



RENFREW COUNTY HOUSING CORPORATION

Wednesday, October 11, 2023 – 1:00 p.m.

AGENDA

1. Call to order.
2. Land Acknowledgement.
3. Roll call.
4. Disclosure of pecuniary interest and general nature thereof.
5. Adoption of minutes of previous meeting held on August 16, 2023.
6. Delegations: None at the time of mailing.

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7. Director's Report	6
8. Manager of Housing & Homelessness Monthly Report	9
9. New Business.	
10. Closed Meeting: Pursuant to Section 239(2)(a) of the Municipal Act, 2001, as amended for the purpose of : To discuss the security of the property of the municipality.	
11. Date of next meeting (Wednesday, November 15, 2023) and adjournment.	

NOTE: a) Submissions received from the public, either orally or in writing may become part of the public record.



RENFREW COUNTY HOUSING CORPORATION

Wednesday, August 16, 2023

A meeting of the Renfrew County Housing Corporation Board of Directors was held on Wednesday, August 16, 2023 at 1:00 p.m. at the County of Renfrew Administration Building, Pembroke, Ontario.

Directors Present: Chair Anne Giardini
Warden Peter Emon
Vice-Chair Debbi Grills
Councillor David Mayville
Councillor Neil Nicholson
Councillor Gary Serviss

Regrets: Councillor Ed Jacyno (City of Pembroke)

Officers Present: Craig Kelley, Chief Executive Officer
Laura LePine, Chief Operating Officer

Staff Present: Jason Davis, Director of Development and Property
Jennifer Dombroskie, Manager of Housing and Homelessness
Margo Smith, Manager of Child Care and Early Years Services
Andrea Patrick, Manager of Ontario Works
Tina Peplinskie, Media Relations and Social Media Coordinator
Rosalyn Gruntz, Deputy Clerk
Gwen Dombroski, Incoming Deputy Clerk/Executive Assistant
Wendy Hill, Administrative Assistant III

Chair Giardini called the meeting to order at 1:00 p.m.

Chair Giardini recited the land acknowledgement, identifying that the meeting was being held on the traditional territory of the Algonquin People.

The roll was called and no pecuniary interests were disclosed.

RESOLUTION NO. RCHC-C-23-08-31

Moved by Councillor Grills

Seconded by Councillor Nicholson

THAT the minutes of the Renfrew County Housing Corporation Board of Directors meeting held on June 14, 2023 be adopted. CARRIED.

Ms. LePine overviewed the Director's Report, which is attached as Appendix A.

RESOLUTION NO. RCHC-C-23-08-32

Moved by Councillor Nicholson

Seconded by Councillor Serviss

THAT the Director's Report attached as Appendix A be approved. CARRIED.

Ms. Dombroskie overviewed the Manager of Housing and Homelessness Monthly Report, which is attached as Appendix B.

RESOLUTION NO. RCHC-C-23-08-33

Moved by Warden Emon

Seconded by Councillor Grills

THAT the Renfrew County Housing Corporation Board of Directors approve staff to commence a strategic housing and homelessness plan that will provide objectives for the next ten (10) years in the following key areas:

- the maintenance and revitalization of Renfrew County Housing Corporation (RCHC) stock
- continued support to maintain the viability of non-profit housing stock
- develop additional affordable housing units - through the consultation of a consultant to identify the number of additional affordable housing units to strive towards new construction or the conversion of non-residential buildings into residential units
- funding plans that will increase private market rent affordability through rent allowance (set monthly rate) and rent supplement (rent-geared-to-income subsidy) programs
- community partner engagement to ensure that homelessness prevention programs meet community needs, working to ensure clients with needs have wraparound services
- supportive housing services within the RCHC portfolio for tenants that require additional supports to continue living independently. CARRIED.

RESOLUTION NO. RCHC-C-23-08-34

Moved by Councillor Grills

Seconded by Warden Emon

THAT the Renfrew County Housing Corporation Board of Directors approve a 2.5% increase to the maximum rents of all units effective January 1, 2024. CARRIED.

RESOLUTION NO. RCHC-C-23-08-35

Moved by Councillor Mayville

Seconded by Warden Emon

THAT the Renfrew County Housing Corporation Board of Directors approve an increase to rent in the amount of \$10.00 per month above the annual rent increase guideline for all units within the Renfrew County Housing Corporation portfolio except for units at the following locations: Albert St. Arnprior, Burwash St. Arnprior, Russell St. Arnprior, Francis St. Renfrew, McLean St. Renfrew, George Ave. Renfrew, Allan Ave. Renfrew, and Archibald Ave. Renfrew (the referred to Renfrew addresses are also known as Moran Heights). CARRIED.

RESOLUTION NO. RCHC-C-23-08-36

Moved by Councillor Mayville

Seconded by Councillor Serviss

THAT the Manager, Housing and Homelessness Monthly Report attached as Appendix B be approved. CARRIED.

NEW BUSINESS

Director Davis provided an update on the multi-unit affordable and supportive housing complex new build at 1030 Lea Steet, noting that site preparation and construction started in May and that progress continues as the building's footings, frost walls and slab are completed and the framing has started.

A Zensity webpage has been created for the project, featuring construction updates, providing the viewer with a description of the project along with progress images.

RESOLUTION NO. RCHC-C-23-08-37

Moved by Councillor Grills

Seconded by Councillor Serviss

BE IT RESOLVED THAT the Renfrew County Housing Corporation Board of Directors move into a closed meeting pursuant to Section 239 of the *Municipal Act, 2001*, as amended for the purpose of a proposed or pending acquisition or disposition of land. Time – 2:14 p.m. CARRIED.

RESOLUTION NO. RCHC-C-23-08-38

Moved by Warden Emon

Seconded by Councillor Grills

THAT this meeting resume as an open meeting. Time – 2:37 p.m. CARRIED.

RESOLUTION NO. RCHC-C-23-08-39

Moved by Warden Emon

Seconded by Councillor Nicholson

That the Renfrew County Housing Corporation (RCHC) Board of Directors directs staff to review opportunities with Housing Providers on the use of County of Renfrew and Renfrew County Housing Corporation owned lands and bring back to Committee for updates and considerations. CARRIED.

RESOLUTION NO. RCHC-C-23-08-40

Moved by Councillor Serviss

Seconded by Councillor Grills

THAT this meeting adjourn and the next regular meeting be held on September 13, 2023. Time 2:39 p.m. CARRIED.

DRAFT

COUNTY OF RENFREW
COMMUNITY SERVICES DEPARTMENT
RENFREW COUNTY HOUSING CORPORATION

TO: Renfrew County Housing Corporation Board of Directors
FROM: Laura LePine, Director of Community Services
DATE: October 11, 2023
SUBJECT: Director's Report

INFORMATION

1. Retirement – Administrative Assistant III

Ms. Wendy Hill, Administrative Assistant III has provided notice of her retirement effective October 19, 2023. Wendy joined the County of Renfrew in 2015 as the Administrative Assistant to the General Manager of Renfrew County Housing Corporation. In 2019, she became the Administrative Assistant to the Director of Community Services. Wendy has provided professional, courteous and exemplary service in both of her Administrative Assistant roles. We would like to extend our thanks to Wendy for all her hard work and dedication over the years and we wish her health and happiness as she moves on to this next chapter in life.

2. Community Housing Capital Projects Update

Attached as Appendix I is the Renfrew County Housing Corporation 2023 Capital Projects Update as of September 30, 2023.

RCHC-2023 Capital Projects > \$50K

Location	Work Description	Status			Comments
		Budget	Quote	Status	
75 Stafford - Barry' s Bay	Plumbing fixture replacement (including bathroom vanities)	\$75,000.00		100% complete	
				Majority of work done in house	
					Project completed in Sept.
174/178, 202 Massey, 220/350 Arith Blvd - (14) Duplex Renfrew	Massard roof	\$150,000.00	\$149,500.00	100% complete	
	asphlat shingle replacement				Project completed in Sept.
260 Elizabeth -Pembroke	Flat roof replacement	\$250,696.00	\$242,699.00	100% complete	
					Project completed in Sept.
55 Poplar - Deep River	Flat roof replacement	\$175,000.00	\$170,567.00	100% complete	
					Project completed in Sept.
8 Burwash -Arnprior	Flat roof replacement	\$174,304.00	\$244,014.00	100% complete	Project completed in June
Lea St - (6) Townhome Blocks - Pembroke	B30 - Roofing	\$290,000.00		In Progress - 50 % complete	
		(COCHI)			Anticipate completion end of Oct .
		\$121,845.00			
		total \$411,845.00	\$349,000.00		
Lea St - (2) Townhome Blocks - Pembroke	B2020 - Exterior Windows	\$125,000.00	\$100,564.00	100% complete	Project completed in July
75 Stafford Street - Barry's Bay	D4010 - Sprinklers	\$50,000.00		In Design	Tender in Oct.
260 Elizabeth Street North - Pembroke	A20 - Basement Construction	\$100,000.00		In Design	Tender in Oct.
Frank Dench St - (13) Renfrew	Electrical Upgrades	\$50,000.00		In Design	Tender in Oct.
41 Vimy - Renfrew	Cofferdam Installation	\$150,000.00		In Review with Consultant	
26 Spruce - Arnprior	Front steps	\$50,000.00	\$50,600.00	100% complete	Project completed in July

Location	Work Description	Status			Comments
		Budget	Quote	Status	
202 Cecil - Pembroke	New duplex	\$545,471.00	\$495,000.00	In Progress - 30 % complete	Anticipate completion - Q1 2024
44 Lorne Street - Renfrew	Extension to Garage	\$50,000.00		In Design	Tender in Oct.
Nelson St - (6) Townhome - Pembroke	B30 - Roofing	\$120,000.00		In Review	

**COUNTY OF RENFREW
COMMUNITY SERVICES DEPARTMENT
RENFREW COUNTY HOUSING CORPORATION**

TO: Renfrew County Housing Corporation Board of Directors

FROM: Jennifer Dombroskie, Manager of Housing and Homelessness

DATE: October 11, 2023

SUBJECT: Monthly Report

INFORMATION

1. Canada Mortgage and Housing Corporation (CMHC) Housing Solutions Presentation

On August 29, 2023, representatives from the County of Renfrew attended a virtual meeting that was held in partnership with the City of Pembroke and the County of Renfrew. Jeff Kolibash from the CMHC provided an overview of financial initiatives that are designed to support the development of affordable housing along with several examples of recently approved projects across Canada. The event was well attended by approximately 30 participants and provided a forum for interested community members and developers to learn more about CMHC programs. Attached as Appendix RCHC-I is a copy of the presentation.

2. The National Housing Accord: A Multi-Sector Approach to Ending Canada's Rental Housing Crisis

The National Housing Accord is a campaign to end homelessness that is led by the Canadian Alliance to End Homelessness, PLACE Centre Smart Prosperity Institute, and REALPAC. Attached as Appendix RCHC-II is a copy of the National Housing Accord's recent paper, "A Multi-Sector Approach to Ending Canada's Rental Housing Crisis", that suggests an industrial strategy approach to accelerate housing development through ten recommendations.

3. End of Mortgage – 224 Vimy Blvd, Renfrew

The Canada Mortgage and Housing Corporation provided the Renfrew County Housing Corporation with confirmation that the mortgage for the townhomes (42 units) located at 224 Vimy Blvd was discharged as of August 31, 2023. The mortgage naturally matured and was paid in full as of August 1, 2023.

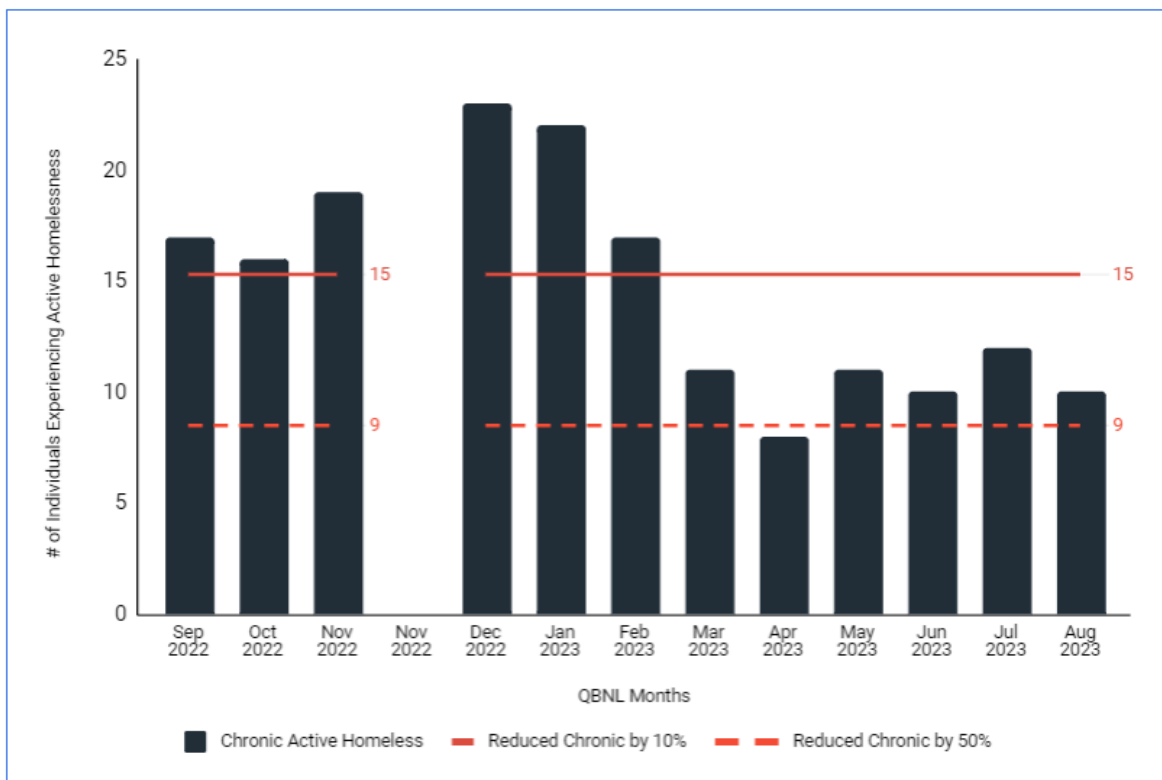
4. Built For Zero Canada – Acknowledgment

Attached as Appendix RCHC-III is a letter from Built For Zero Canada that recognizes the County of Renfrew for reducing chronic homelessness. As of September 2022, the average (baseline) record for chronic homeless was 17 households. Since then, there has been a reduction of at least 10% since March 2023.

The Active Chronic Homelessness & Baseline Reductions chart provides a summary of the data that can be found on the [Built For Zero Canada website](#). The below data reflects households that are registered on the County of Renfrew's By-Name List, which is an enumeration tool that reflects active and reported chronic homelessness. People who are registered with the County of Renfrew's Built for Zero initiative are prioritized for wrap-around supports and financial benefits through the Homelessness Prevention Program. Chronic is defined as more than 6-months of homelessness or repeat period of homelessness within a 12-month period.

ACTIVE CHRONIC HOMELESS & BASELINE REDUCTIONS

This chart displays all active homeless data from the baseline date until the most recent month submitted.



Cumulative data provides a more accurate view of homelessness within Renfrew County; however, this data has limitations in that it only reflects households that self-report homelessness and register for services. The HPP BNL Summary Table shown below shows that for the period of April 1, 2023 to August 31, 2023 that 58 households disclosed homelessness and that 28 of the households actively experienced chronic homelessness.

