

HOUSING RELATING TO THE NATIONAL HOUSING STRATEGY

(NHS) 10 YEAR \$40 BILLION STRATEGY

Barb Mikulec, Chairperson NPF Housing Committee

The NHS was announced by the Canada Housing and Mortgage Corporation in 2017 as a 10 year plan that sets a renewed role for CMHC to engage with provinces and territories as they deliver affordable housing solutions. The goal is to reduce the number of Canadians in core housing need or experiencing chronic homelessness.

Objectives: Construction of 100,000 new affordable housing units

- Repair 300,000 affordable housing units
- Cut chronic homelessness by 50%
- Protect 385,000 households from losing an affordable home
- Remove 530,000 households from housing need

The National Housing Strategy will target housing needs, including shelters, community housing to affordable rental and homeownership. The goal is only 30% of household income to be used for housing.

National Housing Strategy hopes to strengthen the middle class, and lift more Canadians out of poverty. The Strategy-funded through new and existing programs, includes a **National Housing Co-Investment Fund**, the **Canada Housing Benefit**, and community housing initiatives.

National Housing Co-Investment Fund will provide \$15.9 billion including \$4.7 billion in contributions and \$11.2 billion in low interest loans, to repair existing rental housing and develop new affordable housing. This Fund is expected to create up to 60,000 new homes and repair up to 240,000 existing community homes. The Fund will partner with provinces, territories, municipalities, non-profits, co-operatives and private-sector.

Canada Housing Benefit will help 300,000 families by providing an average rent subsidy of \$2,500 annually, beginning in 2020 and ending in 2028. This jointly funded **Benefit** of \$4 billion will provide support to families and individuals in housing need, including those currently on a social housing wait list and those in the private market.

British Columbia

CMHC-BC Agreement for Investment in Affordable Housing:

- Affordable Rental Housing Initiative** financial assistance to create new affordable rental units

-Aboriginal Housing Initiative financial assistance to create affordable rental housing for Aboriginal people living off-reserve

-Federal-Provincial Housing Initiative (FPH) to assist vulnerable BC families and individuals including people at risk of homelessness

-Rental Assistance Program (RAP) shelter allowance paid to working families to help make rent more affordable

-Shelter Aid for Elderly Renters (SAFER) shelter allowance paid to renters over the age of 60 years

-Homelessness Prevention Program (HPP) rent supplements for people at risk of homelessness in need of rent-youth victims of family violence, Aboriginal persons and people leaving the correctional and hospitals systems

NPF will monitor these federal/provincial housing programs. BC has had major housing challenges as prices of homes as well as cost of renting have increased much faster than wages or pension increases causing concerns especially to seniors. Some modifications of housing costs are now apparent in BC. However, homelessness measures are needed. There has been major investment in modular housing for those in greatest risk of homelessness.

Following programs not in the CMHC -BC Agreement

-Subsidized Housing

Emergency Housing

-Transition Houses/Second stage Housing

Seniors' Rental Housing Initiative

-Community Partnership Initiatives (CPI)

-BC government announced in Feb 2018 that more than \$7 billion over 10 years will be invested in housing affordability and create about 54,000 new jobs in BC for companies and skilled workers

-Investing \$1.9 billion over 10 years through the Building BC Community Housing Fund for more than 14,000 new affordable rental homes, more than 4,900 of these new homes have been approved in 42 communities

-Building BC: Supportive Housing Fund, investing \$1.2 billion over 10 years to build 2,500 new supportive housing units for people experiencing or at risk of homelessness

-**Supportive Housing Fund** builds on the Province's \$291 million investment for 2,000 modular homes for people experiencing homelessness with more than \$170 million over three years to provide staffing and support; this program expected to create more than 2,000 jobs throughout the province

-**Building BC: Women's Transition Housing Fund** is investing \$734 million over 10 years for 1,500 spaces of transition and second-stage housing to help women and children

-**Building BC: Indigenous Housing Fund** is investing \$550 over 10 years for 1,750 new units of social housing for Indigenous people

-**BC Student Housing Loan Program** is to help finance an estimated 5,000 new on-campus student - housing units

-BC Social housing stock needs upgrades for energy efficiency; province will invest \$1.1 billion over 10 years to upgrade and improve 50,000 non-profit and provincially owned public housing units

-Province has cut the annual 'allowable rent increase' limiting it to inflation

--Senior homeowners may defer taxes, with repayment on the sale of the home

-BC empowers local governments to zone specifically for rental housing in their communities

