



2024 Ontario Pre-Budget Submission Ontario United Ways

Introduction

In November 2023, United Ways across Ontario and community partners released a comprehensive set of practical solutions to solving Ontario's affordable housing crisis in [Bringing Affordable Housing Home: An action plan for housing stability in Ontario](#). Today, as the Government of Ontario outlines its budget priorities for the coming year, Ontario United Ways are calling for investment in, and engagement of, the non-profit sector to deliver the full range of housing options – particularly affordable and deeply affordable homes – so desperately needed in this province. We cannot fail to meet this generational challenge. The issue is too great. The stakes too high. The urgency long past overdue. The seven recommendations in this report hold the key to unlocking lasting solutions to our affordable housing crisis. The culmination of more than 20 consultations with 400 non-profit housing leaders, convened by United Ways across the province, the report captures critical insights and practical ideas from experienced housing leaders ready to offer strong partnership at a crucial time – and outlines a blueprint for action that makes the most effective and efficient use of government funds and taxpayers' dollars.

Community Wellbeing and Healthy Economy

Housing is foundational to individual, family and community wellbeing. When people are adequately and affordably housed, they have a much greater opportunity to realize their full potential. Without that basic need met, without that sense of stability and security, it's difficult to get and hold a job, to commit to a path of education or training, or to get access to the vital health and other services and amenities you and your family may need. Being able to afford and provide life's necessities – from food and medicine to childcare and transportation – becomes an ongoing struggle. Paying off debt, let alone putting aside savings for retirement, remains an unrealized dream. And the chance to play a role in shaping our collective future? A formidable challenge when you are focused on trying to keep a roof over your head or looking for a safe place to sleep for the night.

Access to adequate and affordable homes is essential to the health of our broader economy and the continued competitiveness of our province. More than a cost to be borne, support for

affordable and deeply affordable housing is the ultimate in upstream investment. It isn't contrary to a thriving economy; the fact is, housing can promote and sustain economic growth. Indeed, a recent report from Deloitte commissioned by the Canadian Housing Renewal Association demonstrates the causal connection between increases in community housing stock and boosts to our economic productivity and GDP growth, noting that Ontario is lagging behind. In 2021, approximately 123,800 households in Ontario were on the waitlist for non-market rental housing, higher than the Canadian average.¹ And Scotiabank has called for a doubling of social housing stock – including non-profit and co-operative housing options – arguing that not only is supporting vulnerable Canadians with deeply affordable housing the moral thing to do, but that it is good for the economy and more cost-efficient for governments in the long run.²

We understand the cost of inaction; we are living it today, with housing affordability affecting every community across the province, urban and rural, and people of all socio-economic backgrounds, from those looking to buy their first home to those stretching to pay rent on a basement apartment. But the need for adequate and affordable homes is acutely experienced by lower income Ontarians who do not have the incomes to live in the private market housing like condominiums or luxury rentals that we have seen developed in the past decades.

According to the 2021 Census, one third of Ontarians are renters, with one quarter of tenant households living in core housing need and nearly two in five paying unaffordable rents.³ Social policy and allocation of resources that scaled back investments in public and community housing for decades has contributed to today's crisis and the dire consequences felt most by those living on lower incomes, and disproportionately experienced by Indigenous Peoples, Black and racialized communities, people with disabilities, seniors, newcomers, and others on fixed incomes. In turn, the devastating impact of housing instability for these individuals and families has had widespread corrosive effects within our communities and increased pressure on other provincial systems, in health and long-term care, social services and justice.

Despite all we know, we are failing to meet the moment – to adequately house Ontarians *and* live up to our past reputation and future potential as the economic engine of the country.

Recommendations

Something must change, and the opportunity is here. The Government of Ontario can support all Ontarians, lift people out of core housing need and reduce homelessness, by taking immediate action on the following recommendations drawn from [Bringing Affordable Housing Home: An action plan for housing stability in Ontario](#).

¹ [The Impact of Community Housing on Productivity](#). Deloitte LLP report commissioned by the Canadian Housing Renewal Association and Housing Partnership Canada, November 27, 2023.

² [Canadian Housing Affordability Hurts](#). Scotia Bank Report. January 18, 2023.

³ Statistics Canada (2021). [Census Profile: 2021 Census of Population](#).

1. Invest in the community housing sector by providing up-front, low-barrier pre-construction funding and invest in supportive housing by guaranteeing operational funding attached to capital funding.
2. Provide more government-owned surplus or under-utilized lands and assets to non-profit housing and co-operative housing providers at no or low cost to grow deeply affordable and supportive housing options.
3. Launch a Government of Ontario non-profit rental acquisition program to preserve existing affordable housing stock to reduce the net loss of housing units while also giving non-profits the opportunity to intensify on those sites to add new housing units.
4. Increase interministerial coordination and collaboration by creating infrastructure, such as a provincial housing secretariat function, and supporting small and rural local governments through dedicated programs to build their capacity and expertise in securing funding for housing projects.
5. Support low- to moderate-income renter households by preventing evictions and stabilizing housing so they can live in affordable and secure rental homes.
6. Prioritize and address the persistent housing and homelessness challenges faced by Indigenous Peoples through a dedicated strategy, programs and supports developed and implemented by Indigenous leaders and diverse Indigenous communities.
7. In partnership with municipal governments, prioritize the community housing sector through development incentives and flexible programs that maximize the sector's capacity to compete in the housing market effectively.

Now is the time to enlist the deep expertise of the non-profit and co-operative housing providers that are uniquely placed to lead the charge in delivering housing that is affordable. Because affordability – for low- and moderate-income households, for the sector, for government, for all Ontarians – is their mission, and their bottom line.

Conclusion

United Ways, as major funders of social services across Ontario, second only to government, appreciate the challenges and the possibilities. This is why we worked with our colleagues in community housing to map out the policies and practices that can most effectively support them in delivering housing for low-to moderate-income Ontarians. These include practical measures that could lead to more mixed-income neighbourhoods and complete communities connecting people to transit, services and one another.

Creating affordable and adequate housing is the priority. The community housing sector, non-profit housing and co-operative housing providers, is the critical partner. And the time is now. Let's get started and unlock those solutions for our community and economy so we can realize our province's promise and all benefit from a prosperous Ontario.

Endorsing Ontario United Ways

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United Way Centraide North East Ontario
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