HPP BNL Summary Table

Individual Data Elements April 1, 2023 to March 31, 2024		Overall	Chronically homeless	Youth (aged 16-25)	Indigenous	Transitioned from provincial institution
3.1	# of people active on BNL in the year	58	28	13	11	0
3.1.1	# of households active on BNL in the year	58				
3.2	# of new people on BNL (Inflow)	45	11	5	5	0
3.3	# of people returned to active status on BNL (Inflow) from any inactive status (excludes from housing)	1	1	0	1	0
3.4	# of people that return to homelessness on BNL from housing, 1 or more times (Inflow)	4	4	3	1	0
3.5	# of people become inactive on BNL (Outflow)	19	11	4	6	0
3.6	# of actively homeless people on BNL moved to housing (any type) (Outflow)	15	5	8	4	0
3.6.1	# of actively homeless households on BNL moved to housing (any type) (Outflow)	13				
4.1	# of households on BNL assisted through HPP to be housed in Supportive Housing or Long-term Housing (rent supplements or housing allowances)	1	1	1	0	0

5. Point-In-Time Count for Homelessness Enumeration

The Point-In-Time Count is an important exercise in understanding homelessness in our community. The information gained helps shape the delivery of our Homelessness Prevention Program. Community Services staff will work with agencies across Renfrew County the week of October 30, 2023, to connect with people who are experiencing homelessness in an effort to collect data and link people with services and supports. Participants will be provided with a \$10 gift card as a thank you for their time. A report to summarize the enumeration will be provided at an upcoming RCHC Board meeting.

RESOLUTIONS

6. Community Housing Directive 2 – Arrears: Establishment and Collection

Recommendation: THAT the Renfrew County Housing Corporation Board of Directors approve Community Housing Directive 2 regarding the establishment of arrears and collection.

Background

Arrears accumulate when tenants do not pay the full amount of rent owed. Tenants are required to submit financial and household information to determine eligibility for a rent-geared-to-income subsidy. When information is missing, rent is adjusted to the maximum rent rate that is set for the unit. There is a high rate of rent non-payment once rent is adjusted to the maximum amount. Current practice permits the reduction of rent arrears once information is submitted and subsidy eligibility is reconfirmed but only for a 2-month period. The proposed directive will remove the 2-month adjustment limit, allowing for a longer period of retroactive calculation. It is anticipated that this

change will reduce the amount of rent arrears owed by current tenants due to missing information and that there will also be less RCHC tenant reliance on the Homelessness Prevention Program for rent arrears payments. Attached as Appendix RCHC-IV is a proposed arrears directive that outlines internal steps for establishing and collecting arrears.

7. Community Housing Directive 3 – Rent Supplement Program

Recommendation: THAT the Renfrew County Housing Corporation Board of Directors approve Community Housing Directive 3 regarding the Rent Supplement Program.

Background

An internal review of the Rent Supplement Program concluded that a policy directive was required to establish a written process for this program and to establish maximum rent limits. Previously, maximum rent limits were not established. Increasing actual market rent expenses combined with a turnover in new Rent Supplement Program units has necessitated the implementation of maximum rent amounts to moderate the depth of rent subsidy for new units. The subsidy amount is the difference between the landlord's rent rate and the rent-geared-to-income calculation that is based on the tenant's household income. For example, if the landlord's rent was \$2000 for a 2-bedroom unit and the tenant's rent-geared-to-income calculation was \$500 per month, that would translate to a monthly rent subsidy of \$1500 per month. Attached as Appendix RCHC-V is the proposed directive.

CMHC Housing Solutions

Jeff Kolibash

**Specialist – Ontario Multi-Unit
Client Solutions**

(Northern Ontario)



National Housing Strategy



A Vision for Inclusive Housing

Housing is more than just a roof over our heads

People

Communities

Partnerships



A Vision for Social Inclusion

Individuals having the resources and opportunities to be involved in their communities in the way they want to be.

- Affordability
- Access to Support Services
- Social Opportunities
- Distance to Transit/Work
- Accessibility



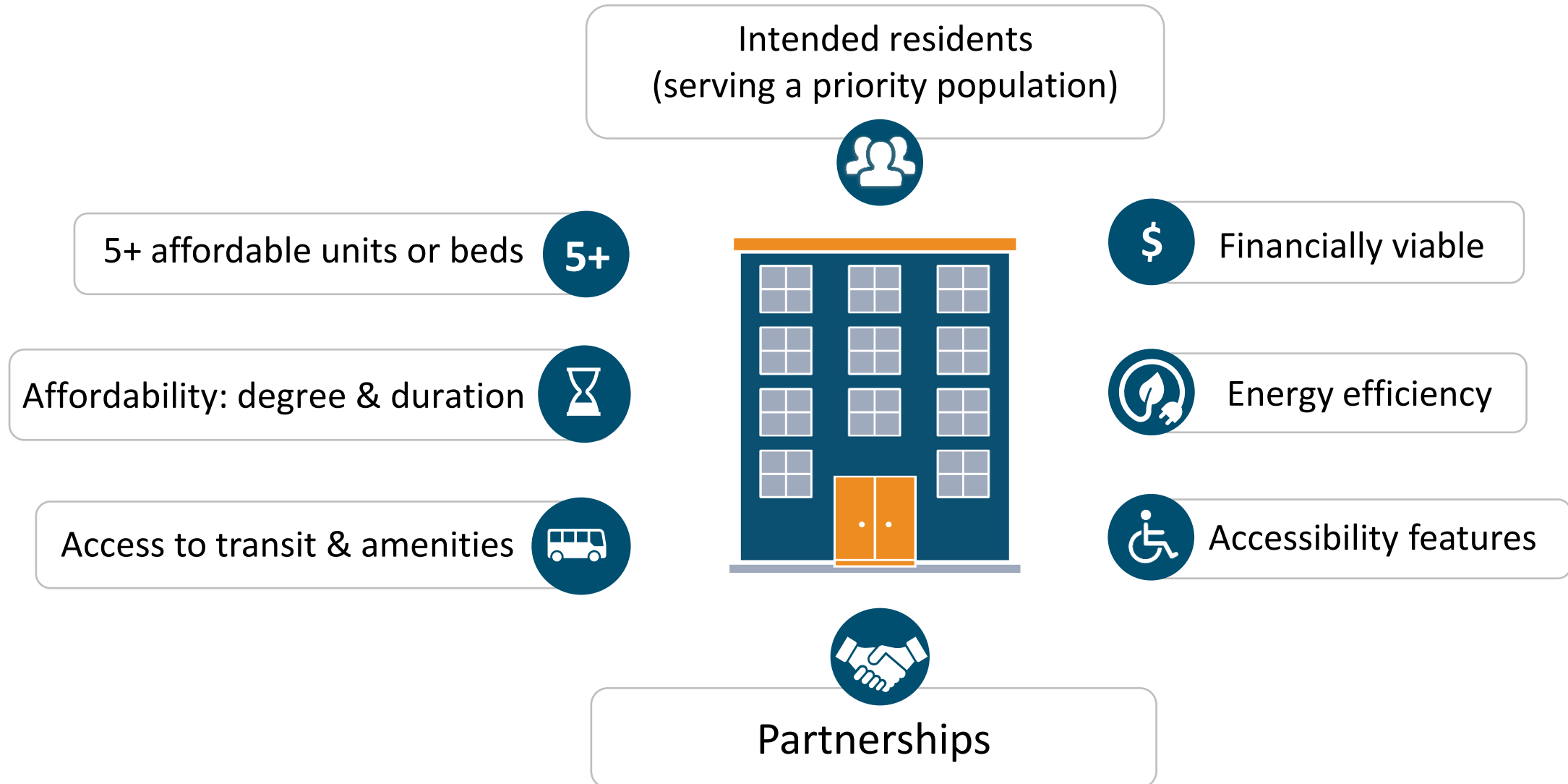
Priority Groups

The NHS prioritizes projects that target:

- Women and children fleeing domestic violence
- Seniors
- Young adults
- Indigenous peoples
- People with disabilities
- People dealing with mental health and addiction issues
- Veterans
- LGBTQ2+
- Racialized groups
- Recent immigrants, especially refugees
- People experiencing homelessness



Criteria and Priorities



Financing incentives for social outcomes

Social outcomes

- **Affordability**
- **Energy Efficiency**
- **Accessibility**
- **Proximity to Amenities**
- **Partnerships**

Incentives

- **Lower interest rates**
- **Low equity requirement**
- **Longer amortization**
- **Lower Debt Coverage Ratio**
- **Longer loan terms**

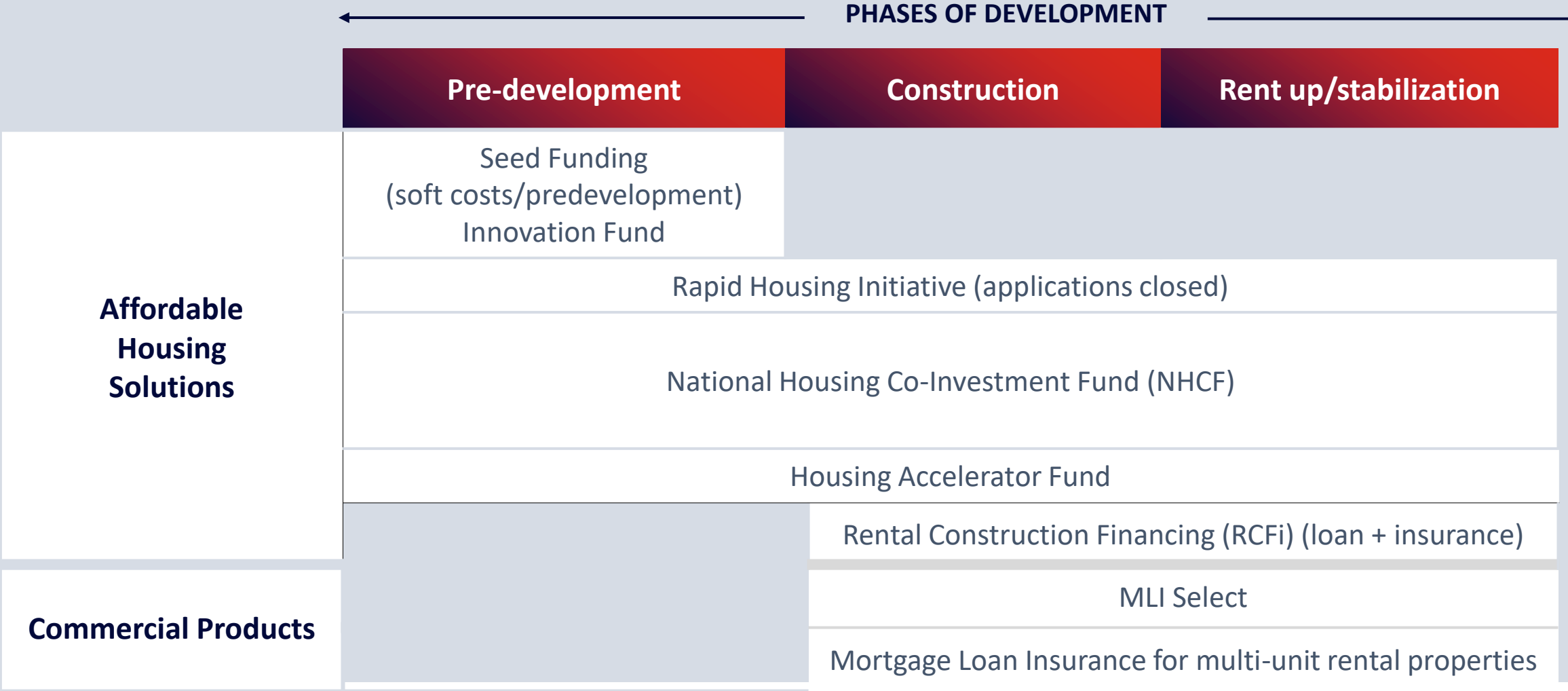


Stackability

Proponents may apply for multiple CMHC products, programs or services.

Funding from other sources and partnerships is accepted, encouraged, and can be incentivized.

Phases of Development and CMHC Product Offerings



Project types and CMHC product offerings

	Programs/Initiatives			Products	
Project Type	Seed Funding	Rapid Housing Initiative	Rental Construction Financing initiative	MLI Select	MLI for Market Rental
	Innovation Fund				
	Housing Accelerator Fund				
	Co-Investment Fund				
Standard apartment	✓	✓	✓	✓	✓
Student housing				✓	✓
Single room occupancy (SRO) housing	✓	✓		✓	✓
Retirement housing	✓	✓		✓	✓

SEED Funding



Overview

**Non-repayable
contributions**

_____ and/or _____

Interest-free loans

New construction stream

a contribution of up to \$150K and/or
an interest-free loan of up to \$350K

Preservation stream

up to \$50K per community housing project
a contribution of up to \$75K in some cases

Eligibility

New construction stream

Community housing providers

Municipalities, provinces & territories

Indigenous governing bodies and organizations

Private sector groups



Preservation stream

Those previously under an operating agreement or transferred under a Social Housing Agreement

SEED Update as of Q2 2023

**Effective March
23rd, 2023,
application portal**

————— CLOSED —————

**Due to overwhelming
demand**

**Processing existing
applications**

**Portal to re-open when
budget assessment
concludes or in 2024**

SEED Update as of Q2 2023

**New Funding
Approach**

through

3 Funding Stages

Stage 1:

Concept Development/Pre-design

Stage 2:

Schematic Development

Stage 3:

Design Development

Affordable Housing Innovation Fund



Innovation

Is defined as design and financing models customized to overcome barriers and lower the costs and risks of housing projects

Innovation



Transformational

creates a new model that eliminates or totally **transforms** existing approaches



Breakthrough

meaningful change resulting in a demonstrably **new** approach, producing a substantial competitive edge



Incremental

“new and improved” reflecting small, yet **meaningful improvements** in existing approach

Objectives

- Encourage **new funding models** and **innovative building techniques** in the affordable housing sector to increase accessibility and lower the costs and risks associated with housing projects
- Develop new construction projects and repair and renew existing projects
- Reduce the number of people in Canada living in housing need and reliance on long-term government subsidies



Eligibility

Individuals, corporations and organizations

wanting to address a demonstrated
community need by:

- building affordable housing; or
- repairing and renewing existing housing



**Municipalities,
private sector
developers and
builders, and
non-profit housing
providers/
community housing
organizations**

Project Requirements



Innovative design or financing models

Overcome barriers and lower costs and risks associated with housing projects



Affordability

maintained for at least 10 years



Affordable units

Based on municipal or provincial criteria or CMHC's assessment

Project requirements



Resource efficiencies in the design

Achieve a minimum 10% reduction in energy intensity and greenhouse gas emissions



Accessibility features

Ensure at least 10% of units meet accessibility requirements



Plans for viability and sustainability

while reducing reliance on long-term government subsidies



Other factors that add value

Have replicable designs, easy access to transit or a focus on social inclusion

Housing Accelerator Fund



Overview

- \$4 billion contribution program until 2026-27
- Encourages local governments to implement initiatives that will speed up housing development and increase supply
- Program will result in 100,000 net new units permitted over the life of the program

Eligibility

Local governments* who have delegated authority over land use planning and development approvals.

