Easier access to capital for the investment in affordable housing will create new opportunities for expanded housing stock, and empower housing providers with new tools to create business models that work.

### 4. SUMMARY

Throughout the NOSDA membership there are many positive examples of programs and services that reflect the recommendations above. These include the Direct Shelter Subsidy offered by Manitoulin Sudbury District Services Board that financially supports individuals with housing need as they wait for permanent housing solutions, and the High Risk Homeless strategy offered by the District of Thunder Bay Social Services Administration Board that prioritizes housing placement for those most in need. Strategies that address emergency usage have been implemented by the City of Sault Saint Marie, and the Cochrane DSSAB has worked with its community partners to address appropriate housing options for those requiring additional supports.

# 5. CONCLUSION

It is anticipated that the National Housing Strategy will align with the Long Term Affordable Housing Strategy established in Ontario, and that the implementation of new programs and supports would be offered through the existing delivery mechanisms already established. Each NOSDA member, and all Service Managers across Ontario, have developed 10-year housing and homelessness plans that address specific local issues. Supporting these local plans through the new National Housing Strategy would be an effective way to build success.

Thank you for the opportunity to provide input into the strategy, and for the potential to help shape a new era of housing and homelessness reduction in Canada.