-New legislation- Speculation and Vacancy tax, also increased the foreign buyers' tax from 15% to 20%

-Crack-down on tax fraud and closing real estate loopholes such as assigning property through pre-sale condo assignments

-BC province will provide \$5 million over the next 3 years for a program administered by the Union of BC Municipalities to support communities' efforts; the purpose is to create the right kind of homes for the communities

-Key housing needs include affordable housing, rental housing, homes for seniors, people with special needs, families and people at risk of homelessness, to coordinate with BC Stats, BC Housing, BC Non-Profit Housing Association, Union of BC Municipalities

Alberta

The CMHC-Alberta Affordable Housing Investment Agreement is with the Ministry of Seniors Responsible for Affordable Housing Programs in Alberta:

- **Investment in Affordable housing Agreement (IAH)** is a commitment by the Governments of Canada and Alberta to invest \$323 million over 8 years to help individuals, seniors and families' access affordable housing

-**Regular Rent Supplement Program**

-**Direct to Tenant Rent Supplement**

-**Residential Access Modification Program**

-**Alberta Aids to Daily Living,**

-**Education Property Tax Assistance,**

-**Special Needs Assistance for seniors**

- **Alberta Seniors Benefit**- monthly cash benefit to eligible, low-income seniors

-**Seniors Financial Assistance**

-**Special Needs Assistance for seniors**

-**Seniors Property Tax Deferral Program**

-**Seniors Home Adaptation and Repair Program (SHARP)** is a low-interest home equity loan program to help senior homeowners finance home repairs, adaptations and renovations, such as plumbing, heating, electrical, tree removal, windows, roof repairs, widening doorways and stair lifts. Program provides a maximum loan amount of \$40,000 to be repaid upon the sale of the property, or earlier if you wish.

-**Seniors Lodge Program** – provide bed and sitting rooms for low and moderate-income seniors who are functionally independent. Residents receive meals, housekeeping and recreational opportunities and other services. To assist lower-income residents, each eligible resident must be left with at least \$315 per month in disposable income after lodge accommodation costs.

-**Seniors Self-Contained Housing**- local housing management bodies provide affordable apartment-style accommodations for low and moderate-income seniors who are functionally independent and cannot afford private-sector housing. A tenant's rent, which includes heat, water and sewer expenses is based on 30 per cent of a household's adjusted income.

-**Residential Access Modification Program (RAMP)** provides grants to help lower- income Albertans with mobility challenges modify their homes so they can enter and move around more easily.

Several programs specifically target seniors in Alberta. The Property Tax Deferral Program is similar to BC's program. The NPF will monitor access to housing which is affordable, accessible and available, especially as seniors desire to age in their community.

Saskatchewan

CMHC- Saskatchewan Agreement with Saskatchewan Housing Corporation responsible for Affordable Housing:

-**Capital Rent Subsidy Program** funding to create new affordable rental units

-**Rental Development Program**

-**Saskatchewan Secondary Suite Program** for homeowners or landlord to construct or renovate a suite

-**Home Repair Program** homeowner undertakes major repairs for health and safety standards, or to make emergency repairs

-Home Repair Program- Adaptations for Independence

-Shelter enhancement Program to increase the number of emergency shelters, and to do necessary repairs to shelters

These programs indicate that Saskatchewan will encourage secondary suites, which brings income to the homeowner and provides rental suites in existing buildings. The Home Repair Adaptations for Independence, similar to BC and Alberta allow for modifications to homes to enable seniors to live in safety with grab bars, etc. The NPF notes the Shelter Enhancement Program's targeted goals for more shelter spaces, and repairs to existing ones.

Not CMHC- Saskatchewan initiatives:

-Saskatchewan Housing Corporation Program-Facilitate partnerships and coordinate housing initiatives

-Target housing programs to those in greatest need

-Strategy Increase the housing supply by zoning bylaws, taxation policy, abatements, credits and deferrals, land banks

-Create housing options specifically for workers, students and other mobile populations

-Alternative housing tenures, work with accessible seniors' housing co-operative projects or life lease

-Incorporate "sweat equity" building models to develop new housing, or dividing a lot into two smaller lots side by side greatly reduces excavation, basement, backfill costs.

-Maintain and improve the most affordable housing-the existing housing stock to house income assistance recipients, seniors or 'working poor'.

-Assisting with down-payment for new homeowners.

-Saskatchewan released its '**Plan for Growth, Vision 2020 and Beyond**,' planning for goals and actions to meet the challenges ahead. Government of Saskatchewan has invested more than \$790 million to develop or repair more than 16,000 housing units across the province.