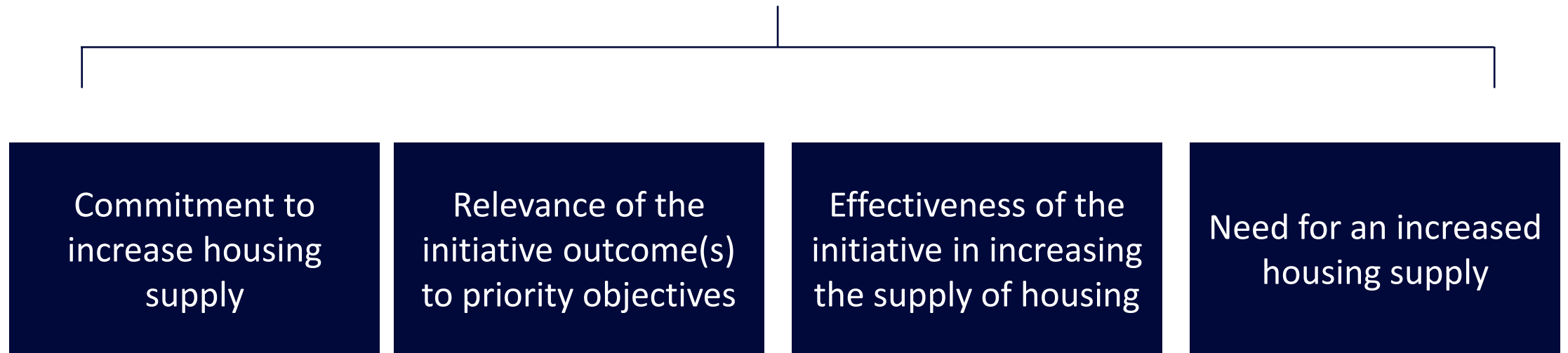
- ✓ Stream 1: Large/Urban
- ✓ Stream 2: Small/Rural/North/Indigenous

**In the absence of a municipal-level authority, a regional district or province or territory that has authority for land use planning and development approvals are also eligible to apply.*

Minimum Requirements

- ✓ Develop an Action Plan with initiatives that will increase housing supply
- ✓ Commit to a housing supply growth target
- ✓ Complete a housing needs assessment

Evaluation Criteria



The evaluation criteria will be used to assess the application and to determine which applicants are selected to participate in the HAF.

CMHC Contact for HAF: Daniel Kingsbury (dkingsbu@cmhc-schl.gc.ca)

National Housing Co-Investment Fund

Provides capital for new affordable housing and the renovation and repair of existing affordable and community housing.



National Housing Co-Investment Fund - NHCF

Provides low-cost repayable loans and/or forgivable loans to build new affordable housing and repair/renew existing affordable and community housing.

TWO STREAMS

NEW CONSTRUCTION

Develop new, high-performing affordable housing, near necessary supports and amenities, public transit, jobs, daycares, schools, healthcare.

RENOVATION

Repair and Renewal Stream is for the preservation and revitalization of the existing community and affordable housing.

National Housing Co-Investment Fund - NHCF

Provides low-cost repayable loans and/or forgivable loans to build new affordable housing and repair/renew existing affordable and community housing.

TWO STREAMS

NEW CONSTRUCTION

Minimum investment of \$1,000,000 (repayable loan and forgivable loan)

RENOVATION

Minimum investment of \$250,000 (repayable loan and forgivable loan)

National Housing Co-Investment Fund

Minimum Requirements

Partnerships	Affordable	Energy efficiency	Accessibility
Federal funding & investments from other partners	30% of units have rents <80% of median market rents for 20yrs	25% reduction in energy use & greenhouse gas emissions	20% of units accessibility standards & barrier-free common areas

National Housing Co-Investment Fund

FINANCIAL INCENTIVES

Low interest loan*

LTC up to 95%
(75% non-residential) †

Amortization over
50 years

Debt coverage
ratio 1.0 (1.4 non-residential)

* 10-year term and fixed interest rate, renewable another 10 years

† Non-residential max 30% of project costs and area

Forgivable loan: may be considered if projects exceed targeted criteria

National Housing Co-Investment Fund: Black-led Organizations

Dedicated funding of up to 40% for new affordable housing for Black households

- Contribution funding for Black-led organizations to build housing benefiting Black households.
- Increases access to housing funding for Black-led organizations.

Funding for new construction



\$50M funding over 5 years



Targets new housing investments made by Black-led organizations



A smaller pool of competing claims

Announced Projects

Community Homeless Shelter Sydney, NS

- Conversion of commercial space
- 20 units in emergency shelter with 24-hour on-site support
- 16% GHG reduction
- 8 accessible beds
- \$858,000 Co-Investment Fund
- Partners: Province of NS, CB Community Housing Foundation & CB Community Housing Association



Announced Projects

Laurentienne Housing Co-op
Montreal, QC

- Families and low-income people
- 169 units, 50 with 3-5 bedrooms
- LEED Gold certification
- \$65M project, with \$11.5M from NHCF
- Partners: Province of Quebec, City of Montreal



Rental Construction Financing Initiative

Low-cost loans to encourage
the construction of rental
housing across Canada.



Rental Construction Financing Initiative

Product Features



Low-cost loan +
insurance with a
**10-year fixed
term**



Amortization
periods up to
50 years



Residential:
Up to **100% LTC**
Non-Residential:
Up to **75% LTC**



Debt coverage
ratios **as low as
1.1** (1.4 non-
residential)

Rental Construction Financing Initiative

Requirements

- Markets with rental vacancy rate below 3%.
- Property must have municipal approval in progress, building permit available.
- Project of 5+ units, \$1M minimum loan amount.
- Borrower net worth minimum 25% of loan amount.



Announced Projects

The Portside

Summerside, PEI

Arsenault Properties

- 92% financing from the RCFI
- Province provided 6% forgivable loan + 20-year operating grant
- 7-storey, 70-unit development
- 30 units below-market (RGI) allocated to the PEI Housing Corporation
- 40 units at market rent
- City granted 15-year tax waiver on affordable units & 5-year on market units



Announced Projects

Mirvish Village

Westbank Corp. and Peterson Group

- \$200M from RCFI
- 6 residential buildings, 916 rental units
- Mixed-use, 100% rental community
- 366 units at 30% of MHI for the region
 - 100 will be at 80% AMR
- Modelled to achieve a reduction of 23.7% annual energy use & 30.8% GHG
- Restoration of 24 heritage buildings, a public market and outdoor performance venue, cycling program, daycare, new public park, etc.





MLI Select

Mortgage Loan Insurance
product focused on
affordability, accessibility, and
climate compatibility.

Priorities and Incentives

Affordability



**Climate
Compatibility**

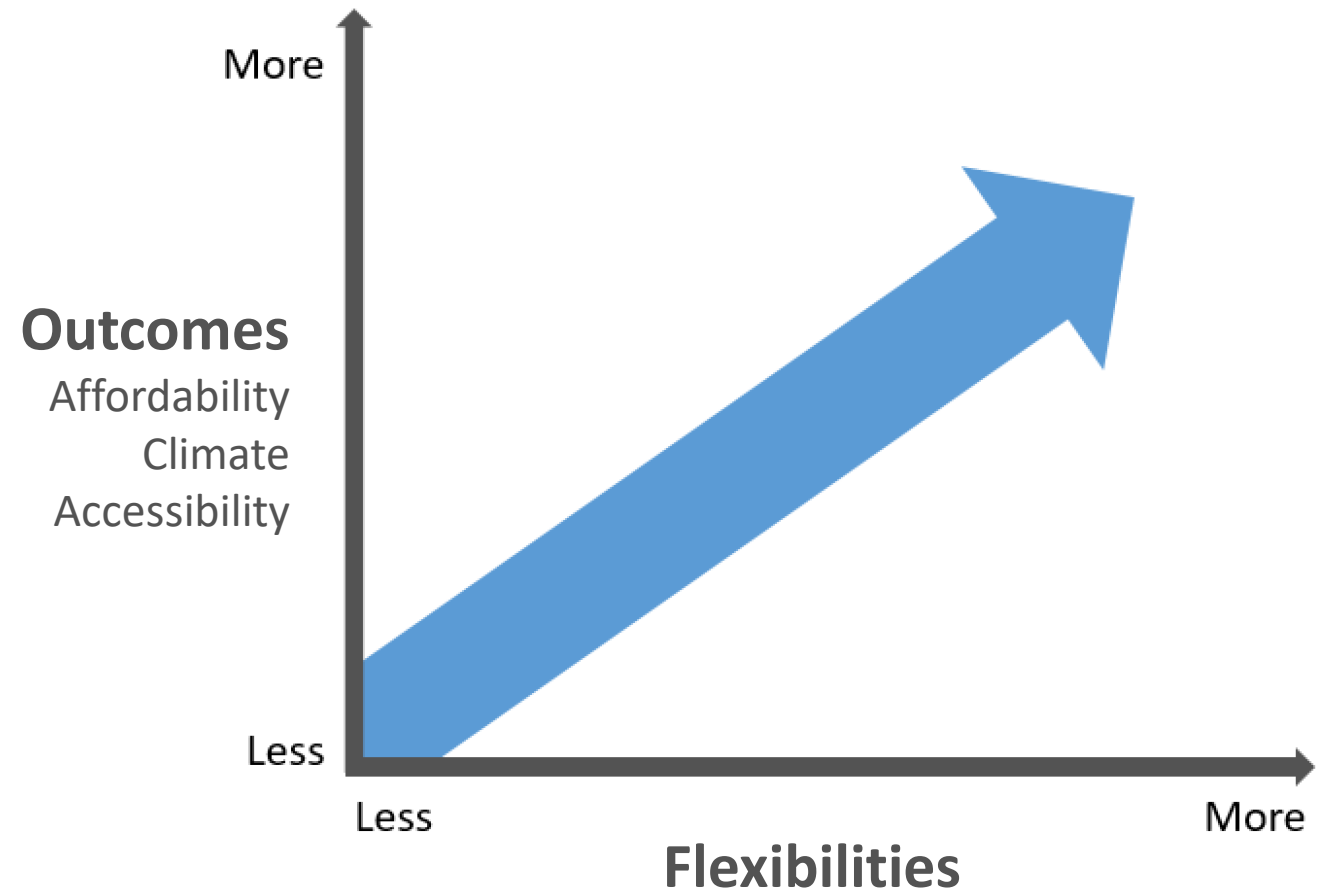


Accessibility



Qualification

- ✓ Single property with 5+ Units
- ✓ More outcomes lead to more flexibilities...





Eligible Loan Purposes

- ✓ **Construction** of residential housing
- ✓ **Improvements** on existing residential housing
- ✓ **Purchase** of residential housing
- ✓ **Refinance loans** for residential housing
- ✓ Purchase and **conversion** of non-residential buildings to residential use



Affordability Criteria

- ✓ A unit is considered affordable if it rents at a maximum of 30% of median renter income in the subject market.
- ✓ Minimum 10-year affordability commitment period.
- ✓ Affordability commitments of 20 or more years are awarded additional points

Affordability Parameters

Level 1	Level 2	Level 3	Affordability Period
New Construction			Min. 10 year affordability period Affordability commitments of 20 or more years will be awarded an additional 30 points
Min. 10% of units at max. 30% of median renter income	Min. 15% of units at max. 30% of median renter income	Min. 25% of units at max. 30% of median renter income	
50 points	70 points	100 points	
Purchase/Refinance			
Min. 40% of units at max. 30% of median renter income	Min. 60% of units at max. 30% of median renter income	Min. 80% of units at max. 30% of median renter income	
50 points	70 points	100 points	

Climate

Reduced energy consumption and greenhouse gas emissions.

Level 1	Level 2	Level 3
New Construction		
Min. 20% better than NECB/NBC	Min. 25% better than NECB/NBC	Min. 40% better than NECB/NBC
30 points	50 points	100 points
Purchase/Refinance		
Min. 15% decrease over baseline levels	Min. 25% decrease over baseline levels	Min. 40% decrease over baseline levels
30 points	50 points	100 points

Accessibility

Level 1	Level 2
<p>Min. 15% of the units are considered accessible in accordance with the CSA standard B651-18</p> <p>OR</p> <p>Min. 15% of units are universal design.</p> <p>OR</p> <p>The building receives Rick Hansen Foundation Accessibility Certification (60%-79% score)</p>	<p>Min. 15% of units are considered accessible in accordance with the CSA standard B651-18 and Min. 85% of units are universal design.</p> <p>OR</p> <p>100% of units are universal design</p> <p>OR</p> <p>100% of units are accessible in accordance with the CSA standard B651-18</p> <p>OR</p> <p>The building receives Rick Hansen Foundation Accessibility Certification "Gold" (score of 80% or better)</p>
20 points	30 points

Scoring System



New Construction

New Buildings

Affordability – Rent Levels (10-year affordability commitment*)			Energy Efficiency and GHGs Reductions over 2017 NECB / 2015 NBC			Accessibility**	
10% of units at 30% of median renter income	15% of units at 30% of median renter income	25% of units at 30% of median renter income	20% above code	25% above code	40% above code	15% accessible	15% accessible AND 85% adaptable/UD
50 Points	70 Points	100 Points	30 Points	50 Points	100 Points	20 Points	30 Points

*For borrowers making an affordability commitment of 20 years, an additional 30 points are awarded

**Buildings must be 100% Vitable (CSA B651-2018 Visitability)

Flexibilities

Based on total points:

	Premium	LTC	DCR*	Amortization	Rental Achievement	Recourse	Replacement Reserve
Min. 50 points	2.5%	Up to 95%	Min. 1.1	Up to 40 years	Waived	Recourse	Discretionary
Min. 70 points	2.0%	Up to 95%	Min. 1.1	Up to 45 years	Waived	Recourse	Discretionary
Min. 100 points	1.25%	Up to 95%	Min. 1.1	Up to 50 years	Waived	Limited-recourse	Discretionary

*Min. DCR of 1.10 for standard rental housing, 1.20 for other shelter models, 1.4 for non-residential space

Affordability, climate and accessibility commitments are available for standard rental, SRO and retirement housing. Affordability commitments are not available for student housing, however climate and accessibility commitments remain available for these projects

Purchase and Refinance

Existing Buildings

Affordability – Rent Levels (10-year affordability commitment*)			Energy Efficiency and GHGs Reductions over current performance			Accessibility**	
40% of units at 30% of median renter income	60% of units at 30% of median renter income	80% of units at 30% of median renter income	15% reduction	25% reduction	40% reduction	15% accessible	15% accessible AND 85% adaptable/UD
50 Points	70 Points	100 Points	30 Points	50 Points	100 Points	20 Points	30 Points

*For borrowers making an affordability commitment of 20 years, an additional 30 points are awarded

**Buildings must be 100% Vitable (CSA B651-2018 Visitability)

Flexibilities

Based on total points:

	Premium	LTV	DCR*	Amortization	Recourse	Replacement Reserve
Min. 50 points	2.25%	Up to 85%	Min. 1.10	Up to 40 years	Recourse	Discretionary
Min. 70 points	1.75%	Up to 95%	Min. 1.10	Up to 45 years	Recourse	Discretionary
Min. 100 points	1.00%	Up to 95%	Min. 1.10	Up to 50 years	Limited-recourse	Discretionary

*Min. DCR of 1.10 for standard rental housing, 1.20 for other shelter models, 1.4 for non-residential space

Affordability, climate and accessibility commitments are available for standard rental, SRO and retirement housing. Affordability commitments are **not** available for student housing, however, climate and accessibility commitments remain available for these projects.

Thank you

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THE NATIONAL HOUSING ACCORD

A Multi-Sector Approach to Ending Canada's Rental Housing Crisis



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Foreword by the Authors

August 15, 2023

Canada's housing crisis is worsening dramatically. Millions of people – particularly those with the lowest incomes – are facing rapidly rising housing costs, driven significantly by an extreme lack of supply of the right types of rental housing. This is driving a wave of new homelessness, eating up increasing percentages of workers' incomes and causing untold stress and suffering. The Government of Canada has set a range of ambitious targets to realize the Right to Housing, address housing affordability and end homelessness, but we are currently sliding backwards.

Meanwhile many new market-based rental projects are stalled as a result of dramatically increased interest rates, high government taxes fees and charges, insurance premiums, and higher production input costs.

This comes within the context of record population growth. Population growth and immigration are essential to our country's economic and cultural prosperity, but our housing system is failing people who have a right to housing, no matter how long they have been here.

Adding substantial new supply to address rental affordability is key to solving the housing crisis. One third of Canadians rent, with a higher proportion renting in our urban centres which experience the most significant challenges with affordability. Having sufficient affordable, secure and accessible rental housing is essential for young people, seniors, Indigenous peoples, women-led single parent households, newcomers, students, people on low-incomes and those exiting homelessness. Right now, we are failing to provide these groups with affordable housing and too many are suffering. When there is a shortage of supply, rents get bid up by those most able to afford higher rents.

We must urgently build a healthy rental housing system to ensure affordability for all, meet the federal government's commitment to the progressive realization of the Right to Housing, support economic growth and end homelessness. We require practical solutions to dramatically increase the supply of rental housing. We need rental housing of all kinds: market-rate, affordable, co-operative, non-profit, supportive, and otherwise, to house our growing population today and in the years to come.

We recently brought together a group of housing experts from the private and non-profit sectors, including investors, developers, owners and policy experts for a Roundtable to brainstorm solutions to address this crisis and restore rental housing affordability. The outcome of the Roundtable is summarized in this Accord - Ten Recommendations - a series of rapidly actionable recommendations for the 2023 Fall Economic Statement and Budget 2024.

The Ten Recommendations recognize that no one actor in the system can achieve Canada's housing targets single handed. The federal government must lead the way through a coordinated effort with key stakeholders – including not-for-profits and the private sector – while accounting for resources, the financial viability of building supply, the productivity and innovation to reach targets, and the will to create conducive regulatory environments, all while closing the gap for affordable housing.

This is a significant task, for which our Ten Recommendations are a starting point.

Together, these recommendations will help millions of people have a safe, secure and affordable place to live, create jobs and raise incomes, meet the needs of our growing population and play a major role in ending homelessness.

The housing sector is ready to step up and address this crisis, but we need the federal government to join us and step into their vital housing leadership role.

Tim Richter

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Summary

Canada needs an Industrial Strategy to end its housing crisis. To address the rental housing shortage, a cross-sector gathering of private and non-profit sector experts collaborated to chart a way forward.

Rents have been increasing rapidly in many parts of the country, primarily caused by a lack of accessible, climate-friendly, affordable and market-rate purpose-built rental units to house a growing population. Increasing rents inflict the most significant harm on the lowest-income Canadians, including seniors, people on fixed incomes, single-parent led households, students, newcomers to Canada and Indigenous peoples. Rising rents are also contributing to a wave of new homelessness - the number of people losing their housing from unaffordability nationally is on the same scale as people losing their housing from Canada's largest natural disasters. Further, our housing crisis threatens economic growth, pricing workers out of the communities where their skills are needed most.

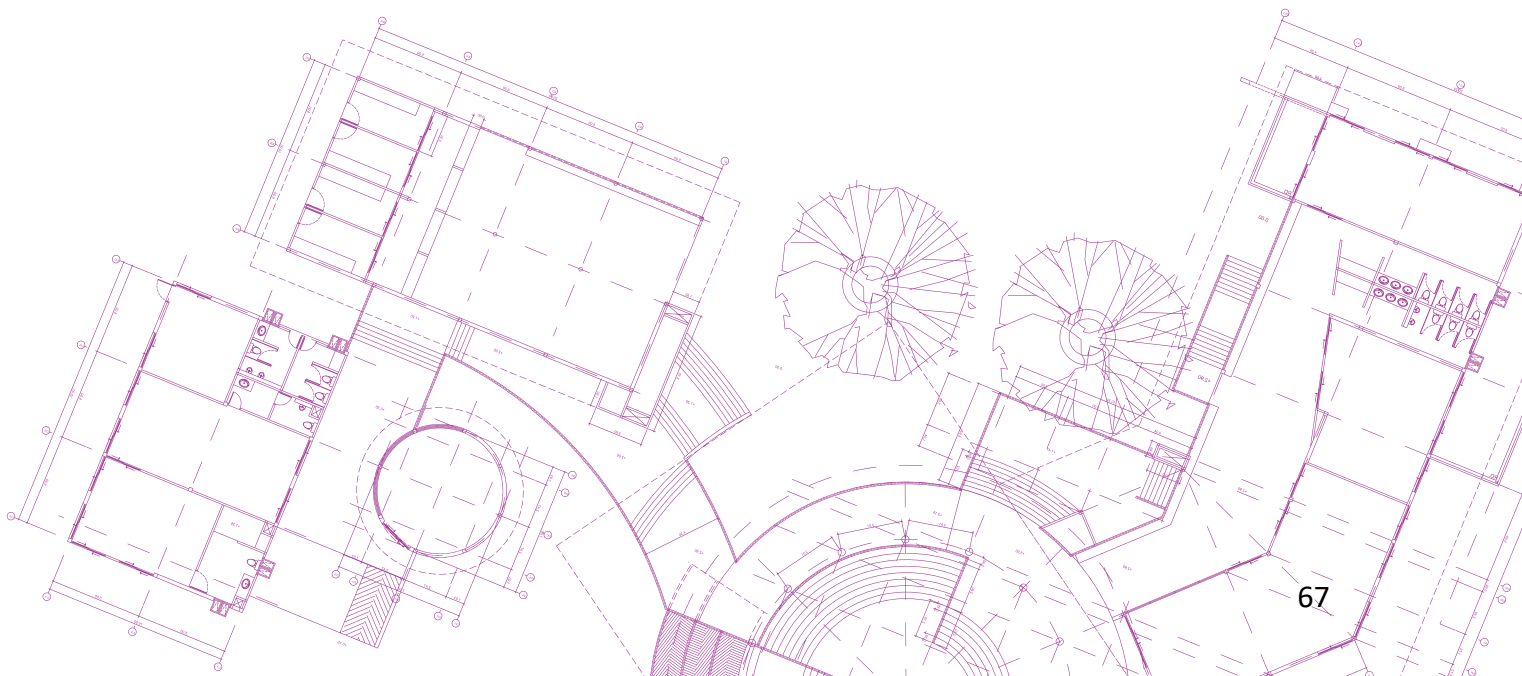
Restoring affordability will require tripling home building over the next seven years. For this to happen, the federal government must work with all orders of government, along with builders, developers and the higher education sector and address the bottlenecks preventing purpose-built rental housing from being built.

In the National Housing Strategy Act of 2019, the federal government made the progressive realization of the right to housing a cornerstone of its housing policy. Under the current conditions, this commitment will not be achieved.

To build more purpose-built rental housing, the federal government must invest directly in affordability while also taking steps to restructure Canada's rental housing industry for private, non-profit and public builders and operators.

This report provides ten recommendations focused on how the government can increase the supply of non-market housing, create the conditions for more market housing to be built and provide financial assistance to families precariously housed and at risk of falling into homelessness. This report and its recommendations act as a blueprint for an Industrial Strategy that would bring together public and private builders, the non-profit housing sector, investors and labour to build two million purpose-built rental units in seven years.

The report's key messages have been summarized into eight points on the next page for convenience.



Eight Key Points

1. To restore affordability to Canada's housing market, 5.8 million homes must be built by 2030,¹ roughly two million being purpose-built rental units needing to be built in the seven years between the start of 2024 and the end of 2030.² A goal this ambitious requires a robust Industrial Strategy.
2. The federal government must work to meet the obligations of the National Housing Strategy Act and the progressive realization of the right to housing. This obligation means that federal policy must prioritize those in greatest need, set targets and timelines for eliminating homelessness and deploy the maximum available resources to achieve their housing policy.
3. Building two million rental units in seven years will require the federal government to co-develop a coordinated plan with all orders of government, including a set of targets and accountability measures.
4. The plan must address six bottlenecks to building more housing: a lack of coordination, a shortage of inputs from labour to materials, high costs, low productivity, inability to get timely approvals and the insufficient construction of non-market housing.
5. The federal government must create the conditions for the market to build more housing by using the policy levers they control to address those six bottlenecks. These include tax reform, innovation policy and Canadian Mortgage and Housing Corporation (CMHC) reform.
6. The federal government must also recognize that more substantial investments in non-market housing are needed. This recognition should include a blueprint to fund deeply affordable and supportive housing, along with seniors housing, Indigenous-led housing and student residences, and support for non-profits to purchase existing affordable rental properties. Canada must double the existing social housing stock of 655,000 units to bring the country up to OECD and G7 averages.
7. The federal government must prioritize innovation in homebuilding, as existing resource constraints and costs will make it impossible to build homes in sufficient quantities without significant changes to how and what we build.
8. The federal government must also provide immediate financial supports to aid with affordability. These supports should include a Homelessness Prevention and Housing Benefit (HPHB), which would provide immediate rental relief to up to 385,000 households at imminent risk of homelessness, and a Portable Housing Benefit (PHB).

¹ The 5.8 million number comes from the CMHC report [Canada's Housing Supply Shortages: Estimating what is needed to solve Canada's housing affordability crisis by 2030](#). The 5.8 million figure covers the nine-year period from the beginning of 2022 to the end of 2030. There were 219,942 housing completions in 2022, according to the [CMHC data portal](#), and Canada should roughly match that figure in 2023. This suggests that Canada will need over 5.3 million housing completions in seven years (2024-30 inclusive) to achieve this target.

² Roughly 37.8 per cent of all housing completions in Census Metropolitan Areas and Census Agglomerations with at least 50,000 people were purpose-built rentals, according to the [CMHC data portal](#). Maintaining that ratio would require that 2.2 million of that 5.8 million be purpose-built rental units. In 2022, 68,254 purpose-built rental units were completed, a figure 2023 should roughly match. Subtracting that from our 2.2 million, leaves a need for two million rental completions in seven years (2024-30 inclusive) to achieve the target.

This report makes the following ten recommendations to the federal government designed to accelerate the completion of purpose-built rental units and to provide income support for renters.

Ten Recommendations

01

Recommendation 01:

Create a coordinated plan with all three orders of government and create an Industrial Strategy led by a roundtable of public and private builders, the non-profit housing sector, Indigenous housing experts, investors and labour. The federal plan should include targets and accountability measures. The plan should include enhanced data collection, more robust and frequent population forecasts and better research to understand Canada's housing system. The plan should also include a blueprint to fund deeply affordable housing, co-operative housing and supportive housing, along with seniors housing and student residences and double the relative share of non-market community housing.

02

Recommendation 02:

The federal government should help create a national workforce and immigration strategy on housing, including construction trades and other employment classes related to housing production.

03

Recommendation 03:

The federal government should help reform CMHC fees and the federal tax system, including changes to capital cost provisions and eliminating the GST/HST on purpose-built rental housing to incentivize the construction of purpose-built rental housing.

04

Recommendation 04:

Provide low-cost, long-term fixed-rate financing for constructing purpose-built rental housing, as well as financing to upgrade existing purpose-built rentals to make them more accessible, climate-friendly and energy efficient.

05

Recommendation 05:

To ensure innovations achieve scale, the federal government should help develop a robust innovation strategy for housing, including procurement policy and innovation centres for housing construction.

06

Recommendation 06:

The federal government should help reform the National Building Code to drive innovation in the homebuilding sector.

07

Recommendation 07:

Streamline the CMHC approvals process, which can include a Code of Conduct for Builders and a catalogue of pre-approved designs to allow for the fast-tracking of purpose-built rental housing.

08

Recommendation 08:

Create property acquisition programs for non-profit housing providers to help purchase existing rental housing projects and hotels and facilitate office-to-residential conversions. These programs could include capital grants, provision of pre-approved debt financing, funds that provide secondary debt and equity financing, or other innovative levers that help with the initial costs without saddling the providers with operating and significant debt servicing costs.

09

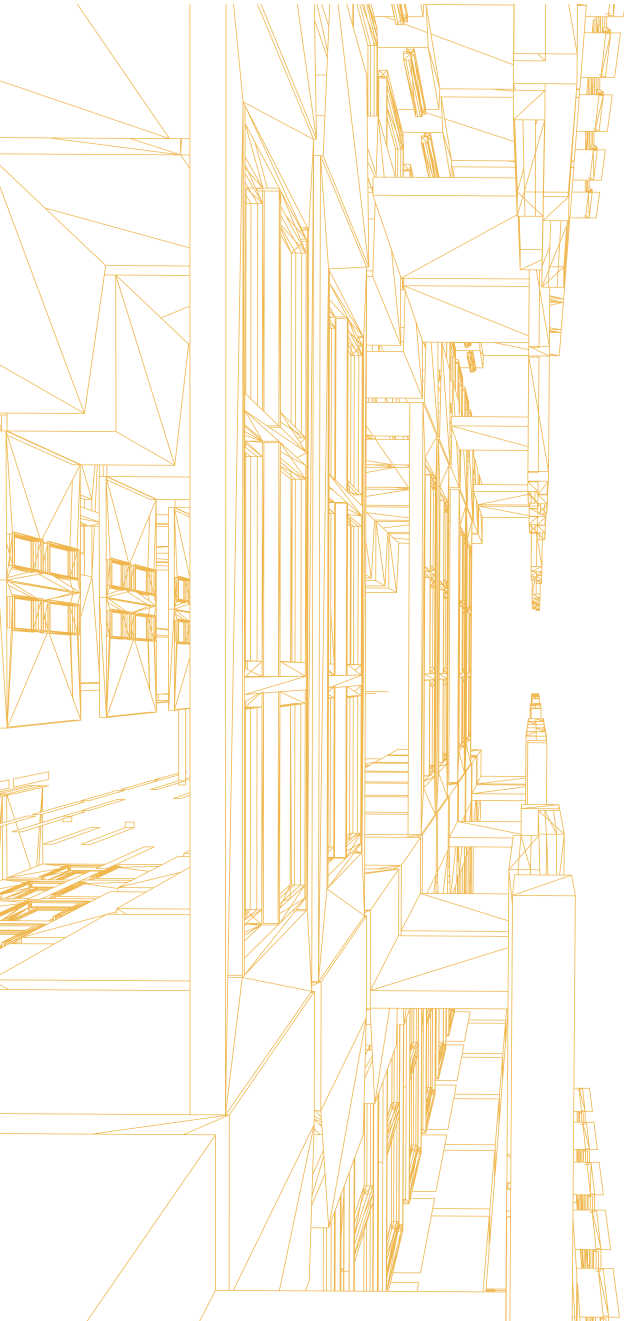
Recommendation 09:

Create a Homelessness Prevention and Housing Benefit (HPHB), which would provide immediate rental relief to up to 385,000 households at imminent risk of homelessness, help over 50,000 people leave homelessness and reduce pressure on Canada's overwhelmed homeless systems.

10

Recommendation 10:

Reform the Canada Housing Benefit to better target individuals and families with the greatest housing needs by replacing it with a Portable Housing Benefit (PHB).



Practical Solutions to Canada's Rental Affordability Crisis

Rents have been increasing rapidly in many parts of the country and, in the words of the CMHC, “affordable units for low-income renters are extremely rare outside of Québec.” The causes are numerous but include a lack of accessible, climate-friendly, affordable and market-rate purpose-built rental units to house a growing population. The CMHC estimates that Canada will need to build 5.8 million homes, of all types, between 2022 and 2030, which is triple Canada's historic homebuilding rate, to restore affordability. In 2022, 37.8 per cent of all housing starts were purpose-built rental units.³ Just under 2.2 million of the 5.8 million target would need to be purpose-built rental units to maintain this ratio, with just over two million needing to be built in just seven years.⁴ We propose a ten-point plan the federal government can implement to increase Canada's supply of purpose-built rental housing substantially, increase the supply of non-market community housing and financially support low-income renters.