Saskatchewan principles:

1. Positive housing outcomes are created through shared responsibility
2. Housing need and capacity differ across the province, requiring diverse housing solutions
3. The housing continuum includes options for all people of Saskatchewan
4. Housing action is based on sound planning and demonstrates measurable outcomes

5. Housing builds and sustains economic and social independence for Saskatchewan people.
6. The housing sector is committed to innovation
7. The private market is the main provider of housing
- 8 Partnerships leverage finance and human resources.

Manitoba

About \$15 billion of the \$40 billion federal plan is dependant on provincial cost sharing says a report from the Social Planning Council Right to Housing Coalition, which suggests Manitoba's contribution could be between \$250 and \$300 over 10 years

Following programs under the CMHC- Manitoba Agreement for Investment in Affordable Housing:

- Manitoba Housing Secondary Suites Program** money for construction of a secondary suite
- Rent Supplement program** for landlords to subsidise affordable rental units
- Homeowner Renovation Assistance Program** forgivable loans to homeowners for eligible repairs to their homes
- Shelter Enhancement program** forgivable loans for the acquisition or construction of new shelters, also rehabilitation and improvement of existing shelters for people fleeing family violence
- Residential Adaptations for Disabilities Program** forgivable loans to homeowners and landlords for accessibility modifications for persons with disabilities.
- Social Housing Assisted Living (SHAL)** an initiative to provide affordable assisted living services for seniors aged 60 and older, includes meals, housekeeping and on-site activities.
- Social housing with private and non-profit housing partners:** -cooperative housing, private non-profit housing, rent supplement provided for families, elderly, special needs persons
- Sponsor Managed Social Housing** for people with low to moderate incomes
- Urban Native Non- Profit Housing** offers a variety of housing options in the private market urban communities to Aboriginal seniors, persons with disabilities and families with low to moderate incomes.

The Manitoba agreement covers forgivable loans both to homeowners and for shelter enhancement. Some programs also give rent supplements and specifically indicate support for Urban Native non-profit housing and Disabilities Adaptations. The NPF notes the efforts to address core housing needs.

Ontario

CMHC-Ontario Agreement with the Ministry of Municipal Affairs and Housing:

- Rental Housing Component** forgivable loans to create new affordable rental units serves seniors persons with disabilities recent immigrants, Aboriginal persons
- Off-Reserve Aboriginal Housing-Rental Component** with forgivable loans
- Ontario Renovates** for homeowners and landlords for repairs and to create secondary/garden suites
- Rent Supplement Component**
- Housing Allowance Component**
- Home Ownership Program** down-payment assistance
- Off-Reserve Aboriginal Housing -Assisted Homeownership**

These measures will impact rental, homeownership, repairs and Aboriginal housing concerns. The NPF hopes funding will impact homes which do not have potable water in rural areas.

Not part of CMHC-Ontario agreement

- **Community Homelessness Prevention Initiative**
- Help for Low-Income Consumers (LEAP)**
- Ontario Energy and Property Tax Credit**
- Ontario will invest up to \$100 million in operating funding for housing allowances and support services to assist up to 4,000 families and individuals in **new supportive housing** over the next three years
- Building on annual investment of almost \$294 million in funding for the **Community Homelessness Prevention Initiative** with \$15 million in additional funding in 2017-18, climbing to \$30 million in 2018-19, for a total of \$324 million in annual investments
- Committed to end chronic homelessness in 10 years
- investing up to \$2.5 million over three years to create an **Innovation, Evidence and Capacity Building Fund** to support research, evaluation and capacity building initiatives
- Taking more than \$17 million over three years to pilot a **portable housing benefit** targeted towards survivors of domestic violence that would eventually assist up to 3,000 survivors, with housing rent geared to income

-Indigenous people living off-reserve are significantly over-represented among the homeless population and have higher rates of core housing need compared to non-Indigenous Ontarians, will have up to \$10 million over two years in targeted funding from the **Local Poverty Reduction Fund**.

-Investment in **Affordable Housing for Ontario Extension**-with \$800 million to provide an opportunity for the province to support affordable housing services to meet local needs, including a homeownership plan that provides down payment assistance for affordable homeownership units.

Quebec

CMHC-Quebec agreement under Societe d'habitation du Quebec:

-**AccesLogis Quebec**

-**Rent Supplement Program**

-**Shelter Allowance Program**

-**Reno/Region/Program RRP**

-**Renovation Quebec**

-**Shelter Enhancement Program**

-**Residential Adaptation Assistance Program**

These measures indicate funding will assist with supplements to rental and shelter lodging. The Residential Adaptation Assistance Program assists seniors with needed renovations to enable them to live safely in their homes.