A multi-tiered approach is needed. Over the past few decades, the construction of purpose-built rental units has not kept up with population growth, affecting affordability. This approach requires broad-based measures to address the bottlenecks preventing the market from building more of these units. However, we must also recognize that the market is unlikely to build sufficient affordable units, particularly those in the lowest income quintiles, so non-market housing solutions are needed. Finally, we must also recognize that “forever” affordability is critical, so this report provides several recommendations to support non-profit housing.

Canada's Rental Affordability Crisis

Rising rents are creating affordability challenges for many renters. For each of the past 13 years, the average monthly rent on a 1-bedroom apartment has increased at or above Canada's two per cent inflation target, according to data from the CMHC, as shown in Figure 1. Over the past seven years, the rent on a one-bedroom apartment has increased by 32 per cent, while average weekly earnings have risen by less than 23 per cent.⁵ Such rapid rent increases can devastate those on a fixed income or experiencing precarious employment.

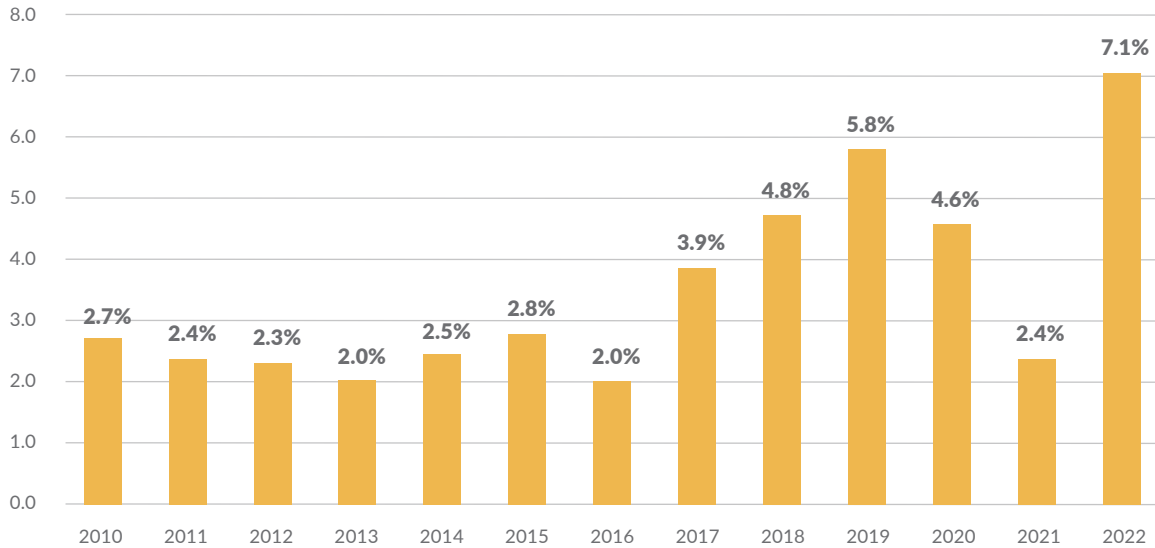
³ Source: Starts by Dwelling Type by Provinces (In Census Metropolitan Areas and Census Agglomerations with at least 50,000 people), [CMHC Housing Market Information Portal](#). Note that this estimate excludes areas outside a Census Metropolitan Areas and Census Agglomerations with at least 50,000 people. In 2022, 85 per cent (180,656 of 212,942) housing completions were outside in a Census Metropolitan Areas and Census Agglomerations with at least 50,000 people. Of the 180,656 completions, 68,254 were purpose-built rentals, constituting 37.78 per cent of all completions in Census Metropolitan Areas and Census Agglomerations with at least 50,000 people.

⁴ Roughly 37.8 per cent of all housing completions in Census Metropolitan Areas and Census Agglomerations with at least 50,000 people were purpose-built rentals, according to the [CMHC data portal](#). Maintaining that ratio would require that 2.2 million of that 5.8 million be purpose-built rental units. In 2022, 68,254 purpose-built rental units were completed, a figure 2023 should roughly match. Subtracting that from our 2.2 million, leaves a need for two million rental completions in seven years (2024-30 inclusive) to achieve the target.

⁵ Source: Employment, average hourly and weekly earnings (including overtime) and average weekly hours for the industrial aggregate excluding unclassified businesses, monthly, seasonally adjusted, [Statistics Canada Table 14-10-0222-01](#).

Figure 1

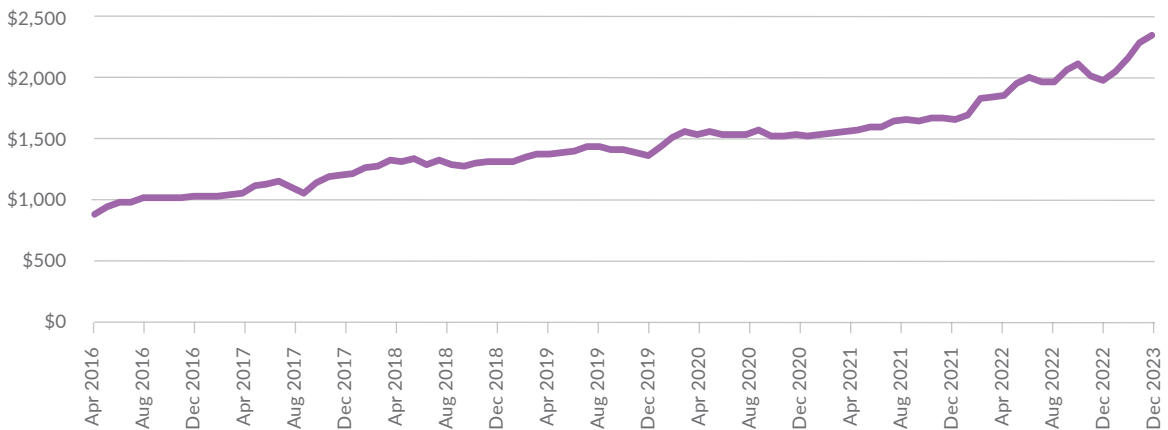
Increase in Average Rents for a 1-Bedroom Apartment, Canada⁶



Rent increases have been remarkably rapid for rents on new leases in many parts of the country. One example is Guelph, Ontario: Figure 2 shows rents on new leases for one-bedroom apartments in the city. In just six years, from June 2017 to June 2023, rents on newly leased one-bedroom apartments had doubled in Guelph, reaching \$2,300.

Figure 2

Average Rents on New Leases, 1-Bedroom Apartments, Guelph, Ontario⁷



The [January 2023 CMHC Rental Market Report](#) finds that the share of apartment units that are affordable to the lowest 20 per cent of income is effectively zero in most Ontario metros, including Belleville, Toronto, Kingston, Peterborough, Kitchener-Cambridge-Waterloo, Hamilton, Sudbury, Ottawa, St. Catharines and Windsor. This group can afford less than five per cent of Winnipeg, London, Halifax, Victoria and Vancouver units. In the words of the CMHC, “affordable units for low-income renters are extremely rare outside of Québec.”

⁶ Source: Average Rent by Bedroom Type by Provinces, [CMHC Housing Market Information Portal](#). Data for October of each given year.

⁷ Source: [Zumper Research – Guelph, ON Rent Prices](#)

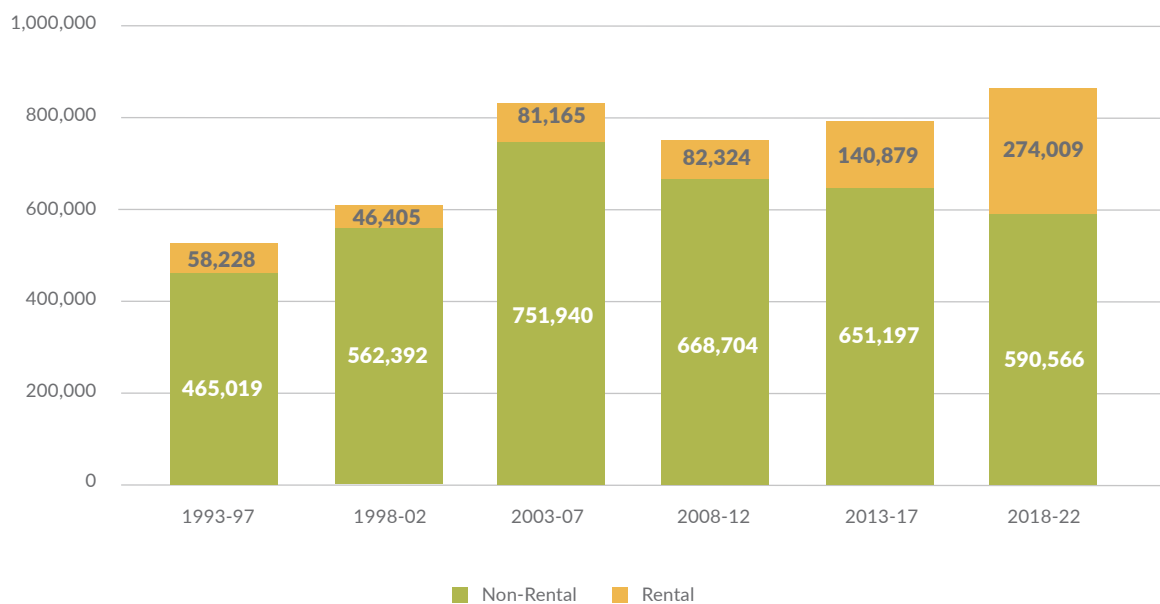
There is no single cause for the spike in rents in Canada. Still, one contributing factor is the population of renters growing faster than that of purpose-built rental properties. In the five years from July 1, 2017, to June 30, 2022, the population of 20–44-year-olds in Canada grew by over one million, thanks in part to an increase in the number of international students. It grew by less than 425,000 in the five years before that.⁸ Canada's population grew by 2.4 million in the last five years, compared to 1.8 million in the five years prior. But despite this population growth, particularly in the number of young adults, Canada built very few purpose-built rental units to house this population.

A Lack of Purpose-Built Rentals is Contributing to Canada's Rental Affordability Crisis

The construction of purpose-built rental units has increased in recent years. Figure 3 shows that in the previous five years, the number of purpose-built rental units constructed has increased by over 130,000 units relative to the five years prior (274,009 in 2018-22 vs. 140,879 in 2013-17), offset by a 60,000 unit decrease in the number of other forms units constructed (590,566 in 2018-22 vs. 651,197 in 2013-17). While the overall number of units constructed is in the right direction, it is essential to note that while the number of units completed is up 72,500 in 2018-22 relative to 2013-17, the growth in the young adult population is up nearly 600,000 persons in 2018-22 relative to the prior period. In short, housing completions are not keeping up with population growth.

Figure 3

Housing Completions by Five-Year Period, CMAs and CAs with at Least 50,000 People, Canada⁹



⁸ Source: Population estimates on July 1st, by age and sex, [Statistics Canada Table 17-10-0005-01](#).

⁹ Source: Completions by Dwelling Type by Provinces (In Census Metropolitan Areas and Census Agglomerations with at least 50,000 people), [CMHC Housing Market Information Portal](#).

Much of the increase in purpose-built rental construction can be attributed to a single province: Québec. In the last five years, Québec has built over 100,000 purpose-built rental units, as shown in Figure 4. Although less than 17 per cent of Canada's population growth occurred in the province of Québec from 2018-22, the province was responsible for 39 per cent of all new purpose-built rental units, nearly as many as Ontario and British Columbia combined. Not coincidentally, Québec is the one province that CMHC identifies as still having available, affordable units for low-income renters.

Figure 4

Purpose-Built Rental Completions 2018-22, CMAs and CAs with at Least 50,000 People, Canada¹¹

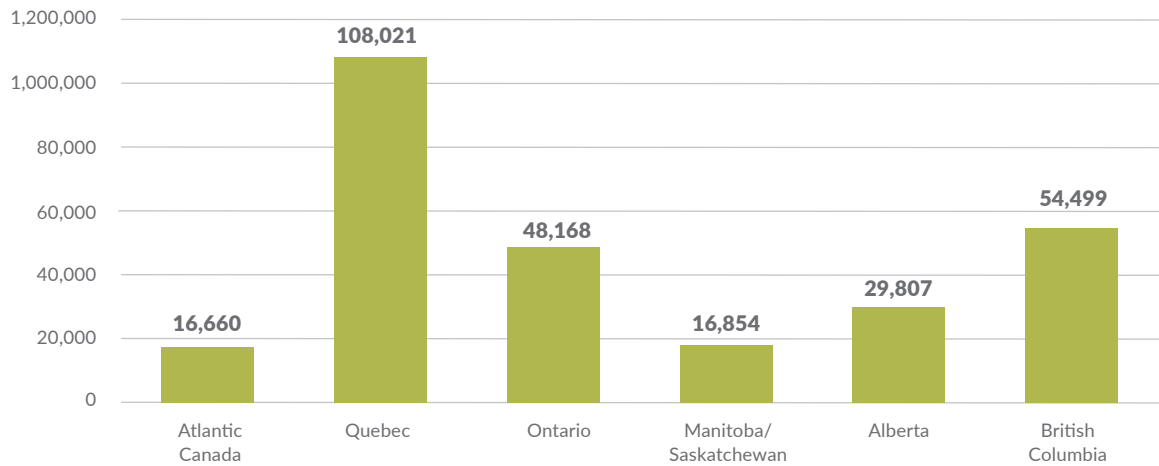
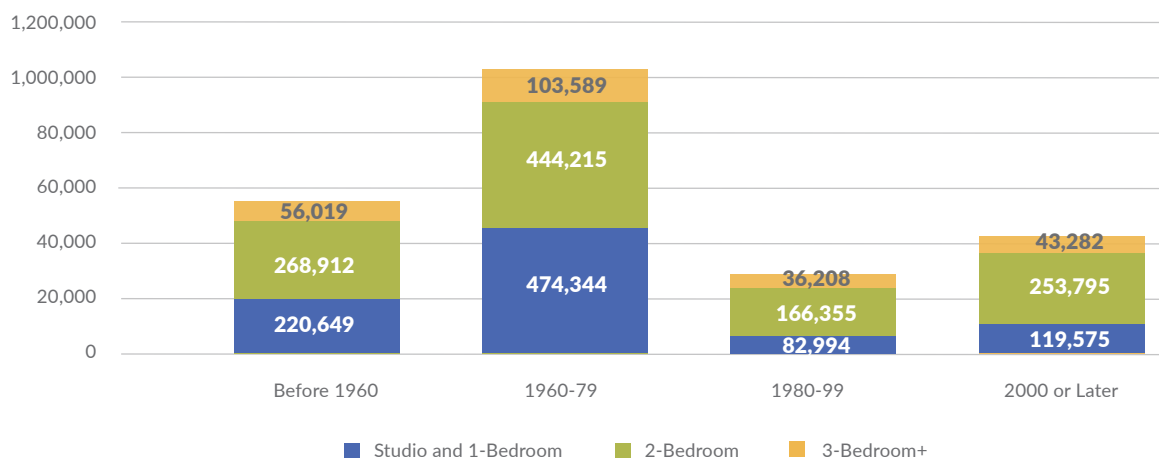


Figure 5

Canada's Purpose-Built Rental Stock by Year of Construction and Number of Bedrooms in October 2022¹²



¹⁰ Between July 1, 2017 and June 30, 2022, Canada's population grew by 2,384,666 persons, with Québec's population growing by 393,596, contributing 16.5 per cent to Canada's total. Source: Population estimates on July 1st, by age and sex, [Statistics Canada Table 17-10-0005-01](#).

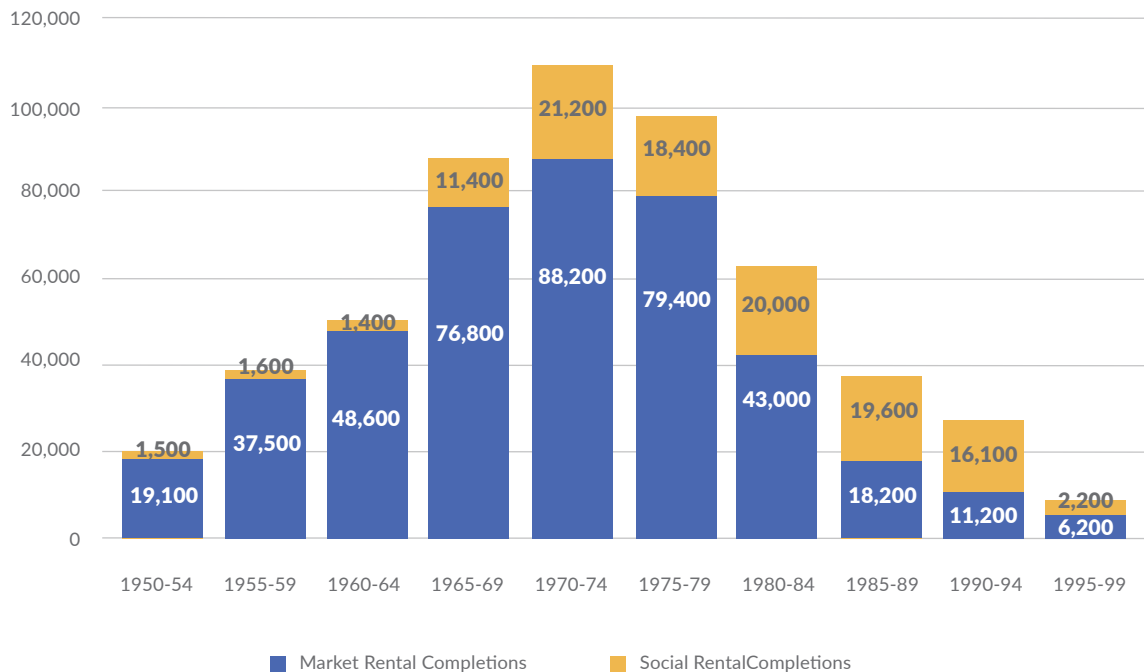
¹¹ Source: Completions by Dwelling Type by Provinces (In Census Metropolitan Areas and Census Agglomerations with at least 50,000 people), [CMHC Housing Market Information Portal](#).

¹² Source: Canada's Purpose-Built Rental Stock by Year of Construction and Number of Bedrooms in October 2022, [CMHC Housing Market Information Portal](#).

Despite the increase in purpose-built rental properties, most of Canada's purpose-built rental stock is over forty years old. Figure 5 shows Canada's purpose-built rental stock, as of October 2022, by date of construction and number of bedrooms. It shows that in the last 42 years, fewer purpose-built rental units were built than in the twenty years from 1960-79. It also shows a relative lack of housing units containing three or more bedrooms. In each of the four periods of the chart, 3-bedroom units comprise just over 10 per cent of the housing stock.

Figure 6

Average Annual Purpose-Built Rental Completions by 5-Year Period, Canada¹³



The decline in purpose-built rental construction occurred in both market and social rental components. Greg Suttor's report [Rental Paths from Postwar to Present: Canada Compared](#), published by the University of Toronto's Cities Centre, details the decline in purpose-built rental construction, which began in the mid-1970s. Figure 6, using data from the report, shows the scaling up of purpose-built rental construction in Canada from the 1950s to the early 1970s, then the substantial decline in completions during the 1980s and 1990s.

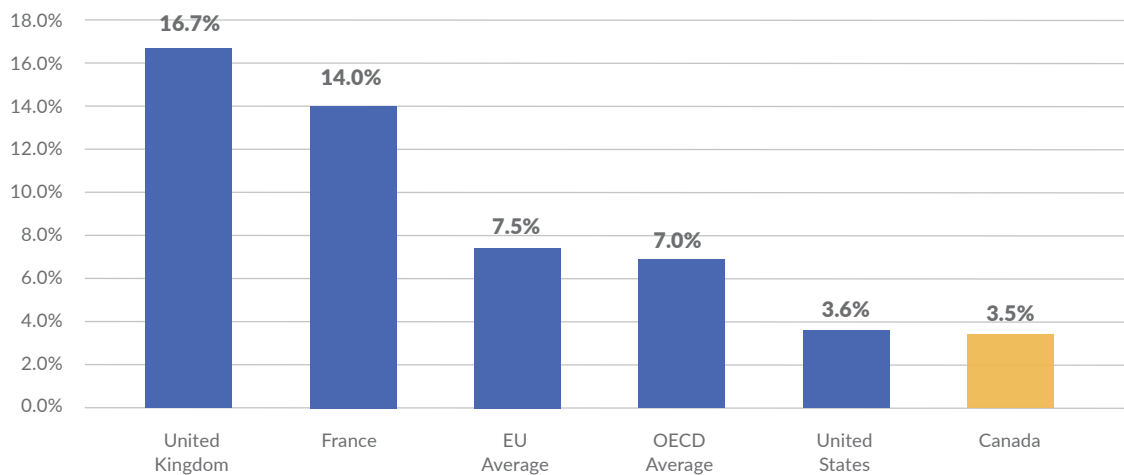
¹³ Data Source: [Rental Paths from Postwar to Present: Canada Compared](#), University of Toronto's Cities Centre

Canada's Social Housing Stock is Half of the OECD and G7 Average

The decline in social housing construction has caused Canada to fall behind many of our OECD and G7 partners and has helped contribute to a lack of affordability. A January 2023 [Scotiabank report](#) finds that there are roughly 655,000 social housing units in Canada, with 58 per cent owned by governments, 26 per cent owned by non-profits and 10 per cent with a co-op ownership model. Canada's social housing stock represents 3.5 per cent of all Canadian housing, half of the OECD average, as shown in Figure 7. The Scotiabank report calls for more social housing to be built, stating, "Canada needs a more ambitious, urgent and well-resourced strategy to expand its social housing infrastructure. Aims to double the stock of social housing across the country could be a start." The Canadian Housing and Renewal Association's 2022 [Blueprint for Housing](#) has made a similar recommendation, calling on the federal government to "double the proportion of housing in Canada considered community housing by the year 2035."

Figure 7

Number of Social Rental Dwellings as a Share of the Total Number of Dwellings, 2020 or Latest Year Available¹⁴



Governments across Canada recognize the need to build more housing of all forms. The federal government has set a target for [3.5 million homes](#) to be built between 2022 and 2031, with the Ontario government pledging to build [1.5 million homes](#) during that period. These goals represent a doubling of housing completions over the previous decade but may be too modest, according to research from the CMHC. Instead of doubling housing completions, in [Housing Shortages in Canada: Solving the Affordability Crisis](#), the CMHC finds that Canada will need to triple housing completions. Specifically, the report finds the country will need to build 5.8 million housing units, of all types, in the nine years between 2022 and 2031, with 2.6 million of those needing to be in Ontario if Canada is genuinely going to tackle our housing affordability crisis. While the CMHC did not estimate the number of purpose-built rental units needed, approximately two million of the 5.8 million would need to be purpose-built rental units to maintain current housing start ratios.

Tripling home building in such a short time presents a monumental challenge. To do so, all orders of government, along with builders, developers and the higher education sector, must understand their roles in the system, along with the bottlenecks that prevent housing construction from being increased. The PLACE Centre report *Working Together to Build 1.5 Million Homes* has identified six core challenges to achieving our housing supply targets. The federal government has a role to play in each.

¹⁴ Data Source: [Public policies towards affordable housing](#), OECD.

Addressing the Bottlenecks that Prevent the Construction of Accessible, Climate-Friendly and Affordable Purpose-Built Rental Housing

All orders of government must begin identifying and breaking down the barriers preventing rental housing construction. The PLACE Centre has identified six core challenges to achieving our housing supply targets:

- A. **Coordination:** No one actor in the system can ensure that housing completions keep pace with population growth. All levels of government, the higher education sector, builders, developers and the non-profit sector all play vital roles. This requires actors in the system to share data, coordinate their actions and keep each other accountable.
- B. **Ability:** Building homes requires sufficient labour, materials, equipment, land and capital. Not having enough plumbers, to enough bathtubs, to enough money to pay for plumbers or bathtubs, will prevent the necessary quantities of homes from being built.
- C. **Viability:** Or, as developers ask, “will it pencil?” For-profit builders and developers will not build unless it makes economic sense for them to do so. Revenue from building homes must sufficiently exceed the costs, which is particularly challenging when we also need homes to be affordable to families across the income spectrum.
- D. **Productivity:** There may be some inputs to homebuilding where we cannot double or triple them in such a short time. Homebuilding needs to be more productive and innovative. By being more productive and innovative, we can build more housing with fewer inputs, increasing the ability and viability of building homes.
- E. **Permission:** The regulatory environment needs to allow housing to be built, with minimal delays, while producing them safely, protecting the environment and creating great communities for all ages.
- F. **Non-Market Housing:** There are housing needs that the market cannot meet. These gaps create the need for governments and not-for-profit actors to build everything from supportive living housing units to student residences and do so in sufficient quantities.

The federal government plays a role in each of these six core challenges. This paper recommends steps the federal government can take on each challenge to accelerate housing completions.

We should also recognize, however, that it will take time to build these homes and that affordability challenges will persist. As such, we have added a seventh set of policy recommendations to provide financial support for low-income renters.

Across these seven areas, we provide a total of ten recommendations to the federal government, some with subparts, designed to accelerate the completion of accessible, climate-friendly and affordable purpose-built rental units and to provide income support for renters.

A. Coordination

No one actor in the system can ensure that housing completions keep pace with population growth. All levels of government, the higher education sector, builders, developers and the non-profit sector all play vital roles. This requires actors in the system to share data, coordinate their actions and keep each other accountable.

01

Recommendation 01: Create a coordinated plan with all three orders of government and create an Industrial Strategy led by a roundtable of public and private builders, the non-profit housing sector, investors and labour. The federal plan should include targets and accountability measures. The plan should include enhanced data collection, more robust and frequent population forecasts and better research to understand Canada's housing system. The plan should also include a blueprint to fund deeply affordable housing, co-operative housing and supportive housing, along with seniors housing and student residences and double the relative share of non-market community housing.

This recommendation contains several components, including:

- a. **Create and mandate a supply-side roundtable on housing.** The roundtable would include all three orders of governments, along with investors, funders, owners, operators, developers, labour, builders and non-profit stakeholders, including urban, rural and northern Indigenous housing experts. The table would propose, test and review housing policy for achieving federal, provincial and municipal supply targets. It would create a standard set of definitions for terms such as "affordability" to ensure alignment across programs. The body would be able to propose adjustments to labour, immigration, funding models, industrial regulations and government programs, from all orders of government, in real-time to innovate and fine-tune housing programs across Canada. The roundtable should also examine the role the tax system, both as a whole and at the individual tax level, plays in discouraging, or encouraging, housing development, as taxes compromise a substantial portion of development costs. The recommendation for a roundtable is aligned with Recommendation 166 from the March 2023 [Responding to the Challenges of Our Time](#) report by the Standing Committee on Finance, which states "[c]ommit to building up the affordable housing stock and to bring together provincial and municipal business and non-profit partners at the table to find innovative solutions and to expedite zoning, permitting and development processes."
- b. **Work collaboratively to craft a set of housing targets for each level of government.** These can include housing completions (or starts) targets for the federal government, provinces and major municipalities aligned with the CMHC's Affordability Crisis report figures. However, these targets must go beyond mere units and incorporate targets for the mix of housing and approval speed for each order of government. The targets should also include targets and timelines for substantially increasing non-market community housing in Canada.
- c. **Tie federal funding to municipalities on their progress towards hitting their targets, with additional funding for those that exceed it.** The targets should not just include unit and cost targets, which municipalities have limited control over, but also include targets on approval times. Additional financial support could be given to communities undertaking zoning reforms to allow for more as-of-right construction.

- d. **Promote evidence-based policymaking through additional research, data and forecasts.** This plan should include more granular and frequent population forecasts by the federal government. Monthly CMHC data releases should include additional information on smaller communities. Additional research on the impact of population growth through immigration and non-permanent residents on the supply and demand of housing is needed, along with work on a better understanding of housing as a system and better data on homelessness. This research will require increased funding to Statistics Canada, the CMHC and non-governmental research institutes.
- e. **Jointly create a plan designed to reduce the inflow into the homeless service system and accelerate the outflow in the form of permanent housing move-ins from the homeless system. This plan should include, at a minimum, significant funding for building rent geared to income and supportive housing.** There is a significant need for these units. The Canadian Alliance to End Homelessness report [Recovery for All](#), from June 2020, advocated for a plan “to assist a total of 350,000 families or individuals: including 245,000 affordable units, with a blend of new build and preserving existing [Naturally Occurring Affordable Housing] stock through non-profit acquisition [as well as] 50,000 Permanent Supportive Housing spaces to end chronic homelessness.” The plan should set rent geared to income and supportive housing targets incorporating recent population growth. The plan should align with the social housing target set in recommendation 1b and consider individuals with diverse needs, from seniors to refugees to persons experiencing mental health issues. Finally, the plan should also jointly craft for the financing of those units.
- f. **Co-create a plan and a fund to build additional student residences across Canada.** Canada is experiencing an international student boom, straining housing markets in communities with high enrollments relative to the population. This drives up rents and the price of family-friendly housing, as those homes are purchased by investors and converted into student rentals. Building more student residences at our colleges and universities would ease these pressures.
- g. **Co-create a plan and share best practices on building housing for seniors in the neighbourhoods where they wish to live.** Seniors living on fixed incomes can be particularly vulnerable to increasing rents. Creating more housing options for seniors can create more options and reduce upward rent pressures. It can also incentivize seniors to sell their current family-sized homes, allowing the next generation of families with young children to move into existing neighbourhoods with schools, parks and other amenities.
- h. **Immediately launch and implement the federally funded Co-operative Housing Development Program, committed to in the 2022 Federal Budget and work with other levels of government to scale up co-op housing development across the country.**
- i. **Support a For-Indigenous, By-Indigenous Urban, Rural and Northern housing strategy, and deliver the initial \$4BN over 7 years allocated in the 2023 Federal Budget through NICHI, the National Indigenous Housing Collaborative Inc.**

B. Ability

Building homes requires sufficient labour, materials, equipment, land and capital. Not having enough plumbers, to enough bathtubs, to enough money to pay for plumbers or bathtubs, will prevent the necessary quantities of homes from being built.

02

Recommendation 02: The federal government should help create a national workforce and immigration strategy on housing, including construction trades and other employment classes related to housing production.

A lack of skilled labour will substantially limit Canada's ability to build enough housing. The October 2022 CMHC report, [Labour Capacity Constraints and Supply Across Large Provinces in Canada](#) projects that while Ontario, Québec and British Columbia will need to double housing starts over the next decade to reach the CMHC's 2030 affordability supply target, labour constraints will limit these provinces to increases of 36 per cent, 41 per cent and 29 per cent respectively, under the best case scenario.

The federal government should work with the other two orders of government, the higher education sector trades unions and builders to co-develop a detailed workforce and immigration strategy on housing. It should provide labour market projections by province and trade, identify the most significant shortages and create a plan to address those imbalances. That plan should include a combination of training for those in Canada, targeted immigration programs to encourage skilled, temporary and permanent foreign workers, along with productivity enhancements to ensure we are getting the most out of every skilled tradesperson.