Not CMHC- Quebec Agreement:

-**Low-Rental Housing**

-**Program for Residences Damaged by Pyrrhotite**

-**Home Ownership and Renovation Program** for the Kativik Region

Nova Scotia

Under the CMHC- Nova Scotia Agreement for Investment in Affordable Housing:

-**New Rental Housing Program** capital funding and rent supplements for new affordable rental units

-**Rental Housing Preservation Programs** to convert non-residential buildings into affordable rental units

-**Rent Supplement program** for landlords or co-op non-profit housing projects to assist households to pay rent based on income, includes seniors

-**Homeowner Residential Rehabilitation Assistance Program (RRAP)** to repair their dwellings for health and safety

-**Rental Residential rehabilitation Assistance Program** for landlords of affordable housing to pay for mandatory repairs for self-contained units

-**Rooming House Residential Rehabilitation Programs** assistance to owners of affordable rooming houses

-**Emergency Repair Program** for homeowners or occupiers in rural areas to pay for emergency repairs to keep their homes safe for occupancy

-**Provincial Emergency Housing Repair Program** for homeowners to carry out emergency repairs in their homes

-**Home Ownership Preservation Program** to homeowners who need major repairs or renovations to meet minimum health and safety stands

-**Senior Citizens Assistance Program** for repairs to their home if a threat for health or safety, with a grant of \$6,500, this grant is means tested

-**Disabled Residential Rehabilitation Assistance Program (RRAP)**

-**Home Adaptations for Seniors' Independence (HASI)** so seniors can live independently in their homes, has a forgivable loan of up to \$3,500 for making adaptations such as to install handrails, lever handles, walk-showers and grab bars

-**Shelter Enhancement Program**--Forgivable loans for construction of new and repair existing shelters and second stage housing

A number of programs assist seniors as homeowners, renters or rooming house residents, to have a safe housing unit. The funding for Emergency Repairs in rural areas addresses needed one- time urgent repairs to keep homes safe.

Not included in CMHC- Nova Scotia Agreement

-**Lone Parent Student Affordable Rental Housing**

-**Family Modest Housing Program**

-Property Tax Rebate Program

-Small Loans Assistance Program

-Parent Apartment Program

-Access@Home Program

-Nova Scotia government is committed to reduce the public housing wait list by 30% over next 3 years

-Making more rent supplements available to housing applicants for affordable rental housing in the private and non-profit market. Goal to implement up to 1,500 new rent supplements.

-Currently about 1/3 of public housing units are at least 40 years old and need replacement of major building systems. Housing Nova Scotia is investing \$27 million in repairs and renewal work for 17,000 public housing tenants

1. Priority areas include increasing access to affordable housing

-By implement new rent supplements to reduce public housing waitlist (currently 3,400 eligible families and seniors waiting)

-Help low-income first-time buyers through **Down Payment Assistance Program**-interest free loan repayable over 10 years (helped 150 families in first year)

-In 2018-19 Housing Nova Scotia will increase maximum funding for forgivable loans to developers from \$25,000 to \$50,000 per unit for not-for-profit partners and private sector to build new affordable and accessible housing.

-Landlords can receive the difference between the rent paid by the tenant and the market rent agreed to under a rental agreement.

2. Preserve and sustain existing public housing stock

-undertake needed repair and renewal projects identified through Capital Asset Management Program

-support innovative approaches to reduce energy consumption and increase sustainability of buildings

3. Maintain and expand strategic partnerships

-Work with Union of Nova Scotia Municipalities to identify partnership opportunities with local governments to address homelessness and increase supply of affordable housing, by engaging with Health Authorities, Department of Energy and Efficiency and Department of Seniors to advance **SHIFT: Action Plan for an Aging Population**

4. Ensure that Housing Nova Scotia is well-positioned to meet current and emerging challenges

Complete a review of home repair and adaptation programs and eligibility for loans and grants to enable effective service delivery.

New Brunswick

Programs under the CHMC -New Brunswick investment in Affordable Housing:

-**Affordable Housing Program** with forgivable loans and rent supplements for the acquisition, conversion and operation of rental housing projects

-**Rental Conversion Program** with financial assistance to owners/landlords to convert non-residential properties into affordable self-contained rental housing units and/or bed-units

-**Rental Residential Rehabilitation Assistance Program (RRAP)**- assistance for mandatory repairs

-**Rooming House Rehabilitation Assistance** to give financial assistance for landlords to do mandatory repairs

-**Federal/Provincial Repair Program** forgivable loans to homeowners to undertake accessibility modification, for units occupied by seniors or persons with disabilities

-**Shelter Enhancement** forgivable loans for construction, or rehabilitation to improve existing shelters and second stage housing

-**Federal/Provincial Repair Program** forgivable loans for homeowners to make accessibility modifications for units occupied by seniors or persons with disabilities

-**Housing Assistance for Persons with Disabilities**, forgivable loans to homeowners or landlords to create secondary/garden suits units to be accessible for seniors or persons with disabilities

The National Housing Strategy aims to expand Canada's affordable housing portfolio by 15% and renew 20% of existing community housing units including co-ops.

The NPF notes that the federal/New Brunswick agreement addresses needed housing repairs for homeowners, rental units and rooming houses. Forgivable loans to make accessibility modifications would allow seniors to age in place.

Not with CMHC-New Brunswick agreement

-**Heating allowance**

-**Home completion Loan** program

-**Home ownership program**

-Residential property tax credit

Prince Edward Island

CMHC-PEI agreement under the Department of Family and Human Services for Affordable Housing:

-Family Housing Rent Supplement to landlords who provide affordable rental housing

-Home Renovation Program financial assistance for mandatory home repairs that preserve affordable housing

-Persons with Disabilities Home Renovation Program for accessibility modifications

The NPF note that assistance is given to expanding affordable rental options, and repairing/modifying accommodation. Seniors may need adjustments to their housing as they age, ie grab bars, levers, ramps.

Not CMHC- PEI agreement

-Seniors' Home Repair Program

-Seniors Property tax Deferral Program

-Family Housing Program

-Seniors Housing Program

-Seniors Safe @ Home

Newfoundland and Labrador

CMHC -Newfoundland and Labrador Agreement, its Housing Corporation is responsible for affordable housing programs:

-Affordable Rental Housing program forgivable loans to create new affordable rental units

-Provincial Home Repair Program forgivable loans to homeowners for repairs to bring their homes up to minimum fire and life safety standards

These programs address creating new affordable rental units and safety measures. The NPF looks forward to hearing if more measures are being considered to address homelessness, shelters, tax deferral, etc.

Not under CMHC agreement

Newfoundland and Labrador Home Modification Program

Northwest Territories

CMHC-Northwest Territories Agreement for investment in Affordable Housing:

-Providing Assistance for Territorial Homeownership (PATH) forgivable loan for construction or purchase of an affordable home

-Home Entry Level Program (HELP) subsidized rent to assist prospective homebuyers who want to experience homeownership commitments before purchasing a home

-Contributing Assistance for Repairs and Enhancements (CARE) forgivable loans to homeowners to undertake necessary repairs to their homes

-Shelter Enhancement Fund for construction, conversion/renovation of shelters or second stage housing

With far-flung communities the federal- NWT committed funds address several areas of concern to their community. Northern living costs such as heating or transportation of goods takes a large part of pension income for seniors.

Not CMHC -Northwest Territories agreement

-Securing Assistance for Emergencies (SAFE)

-Transitional Rent Supplement Program

-Homelessness Assistance Fund

-Small Community Homelessness Fund

-Northern Pathways to Housing

-Public Housing

Nunavut

Under CMHC-Nunavut agreement with Nunavut Housing Corporation for Affordable Housing programs:

-Home Renovation Program financial assistance to homeowners to undertake repairs and renovations

-Emergency Repair Program- homeowners to undertake emergency repairs

-Nunavut Down Payment Assistance Program

-Tenant-to-Owner Program

-Heating Oil Tank Replacement Program

-Senior Citizens home Repair Program

-Seniors and disabled Persons Preventative Maintenance Program

The NPF notes several specific areas where seniors are considered in the Housing programs. The NPF notes the Tenant-to-Owner program, a unique program to assist people towards homeownership.

Yukon

CMHC-Yukon Agreement with Yukon Housing Corporation responsible for Affordable Housing Programs:

-funding to increase the supply of affordable housing

-renovate existing social housing

-expand the rent supplements, available to households eligible for social housing that are living in market rentals

Although these three areas indicate funding will target housing supply and renovations, the rent supplements may not specifically help seniors. The program below may be of more assistance to seniors living in the Yukon.

Not CMHC -Yukon agreement

-Programs and Services for Yukon Seniors

-Social Housing

-Affordable Housing Loan Programs

-Affordable Housing Grant Programs