A wide array of potential reforms could be enacted as part of a national workforce and immigration strategy on housing. The Ontario Road Builders' Association has [recommended](#) a three-point plan, including "[removing] bias in the immigration point system that favours better-educated prospects over less-educated workers who might have skills in construction labour," and "[enhancing] the ability to match construction skills where needed and more immediately." Ensuring portability between employers of skilled tradespeople is critical, to allow these important workers to use their skills where they are most needed. Pathways to permanent residency and greater protections for Temporary Foreign Workers must also be considered. Canada's need for skilled tradespeople extends beyond the limits of existing Temporary Foreign Worker programs.

C. Viability

Or, as developers ask, "will it pencil?" For-profit builders and developers will not build unless it makes economic sense for them to do so. Revenue from building homes must sufficiently exceed the costs, which is particularly challenging when we also need homes to be affordable to families across the income spectrum.

Unfortunately, many much-needed purpose-built rental projects are not viable, given the costs and the existing tax structure.

In December 2021, the CMHC published the Research Insight [Purpose-Built Rentals Facing Financial Feasibility Challenges](#). The CMHC commissioned the Altus Group [to conduct a study](#) examining the financial viability of creating market-rate purpose-built rental housing in six cities: Vancouver, Calgary, Winnipeg, Toronto, Montreal and Halifax. Not surprisingly, the research found that project economics made the construction of purpose-built rentals unviable in most (but far from all) cases:¹⁵

Market rents are consistently below economic rents (i.e., rents required to make a project financially viable). In other words, market rents are rarely sufficient to cover the development and construction costs of projects, regardless of the project size, location and quality of the finishes.

The federal government has several levers to increase the after-tax rate of return on rental housing and increase access to financing, allowing more projects to pencil. They include the following two recommendations.

03

Recommendation 03: The federal government should help reform CMHC fees and the federal tax system, including changes to capital cost provisions and eliminating the GST/HST on purpose-built rental housing to incentivize the construction of purpose-built rental housing.

¹⁵ We should note that construction costs are up substantially since 2021, harming viability further beyond what is suggested in the Altus report.

This recommendation contains several components, including:

- a. **The federal government should remove GST/HST from new capital investments in purpose-built rental housing.** Removing the GST/HST has been recommended by several groups, including the [Canadian Rental Housing Providers for Affordable Housing](#). Removing both the federal and provincial components of the HST would reduce the development cost of new purpose-built rental housing in Canada, according to the report [Encouraging Construction and Retention of Purpose-Built Rental Housing in Canada](#). The [2015 mandate letter](#) to Finance Minister Bill Morneau also included “[r]emove the GST on new capital investments in rental housing” as a top priority.
- b. **Defer capital gains tax and recaptured depreciation due upon the sale of an existing purpose-built rental housing project, providing that the proceeds are reinvested in the development of new purpose-built rental housing.** This recommendation is from the report [Encouraging Construction and Retention of Purpose-Built Rental Housing in Canada](#). Owners of rental properties under the existing tax system are disincentivized from selling older projects and redeploying the capital to new builds. This reform would remove that disincentive and encourage building new purpose-built rentals.
- c. **Increase the Capital Cost Allowance (CCA) on newly constructed purpose-built rental buildings.** Increasing the current 4 per cent CCA on newly constructed purpose-built rental projects and provisions to defer capital gains taxes would provide strong incentives to create new purpose-built rental housing. Even higher rates could be given to projects that meet accessibility, affordability and energy efficiency/GHG reduction targets, similar to CMHC’s MLI Select financing program, to provide additional incentives for projects with these qualities to get built. This reform is an idea explored in the piece [How Canada can create more rental housing](#).
- d. **The CMHC should examine the point system in the MLI Select program for new construction to increase the number of purpose-built rentals that are affordable.** MLI Select provides enhanced loan terms for landlords that can demonstrate affordability, sustainability and accessibility. MLI Select is a vitally important program. However, very few projects have met the affordability criteria due to the onerous eligibility requirements. The affordability criteria should be adjusted to allow for the building of more affordable units. Affordability criteria for existing buildings under MLI Select should also be re-examined to help preserve existing affordable units and incentivize landlords to adjust rents on some units to affordable levels.
- e. **When selling to a non-profit operator, land trust, or non-profit acquisition fund, provide a capital gains tax break to private owners of multi-purpose rental.** This initiative would incentivize selling to non-profits and protect affordable purpose-built rental housing.
- f. **Create an affordable housing tax credit for developers that invest equity in community purpose-built rental housing projects.** The U.S. Low Income Housing Tax Credit could provide a template for such a tax credit.

04

Recommendation 04: Provide low-cost, long-term fixed-rate financing for constructing purpose-built rental housing, as well as financing to upgrade existing purpose-built rentals to make them more accessible, climate-friendly and energy efficient.

Despite Canada’s affordability crisis and housing shortages, [housing starts are falling due to rapidly rising interest rates](#). Existing financing mechanisms have been [criticized](#) for having unclear underwriting criteria, lengthy approval times and inconsistent market rate evaluation methods. In a period of rising and volatile interest rates, developers face significant risks when building new affordable purpose-built rentals or upgrading existing units for energy efficiency and their interest payments will rise in the future. These problems can be solved if the CMHC or the Canada Infrastructure Bank were to provide 25-year, fixed-rate financing for projects, including both new builds and upgrades, that meet certain accessibility, affordability

and climate-friendly criteria. The CMHC should also be provided with additional funding to increase the underwriting resources to expedite approvals or to outsource the approval process based on defined criteria, as currently, developers often have to obtain interim financing while waiting for approval on a CMHC loan.

D. Productivity

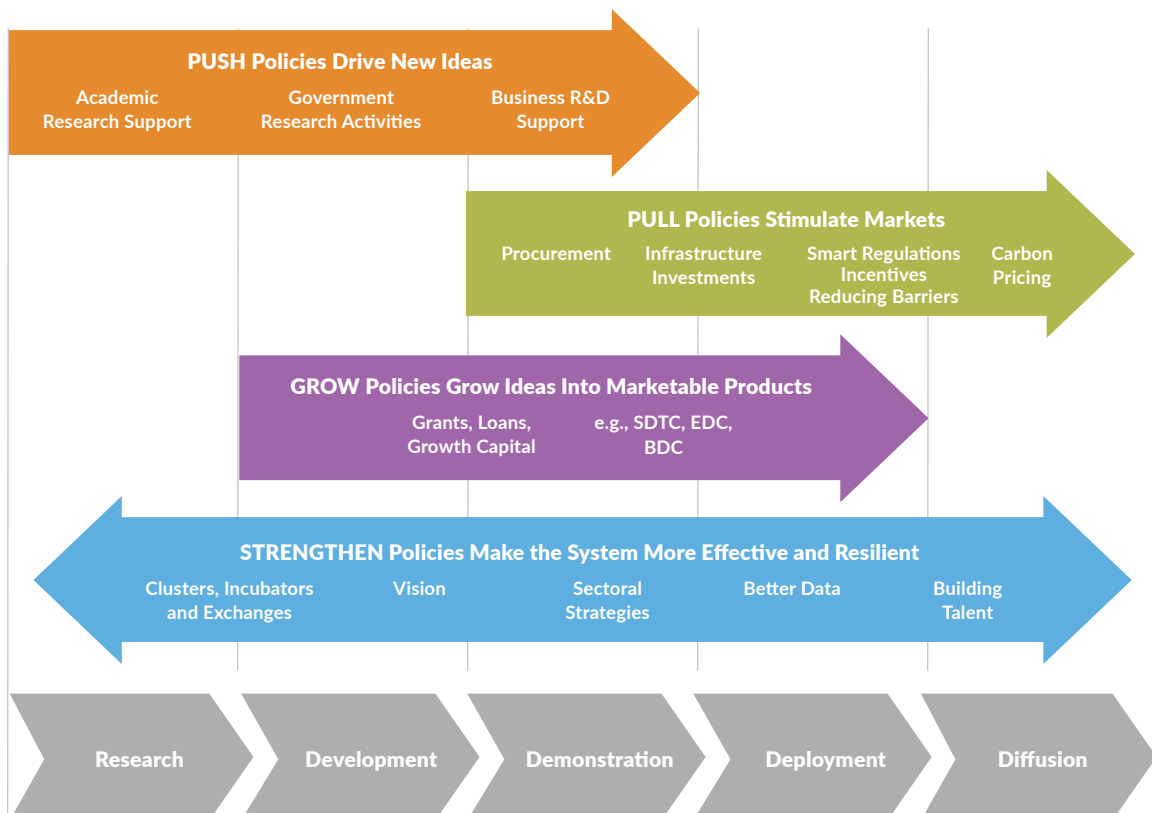
There may be some inputs to homebuilding where we cannot double or triple them in such a short time. Homebuilding needs to be more productive and innovative. By being more productive and innovative, we can build more housing with fewer inputs, increasing the ability and viability of building homes.

05

Recommendation 05: To ensure innovations achieve scale, the federal government should help develop a robust innovation strategy for housing, including procurement policy and innovation centres for housing construction.

The same policy tools used to drive innovation in sectors from electric vehicle manufacturing to agrifood to aerospace can be used to drive innovation in the homebuilding sector. For example, the March 2023 [Responding to the Challenges of Our Time](#) report by the Standing Committee on Finance recommended that the federal government “[p]rovide funding to demonstrate and scale a diverse set of innovative, near-zero emission building materials.” The potential areas for innovation are countless, including modular and off-site construction, panelization and low-carbon concrete. An innovation policy is essentially in ensuring these technologies and companies achieve scale.

As outlined by the Smart Prosperity Institute report [Accelerating Clean Innovation in Canada](#), an innovation strategy should contain push, pull, grow and strength components:



Permissions act as a critical pull component in innovation. For purpose-built rental construction, these permissions reforms would include reforming the National Building Code (see Recommendation 6) and a catalogue of pre-approved designs (Recommendation 7).

E. Permission

The regulatory environment needs to allow housing to be built, with minimal delays, while producing them safely, protecting the environment and creating great communities for all ages.

06

Recommendation 06: The federal government should help reform the National Building Code to drive innovation in the homebuilding sector.

Changes to the building code can drive productivity in the building sector and allow for more accessible, climate-friendly and affordable purpose-built rental projects, which can be less labour-intensive to build. These can include modular housing construction, mass timber and [single egress for multi-unit residential buildings up to 6 storeys](#). These reforms can be coupled with incentives to ensure these innovations are adopted at the provincial level. The federal government could also develop a National Zoning Code, incorporating global best practices in creating density, particularly around transit lines. Like the National Building Code, the federal government cannot mandate provinces and municipalities to adopt its provisions; however, it can encourage them through incentives.

07

Recommendation 07: Streamline the CMHC approvals process, which can include a Code of Conduct for Builders and a catalogue of pre-approved designs to allow for the fast-tracking of purpose-built rental housing.

A [recent review](#) of purpose-built rental projects in the City of Toronto found that “the average length of time between application submission and project completion was 100 months, with the time to reach approval averaging 29 months, the average time from approval to construction averaging 32 months and the construction process averaging 39 months.” Some of the time between approval to construction can be attributed to the approvals process for lending or insurance. While due diligence must occur, these processes can be streamlined by not duplicating efforts on projects with similar features or the same developer. There are several ways of doing so, including:

- a. **Create a code of Conduct for Developers and Builders.** To qualify for government programs, borrowing agreements and other supports, builders and operators must sign on to a code of conduct. This Code should be co-developed by governments and the supply-side roundtable on housing (Recommendation 1) and be aligned with how the Right-to-Housing is framed within the National Housing Strategy Act.
- b. **Create a catalogue of pre-approved housing designs, including mid-rise purpose-built rentals, that are energy-efficient, using innovative methods such as mass-timber and require less skilled labour than traditional forms. Developments that use these designs should be fast-tracked for CMHC and other approvals.** T catalogue of pre-approved designs would speed up approvals processes and create economies-of-scale for new building methods such as modular housing, lower costs through learning by doing and act as a “pull” mechanism to stimulate innovation in the homebuilding sector.

F. Non-Market Housing

There are housing needs that the market cannot meet. These gaps create the need for governments and not-for-profit actors to build everything from supportive living housing units to student residences and do so in sufficient quantities.

Four components from Recommendation 1, in the section on collaboration, have a non-market housing component:

Recommendation 1e: Jointly create a plan designed to reduce the inflow into the homeless service system and accelerate the outflow in the form of permanent housing move-ins from the homeless system. This plan should include, at a minimum, significant funding for building rent geared to income and supportive housing.

Recommendation 1f: Co-create a plan and a fund to build additional student residences across Canada.

Recommendation 1g: Co-create a plan and share best practices on building housing for seniors in the neighbourhoods in which they wish to live.

Recommendation 1h: Immediately launch and implement the federally funded Co-operative Housing Development Program, committed to in the 2022 Federal Budget and work with other levels of government to scale up co-op housing development across the country.

We would add to these another recommendation, which lives outside of the collaboration section, as it can be done solely by the federal government:

08

Recommendation 08: Create property acquisition programs for non-profit housing providers to help purchase existing rental housing projects and hotels and facilitate office-to-residential conversions. These programs could include capital grants, provision of pre-approved debt financing, funds that provide secondary debt and equity financing, or other innovative levers that help with the initial costs without saddling the providers with operating and significant debt servicing costs.

This approach was recommended in the March 2023 [Responding to the Challenges of Our Time](#) report by the Standing Committee on Finance. This recommendation is also aligned with a recommendation from the [Canadian Rental Housing Providers for Affordable Housing](#), which states, “that the government create a fund and financing program to allow non-profits, cooperatives and community land trusts to cost-effectively acquire existing rental housing properties, making them permanently affordable.” [The Co-operative Housing Federation of Canada](#), [Canadian Housing and Renewal Association](#) and the Federation of Canadian Municipalities have also advocated for such an approach. This approach should also include mechanisms to facilitate charitable endowment impact investment in affordable housing. Charitable endowments could help bring additional capital into the system; according to [Philanthropic Foundations Canada](#), public and private foundations in Canada “collectively steward over \$120 billion in assets”.

G. Supports for Low-Income Renters

There are two separate challenges the federal government should address when it comes to ensuring low-income individuals and families can afford suitable housing. The first is mitigating rent inflation's impact and protecting the lowest-income families from homelessness and food insecurity. Our first recommendation addresses that issue:

09

Recommendation 09: Create a Homelessness Prevention and Housing Benefit (HPHB), which would provide immediate rental relief to up to 385,000 households at imminent risk of homelessness, help over 50,000 people leave homelessness and reduce pressure on Canada's overwhelmed homeless systems.

This recommendation is from the Canadian Alliance to End Homelessness' report [Responding to a New Wave of Homelessness](#). The benefit would take a two-stream approach: the first stream would "reduce the flow into chronic homelessness and accelerate exits from chronic homelessness." This stream would up provide financial support of an average of \$600-\$700 per month, to 50,000 persons, for an annual fiscal cost of \$360 million to \$420 million. The second stream would prevent "at risk" populations from becoming homeless. This stream would provide financial support to those paying 40 per cent or more of their income and rent and could cost between \$1 billion and \$3 billion a year, depending on how it was designed. This idea is similar to one the [National Housing Collaborative](#) designed in 2016.

10

Recommendation 10: Ceform the Canada Housing Benefit to better target individuals and families with the greatest housing needs by replacing it with a Portable Housing Benefit (PHB).

Although helpful, the current Canada Housing Benefit poorly targets those in core housing need. The federal government should consider replacing it with a [Portable Housing Benefit](#) (PHB). One such model for a PHB comes from the [National Housing Collaborative](#). This model would provide a top-up to families paying more than 30 per cent of their income in housing. Unlike the Canada Housing Benefit, the PHB would ensure that households "are subsidized on the basis of their actual rent, which allows the amount of benefit to respond very specifically to each household's level of need."



August 17, 2023

Re: Recognition of Chronic Homelessness Reduction in the Built for Zero Canada Campaign

Hello Team Renfrew County!

On behalf of the Built for Zero Canada team, I want to recognize and congratulate you on the progress you have made thus far on your journey towards ending chronic homelessness! The first key milestone communities in the Reduce Cohort work to achieve is to reduce 10% below baseline on the total number of people actively experiencing chronic homelessness. Renfrew County has reached this goal!

In November 2022, your team confirmed a baseline month of September 2022 with 17 people experiencing chronic homelessness in Renfrew County. Communities set a baseline once they have achieved a quality By-Name List, indicating that they have reliable real-time data. To achieve the 10% below baseline milestone means that Renfrew County needed to reduce the number of people actively experiencing chronic homelessness by at least 10% (2 people) for three consecutive months.

We are excited to confirm Renfrew County first reached a 10%+ reduction in chronic homelessness in March 2023 and has sustained this reduction for five months.

- From March – May 2023, you reported 15 or fewer people actively experiencing chronic homelessness, meeting the 10% reduce milestone by reaching and holding a 10% or greater reduction for three consecutive months.
- You have sustained the 10% reduction milestone since that time. As of July 2023, you reported 12 people actively experiencing chronic homelessness – this is a reduction of five people or 29% between September 2022 and July 2023!

This is amazing!!! Your hard work and dedication to reaching functional zero for chronic homelessness is demonstrated by these impressive accomplishments. As the 8th community who has reached and is currently sustaining this milestone, Renfrew County is a leading community, proving to others that reductions in homelessness are possible.

The Built for Zero Canada team is very excited to continue to support you in reaching the 50% below baseline reduction milestone and ultimately Functional Zero Chronic Homelessness.

Congratulations and thank you for all your amazing work!

Onward!

Marie Morrison

Marie Morrison, Director, Built for Zero Canada



Department of Community Services
Renfrew County Housing Corporation
www.countyofrenfrew.on.ca

Community Housing Directive 2	Arrears: Establishment and Collection
Legislative References	Housing Services Act (HSA) 2011 Ontario Regulation 367/11
Approved By: Renfrew County Housing Corporation Board of Directors	Approval Date: October 11, 2023 Implementation Date: October 11, 2023

Background

The Renfrew County Housing Corporation is a service manager landlord that must abide by the Housing Services Act and Regulations regarding the determination of rent-geared-to-income eligibility and the collection of rent. Rent rates are calculated at the time of initial tenancy agreement, annual information review, or by tenant request if there is a significant decrease to household income. While regulated by the Housing Services Act, the Renfrew County Housing Corporation also has certain rights and responsibilities under the Residential Tenancies Act. The Housing Services Act indicates that the service manager shall calculate and collect rent and there is a provision allowing the landlord to recover rent arrears that may arise due to a change in subsidy eligibility or non-payment. 1 The Residential Tenancies Act via the procedural rules of the Landlord and Tenant Board provides the landlord with a process to apply for rent arrears recovery. The Landlord and Tenant Board Tribunal will assist with facilitating a payment arrangement and/or termination of tenancy.

Policy Statement

This Directive establishes the Renfrew County Housing Corporation's policy regarding the application and collection of rent arrears for current and former tenants.

Arrears Definition

Arrears are defined as:

- Unpaid rent (full or partial month)
- Unpaid parking charges (full or partial month)
- Retroactive lump sum rental amounts owed due to reporting misrepresentation or failure to report household income
- Damages to the unit, beyond normal wear and tear, attributable to a member of the household
- Damages to any common areas within the residential property which are attributable to a member of the household
- Unpaid legal fees (i.e., tribunal filing fees)
- Any other unpaid charges to a tenant by a Housing Provider

New Applications

Individuals or households applying for rent-geared-to-income housing shall be deemed ineligible if rent arrears are owed to Renfrew County Housing Corporation or to a service manager within another municipality. This

1 Housing Services Act, 2011, Section 45 Determination of Eligibility

determination is made at the time of application. In the event of exceptional circumstances, an application may be deemed eligible if the applicant has entered into a repayment agreement and the service manager is satisfied that the applicant is making or intends to make reasonable efforts to repay the rent arrears. 2

Current Tenants - Unpaid Rent

- Tenants must pay their lawful rent on or before the 1st of every month. When rent is not received within 5 days of the 1st of the month, the landlord will mail the tenant an N4: Notice to End your Tenancy Early for Non-Payment of Rent. The Community Housing Caseworker will also attempt to reach the tenant by mail, email, telephone, text, or by attending their unit to inquire about the non-payment circumstances and to encourage a plan to pay the outstanding rent amount.
- If rent is unpaid for more than 30 days and there is no repayment agreement, the Community Housing Caseworker shall notify the Community Housing Coordinator that additional collection efforts are required. The Community Housing Coordinator will attempt to reach the tenant by mail, email, telephone, text, or by attending their unit to encourage a plan to pay the outstanding rent amount. If the tenant does not cooperate with a repayment plan and the amount of rent is equal to or greater than two months unpaid rent, the Community Housing Coordinator or Community Housing Supervisor shall file an L1: Application to evict a tenant for non-payment of rent and to collect rent the tenant owes.
- Staff are required to make at least three documented attempts to contact the tenant prior to filing an application with the Landlord and Tenant Board.
- If a tenant pays the outstanding rent in full prior to the Landlord and Tenant Board hearing, the landlord will file a discontinuance with the Landlord and Tenant Board and withdraw the application.
- If a tenant establishes a payment plan and adheres to the payment plan prior to the Landlord and Tenant Board hearing, the landlord will agree to mediation within the hearing and request that the adjudicator make an order that reflects the terms of the payment plan.
- If the tenant defaults on the terms of a Landlord and Tenant Board order that stipulates rent arrears payment requirements, the Community Housing Coordinator or Community Housing Supervisor shall file a L4: Landlord's Application to End a Tenancy and Evict a Tenant – Tenant Failed to Meet Conditions of a Settlement or Order no later than 30 days after the tenant failed to meet a condition of the mediated settlement order.
- If at the hearing the tenant cannot provide an acceptable payment arrangement, or fails to attend the hearing, the landlord will request that the Landlord and Tenant Board issue a standard order that will specify the amount of rent owed and a termination date.
- The Community Housing Coordinator or Community Housing Supervisor shall file for a Court Enforced Sheriff Eviction through the Superior Court for tenants that fail to meet the conditions of a Landlord and Tenant Board order to vacate the unit by the date set out in the order.
- Repayment agreements must be no less than \$50 per month and the repayment period must not exceed 12 months. If there are extenuating circumstances that prevent a tenant from meeting these requirements, an alternate repayment agreement must be approved by the Manager of Housing and Homelessness.
- The overall goal of the rent collection process is to help the tenant maintain their housing. Eviction is a last resort that will be used when there is continued refusal to pay lawful rent and when the terms of repayment agreements or mediated orders are defaulted on. 3

Current Tenants – Loss of Subsidy Due to Missing Information

- Tenants are required to submit information that is requested by Renfrew County Housing Corporation. Information is requested to determine household eligibility for rent-geared-to-income subsidy or to verify the compliance of other tenancy agreement terms (i.e. tenant insurance requirement).

2 Housing Services Act, 2011, Regulation 367/11, Section 26 Ineligibility – amounts owed by household

3 Landlord and Tenant Board Procedural Rules

- When required information is not submitted within a prescribed timeframe the Community Housing Caseworker will mail the tenant a letter providing 90 days' notice that their rent is being increased to the maximum rent rate due to the loss of rent subsidy. 4
- The Renfrew County Housing Corporation recognizes that it may be difficult for some tenants to submit required paperwork. Staff will strive to support tenants with meeting information requirements. The overall goal is to determine rent-geared-to-income eligibility. If required documents are submitted at any point and if subsidy eligibility is confirmed the landlord will retroactively apply the subsidy and reduce the rent. This may result in a credit to the tenant's account or the reduction of rent arrears.
- Income Tax Verification – The Ontario Works and Ontario Disability Support Programs have an information sharing agreement with the Canada Revenue Agency. The Canada Revenue Agency sends information to the social assistance database (SAMS). If a tenant is in receipt of Ontario Works or Ontario Disability Support Program benefits, the Community Housing Caseworker can verify with the social assistance caseworker whether the tenant has filed their income tax for the applicable year. The Community Housing Caseworker may accept verbal confirmation from the social assistance caseworker regarding the tenant's tax information if the tenant is not able to submit this information on their own (i.e., Notice of Assessment was misplaced, or the tenant was not able to access CRA My Account to print tax documents). This is not meant to replace the tenant's responsibility to submit information, but is available to prevent the accumulation or arrears, hardship, and additional administration. Tenants will still be required to provide their Notice of Assessment for the applicable tax year when they are reasonably able to obtain it.

Former Tenants – Collections Process

The Renfrew County Housing Corporation will attempt to recover outstanding rent and fees from former tenants as follows:

- The Community Housing Representative will complete a monthly report to show the rent owed amount and if any payments have been made.
- Letter 1 – Sent no later than 30 days after the move out date to inform tenant that they have a past due account which requires payment immediately. This letter will also inform the tenant if maintenance charges will be calculated and due at a later date.
- Submission Form – Sent no later than 60 days after the move out to the collection agency if no payments are received and if no maintenance charges are pending.
- Letter 2 – This letter is a follow-up to Letter 1 and it informs the former tenant that in addition to rent and other fees owed that additional maintenance charges have been invoiced. The invoice is attached to the letter and payment is due upon receipt. There can often be a delay in calculating maintenance charges when damages are extreme as contractors or other professionals may be required to provide a quote for the repairs.
- Submission Form – Sent within 30 days of Letter 2 to the collection agency if no payments are received.
- Letter 3 – Sent after a partial payment is made. This letter can be used anytime by the Community Housing Representative when a former tenant makes a partial payment towards their account. It also informs the former tenant of their current balance and makes them aware that if payment in full is not received, that their account will be sent to a collection agency.

Responsibilities

Community Housing Caseworker

- Communicates with the tenant and provides supports to ensure information requirements are met
- Communicates with the tenants and provides supports to recover rent arrears
- Refers cases for enhanced collection efforts to the Community Housing Coordinator or Community Housing Supervisor

4 Housing Services Act, 2011, Regulation 367/11, Section 29 Cessation of eligibility — failure to provide information

Community Housing Representative

- Preparation of monthly N4's and arrears reports
- Creates former tenant arrears reports and sends collections letters.
- Administration associated with collection agency referrals.

Community Housing Coordinator and/or Community Housing Supervisor

- Provides training to staff regarding policy direction and monitor adherence
- Completes Landlord and Tenant Board Application documents, attends hearings, participates in mediated payment orders, participates in Court Enforced Sheriff Evictions
- Communicates with tenants and provides support to recover rent arrears

Manager of Housing and Homelessness

- Ensures policy adherence
- Monitors arrears trends and implements strategies to improve recoveries
- Reports arrears on a quarterly basis to the RCHC Board
- Approvals for repayment plans that are less than \$50 per month or greater than 12-months (only for exceptional circumstances)

REVIEWED AND APPROVED BY:

Jennifer Dombroskie,
Manager of Housing and Homelessness

Date

Laura LePine,
Chief Operating Officer,
Renfrew County Housing Corporation

Date



Department of Community Services
Renfrew County Housing Corporation
www.countyofrenfrew.on.ca

Community Housing Directive 3	Rent Supplement Program
Approved By: Renfrew County Housing Corporation Board of Directors	Approval Date: October 11, 2023 Implementation Date: October 11, 2023

Background

The Rent Supplement Program was established to help increase the number of Rent-Geared-To-Income subsidies within the County of Renfrew. The program is funded by the municipality and Homelessness Prevention Program. The total number of available subsidy spots depends on the annual budget and the rate of subsidy issued for each household. On average, approximately 75 households are assisted annually. Rent subsidy rates will vary as household income changes. To qualify, applicants must have household income below the Household Income Limits (HILs) set by the Housing Services Act and they must be eligible for offer via the centralized housing registry waitlist.

Application Process

The applicant (prospective tenant) must apply to the centralized housing registry waitlist and indicate the communities they prefer to be considered for and whether they would like to be considered for a private market rent supplement unit. There is a chronological waitlist for the Rent Supplement Program (the same chronological wait as with Renfrew County Housing Corporation units). When a rent supplement unit becomes available, Renfrew County Housing Corporation (RCHC) will send the landlord up to 3 tenants from the centralized housing registry waitlist to interview and choose from. Although prospective tenants must first meet financial and waitlist eligibility with RCHC, the landlord chooses who they rent to.

Landlord Agreement

The Renfrew County Housing Corporation currently has landlords that agree to prioritize their private market units for the Rent Supplement Program. RCHC will onboard new private market units if existing landlord agreements end or if additional spots are created within the annual budget. Rental properties must be in the County of Renfrew, buildings must be in good condition, and the landlord must agree to provide the tenant with a month-to-month lease or residential tenancy agreement that abides by the Residential Tenancies Act. Tenants must provide at least 60 days' notice prior to exiting a lease or tenancy agreement and there is no requirement to pay last month's rent or a rental deposit.

Documentation

- 1) Agreement between RCHC and Tenant – The agreement stipulates that the tenant must pay rent directly to the landlord, that the tenant must report changes to household composition to RCHC, and that the tenant must submit information as required by RCHC to determine subsidy eligibility. The same rules are applied as with the tenancy agreements at RCHC properties.
- 2) Agreement between RCHC and Landlord – The agreement stipulates that the landlord agrees to participate in the Rent Supplement Program. To facilitate ease of administration, this document may be signed electronically by the parties. Eligible agreements are approved by the Manager of Housing and Homelessness. If the landlord chooses to exit the agreement at any time, this does not void current lease agreements that the landlord may have with a tenant(s). The Rent Supplement Program will end with the landlord if the tenant moves out or if the tenant is no longer eligible for a rent subsidy.
- 3) Agreement between Landlord and Tenant – This agreement may be in the form of a lease or residential tenancy agreement and is a month-to-month agreement.

Annual Information Review and Change Reporting

Tenants are required to submit information that is requested by Renfrew County Housing Corporation. Information is requested annually to determine household eligibility for rent-geared-to-income subsidies. When required information is not submitted within a prescribed timeframe the Community Housing Caseworker will mail the tenant a letter providing 90 days' notice that their rent is being increased to the maximum rent rate due to the loss of rent subsidy. The Renfrew County Housing Corporation recognizes that it may be difficult for some tenants to submit required paperwork. Staff will strive to support tenants with meeting information requirements. The overall goal is to determine rent-geared-to-income eligibility.

Maximum Rent Amounts

Maximum rent amounts are set by the RCHC board and are reviewed on an annual basis. Maximums may be exceeded for ongoing tenants where the landlord abides by Ontario Rent guidelines for annual increases.

1 Bedroom - \$1000 per month

2 Bedroom - \$1400 per month

3 Bedroom - \$1600 per month

Responsibilities

Community Housing Caseworker

- Determines eligibility for rent-geared-to-income assistance, completes necessary paperwork, sends payment requests to finance, prepares reports to list ongoing tenants and projected annual expenses, onboards new landlords, and provides tenant supports to ensure successful tenancy.

Manager of Housing and Homelessness

- Determines rent supplement program approvals and monitors the program and budget.

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